

Employee Benefits ... Our Business Is Personal

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Special points of interest:

- Free Lunch-N-Learns for an hour and a half of priceless information while you enjoy lunch.
- Education, whether for individuals, employers, or agents, is the key component missing from the industry today. Most articles in this issue address education of options available.
- Personal needs of the employees should be re-evaluated annually.

FREE Lunch-N-Learn Seminars

We've all heard "knowledge is power". If you have ever wondered if you've been given all the facts required to make the decisions for which you are held accountable, now you have a no-cost, no-obligation opportunity to

- 1) receive information presented in a way you can understand it,
- 2) receive information on where you find the specific services and companies you are looking for, and
- 3) you'll have the opportunity to ask licensed professionals questions ... all over a light lunch.

Our goal is to have each person come away after only an hour and a half feeling more confident in decisions they make related to the benefits industry and knowing how to ask for what they want from their agent, broker, or carrier.

Simply call (972)724-8900 or send an email to info@virtualbenefitsgroup.com with "Lunch Seminar" in the subject line to request

scheduled dates and topics. You can sign up for each of the different lunches free of charge, but RSVPs are required due to limited seating.



We feed both your body and mind!

Continued on Page 2.

Insurance Is Personal— Are You Meeting Your Employees' Personal Needs?

As medical expenses and premiums continue to rise, we see more options created for employers and employees that can cause more confusion than assistance if not properly explained.

Health plans that are HDHPs with HSAs ... does that mean anything to employers that aren't in the insurance industry?

Wellness plans are easier to understand and are a major

focus to try and increase awareness with the employees and lower overall claims; but are they working? If not, do you know why and how to go about fixing it?

When is self-funding or partially self-funding an option?

Consumerism has become a hot topic—which is another form of education that should be pursued regardless of the type of plan be-

cause of the overall benefits to everybody involved.

Benefits offered based off the demographics and needs of the employees should be reviewed annually to adjust to people's changing lives.

If you would like more information on your group plans and what your options really are in language that makes sense, call or email Virtual Benefits Group for a free, no-obligation consultation.

FREE Lunch-N-Learn Seminar ... Sample Topics

Group Plans—Do you know what questions to ask?

What every employer should know about the options for group health plans, ancillary plans, and worksite benefits available in the marketplace before making decisions. It doesn't have to be a maze of acronyms you follow your agent through blindly, and some options your agent may not have mentioned can lower your tax liability as an employer.

Compliance Rules & Regulations - Are you at risk?

Section 125, COBRA, 5500 Reporting, HIPAA, FERPA, Plan Docs, Qualifying Events, Time Frames and Limits. Do you outsource or handle everything in-house, and are you in compliance either way? We can even provide information on where to find help with plan docs and on-site training for your employees.

403(b) and TRS Retirement Plan Options Explained

All employers or individuals are welcome to attend for information on how a 403(b) or tax-deferred annuity without employer matching works, tips on what to look for in an annuity or life contract, how to guarantee you don't lose what you put in while you earn, and where to find investment companies to fit your needs.

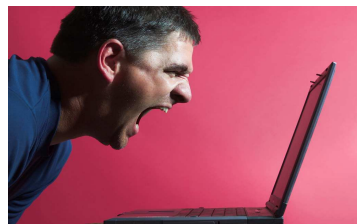
“all available today in one database, and it costs significantly less than most employers are paying now”

VBG's Individual Enrollment and Employer Administration Online ... Real-Time ... All The Time

Utilizing multiple vendors for the benefit of your employees wants and needs shouldn't have you jumping through hoops to satisfy their requirements. There are ways to minimize the frustration and work at little or no cost.

There is no need to have different websites, with a dozen passwords to keep track of, and new software for each benefits vendor and payroll system to learn. This results in double and triple data entry of the same information at a minimum and leaves a lot

of room for human error. Several well known companies have claimed to have all services combined to save you time and money,



When all the technology created to “make your job easier” makes you want to scream, we're here to help.

yet the data isn't available real-time in both payroll and benefits and they tend to charge an arm and a leg.

If you want your benefits enrolled in one user-friendly system, employee or administrative access, to load into payroll, and to transfer to the multiple vendors for immediate eligibility without paper applications, creating a consolidated monthly bill that matches payroll ...

It is all available today in one database, and it costs significantly less than most employers are paying now for all the separate services.

