

What's new in

HEALTH INSURANCE

HRAs versus HSAs

Tuesday, October 11, 2005

1:00 - 2:30 p.m. EST

The cost and availability of health insurance continues to be one of the highest concerns among CEOs today. The good news is that recent federal legislation has provided employers with some new insurance tools, including health reimbursement accounts (HRAs) and health savings accounts (HSAs).

In this two-part session, insurance expert Kyle Anthony will review insurance trends and explain the highlights of HRAs and HSAs and their economic implications for both a company and its employees. In the second part, you will hear directly from owners of distribution companies about how these programs have dramatically changed their employee benefit packages.

Health insurance initiatives are a key piece of the Bush Administration's "Ownership Society." Companies that take advantage of these programs can end up saving time and money, and, at the same time, promote wellness among their employees. Every CEO needs to understand the full implications of these insurance tools.

In just 90 minutes, you and your key staff will discover:

- What are the differences between health reimbursement accounts (HRAs) and health savings accounts (HSAs)
- What are the benefits — and limitations — of these insurance tools?
- What are the current average costs of health care by geographic market?
- What is the best way to structure insurance options to advance the employer's agenda?

Kyle Anthony has more than a decade of experience in the health benefits arena. After earning his B.S. in finance and a B.A. in international marketing, he began his benefits career with Great West Employee Benefits. In 1996, Kyle joined Administrative Service Consultants, an employee benefit TPA, as a Sales and Marketing Executive. In the late 1990s Kyle joined the Ohio office of Behnke & Company. As a senior manager of the Employee Benefits division, he directs his time planning and analyzing both self-funded and fully insured group health plans.

*Distributor panelists: **Kristina Gorham**, HR, Payroll and Benefits Manager, Ewing Irrigation Products, Inc., Phoenix, AZ, and **Rick Sayers**, Executive VP & Chief HR Officer, Agilysys, Inc., Mayfield Heights, OH.*

BENEFITS OF THE WEBINAR FORMAT

FAST: No wasted time here. Get right to the heart of the matter with a 1.5-hour block designed to easily fit into your busy schedule.

CONVENIENT: No travel. No time out of the office. Listen in from the comfort and convenience of your desk.

EASY: The only equipment you need is a telephone and computer. Just dial in, punch in your access code, and you're in. That's it. Follow along with the online handouts.

IDEAL FOR MULTIPLE LISTENERS: Use a speakerphone and as many people as you want can listen at no extra cost. These sessions are a cost-efficient, time-efficient way to inform key personnel.

AFFORDABLE: The price of \$149 USD is a fraction of the cost of travel and attendance fees for a lengthy, high-priced conference or seminar (\$164 USD for Canadian registrants). You may also purchase audiotape/handouts directly from KRM if you are unavailable to attend the live presentation for \$149.

Register now for this exciting event by clicking the link below or by calling 1-800-775-7654 and referencing AEA Seminar #10974.

www.krm.com/regonline/aeavcregs.nsf/10974

Once registered, KRM will provide complete instructions on how to participate via phone and Internet. We hope you'll join us.



Questions? Contact AVDA at (443) 640-1040 or avda@ksgroup.org.

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