



PRES WHITE AGENCY, INC
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Pres White Journal

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From
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Points of Interest

- Don't overlook NYSDBL coverage for your clients.
- New easy to quote dental and vision plans now available.



* All Major Insurance Carriers

* Sales Assistance and Presentations

* Full Brokerage Commissions

* Courteous & Professional Service

TAKING A HARD LOOK AT A SOFT MARKET

As the global economy sputters, and the cost of doing business “becomes” the cost of staying in business, benefit advisors and administrators are presented with a monumental challenge. How do we maintain a comprehensive benefits package needed to keep quality employees, yet not create a monkey on our back so top heavy that paying premiums consumes any and all profits?



To pose this problem is simple, to address it is complicated. However, you can take solace that this situation is not unique and that all businesses large and small

face this dilemma. One of the first slides to come under the microscope are the ancillary benefits, i.e. Dental, Life, LTD and Vision. While not seemingly as crucial as providing medical coverage, they are still important to at least a portion of your employees. One method might be to offer these lines of coverage on a **Voluntary** basis. By doing this, an employer can provide access to these benefits without the fiscal burden and rigid participation requirements necessary for standard ancillary products. Premiums are conveniently paid through payroll deduction and some benefits are portable. Employees can keep them if they leave their employer.

“The growth of voluntary plans has pushed carriers to offer consumers greater choice and decision-support tools similar to those experts say must accompany CDH plans.”¹

After medical, dental is the most sought after benefit employees look for.

Voluntary dental plans provide most of the choices such as PPO's, Indemnity and DHMO plan options that employer paid plans offer.

Your clients will appreciate the time-saving single enrollment periods and the flexibility to offer plans to full-time employees or management personnel only. Coverage requirements vary, so contact us today for more information.

1 EmployeeBenefitNews.com 2/1/08

Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



PRES WHITE AGENCY, INC.

Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
- Sole Proprietor Medical