

Poms & Associates



EMPLOYEE BENEFITS
CONSULTING SERVICES

EMPLOYEE BENEFITS CONSULTING SERVICES



Organizations are under increasing pressure from tightening budgets, ballooning costs, increased demands and multiple stakeholders.

When the conflicts seem insurmountable, the experts at Poms & Associates reveal solutions, clarify options and **ENRICH** your understanding.

ENRICH

EMPLOYEE BENEFITS CONSULTING SERVICES

Employee Benefits Risk Services Without the Risk

Satisfying employee needs is one thing.
Satisfying your budget needs is another.
Poms & Associates helps you do both.

How can you contain the exploding cost of employee benefits while still offering programs that attract and retain top talent?

For many employers across the nation, the answer is Poms & Associates.

OFF-THE-SHELF IS OUT-THE-WINDOW AT POMS.

The experts at Poms & Associates don't have preconceived ideas or boilerplate products to promote. Instead, we listen to your needs, examine your specific situation and offer workable solutions. We let in the fresh air, apply our unequaled creativity and experience, and produce appealing, cost-conscious solutions.

WE DON'T SELL. WE ENLIGHTEN.

One of the most common problems for employers is flawed or insufficient understanding between stakeholders. One of Poms' hallmarks is the atmosphere of open dialogue we stimulate. Friendly employee memos, informational meetings, and well-planned events such as health fairs and wellness opportunities help you to build trust, employee morale and goodwill.

MASTERY, NOT MYSTERY.

Poms & Associates practices full and complete disclosure with all of our clients. We will meet your expectations for compensation and will do it with unusual transparency and candor. Whether fee based, commission, or a combination of both, there will be no mystery surrounding our compensation. We fully disclose it. Period.

BUSINESS BUILT ON PERFORMANCE – RELATIONSHIPS GROWN ON TRUST

Since 1991, Poms & Associates has taken great pride in building an impressive roster of clients through trust, understanding and value. If that sounds unusual, don't worry; we think you'll get used to the Poms & Associates difference.



Poms & Associates



EMPLOYEE BENEFITS
CONSULTING SERVICES

The Services You Require... Plus Some You Might Not Know You Need

Welcome to a wide range of innovative and flexible services. Many of them are expressly designed to streamline and simplify your work – making your organization more efficient and effective. We offer:

Employee Benefits Brokerage Services

- Benefits should not only attract, reward and retain employees, but should also say something about who you are as an employer. That's why Poms & Associates conducts annual evaluations of your benefit plans, including an analysis of your costs and contribution strategies.
- Aggressive carrier negotiation at renewal time is a Poms & Associates trademark. We offer you the competitive premium quotes you deserve, leveraging various underwriting viewpoints.
- Comprehensive audits of carrier billings and performance means you pay no more than you should, while receiving the services you've contracted for. We conduct annual eligibility audits too – and the resulting savings can be substantial!
- When you need an advocate, we're there. Whether it's a claim or enrollment matter, you will have our support and assistance.

Compliance & Legislation

- Poms will inform you about legislation that affects your compliance efforts in areas such as HIPAA, COBRA and Medicare.
- You will receive state and federally mandated compliance training for your administrative staff.
- We will help you avoid costly litigation by providing counseling for newly emerging employee issues.

Human Resources

- Poms & Associates can help you effectively communicate with your employees through your own custom website. Your site will offer employees 24-hour self-service access to up-to-date benefits information from any computer or Internet portal.
- Employees can access complete benefits information online, including updated medical, dental, vision and life plans. The site, built for you by Poms & Associates, lets employees enroll or change their plan, making your benefits administration more efficient.

EMPLOYEE BENEFITS CONSULTING SERVICES



Poms & Associates
Insurance Brokers, Inc.



We think IN, AROUND **and** OUTSIDE **the box.**

EMPLOYEE BENEFITS CONSULTING SERVICES

Poms & Associates Insurance Brokers, Inc.
5700 Canoga Avenue, Suite 400
Woodland Hills, California 91367

www.pomsassoc.com

[818] 449.9300
[818] 449.9321 Fax
[800] 578.8802