



HOW DOES IT WORK?

1

The Employer enrolls in a high-deductible plan offered by one of California's largest insurers.

2

The Employer designs the benefits the way it wants and shares the cost with employees.

3

DEMA ties it all together with its fully automated state-of-the-art administration & claims system. **DEMA** provides a turn-key customer friendly program.

4

The insurance carrier starts to pay after the eligible changes reach the carrier's high deductible.

5

DEMA reports financial results back to the employer.

THE RESULTS: LOWER COST, BETTER BENEFITS, HAPPY EMPLOYEES!

SERVICES PROVIDED BY DEMA

- Group and Individual Health
- Dental and Vision
- Life
- Disability
- Annuities
- Long Term Care / Seniors
- COBRA Administration
- Section 125 Plans



ABOUT US

The DEMA Advantage:

DEMA has been addressing and delivering healthcare benefit solutions since 1984, saving clients 30% to 50%!

Our unique approach incorporates the latest tools and trends to allow the employer and their employees to choose their own coverage-to-benefit-program, within the cost participation as designated by the employer. Families and individuals can be included and select their benefits without adding to the employer's costs or administrative tasks.

We do the work for you!

Utilizing real-time quoting services and multiple carriers, employers who wouldn't typically be able to afford to offer coverage can now present an employer-driven benefits plan for their group. Under current law, as everyone increases eligibility status, claims management and benefit administration will become increasingly complicated. Our team of benefit consultants constantly monitor your activity and recommend cost saving solutions and time saving tools.

Complete Coverage / Cost Saving Solutions:

- Prescription Drug Discount Plans
- Pharmacy and Lab Discount Plans
- Optional Pregnancy Benefits
- Non-Surgical, Outpatient and Emergency Services Options
- TPAs such as Ben-e-lect, Alternative Health, Dental and Wellness Plans
- Supplemental Carriers, such as AFLAC, Conseco and Peterson International
- Long-Term Care Options, Life and Disability Coverage and More!



Look at these real cases:

SOUTHERN CALIFORNIA

Location	Employees	Benefits	Savings
Woodland Hills	22	Improved	\$34,200
Santa Barbara	15	Improved	\$18,944
Pasadena	11	Improved	\$29,692
Irvine	13	Improved	\$17,408
Escondido	12	Improved	\$14,972
Riverside	15	Unchanged	\$37,211
San Diego	42	Improved	\$49,801
Vista	17	Improved	\$27,850
Santa Ana	26	Improved	\$30,841

IT'S EASY, IT'S PROVEN AND IT WORKS!



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Service of Exceptional Quality

MISSION STATEMENT

We create the highest values of premiums to benefits by providing education and assimilating the latest resources for evaluation. We service our corporate client's needs of streamlined group benefits to insure the widest range of its members and offer programs that will allow them to provide affordable coverage. Through ongoing attention to claims management and a thorough understanding of trends and changes in healthcare laws, we continually monitor and align the necessary components to maximize our client's investment in their healthcare services.

OUR FOUNDER

Frank J. De Mary, CSA, MBA, BA, CPL
Benefit & Business Consulting
Lic. # 0698558



9800 Baseline Rd., Suite #22
Alta Loma, CA 91701-5943
P.866-626-0662
www.demahbp.com



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EXPERIENCE

DEMA has over 26 years of experience in the Benefits/ Business consulting industry. **DEMA** has solved a number of Benefit-Cost-Challenges that have reduced employer risk, enhanced overall benefits for employees and their dependents in a wide range of industries, while saving both the employer and employees considerable sums of money in the process. In addition, the employer has been able to improve employee morale and productivity as well. Truly a win-win result for everyone involved! The same approach is available for individuals and families as well. Let **DEMA's SERVICE OF EXCEPTIONAL QUALITY** improve your bottom line or ... keep more of your hard-earned dollars in your pocket as well.

SOLVING HEALTHCARE'S CRISIS TODAY!

**SAVING GROUPS, INDIVIDUALS
AND FAMILIES 30-50%
ON HEALTHCARE COSTS!**

P. 866.626.0662
E-mail: contact@demahbp.com