

7 Secrets
to
Affordable
Group Health
Insurance

www.GroupHealthInsurance-CA.com

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Call 800-878-6200

CA Lic. No 0703175



7 Secrets

Affordable Group Health Insurance

Selecting a group health insurance plan today can be very challenging with so many options. We offer over 25 group insurance company plan choices with in excess of 85 plan options available to choose from today.

GIS Insurance Brokers works with Employers in Selecting Group Benefit Plans.

Here are the 7 Secrets to Affordable Group Health Insurance.

1. FILE FOR A TAX BREAK- NOW!

As a result of The Affordable Care Act of 2010, several million small businesses that offer health care insurance coverage to their employees may be eligible for a federal tax credit. To determine if an organization is eligible and provide you with an estimate of the potential tax credit, we've developed a Health Insurance Tax Credit Calculator for your use. Go to www.GroupHealthInsurance-CA.com to input your figures.

Here is an example for you to compare:

To qualify, a small business must:

- Have fewer than 25 full-time equivalent employees
- Pay average annual wages below \$50,000 per FTE
- Contribute at least 50% of each employee's premium

Based on the amounts you entered, and the fact that you are a for profit organization, your estimated tax credit is shown below.

Date - **2/10/2011**
Full-Time Equivalent Employees Eligible - **10**
Average Annual Wages - **\$30,000.00**
Annual Health Ins. Premium - **\$30,000.00**
Estimated Tax Credit - **\$8,400.00**

This is an estimate only. Your actual tax credit for the year can be accurately calculated only when your employment and wage figures are finally known and your business's tax returns are prepared at the end of the year. Small business owners and organization executives should consult with their own tax advisors when determining exactly what tax credits their organization may be eligible to claim. Please visit the IRS Newsroom for more information. <http://www.irs.gov/newsroom/article/0,,id=220839,00.html>

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2. Open a Health Saving Account

Don't think you will use your coverage?

Think it's a waste of money?

Turn it into a Medical Retirement Account

IRS Requirements for 2010 and 2011		
	Single Plan	Family Plan
Minimum Deductible	\$1,200	\$2,400
Maximum Out-of-Pocket	\$5,950	\$11,900
Contribution Limit	\$3,050	\$6,150
Catch-Up Contribution (55 or older)*	\$1,000	\$1,000

* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$1,000 could be made to that account.

HSA plans were introduced by Congress on January 1, 2004

An HSA is a savings account that is paired with a qualified High-Deductible Health Plan to cover eligible medical expenses not covered by the health plan.

Effective, 1/1/2010, a High-Deductible Health Plan (HDHP) satisfies certain requirements with respect to deductibles and out-of-pocket expenses. A qualified HDHP must have: a minimum annual self-only coverage deductible of \$1,200 and a maximum self-only coverage out-of-pocket should be \$5,950, or a minimum annual family coverage deductible of \$2,400 and a maximum annual family coverage out-of-pocket of \$11,900.

No amounts are payable from a HDHP until the family has incurred annual covered medical expenses in excess of the minimum annual deductible.

An individual is ineligible for an HSA if they are also covered by another health plan (individual, spouse, dependent) that is not an HDHP.

HSAs use pre-tax dollars.

HSA funds can grow tax-free in a variety of investment vehicles: Passbook savings, mutual funds, or stocks.



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3. Qualify for **free** services:

Some of our carrier's offer you 24-hour access to an online HR Support Center — Absolutely FREE!

You have access to critical state and federal employment laws and a database of over 2500+ questions and answers to common human resource issues.

You can even download and customize Employee Handbooks, forms and job descriptions.

The HR Support Center Offers you:

Access to a document library with copies of Employee Handbooks, Company Policies, Job Descriptions, and HR Forms.

The latest employment laws as well as details about laws that have been updated.

Summaries of both State and Federal laws that affect employers.

A database of questions and answers on subjects ranging from benefits and compensation, to labor relations and recruitment.

Articles written by HR Professionals that will provide you with tips, information and best practices to help you better manage your business and employees.

A glossary of commonly used HR terms and definitions.

A compilation of tools and information specific to Leave of Absence, Hiring, Performance Management, and Termination.

Great pricing on HR posters, books, and training videos.

A subscription to the monthly e-newsletter *HR Advisor* that is designed to keep you aware of the most current

HR best practices and legal changes.

These services alone are worth \$1,000s of dollars in cost saving and regulation management.

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4. Get A Cafeteria Plan to pay your Health Care Premium –

Also known *Section 125 Plans* (after part of the tax code), Cafeteria Plans are popular because they allow your employees to pay for medical expenses with pre-tax dollars.

[That means they your employees save on their Federal and state taxes. You as the employer also save on Workers Comp and Payroll Taxes](#)

Your employees can also set aside pre-designated amounts during the year to pay for medical expenses that aren't already eligible for coverage. Money can be set aside in a *Flexible Spending Account*, or in a *Health Savings Account*.

Important facts about Cafeteria Plans:

- Your employees can only use money from Flexible Spending Accounts for healthcare related purposes.
- Flexible Spending Accounts are essentially “use it or lose it” — the money deposited has to be used before the year's end. The money in a Health Savings Account rolls over from year to year.
- The participants in your Cafeteria Plan must be employees.
- There are no funding limits on Cafeteria Plans.
- The amount set aside for your Flexible Spending Account will be exempt from income, payroll, and unemployment taxes.

