

L.L.L. Inc.



NY - NJ - PA



L.L.L. Inc.

Employee Benefits Consulting & Insurance Brokerage

Servicing New York , New Jersey & Pennsylvania

Products
Service
Solutions
&
Savings

"Our goal is to provide valuable key solutions, service and Savings for our corporate clients with our world class Employee Benefits consulting" -Linda L. Lanza - President

.....

30 years of experience in the group arena has provided us with the opportunity to establish lasting and profitable relationships with carriers, customer service representatives and underwriters. As preferred brokers utilizing our affiliations, we can offer Fortune 500 types of Employee Benefits and services to our clients while providing significant savings. We accomplish our clients' goals by designing and implementing Employee Benefits, utilizing the advantages of executive carve outs and voluntary products!

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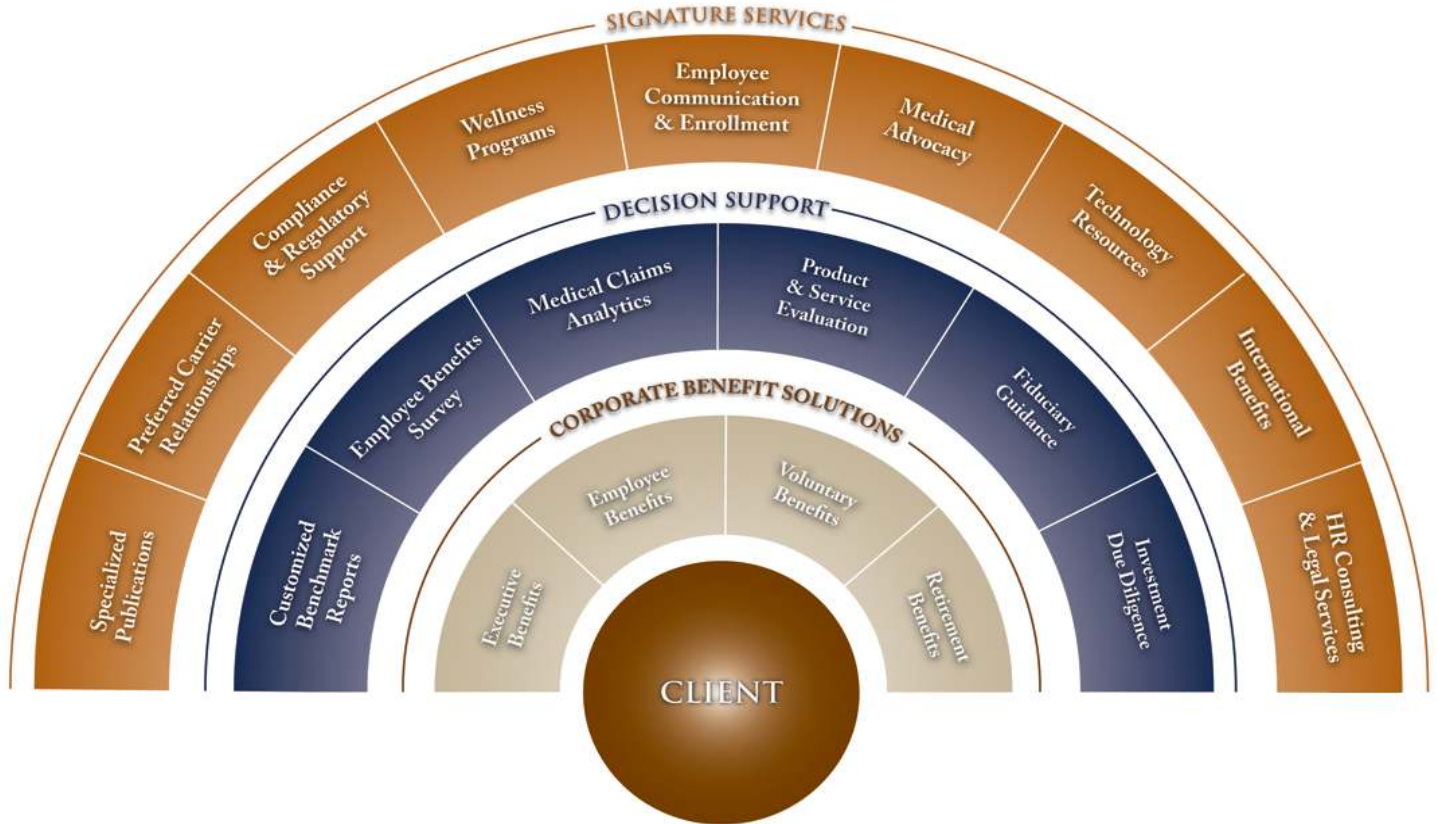


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Mission Statement:

L.L.L. Inc was founded with the mission to set the standard of excellence among Insurance Brokers. We treat our clients' companies as if they were our own, and their employees like they were our family. We go above and beyond what is required to deliver what is exceptional!



