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# Fundamentals of Group Insurance The US Wholesale Benefits Model

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## Retail Market

- Individual patients
- One on one education and promotion

## Wholesale (Employer Market)

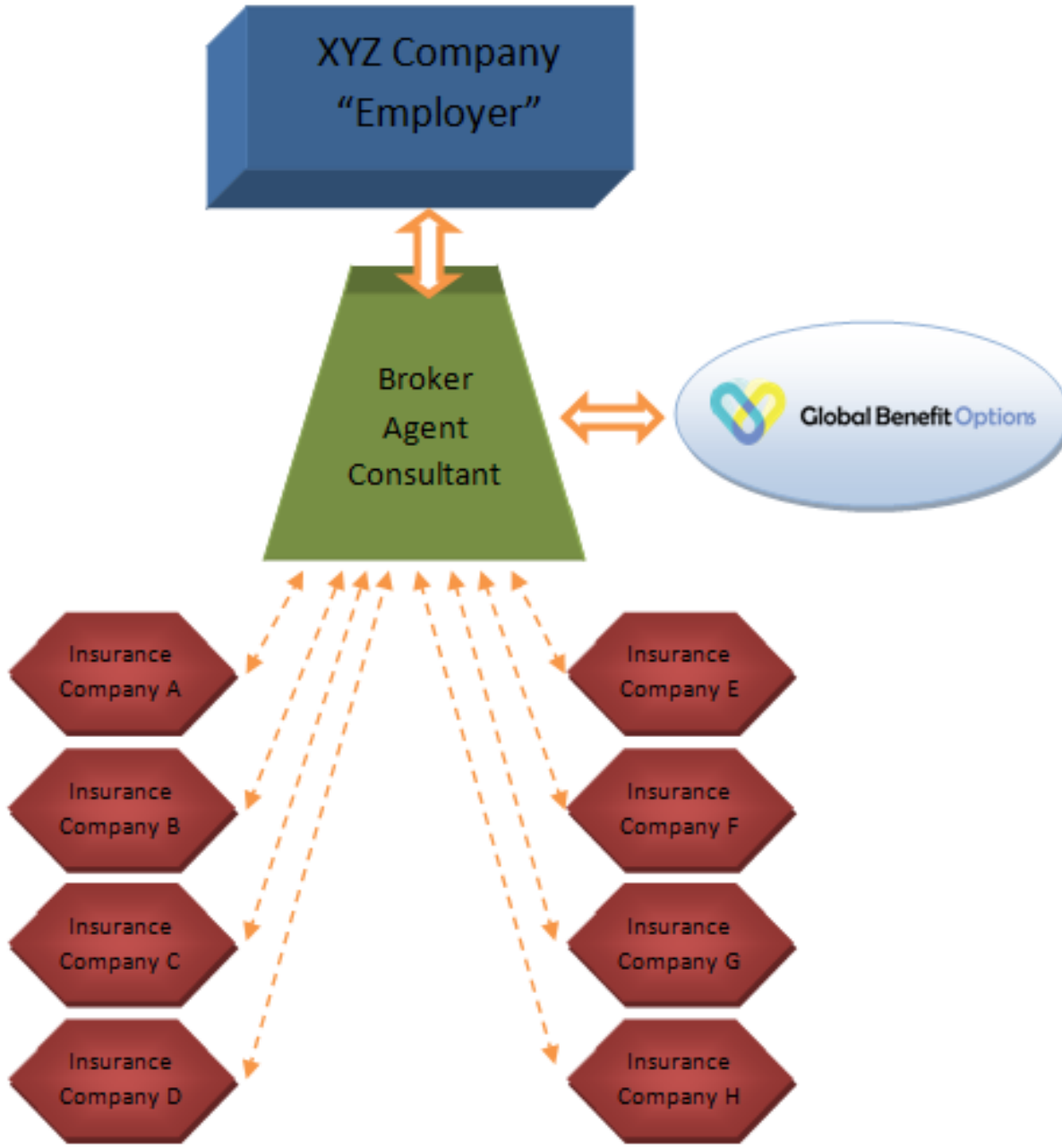
- Large US Employers
- Integration of Medical Tourism within existing benefits package
- Effective & Efficient
- Integrated and implement via existing model



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# Customers within Wholesale Model

Insurance Brokers  
Employers  
Employees





## Employers Motivation for Medical Tourism

- Reduce Health Care expenses
- Offer an additional benefit for ee's
- Retention
- Minority/Cultural demographics



## Brokers Motivation for Medical Tourism

- Reduce Health Care expenses
- Additional Product for Portfolio
- Client Retention
- Competition
- Commissions





# Employees Motivation for Medical Tourism

- \$\$\$\$\$
  - Deductibles
  - Co-pays
  - Weaker Plan designs
- Cultural & Ethnic Groups
  - 45.5 million Hispanics in US
  - 15.2 million Asians in US
  - By 2050, over half of the U.S. population will have been born outside the country
- Tourism





## Next Steps & Goals

### Competitive Advantages

- Quality Facilities
- Physicians
- Price
- Turkish Airlines
- Hospitality



## Next Steps & Goals

### Execution & Sales

- Focus on the Wholesale Market
- Turkish-American Doctors
- Turkish Business owners
- Turkish-Americans
- Turkish Government Support



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**Thank You**