

Common Small Business Health Insurance Misconceptions



New systems and technology can make it easier for small businesses to provide quality health care.

ffering a wide selection of health insurance plans that ensure choice and access to care for employees who most likely need very different coverage. A 22-year-old just starting her first job will likely want a different plan than a 59-year-old sales manager with a spouse, three children and plans to retire in the near future.

A good exchange, then, can offer multiple health insurance plans within a single package. So regardless of which options employees select, businesses get one monthly itemized bill and can manage overall benefit offerings through a single website and online portal, all with the support and guidance from their broker or benefits advisor.

It's too complicated. The industry might be complex, but offering health insurance does not have to be overly difficult for a small business because there are resources and experts available to shoulder the details.

"There are many products and platforms that simplify administration by consolidating information and processes into easy-to-use automated systems," said Goldstein. He added that many carriers and providers have in fact already moved to implement some form of online enrollment. This helps streamline processing and speeds up underwriting. But it also provides one point of entry from where employers and employees can then move on to review and compare options, choose and enroll in a plan, and manage their benefits throughout the year.

While health care can be mystifying, small businesses need not fall prey to misinformation and myths. There are options that can be affordable, offer a variety of choices and are relatively easy to manage, especially with the assistance of a good broker or benefits professional. For additional information, visit www.mycalchoice.com or www.calchoice.com.

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IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF LANE,

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-77T1), Plaintiff v. PAMELA K. STATON AKA PAMELA KATHLEEN STATON; GERALD HEBARD; PAULA HEBARD; REAL TIME SOLUTIONS, INC.; and all other persons, parties, or occupants unknown claiming any legal or equitable right, title, estate, lien, or interest in the real property described in the complaint herein, adverse to Plaintiff's title, or any cloud on Plaintiff's title to the Property, Defendants. Case No. 17CV12880 SUMMONS BY PUBLICATION TO THE

DEFENDANT: PAMELA K. STATON AKA PAMELA KATHLEEN STATON: In the name of the State of Oregon, you are hereby required to appear and defend the complaint filed against you in the above entitled Court within thirty (30) days from the date of the first publication of this summons. The date of first publication in this matter is November 18, 2017. If you fail timely to appear and answer, for want thereof, plaintiff(s) will apply to the court for relief demanded in the complaint. This is a judicial foreclosure of a deed of trust in which the plaintiff requests that the plaintiff be allowed to foreclose your interest in the following described real property: A parcel of land in the Southeast one-quarter of Section 27, Township 15 South, Range 12 West of the Willamette Meridian, described as follows:

BEGINNING at a point on the Westerly right-of-way of U.S. Highway No. 101, said point bears North 811.65 feet, West 1440.78 feet, and North 2 degrees 47' West, 234.20 feet from the Southeast corner of said Section 27; thence North 2 degrees 47' West 175.00 feet; thence South 71 degrees 27'21" West 373.81 feet; thence South 2 degrees 47' East, 86.76 feet; thence North 85 degrees 06' East, 360.00 feet to the point of beginning, all in Lane County, Oregon Commonly known as: 95330 HWY 101 S, YACHATS, OREGON 97498.

NOTICE TO THE DEFENDANT: READ THESE PAPERS CAREFULLY!

You must "appear" to protect your rights in this matter. To "appear" you must file with the court a legal paper called a "motion" or "reply." The "motion" or "reply" must be given to the court clerk or administrator within 30 days along with the required filing fee. It must be in proper form and have proof of service on the defendant's attorney or, if the defendant does not have an attorney, proof of service on the defendant. If you have questions, you should see an attorney immediately. If you need help in finding an attorney, you may call the Oregon State Bar's Lawyer Referral Service at (503) 684-3763 or toll-free in Oregon at (800) 452-7636. The Oregon State Bar's web address is <http://www.osbar.org>. This summons is issued pursuant to ORCP 7. Malcolm Cisneros, A Law Corporation, Nathan F. Smith, OSB #120112, Nathan@mclaw.org Attorneys for Plaintiff 2112 Business Center Drive, Second Floor, Irvine, CA 92612, P: (949) 252-9400, F: (949) 252-1032

Publication Dates: November 18 & 25, December 2 & 9, 2017.

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Wednesday's Graphic

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