



BENEFITS

Employee Benefits 2019

Short-Term Disability
Group Life
Health
Employee Voluntary Life
Dental & Vision

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Employee Benefits

provides excellent returns for the money, at a time when employee satisfaction and retention is very important

Short-Term Disability

- If employees cannot work, they cannot pay bills, rent, or mortgage.
- Short-term disability pays a fixed percentage of income, up to a stated maximum per week.
- Pregnancy leave for females is covered by Short-Term Disability, which makes this a “no-brainer” for the employer.
- This is the very first stop for employee benefits. It is the most likely event, it is the most important dollar for employees.
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Group Life

- Employer pays the premium at rates that does not exist in the individual market. This will be a common theme: the premium levels are lower, without medical underwriting.
- Group Life is required in order to access Employee Voluntary Life. The approach can be the minimum amount of Group Life for this single reason.

Health Insurance

The group health insurance market will remain difficult, creativity is a must

State of the Market

- Small group market (< 50 eligible) has flexible plan options, so that employees can choose a plan that fits their budget
- Flexible plan options allow employers to determine and plan their cost commitment over time
- Cost commitment can be either in a stated percentage or dollar amount on an annual basis
- Flexibility allows employers to spend funds for benefits, to the benefit of the widest range of employees.
- Large group market is difficult, especially for those not large enough to self-fund. For very large employers, the market is stable at elevated levels.

Other Ancillary Benefits

The market for carriers is very competitive, and superior to the individual market.

Voluntary Life Example

Up to \$100,000 with no medical questions whatsoever

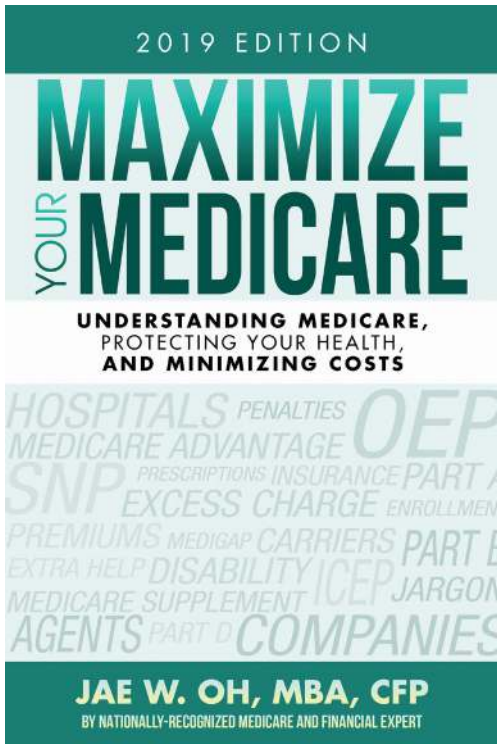
Annual ability to increase benefit amounts, to adjust to life circumstances

Portable: Voluntary Life Insurance can be portable, meaning that employees can find a different line of work, and retain the benefits

Maximum benefits up to 5x annual salary, with ability to add spouse & children, with limited underwriting, and with rates that do not exist in the individual market

Our Edge

Full command of both individual and commercial markets provide the insight to identify the best combination for employees and employers.



Example

Medicare is hugely regulated, in favor of the enrollee. The opportunity is literally \$1000s a year, per employee. This trend will not cease as the workforce ages.

Our Diversity

The Employer / Employee relationship varies from industry and your history. We fit your priorities with the benefit options

Industries

Construction & Demolition
Trucking
Legal Services
Landscaping
Education
Psychological Counsel
Narcotics Rehabilitation Center

Locations (and more)

Bay
Ingham
Isabella
Oakland
Otsego
Washtenaw
Wayne

How to Reach Us
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