

Since 1973



A LEEN-SPITLER COMPANY

Servicing over 300 Business Clients
in Southwest, Ohio

Step 1- Initial Conference Call

Meeting Objective

Show you how to maximize your Company Benefit Plans?

Provide you the latest trends in Benefit Plans?

What are other companies offering to stay competitive?



Brian Leen
Principal
LS Benefits Group

20 Minute Presentation

Employer cost of Employee compensation in the last Quarter

- Benefits make up 29.4% of an employees total compensation
 - Paid Leave: 6.8%
 - Total Insurance: 8%
 - Health insurance: 7.5%
 - Retirement and savings: 3.5%
 - Defined Benefit: 1.5%
 - Defined Contribution: 2%
 - Legally required: 8.2%



Health Insurance Focus

- Health Insurance Rates have Increased an average of 131% since 1999
- The Health Insurance Benefit has been such a focus point (for so many years) that many Businesses have paid very little attention to all the other benefits available to Employees, Key Employees, and Owners. **Change is on its way!!!!!!**



Voluntary Benefit Trends

- Voluntary Benefits Increasing in Popularity
- 650,000 U.S. Companies offer a Voluntary Benefit Program
- 71% of employees are expected to be more enthusiastic about Voluntary Benefit Plans over the next 12 months
- 42% of Employees are willing to pay \$25-\$50 per month on Voluntary Benefit Plans
- 25% of Employees are willing to pay \$50 plus per month on Voluntary Benefit Plans
- 28% of Employees consider their Worksite Benefits to be the foundation of their financial safety net



Ancillary Division

Benefit Trends

	Yes/No		Voluntary	Company Paid	Notes
• Short term Disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Long term Disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Cancer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Critical Illness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Dental	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Vision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Financial Planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Car Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Home Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Long Term Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Mortgages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Individual Health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• 529 Plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Health Risk Assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Health Screenings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Hospitalization Gap	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Travel Sponsorships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Are you currently offering Aflac?



Executive Benefits Division

Benefit Trends

For Owners

- Non- Qualified Supplemental Retirement Plans/Executive Benefits
- “Fortune 500” COLI Benefit Strategies
- Capital Maximization Strategies/Risk Management Strategies
- Buy/Sell Operating agreements (Access to Attorney reviews w no charge)
- Disability (Buyout, Income, Overhead, Retirement)

For Key Employees

- Key Person Life Insurance
- Restricted Executive Bonus
- Deferred Compensation
- Disability Insurance (Company paid or Voluntary)
- Executive Life Insurance (Company paid or Voluntary)



Retirement Plan Division

Benefit Trends

- 401(k) Plan Audit of Expenses
- Education Meetings for Employees
- Plan Shopping
- Simple IRA
- Life Insurance in Qualified Plan



Health Insurance Division

Benefit Trends

- Application Process
- HRA/HSA Calculations
- Wellness Program/Health Risk Ass.
- New Insurance Carriers
- Employee Education on Medical Expenses
- Cost Containment Strategies
- Individual Health Insurance
- Beneficiency
- Groups 25+ Self Funded (VODES)
- Dedicated Reform Website

***When is your Renewal Date?



Next Steps

- Set up “Specialist” Meetings with LS Advisor
- Educate on Particular Area of Interest
- Recommendation to Other Businesses Through Email Video
- Dedicated Reform Website

