

BUSINESS PROFILES

A Product of the Centre Daily Times Advertising Department

Employers Want Competitive Health Insurance Premiums

We talk with business owners, CFO's, and HR managers every day who would like to save money on their health insurance premiums. They complain that this is one of their largest expenses and that they receive almost no data to support it. Many pay hundreds of thousands of dollars and have no idea if the insurance is even being used or if the premiums reflect the utilization. We can help you take control of your premiums and health insurance options!

Level-funded plans have been popular with large companies for many years, but now an increasing number of companies with as few as 25 employees are enjoying the option of controlling their health insurance spending.

"Level-funding not only offers smaller companies the potential for substantial cost savings, but it also allows them to tailor their health insurance plans to better match their employees' needs," said Jerry Calistri, president and chief executive officer of Swift Kennedy & Associates, an insurance brokerage and consulting firm.

Swift Kennedy & Associates offers a number of alternative funding options, including self-funded and level-funded plans, for companies with 25 or more employees and up to a few thousand employees.

These plans offer employees many features, including national provider networks, little or no interruption to their medical care, prescription drug rebates, wellness incentives, and an employee health concierge. They also provide employers with access to claims data, simplified reporting, billing and administration, online benefit administration, and day-to-day service from new hire to COBRA.

Swift Kennedy & Associates offers an exclusive level-funded plan featuring:

- A+ Rated Insurance Carriers
- Fixed Monthly Premiums

- Maximum Costs Defined
- Lower Administrative Costs
- Cash Refund Potential
- Online Claims & Service Portals
- Access to Claims Data
- Flexible & Customizable

The plan also offers the following for cost containment:

- MagellanRx – Prescription Benefit Manager



Jerry Calistri



Lisa Crawford

- ProvectusHealth – Health, Wellness and Maternity Management
- Medical Advocate Program – Quality and Cost Transparency Resource
- Delphi-Integrated Pre-Cert, UR and Case Management
- MyIdealDoctor – Physician Based Telemedicine with Nurse Triage

"Level-funded plans should be considered part of your future renewal strategy, but if you use a broker or consultant who has experience with these plans, it can be a huge advantage," said Calistri.

Founded in 1921, Swift Kennedy & Associates is an insurance brokerage and consulting firm that helps businesses find employee benefit plans with affordable premiums that meet their needs. These plans include medical, dental, vision, life and disability coverage, as well as alternative funding options. As a full service agency that offers all health carriers in Pennsylvania and surrounding states, it assists companies with employee benefits, HR, and ACA compliance. The firm, which also provides individual health and Medicare plans, has offices in State College, DuBois, Williamsport, and Wilkes-Barre.

For more information, please visit www.swiftkennedy.com or call us at 800-503-7750.

Molly Maid Is Maid for This

By Jason Klose

An international leader in professional house cleaning, Molly Maid is your best choice for a clean home! In addition to providing a clean, comfortable home for you and your family, Molly Maid is also philanthropic in keeping in mind the environment, victims of domestic abuse and women in our area who are battling cancer.

Celebrating their 20th anniversary this year, Molly Maid of Centre, Mifflin and Juniata Counties is a proud partner in Cleaning for a Reason, a program to benefit cancer patients. This non-profit foundation matches professional maid services with women undergoing treatment for any type of cancer. Now in the third year of the partnership, the local Molly Maid understands the importance of giving back to the community and strives to provide personal and company support where possible.

Molly Maid provides up to four cleanings for each qualified client. "Providing the much needed help via cleaning their homes and making a nicer environment with no stress for them is very rewarding to all of us at Molly Maid, stated Lois Grose, Owner"

Another community service provided by Molly Maid is helping battered women and children through the corporate Ms. Molly Foundation. Molly Maid of Centre, Mifflin and Juniata Counties has been a contributor to the Ms. Molly Foundation since they opened 20 years ago. Molly Maid franchises nationwide contribute to the foundation, which provides funding for local shelters. These shelters in turn can then apply to the foundation for grants.

If you know a woman with cancer who could use a helping hand, visit www.cleaningforareason.org or for more information about the Ms. Molly

Foundation go to www.mollymaid.com

Working most commonly on a weekly or an alternative-weekly schedule, Molly Maid gives busy individuals and families clean, comfortable homes to enjoy. They can be rest assured that their homes are cleaned according to their individual wishes and are backed by a 24-hour satisfaction guarantee.

In addition to regular residential cleaning, Molly Maid also offers one time or occasional cleans for those with second homes used for athletic events. In addition, renters can count on Molly Maid to clean up when they move out, better protecting security deposits.




MOLLY MAID.
WE'RE MAID FOR THIS.

Having a clean home will please just about anyone. But with the help of Molly Maid, you will also feel better knowing that they are protecting you, your family, your home, and the environment with the green cleaning solutions they use. Molly Maid uses reusable microfiber cleaning cloths and mops, and they also use the most efficient concentrated green cleaning agents. In addition to green cleaning being better and safer for the environment, it can also help those with allergy issues, household pets, and sanitary concerns.

The "Mollies" come to your home with everything needed to get the job done. They work cheerfully and efficiently in teams of two and are bonded and insured for your peace of mind. Whatever your cleaning needs, call Molly Maid at 814-238-4004 for your free in-home consultation. Molly Maid is always looking for good people, apply at www.mollymaid.com or purchase gift certificates.