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Products

Provided through L.L.L. Inc & Affiliates

(We provide world class group, individual, voluntary and carve out products)

Group Benefits:

- Long Term Care
- Life AD&D
- Short Term Disability
- Long Term Disability
- Universal Life Insurance
- Supplemental Hospital Indemnity
- Medical
- Disability
- Vision
- DBL/TBD
- Cancer
- Travel Accident
- Dental
- Critical Illness
- Online Benefit Administration
- Wellness Programs
- Property and Casualty
- 401 K
- HR Services

Individual Benefits:

Life
Disability
Long Term Care
Property and Casualty
Generational Wealth Solutions
Value Capitalization Strategy
Security Income Planner
Financial Planning
401 K
International Insurance

****1099 Group Medical NOW available
in NY state!!!!!!**

(based on underwriting guidelines)

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Services:

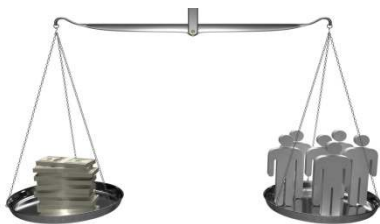
Most likely your business is spending entirely too much time on benefits administration, paperwork, compliance, and answering questions!

L.L.L. Inc.'s services provide solutions!

Each of our clients receive ongoing personal attention consisting of:

I. Design:

- Providing competitive rates for fully insured plans
- Discussing alternative Vs. traditional funding
- Establishing self-funded plans intended to maximize cash flow to the corporation
- Determining Managements' short and long term goals for Benefit Plans
- Reviewing current Plan Design - Benefits, Pricing, Provider Access, etc.
- Discussing ancillary benefits, voluntary plans to enhance "value" of plan to participants
- Identifying time parameter - start to finish
- Educating Employer on benefit plan trends
- Providing superior claim resolution
- Extension to your HR department.
- For small group, in addition to traditional benefits, we will review the opportunity to provide affordable benefits through a Professional Employer Organization



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Services Continued...

II. Process:

- Gather information necessary to prepare the request for Proposal (RFP)
 - Prepare the RFP
 - Identify all potential markets, provide RFP
 - Receive proposals, compare to RFP, request corrections/modifications
 - Create summary review for Employer
 - Present summary review to Employer - recommend specific action
 - Provide additional information as necessary
 - Market analysis and presentation to be completed at least 30 days prior to renewal/plan inception

III. Plan Installation & Ongoing Services:

- Prepare communications materials to install plan: Employee memorandum, Contribution Summary, Meeting announcement posters
- Coordinate meetings
- Supervise/coordinate carrier representatives (when applicable)
- Servicing: oversee individual claim issues, quarterly review with client
- Communicate final enrollment data to employer along with confirmation of final rates
- Enrollment analysis when appropriate
- Provide signature-ready termination notices for plans being terminated.



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We Can Boost your Bottom Line!

At L.L.L. Inc. we are not just brokers, but business professionals who think strategically and understand the financial, infrastructural, and human challenges of running a business. We look at all the facets and tailor solutions to your company design.

- Unbeatable cost control benefits
- Higher productivity among your managers & personnel
- Legal compliance
- Employee satisfaction
- State of the art technology that saves time!

Our focus is on negotiating aggressively with carriers, maintaining full -time compliance services and communicating with your finance department, HR staff and employees.



Give your employees a raise without spending \$\$\$\$\$

Today approximately 40% of all payroll dollars are spent on benefits. Most of your employees and their families are not aware of the total contributions you are making in their behalf for their current benefits and the costs associated with them. This process will help maximize the return on the investment you are currently making.

We work with various companies to provide a free personalized Benefit Statement to each employee enabling them to better understand the complete and accurate value of their total compensation package. In an increasingly competitive job market, we believe it is crucial that employees begin to think in terms of "total compensation" as opposed to "take home pay." We will assist you in arranging a meeting to determine if this program can be tailored to your needs.

