

John W. Lang, CLU, ChFC
President

BENEFIT CHOICES, INC.
18 Warren Road
Hunt Valley, MD 21030
www.benefitchoicesinc.com

- * Active in Employee Benefits since 1965

- * Home Office & Field Operations for several large Insurance Companies

- * Co authored textbooks for Employee Benefits and Business Insurance Courses

- * 1985 Affiliated with Willis Corroon Corporation to manage Employee Benefit Operations out of Hunt Valley, Maryland office

- * 1999 Purchased Benefit Choices, Inc. (a spin off of Willis Corroon)

- * 2002 Opened Hagerstown Office to better serve Western Maryland clients

Benefit Choices, Inc.

“We provide the benefits, you make the choices.”

Benefit Choices represents many of the best carriers in the country and offers a full range of products and services including, but not limited to those listed below.

For Employer Groups:

Group Medical (Traditional & Self Funded)
Group Dental
Group Life & AD&D
Group Short Term Disability
Group Long Term Disability
Claims Administration
Section 125 (Flex Plans)
Health Care Reimbursement
Dependent Care Reimbursement
Pension Plans
Profit Sharing Plans
Section 401(k)
EAP's
Group Travel Insurance
Deferred Compensation

Individual Programs Include:

Universal Life Insurance
Interest Sensitive Life
Term Life Insurance
Health Insurance
Disability Insurance
IRA's
Annuities
Mutual Funds
Financial Planning
Estate Planning

Benefit Choices, Inc. brings 35 years of experience in Design, Marketing and installation of Employee Benefit Plans to the client's project.

SERVICES

- Perform market analysis
- Prepare RFP's when warranted
- Employee enrollment meetings
- Online enrollment services
- Design and production of employee booklets
- Employee assistance line
- Quarterly evaluation meetings (Review quarterly claims)
- Provide vendor performance evaluations
- Evaluate case management
- Analyze and negotiate renewals
- Prepare budget analysis
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- Annual objective setting and strategic planning
 - Develop annual action plan
 - Develop employee benefit budget
 - Delineate responsibility and task timelines
- Summary annual report
 - Provide summary report of plan performance with respect to actual and projected cost
 - Recommendations and observations
- Assistance with compliance and Form 5500 filings
- Provide web services **NEW!**
 - Website development
 - Website hosting
 - Document conversion to PDF file.