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Helpful Tips Concerning Your Health Care And Employee Benefit Plans



PHILIP JACOBY

By Philip Jacoby

Medical insurance is one of the most important insurance products sold today. Many times it is a very confusing product that affects both our lives, and the lives of our family members.

United Benefit Solutions was started four years ago in order to provide quality, and affordable benefit plans and insurance products, while maintaining a strict code of reliability and education to the client. "We founded **UBS** to bring the personal dedication and service back to the industry. At **United Benefit Solutions** we believe it is our duty to serve the client by going beyond traditional methods of customer service, and proactively keeping our clients well educated and up to date with all aspects of the industry."

The following are a few Questions and Answers that are commonly asked. Feel free to email your questions and comments to info@ubsins.com

Q: Why do many employers have only one health insurance plan option for their employees? Does it cost more to have different options? Can the options be with different insurance companies or within the same insurance company they have now?

A: Employers are not required to offer health insurance to their employees. Health Insurance is a perk or benefit form of compensation. Employers receive tax credits for contributing toward employee health insurance plans.

Q: What is the "Obama Cobra Subsidy?"

A: This piece of legislation allows individuals who lost their medical insurance coverage involuntarily, during a specified time period, to receive a 65% subsidy from the federal government for the cost of insurance. This subsidy will directly lower the cost of your cobra coverage by almost 2/3. For more detailed information go to www.irs.gov

A: Most employers are not aware that you can carry multiple medical plans and multiple insurance carriers. Some carriers, like the Empire Prism, require Empire to be the sole carrier at the company. You may have multiple plans within the Empire Prism Program.

Q: Do employers have to offer health insurance to their employees?

To make an appointment to speak with Philip, or a licensed agent at UBS please contact our offices at 516 766-2682. For more information log onto our website at www.ubsins.com • info@ubsins.com

About the Author: Philip Jacoby is the President, and Co Founder of United Benefit Solutions LLC. (UBS), Mr. Jacoby has over Eighteen years experience in the Employee Benefit industry. His understanding of the industry can partially be attributed to his background in political science, enabling him to relate to changes in legislation and healthcare. Clients at UBS are kept informed of all new legislation affecting health care, and their current benefit plans. His knowledge, experience, and dedication to service has placed him as a trusted professional in all aspects of health insurance, and employee benefits provided to the private, and commercial sectors throughout the entire Long Island, Metropolitan, and Tri-State areas.