



GROUPS ORGANIZATIONS

GeoBlue

IMG™



aetna

Cigna

MetLife

UnitedHealthcare
Global

Azimuth
Risk Solutions

**employer
health
insurance**
for non-
profits and
businesses
overseas

Real results - Real savings

Consider sustainability instead of switching over quote alone. A truly sustainable plan protects not only your staff, but your budget and organization year after year.

Our average renewal rate last year was 4.5%. And 29% of our groups received either a 0% increase or actually saw a rate reduction based on our help!

Our renewal rate the year before was 5.3% (and that included one group with super high claims and a 36% increase)!

*Because in our opinion, **a healthy plan does not require ever increasing premium renewals every year to keep it going.** That is a health plan on life support.*

Custom tailored plan designs for 2–2,000 members

Our expert advice goes beyond just looking at premium, and considers over-all value to your staff. Whether you are paying too much or paying very little, if your staff are unhappy over claims denials, lack of service, or the cost of a plan they don't like, then you may benefit from talking to us.

Don't overspend for health benefits you do not use or need. Do not settle for an "off-the-rack" plan. That is the quickest way to lose money. We tailor every plan to fit your size and the nationality of your workers.

Workers overseas face added stress

We realize that an additional \$25 a month can be a real hardship for some staff overseas. We understand this since many of our staff have lived and worked overseas themselves.

Understanding the additional stress that workers face helps us understand and solve issues that other companies may regard as "no big deal" or not worthy of their attention.

WELCOME TO THE GOOD NEIGHBOR WAY OF SERVING CLIENTS AND SAVING THEM MONEY.



Comprehensive lines of products
Lower renewal rates
Sustainable long term solutions
Tailored custom plan designs
Clarity and quick response time

Good Neighbor Insurance provides affordable international group health insurance and comprehensive insurance for non-profits, insurance for mission agency personnel, as well as for social entrepreneurs, and international businesses both large and small.

Our plans and products cover as few as two workers overseas to 2,000 – Including expatriate and 1099 workers, as well as foreign nationals and local nationals.

Over 30% of our client organizations are in high-risk areas or face additional challenges due to being in remote areas or poor local healthcare. Most of our groups either raise funds or are partially responsible for paying their own healthcare – **We understand that your budget is a real issue** when looking for healthcare.

We help start-ups get established and grow every year. We especially love and focus efforts to help social businesses and create plans that are scalable over time. Being with a comprehensive broker allows you more options as you grow, alongside someone who knows you, and that you have a relationship with.

We are the experts so you don't have to be. But we also work with experienced HR teams to craft long-term solutions to meet your goals: Encouraging overseas usage, preventing large claims where possible, partially self-funding your insurance or adjusting deductibles, seeking out the best network and Rx discounts, copays, and adjusting benefit amounts, in order to reduce waste and provide an even better, more seamless, healthcare experience.

More at <https://www.gninsurance.com/group>

At GNI, we make sure you get the **right** international group insurance to fit your staff and budget.

We've been helping organizations stay safe **for 20+ years.**

We help older groups, those with health issues, those on tight budgets, or have few members...that others cannot.

We also help clients understand in plain English, what drives high premiums and high renewals and then create a plan to insure long-term viability, even with groups with older staff or a small number of eligible members.

Because there is no one "best" group health plan that fits everyone. There is only *"the one that is right for you."*

We are experts in this space

We focus on international organizations. We aren't distracted by selling homeowners insurance, car insurance or allow other business to distract us from our task of serving you.

We offer "evacuation-only" plans for those on share plans, or nationalized healthcare medical plans.

We also offer: International term-life, AD&D and Long-term disability, Directors and Officers, Short-term team and volunteer plans from 2 days to 2 years, "Blanket travel plans" that require no names, ages, sign ups, Annual unlimited multi-trip plans, K&R, War and Terrorism, Crisis Management, Risk Management

Email **group@gninsurance.com**



good neighbor
insurance

(480)813-9100 or (866)636-9100

web: www.gninsurance.com | email: info@gninsurance.com

Skype: "good neighbor insurance"

live chat: <https://lc.chat/now/9935045/>