

Two River Benefits

Two River Benefits is your proven, trusted expert regarding benefit programs tailored and customized for the Staffing Industry.

Our years of working closely with many staffing firm clients...helping them reduce costs and improve profitability... have made our commitment to the staffing industry and your business even stronger. We understand and appreciate the problems and challenges associated with employee benefit programs and as a result can provide dependable, trusted solutions. Every day we focus on consulting with staffing firm owners, understanding your challenges and decisions, providing the best information and options available.

Our objective is to assist you in making the best informed decision possible, regarding benefits, insurance, and retirement needs. Give us a call and let's see how we can help you and your firm be more successful.

Our clients tell the story!

Our client retention rate over the past five years is 98%. Two River Benefits has the expertise, knowledge, and capability to fulfill your needs.

Over 60 Clients in the Staffing Industry

"I love getting the most value for my money! It's a pleasure working with Two River Benefits.... Very responsive and they stay on top of the situation."

Polly McDonald, Telesearch

Member and Partner of the



TWO RIVER BENEFITS CONSULTANTS, LLC

**300 Route 35 South
Plaza III, Suite 200
Ocean, NJ 07712**

**Dave Koch CEO
Gordon Frederick VP
Phone: 732-517-0220
Fax: 732-517-0160**

**Email:
gfrederick@tworiverbenefits.com
dkoch@tworiverbenefits.com**

www.tworiverbenefits.com



TWO RIVER BENEFITS CONSULTANTS, LLC

Specialists for the Staffing Industry

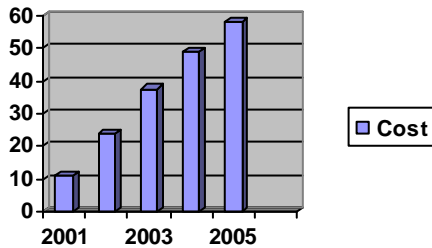


Products & Services

How to Control Health Care Costs “Break the Mould”

Consumer Directed Health Plans (CDHP)

The Chart below reflects the percent increase in health care premiums since 2000. Source “Kaiser Family Foundation, “Employer Health Benefits” September 2005.



As shown in the chart, traditional major medical premiums have increased 60% from the years 2000-2005 with no end in sight. The rate of these increases has quickly made CDHP's a viable long-time health care solution for more and more employer groups,

A CDHP with a Health Reimbursement Account (HRA) or Health Savings Account (HSA) provides traditional medical coverage, with a tax free way to build funds for future medical expenses.

A CDHP offers greater flexibility and control over the use of health care benefits while sharing the burden of responsibility between employer and employee.

A CDHP can reduce your company's health care premium by 30%-50% versus the major medical renewal.

Temporary Disability Insurance can Lower your NJ Taxes

New Jersey requires all employers to cover their NJ employees with temporary disability insurance.

Staffing companies which leave the state plan to join our NJSA endorsed private “pool” plan save money.

Even if your company is currently in a private plan, the NJSA “pool” offers the security of a stable rate and potentially lower premium.

Over 80% of our staffing company clients no longer pay an employer TDB premium.

“Two River Benefits has been handling our disability program for over 10 years and they really know the market... honest about what they do and have saved us a lot of money.”

Bernie Clarkin, Joule Inc

Group Dental and Life

Two River Benefits offers a second pooled program with the NJSA for your group dental and life insurance needs. The pooled program premiums are lower than stand alone costs.

The programs include two year rate guarantees and lower participation requirements.

A Dental Preferred Provider Organization (PPO) is available for full-time employees working 20 or more hours per week. A Dental Maintenance Organization (DMO) offers temporary employees affordable dental benefits for less than \$15.00 per month.

Pre-tax deductions will save your company money on FICA, (\$7.65 for every \$100.00 in premium)

Voluntary Benefits

Two River Benefits offers the best mini-med plan in the business. The plan can be implemented with minimum participation of only five people and includes flexible plan design and a prescription drug card based on Medicare discounts (approx. 50% off).

Voluntary benefits are employee-paid at affordable group rates.

401(K) Plans

Experts estimate Americans will need 60%-80% of their pre-retirement income to maintain their standard of living. 401(K) plans are a powerful tool for promoting financial security.

Two River Benefits has the expertise to design 401(K) plans that meet the unique needs of staffing companies.

Deferred Compensation Plans

Deferred compensation plans are non-qualified plans which can be stand-alone or attached to a 401(K) plan for the highly compensated key employee whose contribution to a 401(K) plan is limited due to testing.

A well designed 401(K) and deferred compensation plan can help attract and retain talented employees.

“Two River Benefits helped me to understand the 401K/deferred comp plan in a way that no one else had before. They made it easy for me to make this critical decision for my business, I would highly recommend them to anyone”

Kathleen Shelby, Flextime Solutions