



## Ross Enterprises Insurance Agency, LLC

22322 Grand Corner Dr, Suite 200

Katy, Texas 77494

(832) 212-3945/Office

9402 Jamaica Beach  
Galveston, Texas 77554

(832) 212-3945/Office

# CAPABILITY STATEMENT

Originated in 2004, Ross Enterprises Insurance Agency, LLC is the access point for employee benefits:

- No excessive fees
- Reference-Based Pricing
- Plans expertly designed to mitigate balance billing
- Strong partnerships with providers
- Zero deductibles and no out-of-pocket expenses for members at Safe Harbor Facilities and
- Our model applies an appropriate Medicare pricing schedule, determined by geographic area, to provide our clients with a specific stop-loss factor and reduction of cost of 18%-35%

### SELF-FUNDED PLAN DESIGN:

Customized Plans Designed to Meet Employers Needs

Open Access Plans

Reference Based Plans

Fixed Reimbursement Plans

### ACA & PLAN COMPLIANCE PROFICIENCY

ACA Strategy Development & Assessment

Regulatory Plan Notices & Compliance Training

ACA Substantially All Testing & Waiver Management

ACA 1094 & 1095C Reporting & Dashboard

Compliance Attorneys On Staff

W-2 Cost of Coverage, ACA SBC'S, Glossaries, Exchange Notices

EnCompliance HR: Direct Access to Employment Lawyers

### PLAN ADMINISTRATION

Full Service Claim Adjudication

Compliance Integration & Document

Real-Time Claim Portals

Stop-Loss Underwriting & Management

Customized Plan Materials and Enrollment Services

Trust Accounting & Reconciliation

Research & Analytics Led by Staff Ph.D.

### ACTUAL RICK MANAGEMENT

Captives, Risk Modeling, Actuarial Evaluation & Plan Assessment

World Class Actuary FSA, MAAA On Staff

### SUPPLEMENTAL PRODUCT MANAGEMENT

Voluntary Products & Guaranteed Issue

Multiple Carrier Access on Fully Insured Products

Product Management & Integration

Hospital Indemnity, Critical Illness, Accident, STD, LTD and Life/ADD

## Mission Statement

*Our mission is to deliver the highest level of administration and management in the benefits and risk management business by working together as an experienced team to exceed our customers' needs with honesty, integrity and sensitivity.*

*With a focus on superior personal service, innovative concepts and unmatched professionalism, we pledge to stay at the forefront of changing industry trends in order to provide the most flexible, cost-effective solutions possible.*

*Our vision is for Ross Enterprises to be a trusted leader in the healthcare community by working collaboratively with patients, providers, public officials and all healthcare professionals to build a more robust, effective healthcare delivery and payment system in a free market economy.*

*Our goals and philosophy embrace the very essence of our core values of respect of others and ourselves, pursuers of excellence, knowledge seekers, grateful spirits, responsible individuals filled with honesty and integrity.*

*The definition of our name conveys our truth – “to give over (something) to another for care, protection, or performance” – which we take in earnest.*

## Company Information

TIN: 20-473-2585

DUNS: 78-0552175

WBEA Certified since 2014

## Business Reference

Shipley Donut's Franchises & Flour Co.

Houston Harris Patrol Division

GP Metals

Summit Steel Fabricators