



EMPLOYEE BENEFITS

We offer the following customized services and solutions based on client needs.

EMPLOYEE BENEFITS

To balance good benefits with budget goals, we take a proactive and consultative approach to help you retain your competitive edge.

Our capabilities include:

- Medical Plans, including Self-Funded Plans
- Dental Plans
- Consumer Driven Health Care Plans (HSA & HRA)
- Long-Term Care
- Prescription Drug Plans
- Short & Long Term Disability Plans

- Flexible Spending Accounts
- Life & Accidental Death & Dismemberment Insurance
- Individual Plans
- Vision Plans
- Voluntary Insurance Products

LIFE & DISABILITY

Our experts help you to select the appropriate products for your specific financial objectives, whether for business or personal needs.

Our capabilities include:

- Buy-Sell Arrangements
- Estate Planning
- Executive Disability
- Executive Comp
- Key Personal Programs
- High Limit Disability
- Term, Whole & Universal Life
- Non-Qualified COLI

INDIVIDUAL PLANS

We provide personalized consultations to help clients find an affordable plan for their needs.

Our capabilities include:

- Health
- Dental
- Vision Insurance
- Long-Term Care
- Travel Insurance
- Annuities

HEALTH CARE REFORM

We know how important it is to our clients to stay current on legislation and compliance issues and we are dedicated to providing up-to-the-minute information, employee communications and more.