This approach helps you retain existing employees and serves as a vehicle to help you recruit the best talent available!

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L.L.L. Inc is BUILT ON MUTUAL TRUST!

We appreciate the valuable relationship with our clients and never take it for granted. We strive to earn and maintain client loyalty by supporting our firms' adherence to the following standards:



- We are committed to upholding the highest standards of integrity and honesty in our business.
- We will strive to fully understand each of our client's business objectives, needs, and concerns.
- In recommending products and services, we will consider foremost the interest of our clients.
- We will actively monitor the benefits marketplace for quality and cost effective products, services, and solutions.
- We will communicate clearly and openly information related to overall strategy, product procurement, implementation, and associated compensation .

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L.L.L. Inc. Fully Insured/ Self Funded Experts!

Should clients consider self-funding their health plans?

The answer is yes if they wish to reduce their healthcare costs and take more control of their plan design.

IS SELF FUNDING FOR EVERYONE?

The simple answer is no. A group of 100 or more employees with an average age in the 30's with predictable claims experience is an ideal candidate.



HOW DOES SELF-FUNDING WORK?

Under traditional plans the client pays for the cost of claims, claim reserves and administrative expenses. The profit from unused claim dollars is retained by the Insurer.

Under a self-funded plan when the client has had a low level of claims throughout a year, the client eliminates the profit margin portion of the premium that would have been paid to the insurer and keeps the savings instead of paying the additional profit to the insurance company.



Self Funded Continued...

Why do employers self-fund their plans?

- Employers can save considerable money through a new plan design that takes advantage of the most up-to-date cost containment strategies.
- There doesn't have to be any noticeable change in the plan unless the employer so wishes.
- Every aspect of the plan administration becomes subject to competitive market pricing, thereby, saving money on such items as claims administration, printing of summary plan descriptions etc.
- The employer receives increased interest from his reserves.
- The employer retains control over the health plan reserves, enabling maximization of interest income.
- Insurance companies are subject to state regulations; self-funded plans only to federal regulation, thereby giving an employer almost total control of the plan design.
- An employer does not have to pre-pay coverage, thereby improving their cash flow.



Wellness Programs & Self Funding

Nothing is more important than the safety and security of our loved ones. Sadly, reduced benefits and elevated medical costs are threatening our quality of life. Having the ability to visit specific doctors and receiving the proper medicine are of paramount importance. Employers and employees are forced to share the challenge of combating the rising cost of health care.

When we get sick, the bills skyrocket and lives unravel. Quite often, preventative measures could have been taken to avert, or at least minimize, the affect of an illness before it progresses. The ideal tool for successful long-range cost reduction, and maintenance of a healthy employee and dependent base, is to provide better healthcare at the onset.

A solid wellness policy will reduce the risk of illnesses and stop the claim dollars from mounting. Early intervention is the key when it comes to early detection. By instituting and developing a proven wellness program, we can improve health and lower overall claim cost.

WELLNESS PROGRAMS INCLUDE:

- On site, scheduled health screening with all employees
- Targeted intervention programs (smoking cessation, weight-loss, etc.)
- Personal health coaches and education campaigns
- Group aggregate reporting for employers
- Immediate results



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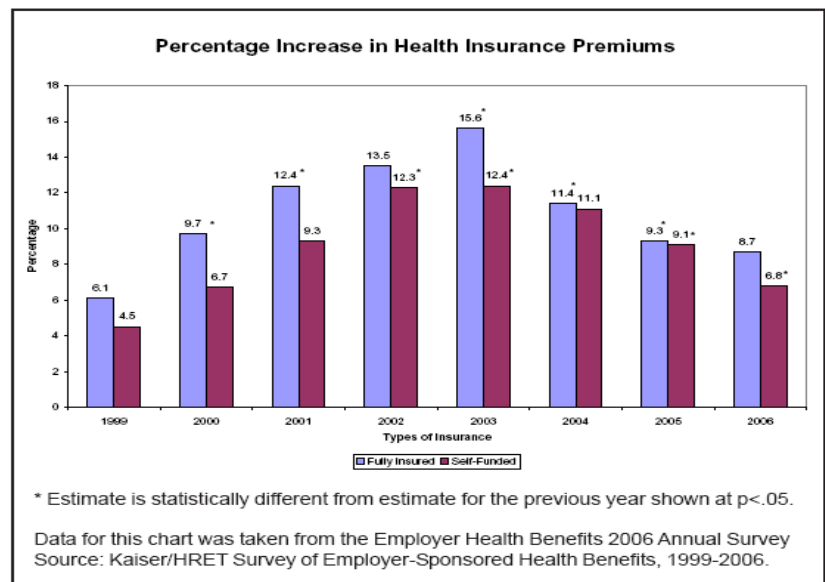


Wellness Continued...

