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Total Benefits Planning Files Antitrust Lawsuit Against Insurance Giant; Loveland Insurance Innovator Fights for Right to do Business and Save Consumer's Money

LOVELAND, Ohio--(BUSINESS WIRE)--Aug. 4, 2005--Total Benefits Planning Agency, Cincinnati's most innovative employee benefit broker, announced today they have filed an antitrust lawsuit against Anthem Blue Cross & Blue Shield.

Loveland based Total Benefits claims Anthem has violated federal antitrust acts, defamed and libeled the company, and conspired to interfere with their efforts to lower employer health care costs which have soared at double-digit rates in past years. In fact, the U.S. Chamber of Commerce reports that employee health care costs are now small business's biggest concern.

Total Benefits president Thomas J. Quigley says, "Our clients depend on us to fully educate and inform them of their options with their health care benefits. Anthem Blue Cross & Blue Shield is denying consumers the right to explore alternative health care options."

"Our strategy lets employers use a 51-year-old tax law to cut health-care costs by 20-40%, without cutting benefits," says Quigley. "This lets employers continue offering quality health care benefits without jeopardizing other business responsibilities. Ultimately, the strategy leads to happier, more productive employees and healthier, more profitable businesses. We just ask that we are given access that any other broker is afforded."

#### About Total Benefits

Since its formation in 1995, Total Benefits Planning Agency has helped business owners make informed decisions about health, disability, life, long-term care, voluntary benefits and tax planning. Total Benefits offers a full range of health insurance and employee benefit solutions for businesses, self-employed individuals and professionals. Clients throughout Ohio, Kentucky, Indiana, Michigan, Tennessee, and Arizona are served by the dynamic company.

Thomas J. Quigley and Edward A. Lyon, with Jennifer L. Nevin and Christy A. Quigley have published a book titled, "The 'Total Benefits' Strategy, How To Beat The High Cost of Health Care." The book can be found at area booksellers. Also, for more information, visit Total Benefits on the Web at [www.totalbenefitsplanning.com](http://www.totalbenefitsplanning.com).

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