

Poms & Associates



EMPLOYEE BENEFITS

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Poms & Associates can help you offer employees a more cost-effective yet comprehensive benefits package that helps keep **VALUABLE** employees happy and productive, and keeps your bottom line in good health.

VALUABLE

EMPLOYEE BENEFITS

More Effective Benefits Packages = More Effective Employees

Naturally, you want to attract and keep the best employees. Unfortunately, fast-rising healthcare costs tend to box you in when it comes to offering a better benefits package. Count on Poms & Associates' Employee Benefits experts to deliver out-of-the-box insurance solutions that can reduce your costs while at the same time keeping employees happy. It's a tall order, but one that Poms & Associates fills every day.

We operate on the principle that understanding is equally - if not more - important than underwriting your needs. We keep you well-informed about industry trends affecting your business, and make you aware of all available options or strategies. Working closely with you as a virtual extension of your Human Resources department, we will customize the best possible benefits package whether your priority is cost-containment, an expanded benefits package, incremental change or a full-spectrum, turnkey benefits program.

Whatever benefits plan you choose, our renowned follow-through will result in the creation of a comprehensive roll-out and implementation plan, impressive on-call customer services, an up-to-date compliance program, year-round employee communications and special programs for new employees.

The many individual services we offer include:

PROGRAM DESIGN

We analyze specific company objectives and develop a strategy to create, implement and maintain a benefits program that is optimal from both the employer and employee perspective. We partner with all of the major medical, dental, vision, life and disability carriers.

COST ANALYSIS

To obtain the most competitive rates available, Poms & Associates will act as a liaison with your carrier. Our underwriting and negotiating skills are superior within our industry.

SERVICE TEAM

We assign a service team to directly manage your account. Your "team" consists of a benefits consultant, an account manager, and account specialist to assist you in all aspects of your plan. This team will also handle all of your day-to-day employee issues.

BENEFITS ENROLLMENT PLANNING

We develop a customized, step-by-step plan to coordinate all aspects of your company's open enrollment campaign. We personally conduct all of our own meetings and provide re-education updates throughout the year. We can design all of your open enrollment materials as well.

EMPLOYEE COMMUNICATION

Effective employee communications methods make your benefits plan run more efficiently. We will develop all necessary materials to make your open enrollment a success. We can also provide benefit overviews to assist with recruiting and education.

LEGISLATIVE UPDATES & COMPLIANCE

Poms clients keep up-to-date on any changes in local, state or federal laws and regulations that affect your benefits program and your costs. We provide monthly legislative updates and provide assistance with COBRA compliance, HIPAA, Medicare filings, etc.

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HUMAN RESOURCES SERVICES & HANDBOOK REVIEW

Our accomplished Human Resources staff can review your existing employee handbook or assist in customizing a new one. We can provide on-site audits to ensure that all existing company procedures and policies are in complete compliance. Our Poms HR consultant can assist you with your day-to-day employment questions and issues.

TRAINING

During unique Poms & Associates seminars, our training experts present results oriented programs on topics including Loss Prevention, Employment Practices, Wrongful Termination, Sexual Harassment, CPR and many other topical legislative issues.

LIFESTYLE EDUCATION

Employees enjoy our quarterly "Wellness Newsletter" as well as our monthly payroll stuffers filled with employee education and wellness tips. Tap into Poms & Associates' expertise in organizing and customizing employee health fairs.

5500 FILING

We will obtain your schedule A forms and provide your company complete support with signature-ready 5500 reports.

RECREATION CONNECTION

Your employees can enjoy the many wonderful discounts available through our association with "Recreation Connection." Discounts include theme parks, sporting events, theaters, movies, ski trips and much more.

INDIVIDUAL PLANS

Your Poms benefits consultant will work with you and your employees to assist with individual plans, Healthy Families and Medicare Supplement Plans.

VOLUNTARY BENEFITS

Significantly enhance your existing benefits program with supplemental life, dental, vision, cancer, critical illness, and long-term care benefits.

SECTION 125 SERVICES

Your employees can pay for certain benefits with pre-tax dollars and save taxes on insurance premiums, out-of-pocket health-care and/or related child or dependent care expenses when Poms & Associates creates a Section 125 (Flexible Benefits) Plan by partnering with 125 plan specialist.

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Poms & Associates

Insurance Brokers, Inc.



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

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