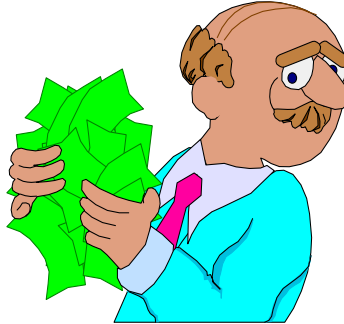


# Pacific Benefit Consultants

**Finding it difficult to keep your hands on this?**



**Then**

**Complete The Attached Employee Benefits Survey  
And Return Within The Next 3 Days**

We are pleased to announce that the company is contemplating the addition of a new benefit program called a Cafeteria Plan. This benefit plan can save you as much as 28 to 42 cents out of every dollar that you spend on:

- **Employee Group Insurance Contributions**
- **Out-of-Pocket Medical/Dental/Vision Expenses For Yourself And Your Dependents**
- **Dependent Care Costs (Baby-sitters/Daycare/Eldercare)**

In order to determine our interest in the plan, please complete the attached survey form and return to my office **within the next three days**. This type of benefit plan has saved hundreds to thousands of dollars for employees of many companies. We need this information so we can determine if the plan will be feasible for you. This program will be completely voluntary and will not replace any current benefit programs.

# **Cafeteria Plan Guidelines**

As you determine whether or not you have expenses that would qualify for a Cafeteria Plan---and put more money in your pocket---we would like to suggest that you follow the guideline listed below and ask yourself the following questions:

- Do I have an Medical, Dental or Vision Insurance coverage with my employer? If so, what portion do I pay? (Any portion you pay is eligible for Cafeteria Plan redirection and the resultant savings)
- Does a dependent or I have a deductible on my medical insurance coverage that I have to pay before the Insurance Company kicks in? Does the insurance coverage (medical, dental, cancer, etc.) pay for only part of the bill-----do they pay, for example, 80% and I pay 20%?
- Does a dependent or I have a co-pay for office visits? \$10-\$15 per visit? Prescription drug co-pays or birth control pills or hormones not covered?
- Does anyone in my family wear contact lenses? The cleaning and saline solutions may be reimbursed through the Cafeteria Plan without a prescription, thus saving 28-41%.
- Are my children going to need braces or do any of us require glasses? Anyone in the family a candidate for a laser eye surgery?

**Do I have children under the age of 13 that require day-care or a baby sitter? Or, do I have a parent or grandparent living with me that requires care so I am able to go to work?** If so, and if you claim them on your tax-return, you may redirect up to \$5,000 depending on the amount that you pay to the day-care center or baby sitter. Keep in mind that you may only redirect the amount that is being claimed on the tax returns of the day-care center or baby sitter.

**Remember that all of the above costs you are now covering with taxed dollars can be paid for with before tax dollars through the Cafeteria Plan. The result is a saving to you of 28%--42% of these expenses.**

# **Employee Benefits Survey (Please turn in to your employer)**

## **1.) Out-of-Pocket Health Care Costs**

Do you or members of your family expect any health, dental, or vision care expenses that **will not** be reimbursed by insurance?

### **Examples:**

### **How Much Over The Next Year?**

Medical Insurance Deductible/Co-Pay	_____
Physical Or Mental Therapy	_____
Hearing Aids	_____
Dental Insurance Deductible/Co-pay	_____
Orthodontia	_____
Prescription Co-Pay	_____
Prescriptions Not Covered By Insurance	_____
Glasses	_____
Contact Lens And Cleaning Solution	_____
Laser Eye Surgery	_____
Chiropractic/Acupuncture	_____
Other Medical/Dental/Vision Expense Not Covered By Insurance	_____
<b>Total</b>	_____

## **2.) Dependent Care (Child Care/Elder Care)**

If you are married, does your spouse work or attend school on a full-time basis?  
Yes No N/A

If you are not married, do you have a child or other dependent living in your home  
Yes No N/A

If the answer to 1 or 2 above is yes, do you have a child (under age 13) or other dependent (spouse or family member) living in your home who requires daycare or other similar expenses to enable you to work? Examples:

Daycare/Eldercare Center (Child or Adult)

Babysitter

Housekeeper

If the answer to number 3 is yes, approximately how much are these expenses annually?  
\$ \_\_\_\_\_

**Remember, You will save 28% to 42% of all monies that you pass through the Cafeteria Plan**