

# Word & Brown<sup>®</sup>

## General Agency

*Service of Unequaled Excellence*

### FOR IMMEDIATE RELEASE

#### **WORD & BROWN<sup>®</sup> GENERAL AGENCY NAMED EXCLUSIVE GENERAL AGENT FOR FIRST ANCILLARY-ONLY BENEFITS PROGRAM OF ITS KIND FOR CALIFORNIA EMPLOYERS**

##### **Employers Pay Only One Monthly Bill For Multiple Benefits; Employees Enjoy More Choices**

ORANGE, CA – Dec. 15, 2009 – [Word & Brown<sup>®</sup> General Agency](#), a [Word & Brown company](#), today announced that it is the exclusive General Agent for [CHOICE Administrators'](#) newest program, Choice Builder, which packages ancillary benefit plans from nationally-recognized dental, vision, chiropractic, and life carriers into one program and offers them to California employers with 2-99 employees via one consolidated monthly bill.

“We’re excited to distribute this unique ancillary exchange product to licensed brokers throughout California,” said James W. Greth, President of Word & Brown General Agency, sister company to *CHOICE Administrators*.

Word & Brown General Agency is the leader in developing and distributing health benefit plan models and solutions to licensed brokers in California and Nevada. It has worked with premier health plans for more than 20 years, offering a comprehensive product portfolio and innovative sales tools and quoting systems so brokers can provide quality benefits solutions to clients. Choice Builder is the general agency’s latest product offering.

“This is the first and only program of its kind in California,” said Ron Goldstein, *CHOICE Administrators'* President. “Employers are looking for this type of program so they can continue to offer robust benefits to employees in a tough economy, but skip the administration costs and headaches that often accompany working with multiple carriers.”

Employers who participate in Choice Builder may offer their employees any one or more of the following carriers, yet pay only one monthly bill: Delta Dental<sup>®</sup>, VSP, EyeMed, Pan American Life, American Denticare, Ameritas Group, Assurity, Landmark Healthcare, and Madison National Life Insurance Company.

Further, they can offer the benefits in many ways, including:

**Employers can choose to fund employee benefits through defined contribution.** Defined contribution allows employers to contribute a set monthly amount or percentage toward employees’ benefits. If employees choose options that cost more than the employer is contributing, employees pay the difference.

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**Employers can also choose to offer benefits to employees on a voluntary basis.** This allows employers to provide ancillary benefit options to employees without incurring any of the associated financial responsibility. Employees who choose to enroll in voluntary benefits still have the power to choose their benefit plans, but they are responsible for 100 percent of the premiums. Voluntary benefits are only available to employers who have a minimum of 10 eligible, full-time employees – at least five of whom must enroll in the program.

**Employers can choose to do a mix-and-match of both employer-sponsored and voluntary benefits.** For example, employers can contribute money to employee dental benefits, but offer vision as a voluntary benefit.

Brokers interested in Choice Builder may visit [www.wordandbrown.com](http://www.wordandbrown.com) for additional information.

### **About Word & Brown® General Agency**

Word & Brown® General Agency, a Word & Brown company, is based in Orange, Calif. It is the leader in developing and distributing health benefit plan models and solutions to licensed brokers.

Word & Brown has worked with premier health plans for more than 20 years, offering a comprehensive product portfolio and innovative sales tools and quoting systems so brokers can provide quality benefits solutions to clients.

Word & Brown delivers prompt, knowledgeable service and extensive sales support to assist brokers. Calls and e-mails are immediately answered by sales representatives who are ready to evaluate and compare health plans, prepare quotes, and provide the latest information. A statewide team of field representatives is also available to accompany brokers on client presentations and consult with them in their offices.

Visit [www.wordandbrown.com](http://www.wordandbrown.com) for more information.

### **About CHOICE Administrators®**

*CHOICE* Administrators®, a Word & Brown company, is based in Orange, Calif. It is the nation's leader in developing and administering employee-choice health benefit programs for employer groups of all sizes. Serving more than 160,000 members through nearly 10,000 employers, *CHOICE* Administrators enables business owners to control their health care budgets through defined contribution and single-source administration, while allowing employees to pick from a variety of health insurance plans.

*CHOICE* Administrators' programs include *CaliforniaChoice*®, *CaliforniaChoice 51+*, Kaiser Permanente Choice Solution, HSA California®, and Choice Builder – consumer-driven health care programs for small- and mid-sized employer groups; and Contractor's Choice®, a unique program for employers on public works projects.

Visit [www.choiceadmin.com](http://www.choiceadmin.com) for more information.

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