

COR-BEN CONSULTANTS, INC.



Cor-ben 's Menu of products includes:

Group and Individual

Medical

Life

Disability

Dental

Voluntary Benefits

AFLAC

Colonial

Partial & Fully Self-Insured Programs

Cafeteria Plan

(Section 125)

COBRA Compliance Plans

Pension & 401K

Personal, Fast and Attentive Service

Remember When?

A recent article from the Columbus Dispatch reports the economy is strong but people don't believe it. Many are feeling the pinch of "the basics" increased costs as compared to 4 years ago.

We've all seen the price at the pump climb dramatically from \$1.40 in 2002 to \$2.74 a gallon- for a whopping increase of 95.7%! Tuition costs are up 51.2%, natural gas 121% and healthcare premiums are up an average of 54.1% from 2002. Because of the increases that companies are experiencing employee health care premium contributions have increased by an average of 65.2%. Let's face it-the costs for you to bring your goods and services to customers are increasing and your profit margin continues to be challenged.

In 1974 companies covered 89% of the cost of employee-retirement benefits. By 2000, that had fallen to just 49% because traditional pension plans have declined and there is a new focus on 401(k) plans, creating an environment where employees now have to be their own retirement plan experts.

In 2004, total household debt surpassed disposable income for the first time since the Great Depression.

Employees are paying more. Employers are paying more too.

What steps are you taking to reduce your company's bottom line expenses?

At Cor-Ben Consultants we have options that can save you money and still allow you to offer good benefits to your employees. Have you considered all of your options?

1. Our SOS plan allows you to increase the plan's deductible amount and self insure a portion of it, saving your company on premiums but still allowing you to offer those better benefits to your employees. See an example of this on our website: <http://www.corbenconsultants.com/SOSWorksheet.html>
2. The new HSA (Health Savings Account) plans offer lower premiums while allowing employees to save for those higher deductibles on a pre-tax basis. Then, when they have medical expenses, their account can be accessed to pay those bills with no tax ramifications.
3. HRA plans (Health Reimbursement Account) also can help your company save. HRA's have powerful features that can help your employees become better health care consumers. HRA's compared to traditional managed care plans offer the same network, preventative care, medical and pharmacy plan options. The employer's contributions into the plan are tax deductible and the fund is managed according to the employer's preferences.
4. Cor-Ben Consultants also can provide your company with retirement plan benefit options such as 401(k) plans. These plans allow you to structure a retirement benefit for employees so they can be prepared for their Golden Years.

Visit our website at www.corbenconsultants.com for more information and contact your agent today to start the savings!

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