

# LENOIS & CO., LLC

## I N S U R A N C E

### *Services of interest*

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#### **Employee Benefits:**

- Comprehensive Group Medical Plans
  - Enrollment Meetings
  - COBRA Administration
  - HIPAA Privacy Assistance
  - Health Savings Accounts (HSA's)
- Ancillary Group Products (Also Available as 100% Employee Paid - Voluntary)
  - Dental
  - Group Life
  - Group Disability (Short and Long term)
- Third Party Administration
  - Section 125 "Premium Only Plans"
  - Full Cafeteria Plans
  - Health Reimbursement Arrangements (HRA's)

#### **Executive & Individual Insurance**

- Individual Life Insurance
  - Whole Life
  - Fixed Term
  - Universal
- Buy Sell Funding/Disability Buy-Out
- Key Person Insurance (Also Known as "Golden Handcuffs")
- Income Protection Insurance (Disability Insurance)
- Pension Plans
  - Defined Benefit (Including the 412i Plan)
  - Defined Contribution
  - Profit Sharing
- Fixed Annuities
  - Tax Deferred
  - Immediate
  - Equity Indexed
- Long Term Care
- Individual Medical Insurance

*Companies we are currently affiliated with:*

*Anthem Blue Cross & Blue Shield • ConnectiCare • HealthNet • United HealthCare • Guardian/HealthNet • Aetna • Empire  
Blue Cross & Blue Shield • Oxford • Principal • Fortis • Boston Mutual • Met Life • Golden Rule • Aflac • John Alden  
• United American • Colonial • Guardian • Lafayette • Zurich • Federal Kemper • Mass Mutual • Berkshire • Union  
Central • State Life • ING/USG • Unum • Prudential • Fidelity & Guaranty • Allianz • Genworth • West Coast • Illinois  
Mutual • AUL • North American • Transamerica*