The Power of Choice

Most cafeteria plans are designed to address your employees' life, health, and disability insurance needs. Employees can also purchase additional life insurance coverage for their dependants. And they can take advantage of non-traditional benefits, including plans that provide access to legal advice and counsel.

Setting up a Cafeteria Plan can be complicated — so working with a professional insurance agent makes good sense. After all, that what were here for!

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5. Keep Your Workforce Healthy

When your employees take sick time, your daily operations suffer. and so does your budget. A healthy workforce keeps your business and your profits running smoothly. Here are a couple ways to help your workers to stay healthy and productive.

Encourage Healthy Habits

Set the right example at the office. By creating an atmosphere where healthy choices are applauded — and even rewarded — you give employees the incentive and support they need to take an active interest in their health.

- Offer discounts at your local gym or YMCA
- Provide incentives for employees who walk, run or bike to work
- Encourage stretching or yoga exercises before employees start their shift
- Bring in guest speakers to educate employees on topics such as healthy diets, relaxation techniques or proper chiropractic care

Some [group health plans](#) offer discounts for health club memberships and healthy living classes. Keep that in mind when you're shopping for coverage. Remember that your employees won't change their habits overnight. Give it time, and take the lead. Participate in the healthy workplace programs yourself.

Promote Preventive Health Care

Research shows that people with insurance are more likely to take advantage of preventive care. And routine doctor's visits help employees catch health issues before they become expensive, full-blown problems. Many employers consider group benefits as an investment in the productivity of their workforce. Buying that health plan now could save you big dollars down the road.

The best way to find a group plan that helps you promote healthy lifestyles is to work with an agent. An agent who stays focused and specializes in group benefits. We can help you sort through your options, and select a plan that meets the unique needs of your business. That is why we are here to help you

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6. Know Your Options



Providing health care benefits to your employees is a strategic business decision and one that can help ensure your retention of quality employees. Offering health care benefits to your employees, in today's competitive climate, will help attract new employees as well as helping you retain current employees. In addition to having an edge over the competition by offering group health insurance, you may even find that you qualify for certain tax benefits.

You may be self-employed with a small business, but as long as there are two or more employees within your organization, you are most likely eligible to apply for group insurance. Today, there are a number of options for employers who wish to offer health care benefits to their employees. As with individual plans, employers can offer HMO, PPO, or fee-for-service plans. The rates are based on demographics which include, age, gender, and other factors.

HMO's (Health Maintenance Organizations) require an insured to have a Primary Care physician (PCP), known as a Gatekeeper, who makes referrals to specialists as deemed necessary. The insured must utilize doctors within a network. A flat co-pay (\$10 or \$20) is required for most doctor visits and in many instances, no deductible is required.

PPO's (Preferred Provider Organizations) are a blend of traditional insurance and HMO. If the insured sees a physician outside of the network, he or she will have to pay higher co-pays or in some instances, the care may not be covered at all. Generally, PPO's provide the most competitive group premium rates.

Traditional Fee for Service is one of the least affordable forms of health care coverage, and offers fewer "well-care" services compared to "managed care" plans. The upside is that it has the most flexibility when it comes to choice of doctor and treatment facilities.

When shopping for group coverage, it is important to find a strong company that can meet all of your needs. Often times a small business owner will choose a cheap, "off-the-shelf" health care plan as a matter of economy. However, some of these plans may include contingencies that can negatively impact the type of care received. Providing health care coverage to your employees is an "investment," not just another "expense."

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7. Get Competitive Rates

Now is the Time to Start Saving Smart!

Send Completed form by FAX to **888-464-0061** or visit www.GroupHealthInsurance-CA.com
 Question Call 800-878-6200

Company Name: _____
 Company Contact: _____ Type of Business _____
 Zip Code _____ Telephone: _____ Fax: _____
 Email: _____

Please list ALL employees who are eligible for health care benefits and are not already covered on another group plan

Return this form by fax or email to:

ATTN- Tom or Paulette
 GIS Insurance Services
tgallanis@gmail.com
 Fax: 888-464-0061 | Bus: 800-878-6200

EMPLOYEE				DEPENDENTS		
	Employee Name	M/F	Birthdate or Age	Spouse (Y/N)	Number of Children	Zip Code
1						
2						
3						
4						
5						
6						
7						
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About Us

Our creed of Expertise comes from Experience is because our Principal Broker Tom Gallanis, LUTCF has been licensed since 1988 and has the skill, experience and contacts to meet your needs.

GIS Insurance Services is a business-to-consumer insurance agency that delivers insurance information to small businesses who are in need of insurance information. Our integrated suite of online services facilitates a comprehensive search and review of leading insurance companies. GIS is not owned by any insurance company, therefore we provide objective information to consumers and small business owners, helping them make informed decisions about their insurance needs.

We are in a unique position to give you superior service. We specialize in Group Health Insurance and Benefit planning

With our extensive background in the underwriting process and our key contacts at major California Health Insurance Service Providers we can solve problems that may arise during your application process. We're routinely able to help our client's through the application process, and we're always here to help you get claims paid. Regardless of which carrier you choose, we want you to get the most out of your health plan.

And we want to keep providing you with excellent service *after* you've enrolled in a plan.

Serving San Diego and Orange County

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