

# ROGERS & GRAY INSURANCE AGENCY, INC.

**Plan Design & Vendor Selection:** Rogers & Gray works in partnership with clients to design the most comprehensive benefit programs within the employer budget. Areas of review and vendor selection criteria include:

- Fully insured vs. Self-Insured Options
- Health Care Reimbursement Options with or without Debit Cards
- Health Savings Account Options with or without Debit Cards
- Network Accessibility Analysis on a Local and National Basis
- Contract Review
- Benefit Cost Analysis
- Detailed Benefit Comparisons
- Integrated Short-Term and Long-Term Disability Programs
- Integrated Health and Dental Plans
- Review of Carrier's Financial Strength