

Here's a brief review of popular types of Health Insurance Plans



Employee benefits are important a business' success. We work with you to develop a program tailored to your company's wants and needs

Copeland Insurance Group designs Employee Benefit Plans and Services for companies with two or more employees.

We Work for You! Serving as your advocate when dealing with the insurance companies.

Our agency works with over 80 insurance companies and employee benefit vendors to find the best insurance plan for your Company.

Copeland Insurance Group offers a complete line of insurance and financial products as well as life and disability income products to group life and health insurance.

These products and services are designed to provide solutions to your company's employee needs including:

Products:

401(k) Retirement Plans
Buy / Sell Protection
Group Dental
Flexible Spending Accounts (FSA)
Group Health
Group Life
ACA (Obamacare)
Annuities
Group Vision

Health Reimbursement Arrangement (HRA)
Health Savings Accounts (HSA)
Key Person Coverage
Long-Term Care
Long-Term Disability
Short-Term Disability
Medicare Supplement
Medicare Advantage
Medicare Part D drug plans

Employer Services:

- A complete analysis of your Employee Benefit needs.
- Negotiate details with the selected carrier/vendor, looking for ways to save you money and reduce your risk.
- Design a comprehensive Employee Benefit Program for your company or one specific plan.
- Conduct meetings with your employees to communicate, educate, and enroll your employees in the program(s).
- Provide responsive, proactive service to you and your employees throughout the year.
- Keep you informed of new legislation and new products that affect Employee Benefit Plans.
- Review each program for rate competitiveness and your overall satisfaction at annual renewal.



Whether you're looking at individual and family or small business/group health insurance, there are several different types of health plans available. Some are designed to provide you with as many choices as possible when it comes to doctors and hospitals. Others are designed to keep costs in check by limiting you to a set group of "preferred" doctors and hospitals.

Which type is best for you will depend on how much convenience and protection you want, and how much *you* are willing to spend.

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This material is for informational purposes only. 7/2016



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