

Promotion

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Digging Deeper Saves Millions



“We Dig a Little Deeper” is its motto. Its icon: a well-worn shovel. The message RJDutton, Inc. has for employers is clear: We have the scoop on creating the right employee benefit plan for your business.

For companies looking to attract top-notch employees, improve retention and enhance their bottom line, RJDutton digs a little deeper to get it done. This Kansas City-based firm, serving clients from coast to coast since 1994, is no run-of-the-mill insurance peddler or shopping service. From the moment RJDutton steps in to address employers' challenges, it distinguishes itself as a high-level team of veteran advisors with a wealth of seasoned insight.

After more than 30 years in the industry, firm founder Ron Dutton knows what it takes to meet employers' complex needs. “Every employer's objectives are unique. We really do dig a little deeper to understand those objectives so we can achieve the value our clients seek and the quality coverage their employees deserve,” he says.

Industry Insight a Critical Difference

Before establishing his own firm, Dutton served in management positions for two of the nation's leading insurance companies: as senior vice president for a regional third-party administrator and as vice president of a national administrator. His experience on the carrier side of the business informs the work he now does

on behalf of employers, aiding him in vetting and negotiating various components of employee benefit plans.

While Dutton's depth of knowledge makes him a rare breed, he is quick to credit his team for the firm's success. “We have assembled a team of experts who bring many, many years of employee benefit experience from various disciplines. This is why we continue to grow by referral and enjoy tremendous success. The strength of our organization is the knowledge and expertise of our team in combination with their daily commitment to always strive to exceed client expectations.”

Big-Picture Focus, Long-Term Results

In its efforts to develop comprehensive benefit plans that serve the needs

Employer Saves Over \$1 Million, Expands Benefits

In 2005, retail giant Duckwall-ALCO Stores Inc. was buckling under the weight of its costly, self-funded health plan covering 800 corporate employees and store managers. The company needed to realize significant savings without sacrificing the quality of its employee benefit plan.

RJDutton wasted no time doing what it does best: identifying potential savings while improving benefits. By implementing the firm's recommendations, Duckwall-ALCO began saving \$1.5 million per year on its existing coverage and launched a 401(k) plan and a limited-benefit medical plan for store employees. With the continued proactive management of RJDutton, 2008 costs remain below those in 2005.

of large employers, RJDutton asks: What are your objectives? What are your priorities? What are the challenges you face?

To achieve optimal value for clients, RJDutton analyzes existing benefit plans piece by piece. Its goal: to improve plan quality and increase cost efficiency. The firm then rebuilds from the ground up, negotiating employee deductibles and prescription drug benefits while securing the best possible discounts and provider access.

To preserve quality and cost efficiency over time, an employee benefit plan must be proactively managed. RJDutton internalizes its clients' long-term goals, regularly assessing plan performance and providing state-of-the-art benefit consultation, proactive financial analysis and cost management services.

We dig a little deeper.

RJDutton

40 Corporate Woods

9401 Indian Creek Pkwy., Suite 1050 • Overland Park, KS 66210

913-647-1580 • www.rjdutton.com