



**FOR IMMEDIATE RELEASE**

**Contact:**

Janet Bollman

(714) 567-4582

[jbollman@wordandbrowncompanies.com](mailto:jbollman@wordandbrowncompanies.com)

**Word & Brown General Agency offers Section 125 Expertise and Free Premium Only Plans to California Employers**

**State's Leading General Agency expands programs that support California Employers in delivering quality healthcare to their employees**

(ORANGE, CA – January 16, 2007) —The Word & Brown General Agency, the state's leader in distributing health benefit plan models and solutions through insurance brokers, announced expanded efforts to simplify its programs and offerings for California businesses in the wake of Governor Schwarzenegger's recent health care proposals. The Governor's proposals include affordable coverage for all Californians that contain costs, preventive health programs, health promotion and wellness. The Governor specifically suggested making Section 125 Plans mandatory for all employers. California brokers that work with Word & Brown have been distributing various Section 125 Plans to employers for many years, saving employers monthly premium and taxes and reducing employee taxes through their own pre-tax contributions.

“Requiring all Californians to have minimum levels of coverage, and employers of 10 or more employees to either provide coverage or pay portions of their revenues into a state managed pool will undoubtedly cause debate,” said Jim Greth, senior vice president for the Word & Brown General Agency, “and discussions with our brokers have confirmed that there is a need right now to provide employers with clarity, confidence and solutions.”

“The Word & Brown Companies encourage all employers to work with insurance brokers to get the most up to date information about the best products and services available to them in the market,” said Greth, “and we're immediately making Section 125 Premium Only Plans (POP) available free to employers of all sizes through the brokers that work with us.”

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Section 125 POPs allow employers to deduct healthcare plan premium fees from their employees' paychecks on a pre-tax basis, which reduces an employer's Federal, State and Social Security taxes (FICA) each month. Employees save by paying for their share of monthly premium with pre-tax dollars.

Word & Brown makes Section 125 POPs available to licensed brokers and their clients through CONEXIS, the nation's oldest and most trusted benefits administrator, now serving more than 20,000 employers. CONEXIS provides industry-leading administrative solutions on a state-of-the-art, fully integrated Web-based administration system that protects employers during an IRS audit challenge. The comprehensive POP program includes an appropriate IRS plan document, summary plan description (SPD), adoption agreement/corporate resolution, discrimination testing, enrollment forms and sample introductory letters for the employer's employees – plus 12 months of updates on law changes and free telephone consultation and service. The employer only adjusts their payroll system to take deductions from their employees' paychecks on a pre-tax basis; no other work is involved.

“These plans are great for a business trying to manage its healthcare coverage costs, and all the administrative work is handled by our experts. It just makes good sense to offer this free to all California brokers and their clients in 2007 as part of the effort to help control healthcare costs.” said Greth.

Word & Brown General Agency and CONEXIS are part of The Word & Brown Companies, recognized leaders in offering innovative health benefit plan models and the nation's most sophisticated employee benefits services to employers of all sizes for more than 20 years.

Employers can participate in the POP plans offered by Word & Brown General Agency by contacting their licensed broker for more information. Brokers will deliver a comprehensive quote comparison of leading health plan carriers, including *CHOICE* Administrators®, which developed and administers California's only true Employee Choice health benefit programs for small and mid-size employer groups, *CaliforniaChoice*, *CaliforniaChoice 51+*, Kaiser Permanente Choice Solution, and Contractor's Choice®, for employers on public works projects. *CHOICE* Administrators® is part of The Word & Brown Companies.

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## **About The Word & Brown Companies**

The Word & Brown Companies, headquartered in Orange, California, serve nearly 45,000 employers and more than 600,000 people throughout the nation and are recognized leaders in developing and offering innovative health benefit plan models and the nation's most sophisticated employee benefits services to employers of all sizes for more than 20 years.

**The Word & Brown General Agency** is the state's leading distributor of premier health benefit models and solutions with innovative sales tools and industry-leading quoting systems for brokers. Headquartered in Orange, the company serves thousands of brokers, employers and members through five offices located throughout California.

**CHOICE Administrators®** is the nation's leader in developing and administering employee-choice health benefit programs for nearly 250,000 members through more than 12,000 employers. Programs include:

**CaliforniaChoice**, the state's only true consumer-driven, Employee Choice healthcare program that offers employees a selection of multiple health plans, benefit designs and ancillary products, and employers one simplified monthly statement, single-source administration and defined contribution.

**CaliforniaChoice 51+**, a similar program for employers with 51 to 199 employees

**Kaiser Permanente Choice Solution**, for employers with 2 to 50 employees offering nine of Kaiser Permanente's most popular benefit plan designs.

**Contractors Choice®**, a unique program available for employers on public works projects.

**CONEXIS** serves more than 20,000 employers and 250,000 members throughout the nation. Specializing in the complex areas of administration and compliance including COBRA/HIPAA, Reimbursement Account Services, including Section 125 Flexible Spending Accounts (FSA), Direct Bill and other administrative services, CONEXIS offers the industry's leading web-based, fully integrated system and performance standards and guarantees.

For more information about The Word & Brown Companies, visit [www.wordandbrowncompanies.com](http://www.wordandbrowncompanies.com).

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