



The Benefits Group, Inc.

Member of Connecticut Health Partnership
Member of the CT Better Business Bureau



MAY/JUNE 2007

Your Healthcare Benefit Source
Celebrating our 15th Anniversary in 2007!

Introducing the Newest Member of The Benefits Group!

Please join us in welcoming Nancy McCaughey. Nancy is our receptionist and administrative assistant. She comes to us with many years of administrative experience and we are very happy to have her here!



Welcome, Nancy!

CT Better Business Bureau

The Benefits Group recently became members of the CT Better Business Bureau. In case you didn't know, membership in the BBB is by invitation only to businesses that have demonstrated sound business practices in honesty, reliability, fairness and ethics. We are honored to have been chosen to join this organization!



More HSA Information

Each month we have more clients replacing their medical coverage with HSA plans. Please remember that the insurance premium goes directly to the insurance company and the HSA funding goes directly to the bank. Funding should never go to the insurance carrier!



Congratulations!

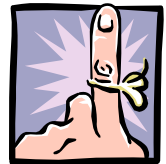
*On July 1, 2007, The Benefits Group will
celebrate our 15th Anniversary!*

On July 1, 1992, *The Benefits Group* opened its doors, beginning a new venture. We would like to thank our loyal customers for making us a success for the last 15 years!



REMINDER!

Don't forget to complete and return the Certification Form to your insurance carrier that proves you are still an active small business in Connecticut. If you don't, you may risk having claims denied or having your coverage cancelled. If you need assistance completing the form, please contact your agent.



Summer Office Hours

The Benefits Group will be closing at 1 pm on Friday's from June 22nd through August 31st.



INSURANCE PREMIUM REMINDER!!

As part of preparing for vacation, please plan when to pay your insurance premiums so that they arrive before the end of the month. You don't want the employees to receive cancellation letters! Remember, premiums are actually due the first of the month in which they are due, coverage is paid for in advance, not in arrears. In addition, please allow seven days for mailing and posting time. Thanks!



ATTENTION GRADUATES!

Graduation time is here! Some employees may have a son or daughter graduating from high school or college and may not be eligible to continue their medical insurance as a dependent; please check your policy for details about when their coverage ends and options available.

If you have questions regarding COBRA for dependents, individual medical policies, or short term medical insurance, please call us.



All Aboard!

Summer vacations will be starting soon!! While you're packing the sunscreen and sandals, don't forget to pack your health insurance card.

Also, *before you leave*, call your insurance carrier for information on how to obtain health care out of state or out of the USA.



Don't forget to check the quantities of your medications, too. Refill those that you can before you leave. If it's too soon to refill, some carriers will allow you to refill the Rx early; call your carrier to see what they allow. You'll be able to relax and enjoy your vacation more when you are prepared.

Alzheimer's Disease Update

According to a recent article in the NY Times, more than 5 million Americans have Alzheimer's disease, which is an increase of 10 percent from just 5 years ago. The total is expected to more than triple by 2050. Without a cure (currently), the 85 year old + population soaring, and the baby boomers entering the late 60's and 70's, there is reason to be concerned.



Long Term Care coverage can help you prepare for the type of care that will be needed. Currently, it is estimated that Medicare pays over \$13,000 per year for care for patient with Alzheimer's or other dementia related diseases. Medicare costs are expected to double to \$189 billion by 2015.

The ideal time to look into purchasing LTC coverage is in your 50's and 60's. Please call your agent to discuss the types of coverage available and to get a free quote.

NEW REFERRAL PROGRAM

The Benefits Group would like to introduce you to our new referral program. It is our way of thanking you for referring us to your business associates, friends and relatives.



Here's how it works; it's easy! When you make a referral to The Benefits Group that results in a line of coverage being sold, we will give you an American Express gift card. *Some of our clients have already taken advantage of this offer!*

Please remember that they can use our toll free number to contact us, 1-877-250-7880.