Maximum Benefit ASO

Administered by Johnston Group

PREPARED FOR AVALON HOLOGRAPHICS

A clearer view of your benefits spend.

Avalon builds technology for decisions that matter. With around 100 employees across multiple locations, your benefits funding deserves the same clear-eyed attention.

An initial analysis can establish whether Maximum Benefit ASO offers Avalon a financial advantage.

A clearer financial picture

01

See the costs.

Separate claims, administration and insurance charges to understand where your benefits dollars go.

02

Control the cash flow.

Pay for claims as they occur, with no upfront claims float required by Maximum Benefit.

03

Keep the upside.

When claims are lower than expected, the difference stays with your organization. Actual savings depend on total plan costs.

With Administrative Services Only (ASO), the employer funds health and dental claims, plus administration and applicable insurance charges. Benefits such as life insurance and long-term disability remain insured.

Put the risk in view, too.

Stop-loss insurance covers eligible health claims above a selected annual per-person threshold, subject to policy terms. Ordinary claims still fluctuate; this is not a cap on total annual plan spending.

Authorize an initial benefits analysis.

Reply to Greg's email. No commitment to change your plan.

Establish whether the numbers justify a proposal.

Receive a short assessment of potential value, financial exposure and coverage considerations.

Greg O'Brien / Hive Group Benefits

St. John's, NL

Prepared for discussion. Avalon's current plan terms and potential savings have not yet been assessed.