

# EMPLOYEE BENEFITS

Discover win-win strategies for your business and your employees.

**E**mployees rank the quality of benefit plans as one of the leading considerations in accepting a job while employers rank the challenge of controlling benefit plan costs as one of their most serious management concerns. We can help you get the best of both worlds with balanced, advantageous solutions for all.

Our goal is to provide clients with proactive expertise and innovative capabilities that go above and beyond what's expected. An experienced benefits team focuses on delivering customized, value-minded benefit plans that meet the diverse needs of your employees as well as a broad range of value-added, flexible services for you.

A commitment to long term client relationships is the foundation of how we service your needs. We know you have choices, so we work harder, smarter and more creatively to earn your trust and become your most valued benefits resource for the long haul.

You need to understand all of your options to make the smartest decisions. That's why it is key that we are an independent agency and that our process includes annual reviews for competitiveness. We work alongside your management team to analyze, design, implement and support your business year-round.

## **ANALYZE, DESIGN, IMPLEMENT AND SUPPORT EMPLOYEE BENEFIT PLANS**

Medical | Dental | Vision | Life | Short and Long Term Disability | Voluntary Benefits  
Long Term Care | Consumer Driven Healthcare Plans (HSA, HRA, FSA) |  
Alternative Funding Options

## **HUMAN RESOURCES CONSULTING AND SUPPORT**

Questions and Inquiries | Employee Handbook Review  
Training, Resources and Seminars

## **CUSTOMIZED EMPLOYEE BENEFIT SERVICES**

Cost Containment Strategy | Employee Benefits Administration  
COBRA Administration | Health Management and Wellness Initiatives  
Benefit Plan Analysis and Design | Onsite Employee Open Enrollment Meetings  
Custom Employee Communications | Normative Benchmarking Reports

**To stand behind you,  
we stand behind  
these principles...**

### **PROACTIVE:**

We anticipate your needs and stay prepared to meet them.

### **RESPONSIVE:**

We are totally committed to local, personal, high-touch service.

### **TALENTED:**

Our people are the best because our standards are the highest.

### **COLLABORATIVE:**

We partner with your management team to deliver specialized, customized protection.

### **VALUE MINDED:**

We independently represent dozens of top-quality carriers and keep an eye on your bottom line.

### **ACCOUNTABLE:**

We deliver on our service promises because we put them in writing.



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