

Case Study:

D&G Amusements



CHALLENGE

Jean Ringenberg, Office Manager for D&G Amusements, needed a cost-efficient health plan with access to a large network of quality health care professionals. D&G Amusements was previously with another insurance provider, but the plan became too costly for the small business.

SOLUTION

Jean and her broker reviewed the Optima Health plan options. The Optima Business**EDGE**[®] plan met the company's health plan requirements. In addition to the good rate, the plan offered a broad network of participating doctors, hospitals, and urgent care facilities. D&G Amusements also qualified for the Business**EDGE**[®] refund option¹. Total medical expenses were less than projected, thus creating the opportunity for a potential refund option. D&G Amusements collected a refund and invested the savings back into their company by offering year-end bonuses. These bonuses helped many D&G employees overcome financial hardships.

"The unexpected bonus, due to the refund, was a blessing to our employees during these trying times."

– JEAN RINGENBERG

Office Manager
D&G Amusements

RESULTS

Four years later, D&G Amusements is still with Optima Health.

They continue to enjoy the low rates and are pleased with the dedication Optima Health has provided to their small business.

¹ D&G Amusements contracts with Sentara Health Plans, Inc. (SHP) to administer the employer's self funded group health plan. Under the terms of their contract with SHP the group was eligible for, selected, and met all requirements for a refund of the surplus balance in the group's claims funding account described in the contract. D&G is solely responsible for determining how any surplus refund is used.