

**B**enefit Solutions offers expert advice and quality products to meet your needs in a dynamic marketplace. Major corporations, small employer businesses, professional trade associations and individuals have placed their trust in us since 1986. We're proud of our reputation and would welcome the opportunity to put our knowledge and experience to work for you.

**B**enefit Solutions is the Brokers' Broker. Our insurance brokers turn to us for federal, state and insurance carrier compliance, rate analysis, and customer service support. Our independent agents and brokers do not represent an insurance company... they represent the client. They have the freedom to choose among a variety of plans from an array of highly rated companies. Your interests and concerns always come first.

**B**enefit Solutions knows that a successful broker/consultant firm must be alert to the changes caused by insurance policies and government actions. Our vigilance supports our brokers and justifies their confidence in us.

Serving the insurance industry since 1973, Gary V Cupo, CLU, ChFC, our President, has been a key spokesperson representing health insurance professionals and consumers concerning healthcare legislative reforms in Trenton and Washington, DC. Gary is a Past State President of the (NJAHU) New Jersey Association of Health Underwriters. His experience, knowledge and dedication have earned Benefit Solution's representatives a reputation as leading experts in the health insurance marketplace.

## Products & Services

### Group Benefits

- Health
- Dental
- Life
- Vision
- Long Term Disability
- Short Term Disability

### Individual

- Health
- Life
- Annuities
- Medicare Supplement
- Long Term Care
- Long Term Disability

### Employee Voluntary Products

- Life
- Dental
- Vision
- Long Term Disability
- Short Term Disability
- Long Term Care

### TPA Services

- COBRA
- NJ Continuation
- FMLA
- Health Savings Accounts
- Health Reimbursement Arrangements
- Section 105 Plans
- Section 125 Plans
  - Premium Only Plans
  - Flexible Spending Accounts
- Payroll and Bookkeeping Services
- Human Resource Support Services
- Informal Business Valuations

### Other Services

- Estate Conservation & Liquidity Needs
- Business Planning
  - Buy-Sell Agreement
  - Key Person Insurance
  - Financial Needs Analysis
  - Deferred Compensation Plans
  - Business Overhead Expense Plans
- Benefits Audit & Compliance Analysis
- Complimentary Policy Evaluations

# STRESSED

Over  
Health Insurance  
Costs?

We have  
**Solutions!**

**BENEFIT**  
**SOLUTIONS**<sup>®</sup>  
HEALTH INSURANCE WHOLESALERS

6 High Point Drive, Suite 2  
Wayne, NJ 07470

Phone: 973-305-0050

Fax: 973-305-0076

[www.BenefitSolutions.com](http://www.BenefitSolutions.com)

# Shop Thousands of Group Health Insurance plans

## BENEFIT SOLUTIONS<sup>®</sup>

HEALTH INSURANCE WHOLESALERS

- ✓ *One-Stop Shop* ✓ *Quality Service*
- ✓ *24-48 hour proposal turnaround time*



**Fax Employee Census to: 973-305-1525**

Company: \_\_\_\_\_ City: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Work #: \_\_\_\_\_ Fax #: \_\_\_\_\_ Email: \_\_\_\_\_

	Employee Name	Sex	Date of Birth	Enrollment *Status/Waivers	Out of State Zip
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

List all employees working 25 or more hours per week. Call for census form for groups of more than 10 employees.

**\*Enrollment Status**

- S = Employee
- HW = Employee & Spouse
- PC = Employee & Children
- F = Employee & Family
- WP = Not eligible because of Waiting period

**\*Waivers**

- G = Waiving - Covered by Spousal Group plan
- I = Waiving - Covered by Individual plan
- N = Waiving - No other coverage
- M = Covered by Medicare, Medicaid or FamilyCare

Call 800-57-BENEFIT or 973-305-0050 or mail to:  
Benefit Solutions, 6 High Point Drive, Suite 2, Wayne, NJ 07470