

B B&H takes pride
in creating innovative
solutions to benefit planning,
design, implementation
and administration.
Each plan comes with our
pledge to place our
clients first and is backed
by unparalleled
service.
Our goal is to establish
long-term relationships
based on open communication,
mutual understanding
and trust.



benefit designs
INSURANCE SERVICES

Contact us today for a review of your benefits program and experience our unparalleled service

We are always available to evaluate your current benefit programs, either new or existing. Give us a call or fill out our quick contact form at www.bbandh.com to take advantage of this offer.



benefit designs
INSURANCE SERVICES

Specialists in Employee Benefit Programs

- Life and AD&D
- Medical / Dental / Vision
- Short & Long Term Disability
- Long Term Care
- Voluntary Plans
- 401(k) and Other Deferred Compensation Plans

801 Garden Street, Suite 301
Santa Barbara, CA 93101

tele : 805.962.2868 | fax : 805.962.9268

www.bbandh.com

flexible | insightful | responsive



flexible
.....

BB&H Benefit Designs develops creative benefit solutions that suit your budget and meet your employees' needs. We recognize that benefits represent a major company expense, and are important in the recruitment and retention of valued personnel.

Our team of specialists works to align benefits with your company's overall objectives. We take a creative, proactive approach to benefits' planning that includes the design, marketing, implementation, administration, and management of benefits' programs.

Our goal is to establish long-term relationships based on open communication, mutual understanding and trust. Our firm's exemplary service has led to an extremely high client-retention rate from our loyal, satisfied customers.

insightful
.....

Each company has unique needs. BB&H uses a variety of tools to help you determine the right program for your employees. We analyze, refine and negotiate each carrier response and present a recommended course of action. Our benefits' consultants also assist you with your contribution strategy, so that you and your employees feel well served.

**Benefit plans
that work for
your business.**

responsive
.....

If your company is implementing or changing your employee benefit plan, BB&H remains by your side. We design custom written communication pieces, organize and attend employee meetings and handle plan set-up duties. Our consultants partner with you to assure a smooth transition and are always available to resolve any new issues that arise.

> On-Going Plan Maintenance

While many brokers offer benefit plans, BB&H Benefit Designs takes the process further by assisting with administration and service of the program. We are a customer-focused firm. BB&H is visible throughout the plan year, not just at renewal time.

Our staff offers numerous support services to help both you and your employees. Whether assistance is needed addressing a claim problem or correcting a billing error, our skilled personnel are available to meet your needs.

BB&H consultants possess knowledge of the insurance industry and it's products. We keep you informed by continually discussing new ideas and cost savings trends. Additionally we monitor Federal and State regulations to assure your programs remain in compliance.

> Our People

BB&H Benefit Designs consultants have more than a quarter century of experience in employee benefits. Our knowledge is extensive in the areas of underwriting, cost negotiation, contract interpretation and alternative methods of funding. Ongoing training and education of our associates ensures that our staff remains up to date and knowledgeable in all aspects of employee benefits. Customer service is of utmost importance whether your firm employs 10 or 2,000 employees.

Our people are dedicated to providing the superior service that has become our firm's hallmark.