

Get to know: Judy Kachel



With a can-do attitude and a hands-on approach, Judy Kachel acts as the account executive for Benjamin Roberts, The North Museum, and many other StoudtAdvisors clients. After hearing them sing her praises, we were eager to find out a little more about her.

How did you come to StoudtAdvisors?

I was actually referred to StoudtAdvisors by [Account Executive] Deb Haldeman. We had worked together at a third-party administrator in the past. I also knew several other members of the StoudtAdvisors team when we were all employed at another company back in the eighties.

What is your client service philosophy?

Do all I can to meet expectations. I realize benefits can be extremely confusing to people outside the business.

It's my job to take the fear out of health insurance so every employee understands their plan and can use it wisely.

What is your favorite part of your job?

Working with small businesses. For most, benefits are one of the largest expenses they have. I truly enjoy helping them find the best, most cost-effective solutions for their employees. And I make it a mission to help all those employees to learn how to take responsibility for their health care and become their own advocates.

What accomplishment are you most proud of at StoudtAdvisors?

Delivering that message and seeing the light come on when people "get it." When I can leave a meeting knowing I've impacted someone in a positive way and helped them feel empowered instead of scared, then I have succeeded.

What gets you out of bed in the morning?

Trying to make a difference every day. And, of course, my dogs.

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StoudtAdvisors and Benjamin Roberts Office Interiors: Committed to giving 100%

Finding a small business that still offers its employees 100% healthcare coverage is pretty rare these days. For one Lancaster-based firm, providing that coverage is a priority, even if it means reformulating its plan every year. Fortunately, Benjamin Roberts Office Interiors has a partner in its passion to provide the best to its employees.

The perfect formula

As with most small businesses, Benjamin Roberts Ltd. faces the same struggle from year to year: redefining insurance plans to take into account cost increases. When you add in the fact that this contract office furniture company strives to maintain that 100% coverage policy, it can be an even more daunting task.

"Our benefits enrollment period is in March," according to Jim Brown, Secretary & Treasurer of Benjamin Roberts. "Each spring we have to come up with a different formula to make it work."

That's where StoudtAdvisors comes in. Account Executive Judy Kachel and the team at StoudtAdvisors have developed a strong understanding of Brown's needs and are geared to do the legwork and creative thinking it takes to meet the "100% challenge" each year. That way Brown, who also handles HR for the company's 20 employees, can be

out serving his clients instead of sitting behind a desk trying to understand healthcare plans.

Brown has learned to trust and rely on StoudtAdvisors to come up with a solution that delivers a cost-effective healthcare plan that really makes sense for all the employees.

"StoudtAdvisors stays on top of the ever-changing health insurance options to help make sure we're getting everything we need at the best price possible," Brown explains. "They work tirelessly to help us meet the challenge of reformulating our healthcare plan every year."

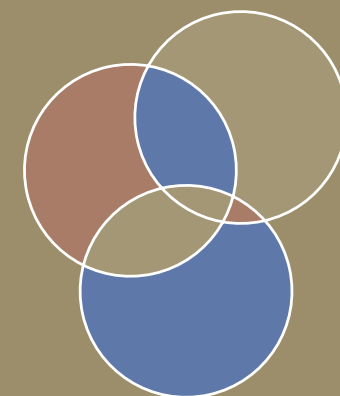
A longstanding relationship

The annual assessment includes the annual breakfast Judy hosts with Benjamin Roberts

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Key members of the Benjamin Roberts team include (l to r):

President Rob Bomberger, Michele Kuhn, Chuck Miller, Sherry Spangler and Gary Martin



Committed to giving 100%

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employees to bring everyone up to speed and answer questions. Last year, StoudtAdvisors Chairman Ken Stoudt and CEO David Stoudt also met with Brown and members of the Benjamin Roberts team to talk through their needs and help them find the best solutions.

The relationship from one generation to the next makes this business connection even stronger. Ken Stoudt and Robert Bomberger, Sr., one of the founders of Benjamin Roberts, have provided business services to each other's organizations since the 1980s, and today, their sons continue the relationship between the companies.

Answers, advice, and peace of mind

StoudtAdvisors has developed some creative ways to offer value-added healthcare services to their Benjamin Roberts employees through the years. Brown also credits StoudtAdvisors for the smooth transition when they recently moved from a company-managed health reimbursement account to an HRA carrier.

