



Offer Small Business

Employee Benefits

Without Breaking The Bank



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90%

**OF AMERICANS ARE MORE LIKELY TO TAKE A
JOB THAT OFFERS EMPLOYEE BENEFITS THAN
ONE THAT DOESN'T**





78%

OF EMPLOYEES ARE MORE LIKELY TO STAY WITH AN EMPLOYER BECAUSE OF THEIR BENEFITS PROGRAM



What Employees Want

- 01 Health Insurance
- 02 Dental & Vision
- 03 Life Insurance
- 04 Retirement Plan
- 05 Paid Time off
- 06 Gap & Disability
- 07 Tuition Reimbursement
- 08 Employee Discounts / Memberships
- 09 Childcare Programs
- 10 Personal Wellness / Employee Assistance Programs



Traditional Group Benefits Are Expensive For Everyone



Traditional Small Business Group Employee Benefits

**Benefits Package - Family of 4:
Health, dental, vision & life + a 401k contribution**

Employer Costs

- \$1400/mo/employee
- **\$16,800/yr/employee**
- 10 employees: \$168,000
- 25 employees: \$420,000

Employee's Family's cost

- \$2050/mo
- **\$24,600/yr**





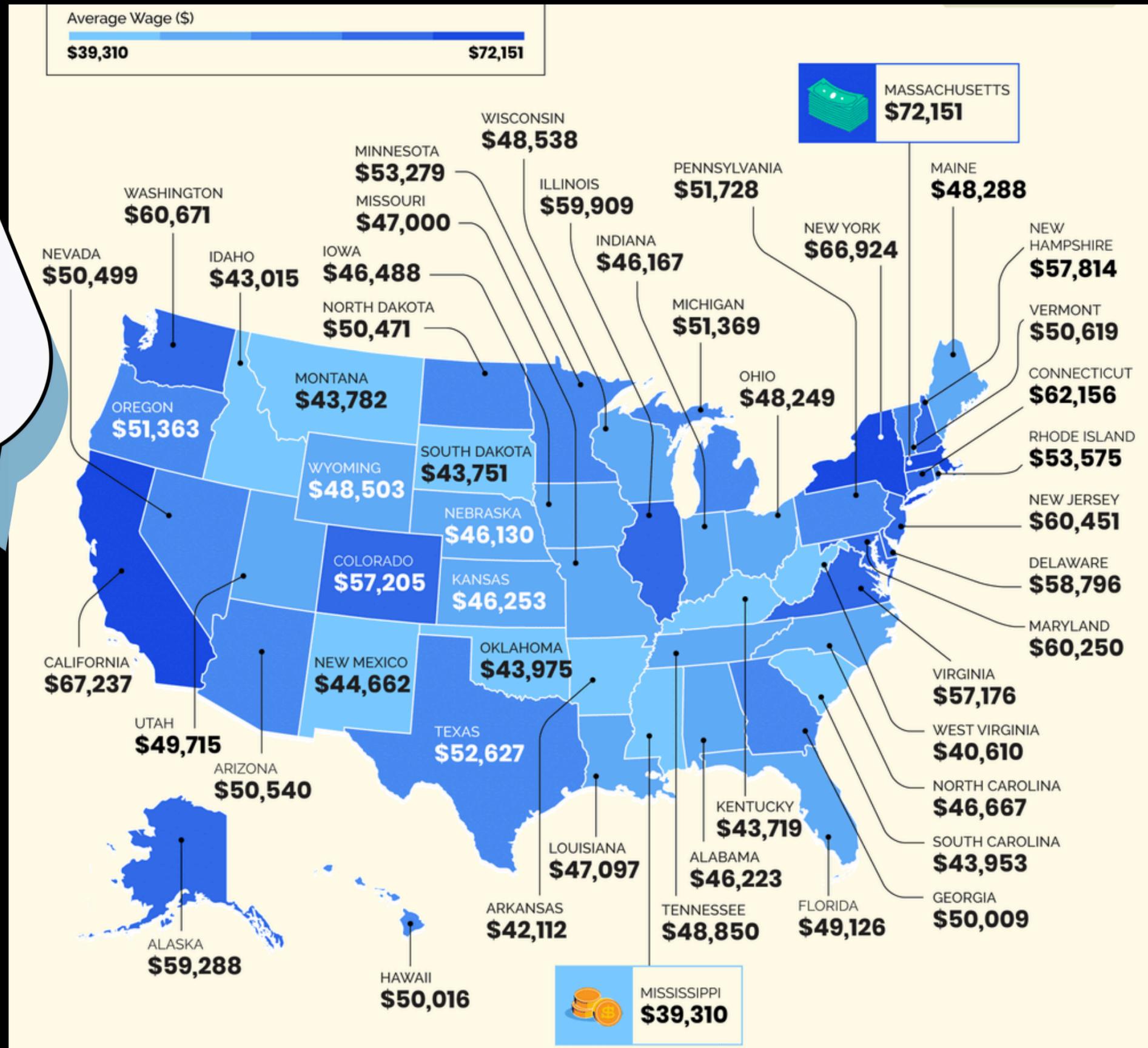
The average salary small business owners pays \$39,000 to \$72,000.

