



KBenefits specializes in employee benefits and insurance solutions for small business owners and individuals in NJ & NY.

Glad to be of service to you.

KBenefits Serves NJ & NY



KBenefits makes it easy for employers & individuals to obtain professional insurance advice & reliable customer service for all their insurance needs.

Insurance

Medicare

Retirement

As your broker, KBenefits works on your behalf to navigate, advise and implement your employee benefits policies. With our assistance, employers can offer comprehensive benefit packages or a la carte benefits to their employees which include health, dental, vision, life insurance, as well as medicare plan options

Simply, we'll find you the lowest premiums from the most competitive carriers. You will find the most affordable policies by comparing multiple benefit strategies and plan options from the major insurance carriers.

Our no-fee broker service gives you access to professional insurance advice, consultation and dedicated customer service.

KBenefits Specializes In Both Markets



	<u>Off-Exchange Market</u>	<u>On-Exchange Market</u>
Individual Healthcare Options	Health insurance for individuals and their family members. Individuals enrolled pay 100% of the health insurance premium without any federal financial assistance. Healthcare.gov is <u>not</u> required.	Known as “Obamacare”. If eligible, individuals enroll and receive a subsidy (based on income & household size), to help lower their monthly health premiums. Healthcare.gov is required.
Small Group Healthcare Options	For employer-sponsored groups with 2-50 employees. Fully-insured & self-insured health plans designed for employer groups that are eligible for small group health insurance.	Small Business Health Options Program. Known as S.H.O.P. If eligible, the small business tax credit can be worth up to 50% of your premium costs. Up to 35% for non-profit.

For Business Owners:

- Small business health insurance
- Group dental & vision plans
- Group life & disability insurance
- Medicare health plans
- HR & ACA Compliance
- Payroll & PEO services
- General liability & workers comp

For Individuals:

- Individual health insurance
- Dental & vision plans
- Life insurance
- Disability insurance
- Long term care
- Annuities
- Pet insurance

Medicare Plan Options:

- Supplement plans
- Advantage health plans
- Part D prescription plans
- Senior dental & vision plans

Carriers we work with:

Horizon BCBS
Amerihealth
Oscar insurance
Oxford Health Plans
Members Health Plan
Elevated Wellness Assoc
Aetna AFA
AbleHR PEO
Extensis PEO
Resourcing Edge
National General

Delta Dental
Nationwide
VSP Vision

AARP/UHC
Aetna
CIGNA
Humana
Wellcare
SilverScripts
Bankers Life
Amerihealth
Horizon BCBS
TransAmerica
Mutual of Omaha



S.H.O.P. - Small Business Health Options Program

Small business owners, if you qualify for the Small Business Health Care Tax Credit, it could be worth up to 50% of the costs you pay towards your employees' premiums (35% for non-profit employers). Furthermore, you can still deduct from your taxes the rest of your premium costs not covered by the tax credit.

To qualify for the tax credit, all of the following must apply:

- You have at least 1 employee enrolling in the health plans
- You have fewer than 25 full-time equivalents (FTE), employees
- Your average employee salary is about \$53,000 per year or less
- You pay at least 50% of your full-time employees' premium costs
- You offer SHOP coverage to all of your full-time employees.

The “Small Business Health Care Tax Credit Estimator” helps you determine if your business qualifies for the tax credit, and how much it could be worth. The tax credit is highest for companies with fewer than 10 employees who are paid an average of \$25,000 or less. The smaller the business, the bigger the credit.



Small Group Enrollment

For employer-sponsored groups that wish to enroll in a small business health plans, carriers require the following documentation to determine eligibility and approval. Depending on the carrier and your group size, additional documentation may or may not be required.

Enrollment Checklist:

- Group Enrollment Form
- Employee Enrollment Forms
- Employer Certification Form
- Waiver Forms, if applicable
- Final Rates and Census
- Binder Check: Company check for 1st month's premium

- WR-30 payroll form: (quarterly tax & wage form)
- Owners Tax docs: Either K-1, Schedule C and/or 1120 form. Totaling 100% ownership,



Medicare-NJ.com

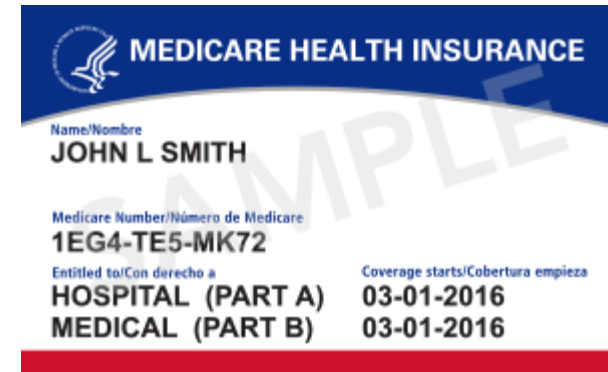
Individuals & Employers Can Easily Compare Medicare Supplements, Advantage and Part D Prescription Plans.

Medicare plan options:

- Medicare Supplement, also known as Medigap
- Medicare Advantage, also known as MAPD or Part C
- Part D: Prescription, also known as PDP
- Senior Dental and Vision plans



Making Medicare Easier. Easy as 1-2-3!





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Insurance ~ Medicare ~ Retirement

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KBenefits is here to help.

*We are dedicated to helping you lower your insurance premiums
and find the plan that is right for you. Glad to be of service.*