

Q & A's

Q. *How can I determine what plan is best for me?*

A. There are several options in today's market. They range from a very low deductible or a very high deductible. There are several different co-pay options also along with prescription drug choices and many choices in between.

Q. *How much do I have to pay for my employees?*

A. Employers must pay 50% minimum contribution for a single employee.

Q. *What is a section 125 Cafeteria plan? How can it help?*

A. A Section 125 allows employees to pay for health insurance on a pre-tax basis and is not subject to state and federal income taxes or federal FICA withholding taxes.

A Section 125 plan can benefit both the employer and employee, since they both will have lower payroll-related taxes.

Q. *Why should I use a broker?*

A. Brokers have to be licensed by the state to sell health insurance plans. Also recently brokers have had to pass new certification to sell the new health plans offered through the Commonwealth Connector. Brokers can save time. For example, based on the needs of the employer/employees a broker can easily explain the options that will best fit the group, also brokers will be able to enroll fast and convenient. Most of the time online.

Our systems are designed to run quotes with all major insurance carriers in the state of Massachusetts. Because of modern technology, we can deliver fast, friendly service that's efficient and professional.

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John J. Vigliotti Insurance & Consulting, Inc.

- Past President of Merrimac Valley Association Life Underwriters 1996-1997
- Agent of the Year Award 1997
- Member of Massachusetts Association of Life Underwriters
- Member of National Association of Life Underwriters
- Massachusetts Association of Life Underwriters Health Chair
- Frequent Speaker on Health Care Reform for Chambers of Commerce throughout Massachusetts for 30 Years

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BLUE CROSS BLUE SHIELD

Offers a variety of HMO or PPO plan designs that offer access to a wide network of doctors and hospitals dedicated to providing high-quality and affordable healthcare, which means more choices and better care. Also Blue Cross Blue Shield New England.

TUFTS HEALTH PLAN

Several HMO options and a PPO option is available. All options offer an extensive network of participating providers and coverage for office visits, in-patient hospitalization, day surgery, lab, x-ray, and more. Also (HSA).

HARVARD PILGRIM HEALTH CARE

Choose from a range of HMO options. All options offer an extensive network of participating providers and coverage for office visits, in-patient hospitalization, day surgery, lab, x-rays, and more. In addition, HPHC Insurance Company offers Health Savings Account (HSA) qualified high deductible PPO health plans that may help members save money.

FALLON COMMUNITY HEALTH PLAN

With over 25 years of experience in Massachusetts, Fallon Community Health Plan offers comprehensive coverage with bonus features, an extensive network of top doctors and medical facilities, and diverse products to meet your needs.

NEIGHBORHOOD HEALTH PLAN

HMO coverage for in-patient and out-patient hospitalization, office visits, and even certain over-the-counter medications.

DELTA DENTAL

Delta Dental of Massachusetts provides group benefits for businesses 1-1000 or more employees. A variety of plan designs that offer high quality coverage.

About

John J. Vigliotti Insurance & Consulting, Inc.

Our mission is to act as an education and enrollment center for the new laws and regulations for the Massachusetts Health Care Reform.

We strive to offer the highest quality medical plans available for the business community.

Our staff will provide courteous and user friendly services. We are fast, efficient, and sympathetic to the many questions that arise from servicing the business owners that are looking for the best and most competitive plans that are available for their own specific needs.

We are independent brokers networking with hundreds of insurance companies that offer the best and most affordable coverage.

Our job is to work with 1-1000 plus employees helping them understand and enroll in a medical plan. There are many changes and choices that can save both the employer and employee money without losing the quality of healthcare.

It is our role to educate and assist business owners with changes and options within major medical health plans, dental, disability, and life insurance for 30 years.

**Speak to a Broker
Get a Quote Today**

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