



Breslau Insurance & Benefits

Due to the Affordable Care Act, the majority of employer-based health insurance renewals will be worked on in the 4th Quarter for a December or January effective date. In addition to the Banner/Aetna initiative, there are several pioneering Arizona alternatives that should be considered with your health agent. One of these is the EMI Industry Specific Pools coordinated by Arizona Benefit Plans. Another is using EverydayCare options from Redirect Health that pair with level funding or indemnity coverage. UnitedHealthcare and Arizona Care Network have announced new 2018 options to improve benefits and provider access.

Blue Cross is also rolling out new and improved options. Finally, Level-Funded group health is available from most health insurance companies and is now available down to two employees from National General Insurance.

The complexities of businesses dealing with health insurance, employee benefits, payroll,

workers compensation, 401(k) plans, and human resources increase each year.

Paul Breslau is now using his 25 years' experience in the Arizona health insurance and benefits arena, to match the best agents and providers to business and their Human Resources staff. Prior to starting his own agency, he worked at Aetna, Samaritan Health Plan and UnitedHealthcare in various roles. He is well-qualified to help businesses assemble a first-class team for their December or January health insurance renewal as well as a review of 401(k) plans, workers compensation, payroll, etc. The hard-dollar savings combined with improved benefits and service will surprise you.

Paul Breslau is president of Breslau Insurance & Benefits Inc. His certifications are Registered Health Underwriter (RHU), Registered Employee Benefit Consultant (REBC), Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and Chartered Advisor for Senior Living (CASL).

"An October start is essential to review health insurance and employee benefits and implement smoothly for a December or January effective date. Please contact me as soon as possible to start discussions with leading experts on our team."



 **2011 STERLING FINALIST**
BRESLAU INSURANCE & BENEFITS



AT-A-GLANCE

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Established Locally:	2000
Top Plans:	UHC, BlueCross, Aetna, Principal, Redirect Health