


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.
- KBenefits is a free service that works 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 a la carte benefits to include: health, dental, vision, life, disability 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, plan options and enrollment assistance.
- We are a free service available in: NJ, NY, PA & FLA

 **Call 732-333-1976**

chris@kbenefits.com

Questions, Plan Options & Enrollment Assistance

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KBenefits Insurance Services
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For Business Owners

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

For Individuals

- Individual health insurance
- GetCoveredNJ
- Dental & vision plans
- Life insurance
- Home insurance
- Auto insurance

Medicare Plan Options

- Medicare supplement plans
- Medicare health plans
- Medicare prescription plans
- Senior dental & vision plans
- Long-term care plans



Christopher S. Kudryk
Insurance ~ Medicare ~ Retirement

KBenefits, LLC
Insurance Advisor

KBenefits, LLC
Insurance Specialists

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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
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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

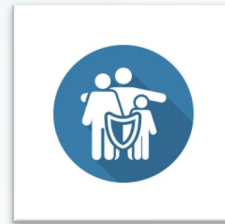
Individual Insurance

For You & Your Family

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

KBenefits is a licensed and registered broker of GetCoveredNJ. Our free service makes it easy for you to compare multiple plan options from the top insurance carriers.

Find out if you are eligible for a premium subsidy and enhanced health plan.



Insurance For Individuals:

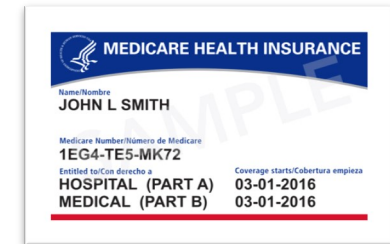
- Individual health insurance
- GetCoveredNJ
- Dental and vision plans
- Life insurance
- Disability insurance
- Long-term care
- Income for life policies
- Medicare plan options
- Auto insurance
- Home owners

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, plan options & enrollment.



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