



**Phil Bobadilla,
President**

Employee Benefit
Exchange, Corp.

**Employee
Benefit
Exchange,
Corp.**

***We go beyond
your
expectations!***



The President's Corner

Benefit Plan Reviews are part of an annual financial check-up.

We all have our head down and concentrating on what we do best. Making a product or providing a service to others. No one has time, especially now, to talk about new idea's or products.

These can be the worst of times, or the best of times. They will be the best of times if we use what we have learned in the past to push forward. We have the opportunity to service better, and to give more information to those who are looking for help. Slow economic times will make us better at what we do. To continue on, we need to be better at service, better at employee training, better at keeping a handle on overhead and expenses. This will ultimately present us with more opportunities to showcase who we are as businesses. We also have an opportunity to express our gratitude for loyal customers who want us to succeed as much as we want them to succeed.



Marisa Bobadilla,
Account Manager
Employee Benefit
Exchange, Corp.



Jason Holmes,
Broker Consultant
Employee Benefit
Exchange, Corp.

How can we help you? Here are some things, we at Employee Benefit Exchange, Corp. do best:

Benefit plan reviews can be done at any time. They do not necessarily need to be done on an annual renewal basis. Do you know of anyone who owns a company, and has just done their corporate taxes? An annual benefits review should be done while these numbers are fresh in their minds. Our Benefit Plan Review can project costs for up to 5 years, show tax reductions for H.S.A., Medical Reimbursement M.S.A. Plans, Section 125 Pre-Tax Deductions, and Defined Benefit Medical Programs. Companies are also offering dual option plans with buy up features.

Benefits are still important for hiring quality employees and for the retention of those employees. It is also important for employee moral in terms of the feeling of safety and security. Along with the Annual Benefit Review, employers are also asking for meetings to be done on site. In these meetings employees are given information on current coverage's and are able to ask questions on current coverage's. We find the more education that employees are given with regard to coverage's available, the happier employees are with their Benefit Programs.

We can also offer you a "Second Paycheck" hand out that shows employees how much their total compensation are when all the benefits from the employers are included in their annual salary. This "Non-Taxable" additional income is, in most cases, never discussed or shown to employees. Employees who have medical insurance paid for by their employers can be receiving up to \$4,000 per year in non-taxable income.

In addition, what better way to show you care for your employees by maybe hosting a Health Fair" at your company. If interested, please contact your current Agent / Broker at EBX.

Regards,

Phil Bobadilla, President

We Go Beyond Your EXpectations.



**Jill Prepelica,
Account Manager**

Supplemental Insurance Increasing In Popularity Due to Economic Down Times

Have you ever thought of offering Supplemental Insurance to your employees? What is Supplemental Insurance? Well, it is additional insurance to help fill in the gaps of health insurance coverage someone may have because they have a high deductible plan or a basic medical plan with medical coverage limitations. Also, Supplemental Insurance can be used to enhance the coverage you already have by making you feel more secure in the event a serious medical condition should arise.

Though Supplemental Insurance has been around for many years it has become increasingly popular due to economic changes within the workplace. Many employers are changing their health plan designs creating more exposure to the employees out of pocket costs. Supplemental Insurance plans can be set up on a voluntary basis for those employees who don't want to have such great exposure should a health condition arise.

Supplemental insurance pays a cash benefit to the insured. The amount of cash and how it is paid out depends on the Supplemental Health Insurance plan or policy. Some popular Supplemental Health Insurance policies are specific to conditions caused to by disease such as Cancer, Accidental Death and Dismemberment Insurance or Accident Health Insurance, and Hospital Indemnity Insurance.

Disease Specific Insurance: This type of supplemental health insurance provides a cash benefit paid directly to you if you require treatment for a specific disease such as cancer. Usually the benefit is paid per day or per procedure. There is a usually a minimum daily benefit and a policy maximum. The cash can be spent in any way you would choose and getting your benefit would have nothing to do with how much your insurance paid for your medical costs.

Accident Health Insurance or Accidental Death and Dismemberment Supplemental Insurance: This type of supplemental insurance typically would reimburse you for medical costs resulting from accidents. Benefits are paid if you die (to your beneficiaries) or are disabled due to a specific accident outlined in the policy. Premiums are usually low and no medical exam is required. Accidents can include car accidents and accidents in the home or at your job. Also, if you loose limbs, fingers, toes, or your vision due to a covered accident, you may be able to collect a percentage of the death benefit.



