



## ***Dutcher Insurance***

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# ***Self-Funded Dental and Vision Plan Administration***

## **Who is Dutcher?**

Dutcher Insurance is a Third-Party Administrator (TPA) since 1979 specializing in both fully-insured and self-funded dental and vision plan administration. We understand that dental and vision plans represent two lines of business which are very profitable to insurance carriers due to the predictable nature of claims. This predictability is the primary characteristic which makes dental and vision coverage excellent candidates for the self-funded approach.

## **How is Dutcher Different?**

Insurance carriers include within their premiums charges for premium taxes, administration, underwriting, sales and marketing, commissions and profit. Through a self-funded arrangement, these charges are typically reduced by 15-30%.

We offer full service self-funded dental and vision plans tailored to meet the needs of any employer group or association with 25 or more members. Our program focuses on reduced benefit cost, improved cash flow, and properly and timely administered claims.

## **What Can Dutcher Offer?**

Benefits of a self-funded dental or vision plan administered by Dutcher Insurance are:

- Stable administration fees, guaranteed for the first 12 months of participation
- Claim processing turnaround time 7 to 10 days
- Plan document and summary plan descriptions
- Flexible plan design
- Administration fees based on a per-employee/per-month basis
- No hidden fees
- CA PPO network access to quality dental and eye care professionals
- Extensive and timely reporting on all operations
- COBRA Administration
- HIPAA compliance

For more information on Dutcher Insurance's self-funded dental and vision program, contact our Marketing Department at:

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