

Who is helping you reduce your 2nd largest expense?

Provider

Network/Carrier

Broker

FCIA + Client



It's **NOT** the healthcare industry.

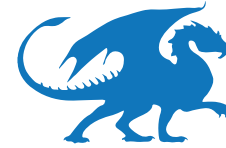


FCIA Advisors
• INDEPENDENCE
• INNOVATION
• ADVOCACY

Average client savings
15-32%

FCIA is exposing common healthcare benefit myths.

Benefits Myth #1:



Our healthcare spend is what it is, and we can't change it, no matter what we do.



Independent advocacy is critically important while working against an industry that is self serving and focused on its own interests and profits.



Independence

Benefits Myth #2:



Using a Carrier and/or its network is the most cost-effective method of purchasing healthcare benefits.



Carriers and networks eliminate fee transparency and cost control options, giving way to excess charges and limited claims oversight. To achieve the best medical outcomes at the most effective price is vital to cost control, and can only exist with agnostic advocacy.



Transparency



Savings