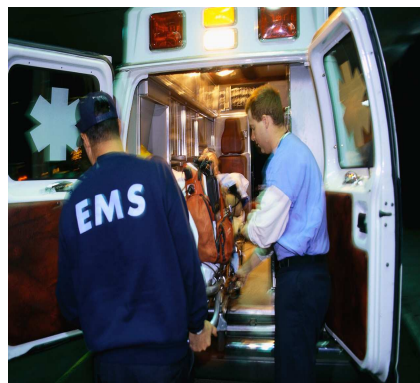
www.virtualbenefitsgroup.com

Worksite Made Easy - Worksite Benefits in Easy to Understand Language

Have you ever wondered what “Worksite Benefits” actually consisted of other than insurance offered through an employer? Variety of plans, payroll deductions, and tax savings are all perks for worksite policies, but let me break down the benefit plans in easy to understand language:

- **Cancer Plans** pay you, the policy holder, not the doctors, specific amounts for different treatments or medications related to cancer treatment.
- **Accident Plans** pay you, the policy holder, not the doctors, pre-determined benefits for specific injuries such as broken bones or teeth, burns, and emergency room visits.
- **Critical Illness Plans** pay you, the policy holder, not the doctors, lump sum benefits when you are diagnosed with major illnesses such as cancer, heart attacks, stroke, paralysis, etc.
- **Hospital Protection Plans** pay you, the policy holder, not the hospitals, the selected amount

for each day they are in the hospital—covering illnesses, accidents, even pregnancy.



Serious illnesses and injuries happen. Are you prepared for the extra expenses?

- **Universal Life Policies that include Critical Illness benefits** will pay the policy holder 20% to 35% if they are diagnosed with any included critical illness (heart attack, cancer, etc) while keeping the life policy active with the remaining death benefits.
- **Short Term Disability Policies** provide income protection should you be injured and not able to work for a period

of time. They insure your paycheck, making sure you get paid, like health insurance ensures that doctors and hospitals get paid for treating patients.

- **Mini-Med** policies benefit some businesses more than others. Smaller groups or those that would like a less expensive alternative to major medical health care would find this an intriguing option. Important to note that there are maximums set and these policies should not be represented as a major medical plan.

- **Long Term Care Policies** can provide financial assistance in the future when it is needed most.

Disclaimer: This is strictly a general overview of how each of these policies work. Each carrier has different perks, limits, and maximums in their plan designs. Your plan design should be reviewed with your agent if you have questions, or contact me at lisa@virtualbenefitsgroup.com for additional information.

**“pay you,
the policy holder,
not the doctors,
not the hospitals”**

Accident Policies—Are They Worth The Cost?

Speaking from painful experience, a broken bone, even the smallest in your foot, will cost you much more than deductible and co-pays. There is also lost income for time off work, family and friends taking time off work to assist with daily activities, doctor visits, surgery, and physical therapy, additional doctor co-pays and prescriptions,

and so much more. An Accident policy can pay you an average of \$1,500 to \$5,000 to help with the extra expenses. This is paid to you, not your doctors or hospital, and Accident policies can cost as little as a trip through a fast-food drive-through.



Not offered through your employer? Call or email today for an immediate quote on an individual policy. You can even sign up by phone or internet in just a few minutes by calling (972) 724-8900 or enrolling online through www.virtualbenefitsgroup.com. Are they worth the cost? **Definitely!**

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We're on the Web!

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*"Changing the way you view
the benefits industry."*

About Us

Our experience combining insurance services, compliance, and technology for over 20 years enables us to provide all of your agency and administrative services, from your insurance plan designs and enrollment through your monthly reconciliations, in a way that is truly seamless and un-matched in the market today.

We work with employers to help guide them through all possibilities to design the best "menu" of insurance plans for their employee's needs as well as the financial and legal needs of the company.

Our relationships with numerous insurance companies allows us to provide optimal rates and options for your insurance needs without being "tied" to any one company.

Please contact us with detailed questions and a Licensed Health Insurance Counselor will be happy to answer your questions for both group and individual plans, policies, and annuity contracts.



Come for a visit. Make yourself at home ...
www.true-benefits.com

At True Benefits Administrators, we are geared toward ease and accessibility, and we are truly committed to administrative excellence by providing a single source for all your benefits needs.

- Online Enrollment
- 125/Flex Account Administration
- One-Check Billing
- 403(b) Administration
- Data Transfers with Carriers & Payroll
- COBRA Administration
- Stop Loss Quotes
- Payroll Services
- Online Administration
- Bi-Lingual Services
- Monthly Carrier Reconciliation
- IRS Compliance
- Proven Disaster Recovery Methods
- On-site Enrollers
- TRS Enrollment Services
- Custom, Copyrighted Software

We have paved the way for many other administrators and enrollment companies for over a dozen years by questioning the processes that don't make sense. We challenge those processes that make your jobs harder, and provide the services using our custom software and tools to make them easier.

It is all available today in one database, eliminating double data entry of enrollment changes, updating eligibility automatically with each carrier, reconciling on your behalf, and it costs significantly less than most employers are required to pay now for all the separate services. Prices available for employers and brokers upon request.