

# PHILADELPHIA WOMEN IN BUSINESS

As Seen In... *Forbes*, August 8, 2011

## Creative Benefits, Inc. *Strategies to Insure Your Success*

*A Pennsylvania manufacturer is hit with a whopping \$2.4 million increase in group health premiums. The company turns to Philadelphia-based Creative Benefits, Inc. (CBI), saving \$2 million.*

*Eight subsidiaries of a large company have different benefit plans, with varying requirements and costs. Creative Benefits consolidates the plans, saving the parent organization 12 percent the first year and offering a better network of doctors for employees.*

*A labor union's health care costs are spiraling out of control. Creative Benefits helps the union find a more affordable plan without sacrificing quality and service.*

Health care benefits are usually the second-biggest expense for most employers, after wages. They are not just getting more costly; they are also more complicated to administer, as a result of changes in government regulations. Creative Benefits offers innovative solutions to the health insurance dilemma by sorting through the myriad of plans available, negotiating better deals for its clients, and following through by educating and surveying clients' employees to make sure the plans are working as intended.

"The industry is constantly changing," says Bernadette O'Neill, vice president of sales. "Having someone working on your behalf who understands pricing, networks and regulatory issues is very important."

"A company's financial objectives and commitment to employees should be preserved and reflected in its benefits program," adds Macee Keelan, vice president of marketing. "We find ways to balance a company's budgetary constraints with the needs of the employees."

Founded in 1983, Creative Benefits has consistently been ranked as one of the top 25 employee benefit firms by the *Philadelphia Business Journal*.

As an independent broker, this certified woman-owned company enjoys access to all major insurance carriers. With more than 500 corporate clients of all sizes in virtually every industry, CBI has the clout to negotiate the best group plans and the best rates possible. Many of the company's 40 professionals previously worked for insurance companies. This has proven to be beneficial for CBI's clients, as they have a technical expertise that allows them to understand carriers' underwriting practices.

"We have relationships with key people within the major carriers," Keelan says. "That allows us to go through corporate channels and get to the heart of the matter more efficiently."

In an industry that is increasingly known for customer dissatisfaction, Creative Benefits has a 93 percent client-retention rate, and gets most of its new business from referrals.

"Creative Benefits, Inc. has provided my company support, insight and education as we wade through the constantly changing health care industry," notes a human resources manager of a national utilities company. "I consider Creative Benefits an extension of my own business, with employees and teammates I would not trade for the world."

The *Philadelphia Business Journal* recently named Creative Benefits, Inc. one of the healthiest companies in Philadelphia. It is also among the most stable, having avoided layoffs during the recession.

"People are a product of their environment," notes Ruth Graham, president. "Our commitment to customer service is the engine that powers our success for our company and our clients."

"People are frightened about the economy and confused about health care," Keelan adds. "We strive to provide peace of mind for our customers and their employees."



Standing, from left: Denise Ogurkis, sales consultant; Carolyn McLaughlin-Smith, sr. sales consultant; Bernadette O'Neill, vice president of sales. Sitting, from left: David Matey, sr. sales consultant; Ruth Graham, president; Macee Keelan, vice president of marketing.

### EMPLOYEE BENEFIT PACKAGE DESIGN AND IMPLEMENTATION

#### Dedicated Partnership Innovative Attention

- Consultative Services
- Benchmarking
- Customized HR, Online IT

#### Complete Benefits Administration

- Daily Administration Tasks
- Claims Resolution
- Full COBRA Administration
- Form 5500 Preparation

#### Engaging Employee Communication

#### Solid Legislation Compliance

- Certified Human Resource Specialists
- Legal Services
- Legislative Updates

#### Motivating Wellness Initiatives

- Program Development
- Value-added Employee Tools

### CREATIVE SERVICES GUARANTEES – COST-CONTAINMENT STRATEGIES

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— Macee Keelan  
Vice President of Marketing

  
strategies to insure your success

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