

# FAQ

Frequently Asked Questions

NORMANDY FINANCIAL SERVICES

**INCENTA™**  
Choice. Ownership. Control.

## Who are we?

Incenta LLC is a technology firm that will reduce your annual health benefit costs \$1000-\$3000 per employee. This is accomplished with no decrease in the quality of benefits and without loading costs onto employees.



## We are not brokers.

We do not sell insurance, but instead help you **buy insurance** better. You as the employer enjoy meaningful savings and your workers enjoy their benefits in a financially-optimized manner.

## Contact Us

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**Save \$1000-\$3000 per employee** <sup>4</sup>

### Sounds too good to be true . . . what's the catch?

No catch! In over 90% of our engagements we deliver on our Simple Promise™ of \$1-\$3K savings per person per year. Most assume that through the diligent efforts of their broker and a competitive bidding process, there's no more savings to be found. The industry would like you to believe that, but we will SHOW you the savings.

### How do you get the savings?

We start with an audit of your health benefits program, bringing fees, inefficiencies, and misalignments to light. This alone often exposes sources of overpayments. Included is a rate benchmarking analysis, revealing where you sit compared with similarly situated companies.

Next, we bring cost transparency to the forefront. Knowing your insurance company's real costs is the key to achieving fairness in premium pricing. We capture this information for you in a unique process (so unique, we filed for a patent). For 20 years we've collected utilization, claims, and payment data. Without this invaluable and proprietary accumulation of data, we couldn't do what we do, and we wouldn't be a unique force in the industry. Yet information is only useful when you know how to apply it. Incenta has perfected the data analytics and business intelligence tools to put it all together in an actionable form. The result is purchasing leverage you never had before.

Next, plan designs are fine tuned to utilize incentives in a powerful new way. Our Science of Incentives™ technology reduces inefficiencies in your current program and optimizes the way your employees select— and use —their health benefits. We also employ under-utilized loopholes and tax-favored strategies that contribute to the bottom line. When all this is combined with our deep understanding of the inner workings of the insurance industry, broker environments, and medical provider networks, you start watching your cost curve bend elegantly— and substantially!

Ultimately, you become both a smarter purchaser of healthcare, and a better provider of healthcare to your workforce. Your carrier stops selling you insurance you don't need. The insurance you buy is priced as it should be. And through properly aligned incentives, your employees begin using their benefits more efficiently than ever.

**Bottom line: lower cost, better coverage, and a happier workforce.**

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Our service is solely  
contingent-fee based.

### What about the Affordable Care Act?

All of our strategies fully comply with the ACA. In fact, we include an ACA-readiness review covering your tax and coverage mandates. We always work through your broker involving any insurance or plan design changes; he or she should also be well-versed in all ACA requirements.

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### Doesn't my broker do this?

The answer is most brokers would like to, but face significant constraints on a number of key fronts. Rather than elaborating here on the reasons, we'd like to refer you to an article written by a well-known benefits expert. It reveals some of these constraints, as well as the difficult environment brokers deal with. (More often than not, brokers are openly skeptical of the savings we propose, but become much better educated as our strategies are explained.)

[Link to: "All Employers CAN Reduce The Cost Of Healthcare"](#)

### How much work will this involve?

Some of your time in the initial stage will be needed to provide us with information and to review our recommendations.

Keep in mind that we designed our service to give you total freedom to evaluate our program in light of your organizational goals current time constraints, so that you can decide when to proceed — or not to move forward at all. There is no cost should you postpone or decline implementation of any of our strategies.

We are confident that the return on your time (ROI) will be quite compelling to you. As such, we perform our initial work 'at risk,' i.e., for no charge. We believe you will join the large percentage of clients who wholeheartedly proceeded with the plan improvements and savings.

### Do we have to change our insurance company or broker?

Nope. In virtually all cases, you can stay with your current insurance or stop loss carriers, and we will still hit the savings target. Sometimes opportunities arise for even more savings in subsequent years by offering employees more choices from alternate carriers. This will remain solely your decision.

### We are not brokers

We do not sell insurance. Instead, we help you to buy and distribute insurance better. You the employer enjoy meaningful savings, and your workers experience greater well-being in having a benefit program with more choices and financially-optimized for their situation.

### What is the process and how do we get started?

Our Engagement Letter lays out what we do, as well as a fee based solely upon actual savings. You will provide us with certain benefit and census information (which you should already have on hand, and with employees de-identified to alleviate HIPAA concerns).

First, we document the benchmark of your current costs against which future reductions will be compared. We then commence with our analysis. Within 30 days we customize your Report of strategies and an implementation plan that takes into account company objectives and timetables. The Report will clearly explain the source of all targeted cost elements along with a detailed computation of savings.

Once you decide which strategies you would like to implement, we begin working with your broker to execute the plan. Ongoing monitoring of costs and savings provides the basis for quarterly billing, computed as the agreed-upon fraction of demonstrated savings.

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