



SYMPHONY RISK

Symphony Senior Care

American Purchasing Plus Member Guide

The Program

American Purchasing Plus members get direct access to Symphony Risk Solutions, an insurance brokerage built specifically around senior care and post-acute operations. The programs below cover employee benefits and property and casualty, structured around the two costs that hit senior care operators hardest: staffing and claims.

Employee Benefits

Medical Coverage Designed for the Senior Care Workforce

Symphony Risk brings members Surest, a medical plan with a \$0 deductible design that shows prices upfront, helping employees compare options, choose higher-value care, and lower costs for both employees and employers. Offer Surest alongside a traditional HSA plan and/or Minimum Essential Coverage (MEC) option to provide meaningful choice across your workforce, including an affordable option for lower-wage employees, while supporting ACA compliance.

Ancillary Coverage, Simplified

Symphony brings together dental, vision, life and disability coverage through insurer partners selected for the needs of senior care employers. Members benefit from competitive pricing and performance guarantees where available, supported by a single underwriting and account management team that manages the relationship across all coverages.

Property and Casualty



10% GL/PL, 5% Workers' Comp Discounts

Members receive an exclusive 10 percent discount with a leading general liability and professional liability insurer for senior care, plus an exclusive 5 percent discount with a leading workers' compensation insurer, supporting a lower total cost of risk. Both come with a dedicated senior care account management team.



Built-in Learning Platform

Members get access to the Grail Learning System, a staff training and education platform built specifically for senior care. Its Blueprint analytics tool identifies where clinical training is needed most, lowering your total cost of risk while raising the standard of care.



Annual Reporting

Annual stewardship reporting tracks progress against real operational goals, for example, moving a one-star facility to three stars within 18 months. Training and education run on an annual servicing calendar.



Reach out to set up your Symphony Risk benefits and property and casualty review.

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