

Benefits BULLETIN

DECEMBER 2022



Health Care Consumerism

A Message from Chris Urban Chief Financial Officer



As the Chief Financial Officer for Infinity, one of the important aspects of my role is expense management as it relates to our service providers to ensure Infinity is getting maximum benefit for the cost.

Unfortunately, when it comes to health care, many of us don't proactively maximize the use of our company's sponsored medical plans and their services. The concept of health care consumerism isn't new, however with the increase in offerings of High-Deductible Health Plans, (we refer to them as consumer-driven) the individual is the primary payer of the first dollars of the cost. The definition is rather simple. Be your strongest advocate and be in control when it comes to the choice and the management of health care decisions. You hold other service providers in life to high standards to deliver a superior customer experience that's cost-effective and timely, so why not your medical providers as well?

I'd encourage all our clients to be their own CFO when it comes to health care decisions. Please lean on the Infinity team to help you model the behaviors that define a strong health care consumer going into 2023. Happy Holidays and Happy New Year to you and your families!

SANA BENEFITS

Infinity Benefit Solutions has recently been appointed to quote a new medical carrier

in Wisconsin called SANA Benefits. They are creating a lot of exposure and attention through television advertisements, email and direct to consumer marketing campaigns. Their strategy is to be a disruptor in the health care market in Wisconsin and the other states they are operating in. SANA's marketing campaigns tout they have the largest PPO network in the nation and offer up to twenty percent off of rates versus standard group medical plans. They follow the reference based pricing methodology, and have created a series of apps that cover the traditional healthcare services like telehealth, wellness, labs, billing, etc. If this is something that you want to have a conversation about, we're happy to discuss the pros and cons with you. We will also start quoting it at renewal for clients that may be a fit. Please contact your Benefits Consultant or Account Manager for more information.

INDUSTRY NEWS



New HSA, FSA, 401(k) Contribution Levels Set



How to Coax Disengaged Employees to Sign Up for Health Coverage

Celebrating Our Non-Profit Partners

In 2022, Infinity Benefit Solutions was proud to work with over 50 non-profit clients. We are honored to support the impactful work they do in our community and delighted to share our support as this year comes to an end.




OUR MISSION IS YOUR BENEFITS

Infinity Benefit Solutions Inc. specializes in working with Non-Profits. Below is a list of the organizations we are proud to support:

- Associated Industries for the Blind
- Big Brothers Big Sisters of Metro Milwaukee
- Beyond Vision
- Broadscope Disability Services
- Burke Foundation
- Butterflyz Youth
- Coalition for Children
- COA Youth & Family Centers
- Community Coordinated Child Care
- Community First
- Crossroads Presbyterian Church
- Elmbrook Humane Society
- Episcopal Diocese of Milwaukee (The)
- Federal Defender Services of Wisconsin
- Fellow Mortals
- Friends of Schlitz Audubon Nature Center
- Greater Milwaukee Committee
- Groundwork Milwaukee
- Hear Wisconsin
- Lakeland Community Church
- Legal Aid Society of Milwaukee
- Literacy Services of Wisconsin
- Little Lambs
- Make-A-Wish Foundation of WI
- Marian Milwaukee
- Mequon Nature Preserve
- Meta House
- Milwaukee Chamber Theatre
- Milwaukee Community Service Corps
- Milwaukee Habitat for Humanity
- Milwaukee LGBT Community Center
- Milwaukee Riverkeeper
- Milwaukee Urban League (The)
- Milwaukee Water Commons
- Neighborhood House of Milwaukee
- Neu-Life Community Development
- Pathfinders
- Penfield Children's Center
- Prevention Center
- Southbrook Church
- St. Sebastian Congregation
- TransCenter For Youth
- United Performing Arts Fund
- Vivent Health
- Walnut Way Conservation Corp.
- W.A.V.E. Educational Fund
- White Stone Community Church
- Wisconsin Community Services
- Wisconsin Conservatory of Music
- Wisconsin Literacy
- Wisconsin Regional Training Partnership
- Womens Resource Center



OUR 2022 IMPACT

 <p>Proudly Supporting 52 Non-Profits</p>	 <p>\$10,150 donated</p>	 <p>178 hours dedicated</p>
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Did you miss last month's Benefits Bulletin?

**CLICK HERE TO READ
THE NOVEMBER ISSUE**



Retirement Income Story

A Message from Doug Bahr
Director of Retirement Planning



There is this saying in WI, "There are two sides to every story." The Planning for Retirement Income Story has two sides, yours and ours. We've got you covered. The first, yours, is all about you. The second, ours, is all about us. We're here to help you make the most of your money for the future.

Working for Retirement - We're Here to Help You Succeed

- We have a team of experts who can help you understand your options and make the best decision for you.
- We'll help you understand the impact of inflation on your retirement income.
- We'll help you understand the impact of taxes on your retirement income.
- We'll help you understand the impact of market risk on your retirement income.
- We'll help you understand the impact of long-term care on your retirement income.
- We'll help you understand the impact of estate planning on your retirement income.

Living in Retirement - Acknowledge and plan for the risks that you have not planned for.

- Longevity
- Inflation
- Market volatility
- Healthcare costs (how much you spend and how fast you spend)
- Health and long-term care costs

Let us help you understand retirement risk and plan for your retirement about these risks. Retirement Income Story. Contact: Bob@infinitybenefitsolutions.com or call 414-224-1111.



On behalf of the entire Infinity Benefit Solutions team, we wish you and your family a happy and healthy holiday season. We look forward to our continued partnership in the new year.



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