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CCI BENEFIT SOLUTIONS

HEALTH • WEALTH • WISDOM

CCI LAUNCHES TWO INDIVIDUAL PRODUCT LINES

*CCI Individual Solutions & CCI Senior Solutions
Focus on Individual Health Insurance and Medicare*



In the past 7 years, statistics indicate that nearly 10% of small businesses have dropped their group health insurance plans for their employees. Some of these employers are encouraging their “once covered” employees to enroll in an individual plan or seek coverage from a spouse’s plan.

With the expectation that this trend will continue, CCI Benefit Solutions has launched two (2) individually focused business units - CCI Individual Solutions and CCI Senior Solutions. Individual Solutions will work with people seeking coverage under the age of 65 while Senior Solutions will focus on individuals eligible for Medicare and generally over the age of 65.

CCI Individual Solutions

In today’s world of early retirement offers, self-employment and single parenting, the need for a reliable health plan for individuals is more critical now than ever before. For those not covered by an employer or group health plan, CCI Individual Solutions offers individual health coverage to suit your needs.

CCI Individual Solutions *now* has a dedicated employee on staff who deals directly with those who are seeking individual coverage to answer questions, shop for competitive quotes and guide them through the process.

Contact Josh Kinzel for more information concerning individual coverage.

CCI Individual Solutions offers individual health coverage to suit your needs.

- Self Employed
- Part-Time Employees
- Recent College Graduate
- Over-Age Dependent
- COBRA Alternative
- Small Business
- Early Retirement
- Health Savings Account
- Layoffs or Downsizing
- Temporary Insurance

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INDIVIDUAL PRODUCT LINES...

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CCI Senior Solutions

CCI Senior Solutions was created to answer the challenging question of which Medicare option is right for individuals over the age of 65. With literally hundreds of options, seniors are inundated with direct advertisements and literature from insurance companies soliciting enrollment into their program. This often leads seniors to be confused and apprehensive about their Medicare choices.

At CCI Senior Solutions, our goal is to simplify the Medicare enrollment process and explain in simple terminology how each plan works. "We take pride in advising seniors and their caregivers of the latest plan options available in the marketplace.

Helping a senior find the right health plan and prescription drug option at the right cost is what we do," said Scott Miller, President of CCI Benefit Solutions, Inc.

For the past two years, open enrollment for many Medicare products has occurred between November 15th and December 31st. Others may enroll during special election periods including those newly eligible for Medicare or those who may have lost health care coverage through an employer. Contact a CCI Senior Representative for more information about enrollment periods.

CCI Senior Solutions will hold informational seminars throughout the year about Medicare choices. Check our website at www.ccibenefitsolutions.com for a listing of seminars in your area. Or for faster service call CCI at 800.375.4852.



Brian Waterhouse

**CCI welcomes
the following
new customers:**

Eramo & Sons

X-Cel Engineering

Phoenix Masonry

Huckleberry House

**Loveland Excavating
of Columbus**

**B&D Electrical
Contractors**

Colors Inc.

W.C. National

Contract Sweepers

JD Music Tile

Anthem Introduces Catastrophic Health Plan with Savings up to 70%

Employers Can Reduce Cost and Still Offer Coverage



Anthem Blue Cross and Blue Shield in Ohio has unveiled a new option for large and small businesses that struggle to afford comprehensive health benefit plans.

Blue Access Hospital Surgical PPO is a low premium, catastrophic health benefits policy that provides coverage for most hospitalizations and surgeries as well as some benefits for office visits and preventive care services.

“The low premiums make **Blue Access Hospital Surgical PPO** more affordable for businesses that don’t currently offer group health benefits and offers employees

protection from a catastrophic loss due to an illness or medical condition,” said Chuck Slater, Senior Vice-President of Anthem’s Central Market. “It’s another option for employers who otherwise might be forced to cut back or eliminate health coverage altogether because of budgetary constraints.”

Blue Access Hospital Surgical PPO provides access to the BlueCard(R) network of health care professionals, industry-leading disease and care management programs, an automated claims system and convenient online tools to help individuals better manage their health.

“This product provides a savings of up to 70 percent off a full range PPO plan, but still offers employers a competitive health benefits option that will help them attract and retain a productive workforce,” said Slater.

Members enrolled in the **Blue Access Hospital Surgical PPO** receive coverage for most hospital admissions and surgeries, coverage for state mandated preventive care and coverage for outpatient diagnostic services. Also included are limited benefits for office visits that include most services with a co-payment and co-insurance, and generic pharmacy benefits (\$10 retail co-pay and \$20 for mail order).

“Some of our customers are adding the Hospital Surgical plan as a second choice for a lower cost option for employees,” said Scott Miller, Benefit Advisor. “With premiums at almost half of a traditional plan, employees are using the savings to pay for out of pocket expenses that may occur with higher deductibles and limited benefits.”



For more information about Anthem’s Hospital Surgical plan, contact your CCI Benefit Advisor or Account Manager.



Scott Miller

Retirement Plan Limits for 2008


2008 retirement plan limits are staying mostly unchanged from last year. Most noticeably, the Social Security Wage limit increased from \$97,500 to \$102,000.

Contact Richard Ritter at CCI Benefit Solutions about ways to maximize your company's retirement plan.



Richard Ritter

Key Retirement Plan Limits for 2008

	2007 Limit	2008 Limit	
	Maximum Pre-tax Elective Deferrals to a 401(k) Plan	\$15,500	\$15,500
	Maximum ROTH Elective Deferrals to a 401(k) Plan	\$15,500	\$15,500
	Maximum Annual Additions to Defined Contribution Plans	\$45,000	\$46,000
	Compensation Limit for Qualified Retirement Plans	\$225,000	\$230,000
	Social Security Wage Limit	\$97,500	\$102,000
	Dollar Limit for "Catch Up" Contributions to a 401(k) Plan	\$5,000	\$5,000

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