



Home Builders Association of Raleigh Wake  
5580 Centerview Dr. Suite 115  
Raleigh, NC 27606

## Food for Thought - Employee Benefits: Short and Long Term Cost Control

Wednesday, March 27, 2019 12:00 Noon - 2:00 PM EST

Learn how employers are adapting to deal with increasing health insurance costs with this Panel Discussion sponsored by Jones Keystone. Open discussion will focus on what insurance companies and business owners are doing to take control of the rising costs of healthcare and employee benefit plans.

Employee benefit packages are more important now with the competitive labor market. Many skilled employees are just as concerned with medical, dental and other benefits as they are with pay when considering a new career or changing from companies within the same industry. Understanding the options and how to effectively control cost and communicate benefits to employees is crucial.

### The class will cover:

- “Level-funded plans” and creative alternatives
- Steps toward self-insurance
- Reducing costs with healthier employees
- Benchmarking – what is working for other employers
- Reducing your chances of government audits and fines

Panelists include: Joseph Gupton and Jim Harlow. Joseph currently works with employers to help them understand and prepare for the ongoing changes in group health insurance. He has 10 years of experience in the health care and health insurance market focusing on small to mid-size employers. Jim has over 25 years of experience in the insurance and managed care industry and was an Account Executive at BlueCross BlueShield of North Carolina for eight of those.

A graphic for an education event. It features a teal background with a dark blue banner at the top left that says "EDUCATION". Below the banner, the date and time "Wednesday March 27, 2019 12:00-2:00PM" are listed. In the center, a computer monitor displays the text "EMPLOYEE BENEFITS: SHORT AND LONG TERM COST CONTROL". To the right of the monitor, a graduation cap is shown above the text "\$10 for members \$15 for non-members Includes lunch". At the bottom left, there is a logo for "Sponsored By: JONES KEYSTONE" with the text "INSURANCE | BONDING | BENEFITS | HR Since 1956". The graphic also includes illustrations of a blue coffee cup, a keyboard, a mouse, and several books.

Jones Keystone will be providing lunch.

# JONES

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Since 1956



**Joe Gupton**

Partner

919-772-0233

Joe became part of the Jones Insurance team in 2008 after returning from a 4 year business venture in Central America. He works with employers to help them understand and prepare for the ongoing changes in group health insurance. Joe also helps businesses implement HR information systems and creative plan designs in order to make their employee costs more manageable.

Not only is Joe fluent in Spanish, so are his two young children, daughter Emma and son Nick. His wife Ivannia is originally from Costa Rica and the family keeps very close ties to their second home and all of their friends there.

Joe is an active member of the Garner Civitan Club and also a proud ECU Pirate. He enjoys freshwater fishing all across North Carolina and is an avid do-it-yourselfer. He managed the construction of his own custom home in 2016 and now finds himself taking on plenty of weekend projects.



**Jim Harlow**

Partner

919-772-0233

Jim has over 25 years of experience in the insurance and managed care industry. From 1992-1996 he was an Account Executive with BlueCross BlueShield of North Carolina. He worked extensively in the small and medium markets. His last two years with BCBSNC he worked solely in the large group market, which consisted of employer groups with more than 250 employees and multi-state locations. In 1996, he formed Commonwealth Benefits, LLC. In 2010 he merged his agency to co-found IBD Benefits & Risk Management Group, Inc.

Since joining Jones Insurance, Jim continues to serve his clients by using his broad experience which includes: Life Insurance, Disability Income, Group and Individual Medical, Medicare Supplement, Dental, Vision, General Liability, Excess Liability, Professional Liability, and Workers Compensation.

Jim and his wife Tiffany reside in Johnston County with their two children.