

## *Tough times for brokers*

Never before have employee benefit brokers faced such tough challenges. Health insurance premiums are soaring while the number of insurance companies is shrinking. At the same time, complying with state and federal regulations and carrier requirements is becoming increasingly difficult.

Pressure is constantly mounting to write more business just to maintain the current profit margin and to protect against increasing exposure to liability. Still, clients are demanding lower costs; more plan options, greater flexibility and better service.

The old adage that "People buy differences and not similarities" has never been more meaningful than in our industry today. To succeed, you must distinguish yourself in a standardized marketplace. This requires a resource that can provide you with a competitive advantage. With our knowledge, technology and creative ideas, you will have the tools to stay ahead of the latest trends and bring that added value to your clients.

## *Benefit Solutions: your edge*

Benefit Solutions can help you close and retain business with innovative plan designs, the latest product updates, personalized broker service support and much more. Since 1986, brokers have turned to us for the tools to help them prosper in a dynamic marketplace. With a management team that has more than 100 years of combined experience, Benefit Solutions has earned a reputation for meeting today's needs and anticipating tomorrow's challenges.

## *Helping you close sales*

You can tap our insights about the latest industry trends, the hottest products and the subtle differences among various carriers' plans. As a full-service general agency offering group and individual products in New Jersey, New York, Pennsylvania and Florida, Benefit Solutions can provide expert advice on the plan best suited to your client's needs.

We can qualify your fact-finding, help ensure federal, state and insurance carrier compliance and conduct a free benefit audit risk analysis. If necessary, we'll assist with enrollment and provide other services to help you get the business.

Through our user-friendly Web site ([www.benefitsolutions.com](http://www.benefitsolutions.com)), you can run your own on-line quotes, request them to be delivered via e-mail or fax, or call us to prepare your quotes. Once the business is placed, a friendly and knowledgeable account representative will be personally assigned to your business. As needed, Benefit Solutions will intervene to resolve claims, administration and service issues.

Among the other advantages of working with us:

- Fast and accurate support on small group health reform and compliance with COBRA, HIPAA and FMLA.
- Discounted COBRA administration fees for your clients
- Commissionable Section 125/105 plans
- Exclusive sales training seminars
- Personalized carrier training
- CE-credit seminars on timely topics

## *The President*

One of the most highly respected employee benefit experts in the Northeast, Gary V. Cupo, CLU, ChFC, has had a distinguished career since 1973. He serves as an industry-featured speaker to the Northern New Jersey Chapter of the American Society of CLU, ChFC, New Jersey Association of Life Underwriters, New Jersey Association of Insurance and Financial Advisors and the New Jersey Association of Health Underwriters. His in-depth knowledge and innovative approaches have enabled Benefit Solutions to emerge as a leader in its field.

Gary's experience spans employee benefits, life insurance and pensions/(401k) s. He has served as brokerage consultant for a wide range of clients that includes Fortune 500 companies, state and national associations and small employers. In 1986, Gary established Benefit Solutions as a wholesaler that could offer brokers practical tools to succeed in the group health marketplace.

Today, he is recognized as one of New Jersey's foremost authorities on health benefits for groups ranging from small firms and large corporations to association plans and on regulations including small group reform.

His career has also included serving as State President of the New Jersey Association of Health Underwriters. In the 1990s, Gary spearheaded the association's efforts to address the needs of brokers during the health care debates of the 90s in Washington, DC and Trenton, NJ. For his efforts, he received the National Merit Award and the American Enterprise Award from the National Association of Health Underwriters.

Gary was also an advisor to production of the CD ROM, *The Clinton Health Security Plan: What it means, what it costs*. He earned his Bachelors Degree from Monmouth University in West Long Branch, New Jersey.

## *Products and services*

- Group Benefits:  
Health, Dental, Life/AD&D, Long Term Disability, Short Term Disability, Vision, Long Term Care
- Individual Products:  
Health, Dental, Life, Medicare Supplements, Long Term Care, Long Term Disability and Annuities
- Employee Voluntary Products:  
Life/AD&D, Dental, Long Term Disability, Short Term Disability, Long Term Care
- Section 125/105 plans
- CE-credit seminars on timely topics
- Discounted COBRA Administrative Services
- MAPP (pension/ 401(k) administration and support)

### **Next steps**

1. Call 973-305-0050 and speak with one of our benefit experts.
2. Log onto [www.BenefitSolutions.com](http://www.BenefitSolutions.com) where you can:
  - Run or request on-line quotes.
  - Download carrier forms.
  - Search for physicians.



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*"Let our knowledge and experience help you gain the edge in this industry."*

Gary V. Cupo, CLU, ChFC



*The broker's  
path to success*