


**KBenefits Insurance Services**  
**Insurance - Medicare - Retirement**

*The KBenefits Difference*

- With KBenefits, you'll find the lowest premiums from the most competitive insurance carriers in the small group, individual and Medicare markets.
- We work on your behalf and not for the insurance carriers.
- For over 15 years, our services have helped local business owners and individuals find the most affordable insurance coverages.
- Employers can streamline their benefit packages or a la carte benefits to include any of the following: health, dental, vision, life, disability, pet insurance as well as Medicare plan options.
- Our no-fee broker service gives you access to reliable insurance advice and dedicated customer service.
- Contact us for questions, free quotes and enrollment assistance.
- Services available in:  
NJ, NY, PA & FLA

 **Call 732-333-1976**

Questions, Quotes and Enrollment Assistance

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**KBenefits Insurance Services**  
**Insurance - Medicare - Retirement**

**For Business Owners**

- Group health insurance
- Group life, dental & vision
- Medicare health plans
- HR & ACA services
- Payroll & PEO services
- General liability
- Workers comp





**For Individuals**

- Individual health insurance
- Obamacare health plans
- Dental and vision plans
- Life insurance
- Long-term care
- Income for life policies
- Medicare plan options
- Pet insurance

**Medicare Plan Options**

- Medicare supplement plans
- Medicare health plans
- Medicare prescription plans
- Senior dental and vision plans



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**KBenefits Insurance Services**  
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*KBenefits makes it easy for employers & individuals to obtain professional insurance advice & reliable customer service for all their insurance needs.*



***KBenefits is here to help.***  
*We are a no-fee broker service. We are dedicated to helping you lower your insurance premiums and find the plan that is right for you.*

**KBenefits**  
**Christopher S. Kudryk**  
**chris@kbenefits.com**  
**732-333-1976**

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## Group Insurance Employer-sponsored

**For Employers:** KBenefits makes it easy for employers. With our assistance, employers can offer their workforce various benefit packages or a la carte benefits which can include health, dental, vision, life, disability, even pet insurance and medicare plan options.

Let us customize a benefits package that is tailor-made to meet your needs and budget.



### Employee Benefits:

- Group health insurance
- S.H.O.P. small business plans
- Group dental & vision
- Group life & disability
- Small group Medicare plans
- Retirement plans
- HR & ACA compliance
- Payroll solutions
- PEO employee leasing
- General Liability
- Worker's comp

Reliable Advice, Superior Customer Service

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## Individual Insurance For You & Your Family

**For Individuals & Families:** Finding the lowest price with the best coverage can be confusing and complicated. We can help.

KBenefits make it easy so you can compare multiple plan options from the top insurance carriers. By comparing all your insurance options side-by-side, you'll know which carrier has the right plan at the lowest price.



### Insurance For Individuals:

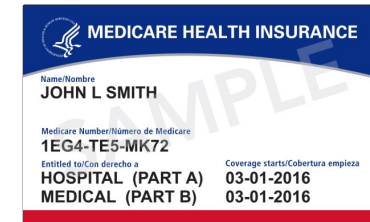
- Individual health insurance
- Obamacare health plans
- Dental and vision plans
- Life insurance
- Disability insurance
- Long-term care
- Income for life policies
- Medicare plan options
- Auto insurance
- Home owners
- Pet insurance

Multiple Quotes, Multiple Carriers

## Medicare Plan Options For Individuals & Employers

**Turning 65?** KBenefits makes it easy to understand your Medicare plan options. Our services allow you to shop and compare plan options for Medicare supplement plans, Medicare health plans and Medicare Part D prescription plans.

Speak to a licensed Medicare broker for questions, quotes & enrollment assistance.



### Medicare Plan Options:

- Supplement plans
- Health plans
- Prescription plans
- Senior dental plans
- Senior vision plans

### Retirement Income Solutions:

- Income for life policies
- Long-term care
- Final Expense
- Social security seminars

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