

Corporate Office
6365 Riverside Dr.
Dublin.OH 43017

Dayton Office
2077 Embury Park Dr.
Dayton.OH 45414

Chillicothe Office
69 W. 2nd St., Box 508
Chillicothe.OH 45601

614.799.1404

800.375.4852

www.ccibenefitsolutions.com

CCI BENEFIT SOLUTIONS

HEALTH • WEALTH • WISDOM

401(K) PLAN CHECKUP

Does Your Plan Need Updated?



At CCI Retirement Solutions, we believe a 401(k) plan is one of the most important benefits an employer can offer. Unlike health insurance plans, which are usually reviewed annually, 401(k) plans are often overlooked and under-analyzed.

First, and most important, a plan must have an active employee education strategy. This strategy must be consistent and interactive. Employees need a forum to ask questions, learn market trends and understand their plan options.

Second, plans must “keep up” with the latest 401(k) rules such as “Automatic Enrollment” and “Automatic Increase” features now allowed by the latest Pension Protection Act. These enhancements can improve participation greatly by engaging employees in their retirement plan future.

Third, today’s most innovative employers are offering 401(k) plans with target date funds, asset allocation funds and managed accounts. This approach makes investing in retirement easier for plan participants. Employees can choose a certain date for retirement, for example – the year 2030 – then a target date fund will gear its investing toward the chosen retirement date. These funds are convenient, easy to understand and becoming more popular by plan participants.

Last, a plan must be competitively priced and easy to administer. Employers have a right to know how much a plan costs and how much a broker, like CCI Retirement Solutions, is compensated. “We disclose all of the plan fees and compensation up-front,” said Richard Ritter, a Retirement Plan Advisor at CCI.

You’re Invited! 401K CHECKUP

When: June 17, 2008
11:30am-1:00pm
or
July 15, 2008
11:30am-1:00pm

Where: CCI Retirement Solutions
6365 Riverside Dr.

Cost: No cost
(Lunch included)

RSVP: Amy Larason
(614) 799-1404
larason@ccibenefitsolutions.com

inside

spring 2008

2

- 401(k) Plan Checkup
- 401(k) Buzzwords

3

- Employee Spotlight
- Alvis House

4

- UHC forms New Insurance Pool

*Continued
Page 2*

THE 401(K) PLAN CHECKUP...

(Continued from Page 1)

To learn more about **401(k) Plans** you're invited to attend one of our upcoming Wisdom Lunch & Learn sessions. To register call Amy Larason at 614-799-1404.



Richard Ritter

For more information about 401(k) plans, contact Richard Ritter at CCI Benefit Solutions, or e-mail Richard at ritter@ccibenefitsolutions.com.



401(k) Plans Should Include:

- 1) An active employee education strategy with an engaged broker. Quarterly education meetings and annual review at a minimum.
- 2) The latest 401(k) enhancements like automatic enrollment and automatic increase features.
- 3) Target date funds and managed accounts.
- 4) Full disclosure of plan fees and expenses.

401(K) BUZZWORDS

What is a QDIA? Why should I care?

If you offer a 401(k) retirement plan for your employees, QDIA is an acronym you should know. QDIA stands for "qualified default investment alternative". Recent guidance from the Department of Labor indicates that balanced funds, target retirement date funds and professionally managed accounts can qualify as a plan's QDIA. Currently, most employers use money market funds as the default investment in an effort to avoid risk.

QDIA is an important protection for employers who have participants in their plan who have not provided investment instructions. This can occur if a plan utilizes automatic enrollment, makes non-elective or profit sharing contributions on behalf of employees or simply when an employee fails to provide complete investment selections.

CCI Retirement Solutions views this change as a positive step. Using a QDIA protects the plan from undue investment liability and ensures that individual participants are invested in a manner that is right for them. Contact Rich Ritter to determine if your plan is QDIA compliant.

Debbie Stamnes Approaching 10 Years of Service with CCI Benefit Solutions



Debbie joined CCI Benefit Solutions in February 1999 and has served as an Account Manager for small and mid-sized customers. With over 20 years of insurance experience, Debbie is consistently the "go to" person at CCI Benefit Solutions.

"It is not uncommon for 2 or 3 people to be lined up outside Debbie's office looking for advice on a situation," said Scott Miller, President of CCI Benefit Solutions. "Debbie is a real leader in our office. Her loyalty and commitment to customers and our company is unparalleled. We're lucky to have her!", added Miller.

CCI customers agree. "Debbie is a very down to earth person who truly cares for her clients. She makes the world of insurance a not so scary place and actually understandable," said Tracy Williams from Springfield Cartage, a trucking firm with 30 employees in Dayton Ohio.

"Debbie's devotion to our insurance needs and concerns far surpasses our expectations. The individual attention and service we receive from Debbie are second to none!" said Doug Gilliland of Roesse Brothers Paving in Ashville Ohio.

Debbie's 10 year anniversary with CCI Benefit Solutions will be in February 2009.

Alvis House Receives "Best Practice" Award from ERC Health

Alvis House was awarded with ERC Health's "Best Practice" award on Tuesday, March 4th for achieving 100% participation in their 2007 health day.

ERC Health is a wellness-focused insurance program specifically designed towards promoting healthier lifestyles and providing a long-term solution for employers looking to impact health care costs.

"The ERC wellness plan has been great for Alvis House!" said Denise Robinson, President and CEO. "Employees are taking better care of themselves and we are saving on our insurance premiums. It is definitely a win-win for us."

Alvis House provides residential programs, treatment programs, cognitive therapy, employment services and monitoring services for over 3,000 men, women and young adults in Columbus, Chillicothe, Toledo and Dayton.

Congratulations to Alvis House and to all of their employees!



UHC forms New Insurance Pool with Packaged Wellness

Significant Premium Savings for those that Qualify



Beginning April 1, CCI Benefit Solutions, in conjunction with ERC Health and United Healthcare, will start offering a new health program for businesses with 2-50 employees.

ERC Health Small Business Alliance offers great initial low rates but the real emphasis is on keeping those rates low for the long-term. Through plan designs and wellness initiatives, employers are able to gain control over health care costs.

ERC Health is a pool of like-minded small businesses trying to improve the health of their employees. "Promoting healthy lifestyles and habits is a new frontier for small employers who offer health insurance. This program will both jumpstart their wellness efforts and provide immediate premium savings," said Brian Waterhouse of CCI Benefit Solutions.

"The idea is to help individuals identify risk factors and then provide ways to modify their behaviors before it's too late and their condition worsens and becomes more costly to treat," said Cristen Merrick, Vice President of Small Business at United Healthcare.

For more information regarding ERC Health and United Healthcare, contact a benefit advisor at CCI Benefit Solutions, (614)-799-1404.



Brian Waterhouse

Chillicothe Office
69 W. 2nd St., Box 508
Chillicothe, OH 45601

Dayton Office
2077 Embury Park Dr.
Dayton, OH 45414

Corporate Office
6365 Riverside Dr.
Dublin, OH 43017