

# Employee Benefits



Beyond Insurance

## OVERVIEW

### Beyond Teamwork

A strong, well-administered employee benefits portfolio is the foundation of a productive workforce. We help you enhance employee retention and profitability with cost-effective benefits programs that satisfy employee needs and your corporate goals. Our team structure and commitment to outstanding service enables us to manage the entire process, from strategic plan design through implementation and ongoing administration and support, including:

- Benefits Plan Analysis
- Strategic Development
- Coverage Placement and Program Implementation
- Ongoing Account Management and Administrative Services

### Beyond Experience

We are one of the most successful independent agencies in Wisconsin, and our long-term relationships with a proven network of local, regional and national insurance companies enable us to access forward thinking, cost-conscious benefits solutions in diverse areas:

#### MEDICAL

- |   |                                |                                    |
|---|--------------------------------|------------------------------------|
| - HEALTH SAVINGS ACCOUNTS (HSA)           | - VISION                       | - FLEXIBLE SPENDING ACCOUNTS       |
| - HEALTH REIMBURSEMENT ARRANGEMENTS (HRA) | - PRESCRIPTION DRUG PLANS      | - TRAVEL ACCIDENT POLICIES         |
| - LIFE                                    | - LONG-TERM CARE               | - PENSION & PROFIT SHARING         |
| - ACCIDENTAL DEATH & DISMEMBERMENT        | - LONG & SHORT TERM DISABILITY | - EXECUTIVE REIMBURSEMENT PROGRAMS |
| - DENTAL                                  | - VOLUNTARY GROUP INSURANCE    |                                    |

### Beyond Cost Containment

Today's employers must meet the challenge of providing quality care while containing expenses. Cost-sharing programs that shift some expenses to employees can help. At Diversified we have the knowledge and tools to design and implement wellness programs, self-insured or partially self-insured plans, and to help you understand how to position these offerings within your portfolio. To do this we learn everything possible about your business and employee demographics. We take pride in our integrated, comprehensive approach that helps ensure your company will have a fluid, successful benefits program today and beyond tomorrow.

- Self-funded plans allow employers to save money and assume more control over employee benefits by financing their own health plans. In a self-funded plan, employers pay healthcare claims incurred by their employees, and purchase stop-loss insurance to cover claims that exceed a certain amount.
- Wellness Programs can be key performers in reducing overall future claims. Consistently, a majority of employees polled in industry surveys perceive wellness programs as desired benefits.

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