These programs can be offered to companies on a self-funded basis if they have 100 or more employees. In a self-funded plan, an employer assumes some or all of the risk for providing health care benefits to his employees. The employer takes control of the plan assets, invests them to their advantage, eliminates the insurance company charges and does not have to pre-pay coverage, thereby improving their cash flow. The employer retains control over the health plan reserves, enabling maximization of interest income.

With 30 years experience with self-funded plans, L.L.L. Inc Services strives to produce significant savings for clients through cash flow alternatives, while improving the health of employees and dependents through better benefits and wellness programs. **A recent report conducted by *Kaiser*, an independent research firm, revealed that the average increase in the self-funded market is significantly lower than the fully insured plans over the last 8 years. (see chart)**

In addition to self-funded plans, Wal-Mart and Target have recently initiated a \$4.00 generic drug program, creating another way for companies to save money on health care costs. This program allows consumers to purchase generics for well below what they would pay at most pharmacy counters. Should programs utilizing generic, as opposed to name-brand, drugs become more widely-accepted, medication will be more readily available.



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Testimonials:

Linda Lanza & associates has been my broker for various law firms for over ten years. I can't imagine using anyone else. The service is second to none and that is what differentiates any insurance product. Without the service, the product cannot stand on itself. As if that were not enough, Linda has saved millions of dollars over the years on premiums. Cheaper and better service means one stop shopping. I could not recommend her more highly. I always know that at least the insurance part of my position is in great hands and that allows me to concentrate on other pressing matters in the office."

- Executive Director, Major NYC Law Firm.

Linda Lanza & Associates has been our Broker for over 8 years. Linda's expert knowledge of the Insurance business combined with her commitment to the highest level of Customer Service is absolutely remarkable. On top of the incredible service, Linda has also helped my Company save well over \$1,000,000 during the last few years. My employees are also extremely happy with the extraordinary service (which means a lot to me). They know they can call her (and they do) any time for help or advise. I can't say enough good things about Linda and her Company. If you want to sleep well at night knowing you have a second set of eyes watching out for you...you've come to the right place!"

- Chief Financial Officer, Major U.S. Manufacturer/Distributor

"We are a major family-owned real estate company that has been in business since 1960. During approximately 6 of those years Linda Lanza has been our medical plan broker.

Ms. Lanza and her staff have serviced our company and established a relationship with our employees that is second to none in terms of service, professionalism, product knowledge, and timely responsiveness to the needs of our staff members and their families.

Not only is their product knowledge exceptional, but perhaps even more importantly, the caliber of consultative experience and expertise that they bring to the table is without peer.

Knowing that Linda and her staff are available to serve our needs and address our questions and concerns, as well as act as a seamless liaison between our company and our medical [life, AD&D and DBL] plan provider, makes that part of my job so much easier".

-Director of HR & Administration – Major NYC Real Estate Firm

"I don't know how I can ever begin to thank you for all you have done for me and my family...You are miracle workers - relentless in your pursuit, and determined to bring me the best health coverage out there...My wife and I will always be grateful for all you did for us. You were there for us during one of the most stressful and critical times in our lives. You achieved more than we ever expected, not only did we avoid financial disaster, but you gave us the strength to keep our focus on my medical treatment and recover.

For this, we thank you." -NJ

***We Take our clients privacy very seriously, therefore named references will be provided by request only.**

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Complete Online Benefits Administration

- Enhanced benefit management online and communication system 24/7
- Online Employee Enrollment
- Complete Cobra Administration, Notification, Billing and Collection
- HIPAA Notification and Certification
- Secure Protected Health Information (PHI)
- Carrier Invoice Reconciliation Prior to Remittance
- Divisional Benefit Expense Allocation
- Payroll Deduction Report shown by Employee
- Direct Data Feed to Carriers
- Improved Overall Accuracy and Efficiency
- Reduced Corporate Overhead

Visit our Website:

www.LLLinsurancebrokerage.com

**To Meet Our Other Brokers
and Affiliates!!**

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