



The Best
Case Scenario
in Health Care
Benefits...

proBenefits ALLIANCE 



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Case *in Point*:

- The LI Medical Clinic,
90 employees...
Health Savings: \$200,000
- The New Jersey
Manufacturing Firm,
30 employees...
Health Savings: \$125,000
- The Midtown Fashion
Firm, 40 employees...
Health Savings: \$87,000

In fact, all these
Cases point to
proBenefits to
create your best case
scenario... and save
you serious money.

With the drain of health insurance and other benefit costs flooding out of control, *proBenefits* ALLIANCE has assembled a team that will reduce employers' costs and improve employee benefits. We mean it. Here's the menu.

HEALTH BENEFITS

We use a team approach to implement:

- The EPC Concept
- Health Reimbursement Accounts
- Health Savings Accounts
- WellNet Pharmacy Carveout
Benefit Programs

LONG-TERM CARE

The *proBenefits* ALLIANCE team offers excellent corporate Long-term Care Products that preserve assets and unburden future generations.

Our plan includes:

- Simplified Issue – 10 or more employees
- Discounts – 10% Group, 10% Marital, 10% Spousal
- Portable Policy once you leave employment
- Coverage available to extended family

Creative “Architecture,” Astute Analysis, Innovative Cost Savings...ALL WORKING FOR YOU!

GROUP DENTAL

Group dental, with a minimum of 2 employees, is now a reality in these *proBenefits* ALLIANCE formats:

- Voluntary Group Dental only
- DHMO & PPO Plans

GROUP INSURANCE

We offer most competitive contracts and rates on Group Life and Disability Insurance. We are able to extend guaranteed issue on higher than usual life insurance death benefits.

SUPPLEMENTAL COVERAGE

AFLAC provides a menu of voluntary benefits that includes short-term disability, cancer insurance, personal accident expense plan and long-term care.

Benefits to the Employer:

- No out-of-pocket cost
- Ease of administration
- Save money on payroll taxes
- Increase morale and reduce turnover

Benefits To Employee:

- Group rate pricing
- Fully portable
- Guaranteed renewable
- Family coverage
- Total flexibility

PROPERTY AND CASUALTY

proBenefits ALLIANCE offers through its partners several lines of business including:

- Property & Casualty
- General Liability
- Workers' Compensation
- Automobile
- Umbrella Coverage

PENSIONS

proBenefits ALLIANCE provides the very best available in these key benefit areas:

- 401k Plans
 - Profit Sharing Plans
 - 412i Plans
 - Defined Benefit Plans
 - Third Party Administration

PROFESSIONAL EMPLOYEE ORGANIZATIONS

We can assist in implementing PEO relationships that offer the following comprehensive packaged services:

- Employee Benefits
- Human Resource Assistance
- Workers' Compensation
- Payroll Services
- Retirement Plans
- Voluntary Benefits

Small and mid-sized businesses receive these benefits at prices normally only available to large companies.



Your Best Case Scenario

The *proBenefits* ALLIANCE is a consortium of the best and brightest in benefits, brought together by PRICE RAFFEL & BROWNE and A&C Management Group, LTD., leaders in the corporate benefits field.

To stop, for good, the Benefits cost drain that has been intimidating our clients, we have assembled a working team of creative professionals who are solution driven. The *proBenefits* ALLIANCE provides the resources that give business leaders distinct advantages in an increasingly challenging benefits' market. Our experienced team is your source for:

- Creative "Architecture"
- Astute Analysis
- Innovative Cost Savings

...All, Working Together For You.

These are the hallmarks of *proBenefits* ALLIANCE.

Ian Baker

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Form #CD10079