"We've had some heavy duty medical issues among our employees over the years," says Brown. "StoudtAdvisors has always been extremely compassionate, fighting for us and giving us direction to ensure the best outcome. Having Judy to go to bat for us is really comforting."

StoudtAdvisors doesn't disappear after the spring enrollment period. Brown says they maintain an ongoing relationship. He admires Judy's commitment to keeping them informed with changes and offering them ideas and advice throughout the year.

So while Jim Brown has cleared his desk of healthcare enrollment paperwork for now, he's confident come next

spring, Judy and the StoudtAdvisors team will be ready to help him reformulate the Benjamin Roberts healthcare plan again if necessary. And their very appreciative employees will enjoy 100% healthcare coverage for yet another year.

For more information on how the team at StoudtAdvisors can help you support your employees, call 717.581.8382 or visit www.stoudtadvisors.com.



Vital Statistics

- 240 North Prince Street, Lancaster, PA
Warehouse location in Manheim, PA
- 20 Employees
- Founded in 1977
- StoudtAdvisors client since 1997
- Services employed: Health Insurance, Dental Insurance, Eye Care Plan, Health Reimbursement Account, Employee Life Insurance

In 1977, Robert Bomberger, Sr. and Benjamin Wenger partnered to create a contract office furniture dealership in downtown Lancaster. While the company philosophy may not have changed much since then, the needs of its clients and its product offerings have evolved with the times. From the basic desks and files of the '70s, the company now focuses on mobile and collaborative furniture to complement today's technology-driven workplaces. The company also works with education and long-term care clients, providing furniture solutions for offices, as well as classrooms and patient environments throughout the Lancaster, York and Harrisburg area.

For more information, visit www.benjaminrobertsltd.com

Community Spotlight

North Museum of Natural History & Science



From fossils and beetles to art galleries and science fairs, Lancaster's North Museum of Natural History & Science uses an ever-changing variety of exhibits and programs to engage and educate students and families about the world around them.

Through its permanent collections and traveling exhibits, the North Museum lives its philosophy of promoting lifelong learning for the entire family. This summer's colorful What's Bugging Belva exhibit about the benefits of bugs is geared toward young children, while a collection focused on the history of the earliest inhabitants along the Susquehanna River appeals to grade schools, and special guest events with working scientists are designed to ignite passion for the sciences among middle and high school students. Executive Director Margie Marino and the entire museum team aim to educate, delight and inspire through these exhibits and more.

"This summer, we're especially excited to have the SunWorks art exhibit from NASA," Marino shares. This collection of sun-themed works by artists of all ages from around the world features the winners of a contest sponsored by NASA's Solar and Heliospheric Observatory.

Visitors can see a giant aluminum sun, an exotic sun mask — even a sun made entirely of Legos.

Current economic conditions have been challenging for not-for-profit organizations, and the North Museum is no exception. Controlling operating costs so they can focus on exhibits and programs is of primary importance. For the past four years, the Museum has relied on StoudtAdvisors to help them deal with the challenge of maintaining affordable health care coverage for their small staff of 11 people.

This year, they actually reduced health insurance costs by nearly 10% — without sacrificing coverage — thanks to the efforts of Account Executive Judy Kachel and the whole team at StoudtAdvisors.

"We had been facing 10% to 30% increases in rates almost every year," Marino explains. "Imagine our surprise when Judy told us she was able to lower our rates this year."

With an understanding of the struggle not-for-profits face, Judy considers finding affordable healthcare for Museum employees a special mission. She works diligently to explore every option to find ways to save money and ease administrative anxiety so the Museum staff can stay focused on the community.

With 30,000 visitors each year and dozens of outreach programs, the Museum is committed to generating excitement about the natural and physical sciences.

"Thanks, in part, to StoudtAdvisors, we can stay focused on that goal and offer families a wonderful experience learning together," Marino concludes.

StoudtAdvisors is proud to support the North Museum of Natural History & Science. For information on hours and exhibits, call 717-291-3941, or visit www.northmuseum.org.



Young visitors enjoy the Discovery Room at the North Museum in Lancaster.