



February 10, 2009

To Whom It May Concern,

We are a small business in Northern New Jersey and one of the hardest things to do is find the right health insurance platform for a small company. We have had numerous brokers give us all different recommendations and were unsure of the best route to go. We contacted Dan Ritter who was able to not only point us in the right direction, but also recommended a plan for us that could save the company and employees money!

Dan had recommended going with a high deductible health plan platform, specifically an HRA. (Health Reimbursement Arrangement) Dan was extremely helpful and knew the right answer to all of my questions. After finding out he was a part of writing the book called "Stop Buying Health Plans and Start Buying Health Insurance, a guide to consumer driven Healthcare" I decided to get the book for reference. I was able to get a lot of helpful tips from this book and loved how the layout. It explained things so you can understand what all of your options are and made it easy for us to see that exactly what Dan recommended was what we needed to do for our company.

When the time came for us to switch over from a regular Health Insurance Plan to an HRA Dan recommended a company called Choice Care Card who would be the administrators of the HRA. Choice Care Card uses debit cards for each employee to get which are used for medical expenses so the employees don't need to manually file claims. They just use their Choice Care Card and everything is recorded and put into reports for us to see. Choice Care Card has been extremely great as well and we would have never known about them if it wasn't for Dan.

Dan has made health insurance so much easier for our company! He has helped the company save money *and* the employees save money! I would recommend Dan and the Stratford Financial Group to everyone!

Dana Albano

Dana Albano
Director of Human Resources
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