**Constance
Lemere, V.P.**

Employee Benefit
Exchange, Corp.

***Why call
Employee
Benefit
Exchange?***

We offer over 30 years of experience in designing programs and retaining clients. We do this by offering innovative solutions to business owners.

Hospital Indemnity Insurance: This type of supplemental health insurance provides a daily, weekly, or monthly cash benefit if you are confined to a hospital stay. Usually there is a minimum hospital stay before benefits are paid. The cash benefit is paid in addition to any other insurance you may have. The purpose of this plan is to help pay for your day to day bills while you are unable to work.

If you would like to learn more on how to incorporate these types of benefits for your employees please give your EBX representative a call and they will be happy to assist you with setting this program up for your employees.

Constance Lemere, Vice President
Employee Benefit Exchange, Corp.

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Preferred Vendor Spotlight *National Bank of Arizona*

It's not news that we're all facing challenges here in Arizona. As the economy continues to change, businesses are searching for ways to modify, expand and even sustain their business. The Small Business Administration (SBA) is an organization that helps Americans start, build, and grow businesses. National Bank of Arizona (NBAZ) is proud to have received SBA's PLP (Preferred Lender Program) status, which is granted to carefully selected lenders who are experienced with SBA's programs and have demonstrated proficiency in processing and servicing SBA-guaranteed loans. As a PLP lender, we make the final credit decision, which allows us to provide you with faster turnaround times and a higher level of customer service.

In addition, National Bank of Arizona was recently awarded the Small Business Administration "2008 lender advocacy award". National Bank of Arizona is invested in Arizona's small business community and will make funds available to help businesses build and/or grow their business. NBAZ takes pride in the growth and success we have achieved over the past two and a half decades, but we are most proud of the countless customers we have served in reaching their business goals. National Bank of Arizona recognizes that small business is critical to the economic recovery and building of Arizona's future. A small business administration loan from National Bank of Arizona could be exactly what you need to get started, get through these tough times, or take your business plan to the next level. With over 75 branches in 55 communities, we're strong enough to serve you, but small enough to know you.

National Bank of Arizona, partnering with customers to achieve their goals—today, tomorrow, together. Member of FDIC.

Written by:
Jon Newman
Marketing and Communications Manager
National Bank of Arizona



Celebrate Springtime!

***The season of
renewal and
rebirth is upon us.
Like a newborn
baby, this season
brings with it the
sweetness of new
beginnings and
endless
possibilities.***

***So peel away the
darkness of winter
and enter the
warmth of Spring!***

<http://www.beliefnet.com/>

Spring Cleaning Can Alleviate Stress!

After a long day at the office, the first thing you want to do is come home and clean the house, right? If your answer is no, don't worry. Many people associate cleaning more with drudgery than relaxation, but there are several reasons why cleaning can be a great stress reliever. Some of these reasons have to do with the process of cleaning, and some come from the end results of your cleaning efforts. Either way, the following information may just make you want to start cleaning the next time you feel stressed.

Cleaning Provides Relief

Let's face it: Clutter can be stressful. Walking into a home that has piles of paper on every surface, stacks of laundry needing to be put away, and random items strewn on the floor feels different than walking into a model home. It's a difference you can feel viscerally. While most of us want that neat, ordered home environment, far too many of us live in cluttered surroundings that cause us stress.

Cleaning Provides Physical Activity

The act of cleaning, if done right, can bring the added benefit of getting you a little extra exercise, which can be great for relieving stress. Running up and down the stairs, carrying items from room to room, and scrubbing windows and floors can burn calories, release endorphins, and help you blow off steam. Spring cleaning is a workout routine that brings many benefits indeed.

Cleaning Provides Organization

Organize an aspect of your life. Along with vacuuming the cobwebs off the ceiling corners, you can spring clean your finances. Tackle the drawer of unorganized bills or the messy desk of credit card statements. Invest in folders, dividers and a filing cabinet before you start. Having the equipment to manage the mess will make the whole process much smoother and faster.

Resources:

<http://www.life123.com>

<http://stress.about.com>

**How to
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**“The key to stress management is knowing
how to vent your frustration.”**

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