

Who is Bern & Pugh, Inc.?

Trusted Advisors

Guiding you through the complexities of health, life, and disability/lifestyle insurance purchasing and enrollment.

Recommending the right protection for you, your family, or your employees based on your benefit plan needs.

Experienced Professionals

With over 58 years of combined experience and as active members of the National Association of Insurance and Financial Advisors, we have a unique understanding of consumer health care needs, the perspective of business owners and the economic realities of health insurance markets.

Innovative Solutions Providers

Offering expanded health benefits and value through access to Wellness and Prevention Services, Medical Reimbursement Plans, Health Savings Accounts, Cafeteria Plans, and Voluntary Benefit Options.

Consultants

Let us help you develop a Benefits Solution custom designed for your individual, family, or business needs.



Bern & Pugh, Inc.,

Serving the State of Montana

We bring you quality customer service with great products and competitive prices.

Where you are number One.

When to Call your Agent

When certain major life events occur, they should trigger a review of insurance coverage. You may need to add a new type of coverage, you may want to raise or lower deductibles on an existing policy, or there may be opportunities for savings or discounts. Your agent will be able to inform you about various coverage options - but can only advise you based upon what he or she knows. It's good to keep insurance coverage in the back of your mind, and get in the habit of making a call or dropping a note to your agent when you experience a major life event, such as any of the following:

- Marriage
- Divorce
- Birth or adoption of a child
- Death of an immediate family member
- Moving to a new geographic area
- Changing jobs and job benefits
- Starting a small business
- Retiring

We can also help with:

- Claim problems and questions



www.bphealthmt.com

1000 25th Street North
Great Falls, MT 59401

406-727-4969

800-406-4097

Fax: 406-727-4979

email@bernpugh.com

BPI

Bern & Pugh, Inc.

Insuring You!

Insuring Your Most Important Asset.... YOU!



Insurance for Groups and Individuals

Health • Dental • Life
• Disability

www.bphealthmt.com

Insuring Your Most Important Asset.... YOU!

At Bern & Pugh, Inc., you can expect to work with licensed professionals who will guide you through the complexities of insurance purchasing and enrollment. With over 58 years of combined experience, we help simplify the insurance purchasing process for individuals, families, employers and employees.

We will work with you to identify your specific insurance needs, match your needs to the appropriate insurance carriers and products, and determine what solutions best fulfill your goals within the budget you've specified.



Solutions

Employer Group Benefits

Group insurance is a coverage plan in which individual employees or members are included under one 'master policy' owned by their employers or group. Because the group insurance plan has so many contributors, the policy often provides coverage for more services at a much lower cost per participant. Group insurance may be provided by other organizations besides for-profit companies. Labor unions, churches and other service groups can also obtain group insurance for recognized members and possibly their dependents.

Families/Individuals

Bern & Pugh, Inc. offers a range of individual and family insurance products.

Consulting Service

If you are looking for help in designing a group benefits plan or a self-insurance plan or just simply need help with your individual insurance needs.

For more information or for a quote on any of the above solutions, please contact us at 406-727-4969.

Your Team

Kathryn Burton, CLU®, REBC, RHU

Vice President and Agency Manager

Kathy, a consultant and producer, has earned the Chartered Life Underwriter® (CLU®) professional designation from The American College, Bryn Mawr, PA. She has worked for Bern & Pugh, Inc. since May 2001. She previously earned the Registered Employee Benefit Consultant® (REBC®) and Registered Health Underwriter® (RHU®) designations from The American College. She holds licenses as a Life and Health Consultant and Life, Disability & Credit Life producer. She specializes in developing sustainable employee benefit plans. Kathy is a board member for the state and local association of the National Association of Insurance and Financial Advisors (NAIFA MT). She is also a member of the National Association of Health Underwriters (NAHU) and River's View Toastmasters. She is a community representative board member on HEADSTART's Policy Council and a graduate of Leadership Great Falls.

kathy@bernpugh.com

Phyllis Y. Dotseth, CISR

Administrative Assistant

Phyllis has earned the Certified Insurance Service Representative (CISR) professional designation from The Alliance for Insurance Education and Research, Austin, TX. She has worked for Bern & Pugh, Inc. since February 2010. She holds licenses as a Life, Disability & Credit Life producer, which she obtained in 2003.

phyllis@bernpugh.com

Eugene L. Bern, CLU®

President

Gene has been in the Employees Benefits Business since 1969. Gene received his Chartered Life Underwriter (CLU) designation from The American College in 1979. He is an active member of the American Society of Financial Service Professionals and the Estate Planning Council.

gene@bernpugh.com
