



The Bridge to Significant Health Plan Savings

Maximize the Benefits of a High-Deductible Health Plan to Control Costs, Without Sacrificing Quality of Coverage

Brought to you by Alternative Insurance Resources (AIR), **Health Bridge** is an innovative flexible benefit solution that was created to leverage the many advantages of a high-deductible health plan (HDHP), cutting costs for employers while also ensuring that employees get the quality benefits and protection they deserve. **Health Bridge is savings without sacrifice!**

Cut health plan costs by **15-25%** while maintaining current benefit structure.

Why Health Bridge?

Reduce overall healthcare costs.

Increase plan flexibility and control.

Utilize the same network of physicians and facilities.

Maintain the same deductibles and copays if desired.

Have a better understanding of where money is going.

Works for groups as small as 30 lives.



"I would like to share a quick note regarding the superior service and excellent customer service Alternative Insurance Resources, Inc. has provided the Mobile Airport Authority for the past 19 years. The staff for AIR are knowledgeable, reliable, highly competent, and trustworthy. Unlike other TPA agencies I've worked with, I felt right away that staff members for AIR truly understood where they fit into the broader scope of the Mobile Airport Authority's business needs. I highly recommend AIR's service to other organizations."

*Mechel Portis, BSHA, MHA
Vice President of Administration
Mobile Airport Authority*

How It Works



Health Bridge provides for an employer-owned fund that is administered by AIR to deliver a seamless plan that is reinsured to cap the expenses paid out by the fund.



As plan renewal approaches, An HDHP proposal will be requested from the carrier. Comparing the current plan with the HDHP, we will then present the **Health Bridge** proposal, using the employer's fund to supplement the difference.



If claims are below the cap of expenses set by the fund, these dollars remain with the employer— **adding savings on top of savings!**

About AIR

Alternative Insurance Resources (AIR) has provided employers across the southeast with effective and affordable alternatives to traditional benefit plans for more than three decades. The only full-service, independently held brokerage and benefits consulting firm in Alabama that also provides TPA services, AIR delivers flexible, transparent solutions designed to control costs long-term, while also ensuring employees access to quality care.

Unlock the savings potential.

Let's talk today about what Health Bridge can deliver for you!

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