

Welcome to the home of  
better **employee benefits**

BETTER  BUSINESS  
PLANNING INC.

Better benefits | Better people

Medical

Dental

Short Term Disability

Long Term Disability

Life/AD&D

Vision

Long Term Care

Voluntary Employee Paid Benefits

Retiree Medical & Prescription Drug

Travel Accident

Stop-Loss Coverage

Critical Illness

Executive Life

Universal Life

Pet Insurance

401(k) Plans

Retirement Plans

Consumer Driven Health Plans

Defined Contribution Health Plans

Third Party Administration

Section 125/FSA Administration

Section 105/HRA Administration

COBRA Administration

Human Resource Guidance

Employee Assistance Programs

Wellness Programs

Web-Based Benefit Services

Benefit Communication

Business Succession Plans

Group Legal

*“Better Business Planning has kept our insurance rates competitive  
and has provided quick resolutions to our employee’s health claim problems.”*

ROBERT BLAND, PRESIDENT, INTERNET SALES & SERVICE CO.

## Where Everything Is Better



### Our clients enjoy:

- **better profitability**  
from cost savings
- **better productivity**  
from happier employees
- **better efficiency**  
from saving decision-maker’s time
- **better implementation**  
of plan details and administration

### **Better focus**

Here’s what we do better than anyone else: We find ways to improve the quality of benefits for your employees while holding the line on your costs. That’s our favorite challenge.

### **Better service**

You will always work with your own individual manager at Better Business Planning Inc. Your representative knows you, knows your goals, knows how to advise you and manages all aspects of your brokerage relationship.

### **When you’re right, you’re right**

When clients have a strong benefit program, we tell them so. We establish partnerships for the long term. We never sacrifice an ongoing relationship to grab a few short-term dollars. We work better with clients who care about trust.

We invite you to engage the services of the people of Better Business Planning Inc.



Better benefits | Better people

*“Better Business Planning does not consider a sale to be the end of a relationship. They are genuinely concerned about our ongoing satisfaction.”*

CINDY SMETANA, CFO, NOT-FOR-PROFIT CHARITY

## Make Your List



### **Group Insurance**

We will find the combination of costs, services and benefits to fit your budget and fulfill employee needs. Finding the best plan of benefits at the most reasonable cost is job one.

### **Deductible Reimbursement Arrangements**

Reduce premium costs with a plan that carries a higher deductible, then deposits the premium savings into an account that reimburses employees for their out-of-pocket costs.

### **Flexible Spending Accounts (FSAs)**

This account allows participants to pay certain medical expenses with tax-free dollars. Both the employer and employee save taxes – a win-win situation for you and your people.

### **Employee Assistance Program**

Quick connect with 24-hour call center for your management questions as well as employee access to crisis counseling, referrals to community resources, including attorneys, daycare, concierge services, lifestyle seminars, financial planning and online access to vast library of topics.

### **Wellness Programs and Risk Management**

Your first line of defense! Better Business Planning’s educational program motivates your workforce toward a healthy lifestyle that may help prevent medical claims. Includes access to discounts on wellness services.

### **Human Resource Assistance**

We provide our clients a national service to answer any Human Resource questions.



We round out total protection for your company with:

### **COBRA**

Assure compliance with changing regulations, documentation. Arm's-length expert answers for COBRA participants, full participant notification series and all reports add up to your peace of mind.

### **HIPAA**

You have a legal responsibility to provide intricate protections for your employees' privacy regarding medical data and files. We take care of that for you, including secure online storage of information.

### **Retirement Planning**

- 401(k) plans
- Profit sharing plans
- 403(b) tax sheltered annuity plans
- Individual Retirement Accounts (IRA)
- 529 College Savings Plans

### **Other Insurance and Financial Services**

We have network relationships to help our clients in other areas:

- Property and Casualty Insurance
- Worker's Compensation
- Business Succession
- Keyman Insurance

*"We are tremendously appreciative of your patience and insight  
in working with us to understand the ins-and-outs of employee benefit planning."*

JOSEPH FULLER, CFO, PUBLICLY OWNED COMPUTER SOFTWARE COMPANY

## Communication = Happy Employees

### Documentation Administration Corporation

A wholly owned subsidiary of Better Business Planning, our Documentation Administration Corporation takes care of everything.

#### DAC for you

- Health Reimbursement Arrangements Administration
- Flexible Spending Account Tracking and Reporting
- Employee Claims Processing
- Plan Documents/Descriptions/Forms
- Educational Tools
- Quarterly Account Analysis
- Annual Education and Enrollment Meetings
- Parking Reimbursement Program

#### DAC for your employees

- Personalized benefit statements
- Wellness programs
- Web-based, direct access to benefit services
- Direct access to Employee Assistance Program (EAP)
- Individual Flexible Spending Account statements
- COBRA and IL Continuation services
- Employee education meetings

#### Our communications with your employees work!

- Educate employees
- Improve morale
- Remind them of the scope of their benefits
- Demonstrate the ongoing value of your plan for them



### Just for you

- BlastFax Service provides immediate updates
- Monthly benefits e-newsletter
- Monthly 401(k) e-newsletter
- Technology consulting and implementation includes:
  - > secure electronic storage of plan information
  - > custom slideshows
  - > streaming audio/video presentations
  - > secure integration of all services online
  - > secure, single point of access for all plan functions
- One phone call to your account representative answers all your questions
- Customized client Web sites

## **Housekeeping**

Founded at the kitchen table in 1977, we never felt the need to move out, so we're keeping the house.

## **How it all began**

At that kitchen table, we agreed to never lose sight of our goal to find the best possible benefits at the very best prices for our clients. That continues to be our specialty. Benefits. Every day, we remember what we decided then: True success only happens in a one-on-one setting – one handshake at a time. We don't need a glass tower to make our clients happy.

## **Where it is going**

Employee benefits then and now? It's like comparing a hard-boiled egg to a Denver omelet! Our associates have combined experience exceeding 200 years and now serve hundreds of companies – no two alike. Technology has changed the way we implement our service, but not the one-on-one way we care for our clients.

It's all better.

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