

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

Construction Industry Alliance Expands Discount

Anthem deepens discount and extends BX-sponsored Alliance to larger companies.



For three decades the Builders Exchange of Central Ohio has offered a health insurance program to its members. Today, the BX-sponsored Construction Industry Alliance (CIA), insures nearly 5,000 participants in Central Ohio and the Miami Valley.

Approved as a Small Employer Health Care Alliance since 2005, the CIA offers greater negotiating power with insurers. Through this healthcare purchasing alliance BX member firms may be eligible for premium discounts. At the very least, participants will save the state premium taxes that are generally “tacked on” to the health insurance premiums charged employers.

“The premium tax savings alone can often pay the cost of a firm’s annual membership in the BX or co-sponsoring trade association” said Michelle Kadisevskis, director of membership/membership services at the Builders Exchange.

“Not all small employer healthcare alliances are created equal,” points out Brian Waterhouse, a benefit advisor and principal of CCI Benefit Solutions, Inc. “The CIA is considered a qualified alliance since it provides benefits to 1,000 or more participants thereby meeting the statutory minimum requirement and exempting employers’ from insurance premiums usually paid by insurance companies,” adds Waterhouse.

Another recent development with the passage of Ohio Senate Bill 5 allows employers with 500 full-time employees or less to participate and obtain their insurance coverage through Small Employer Health Care Alliances. “Previously, the only employers eligible to participate in such alliances were those with 150 or fewer full-time employees, states Waterhouse.

The Builders Exchange of Central Ohio, which sponsors the Construction Industry Alliance, permits other similar trade groups to participate including the Dayton Builders Exchange, Ohio Roofing Contractors

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Construction Industry Alliance

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Association, Mechanical Contractors Association of Greater Dayton, Lima Area Mechanical Contractors Association, Buckeye Frame Builders Association, Mason Contractors Association of Dayton, Sheet Metal and Roofing Contractors Association of the Miami Valley, and American Subcontractors Association of the Miami Valley.

The Construction Industry Alliance partners with two insurance providers – Anthem Blue Cross and Blue Shield and United Healthcare – and each offers unique savings opportunities. To request information on how the CIA can help your firm, contact a Benefit Advisor from CCI at 614-799-1404.



To learn more about the Construction Industry Alliance discount, contact Brian Waterhouse at CCI Benefit Solutions, or e-mail Brian at waterhouse@ccibenefitsolutions.com



CCI Announces New Hires

CCI Benefit Solutions is pleased to announce the addition of two (2) Benefit Advisors.

Christina Briggs, with four years of health care experience joins CCI as a Benefit Advisor. Christina specializes in consumer driven health plans with an emphasis on Health Savings Accounts (HSA's) and strategic wellness plans. Christina is a graduate of the University of Dayton.

Josh Kinzel, a graduate of The Ohio State University, also joins CCI as a Benefit Advisor. Josh specializes in the implementation and service of small business health plans. Josh's previous work experience includes a role as an HR assistant for a mid-sized employer in Northeast Ohio.



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Socially Responsible Investments in 401(k)

Customers requesting “socially responsible” and “green” funds in their 401k retirement plans.



An increasing number of 401(k) investors would like to have the opportunity to profit while maintaining their principles. Because of this, socially responsible investment (SRI) funds have seen massive growth over the last ten years.

To qualify as a socially responsible fund, investments must meet certain criteria. Socially responsible fund managers use both positive and negative screens within the context of rigorous financial analysis; positive means the companies in the fund may support alternative energy or have a strong record on human and labor issues, among others, while negative screens may exclude companies involved with alcohol, cigarettes, guns, or nuclear power as well as those with egregious human or labor rights or environmental problems.

Despite the seemingly narrow scope, the number of socially responsible funds available in the marketplace have jumped over 300 percent since 1995. Investors can choose between 221 SRI funds, up from an offering of 55 available funds just 10 years earlier.

According to a study by the Social Investment Forum, a national trade association for SRI professionals and funds, socially responsible investment assets jumped 258 percent to \$2.29 trillion in 2005 from \$639 billion in 1995. In comparison, the broader universe of assets under management climbed less than 249 percent to \$24.4 trillion from \$7 trillion over the same period.

“Employees should have an option to choose a 401(k) fund that fits with their beliefs,” said Bridget Geary, human resource director at Bruns Builders and new customer of CCI Benefit Solutions. Bridget further added “Our goals focus on social responsibility, win-win business partnerships and the strength of our reputation. Investing responsibly just makes sense for us.”



To learn more about socially responsible investing in your 401(k), contact Richard Ritter at CCI Benefit Solutions, or e-mail Richard at ritter@ccibenefitsolutions.com.



Upcoming Wisdom Events

WellnessWorks Wednesday, August 1, 2007	Worksite Wellness Symposium Thursday, August 16, 2007	Builders Exchange Underwriting Day Thursday, October 18, 2007
<p>Workshop designed for Construction Industry CEO's who are interested in finding progressive new ways to support their employees and their bottom lines by implementing strategic employee wellness programs.</p> <p>When: 8:00am - 10:00am (healthy breakfast provided)</p> <p>Where: Dayton Racquet Club</p>	<p>Designed for HR professionals and business owners. This symposium will offer free biometric testing, personalized health coaching and provide valuable information on how to strategize, implement, measure and capitalize on a company sponsored wellness program.</p> <p>When: 9:00am - 11:00am (healthy lunch provided)</p> <p>Where: The Rite Bite Wellness Center</p>	<p>For one day, BX members can leverage their membership to obtain even lower rates through Anthem Blue Cross and Blue Shield. This is an opportunity for small companies to bargain for the best prices just like large corporations. Call Josh Kinzel at CCI for more details.</p> <p>Applications due: October 15</p> <p>Where: Builders Exchange of Central Ohio</p>

Please RSVP to Ashley Ellison at 800-375-4852 or e-mail ellison@ccibenefitsolutions.com

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