Total Family Benefits Cost

- \$2050 /mo
- **\$24,600/yr**



That's 2/3 to 1/2 the salary!



Breen, A. (2024, August 7). How much small businesses pay their employees in every state. Entrepreneur. <https://www.entrepreneur.com/starting-a-business/how-much-small-businesses-pay-their-employees-in-every-state/477922>



**Unaffordable
Employee Benefits
Are Just As
Ineffective**

**As No Benefits
At All**



So, How Do You Offer Employee Benefits That Are...

- ✓ Robust
- ✓ Attractive
- ✓ Affordable



Virtual Benefits
Team



Individualized
Employee Benefits



Individualized Employee Benefits: The Win-Win Option

Employee Wins:

- Comprehensive Benefits
- Choose Health Plan & Benefits To Fit Their (and their family's) Needs
- Employee Pays Less >> Feels Like A Pay Raise

Employer Wins:

- Finally be able to offer benefits within your budget
- Save Money (up to 60% in some cases) compared to traditional small group plans
- Offer More Robust Benefits Package
- Be More Competitive | Attract & Retaining Employees



Customized Packages

01 Health Insurance

02 Dental & Vision

03 Life Insurance

04 Retirement Plan

05 Paid Time off

06 Gap & Disability

07 Tuition Reimbursement

08 Employee Discounts / Memberships

09 Childcare Programs

10 Personal Wellness / Employee Assistance Programs

Give employees almost everything they're asking for!



The Independent Broker Advantage

As brokers, we're here to work for you.

We have access to multiple carriers for all of your benefits needs, enabling us to provide your employees with options.

This is the key to us being able to offer CUSTOMIZED benefits plans!



Virtual Concierge Style Service

Our base concierge benefits program is 100% free! There's no cost for our assistance.

You only pay if you opt to cover some benefits (you choose!) for your employees / contractors. (Ex: Dental, Vision, Accident, etc.). Payments are made directly to the carrier.

Employees / contractors pay the carriers directly for the coverages they choose.



Virtual Concierge Style Service

We host 1-1 benefits planning sessions via zoom with each of your employees / contractors by appointment (for small groups) or on pre-determined days / times for larger groups.

We'll advise your employees of options for core employee benefits offerings--health, dental, vision, life , gap, etc.

If you opt for our Enhanced Virtual Benefits Team services, we set up all the necessary logistics and software / technology to streamline the process, provide transparency and to insure you stay compliant. There is a set up and monthly fee for this for you as the employer.

We are accessible to employees following enrollment for additional assistance as needed



Employee Benefits Your Way



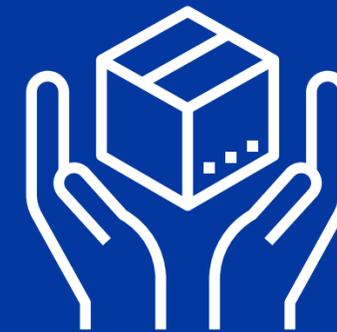
1. Choose Benefits

Health, Dental, Vision, Life & Gap
Retirement, Legal, Personal &
Financial Wellness



2. Set Budget

What's comfortable for your
budget?



3. Relax

We take the helm from here!
You pocket the savings and peace
of mind.

If Opting for Enhanced Services

- 04 Gather Your Employee Census Data
- 05 Schedule Your Onboarding Appointment
- 06 Choose Dates for a Mandatory Benefits Informational Meeting & Employee Benefits 1-1 Session Enrollment Sessions





BOOK NOW



LET'S MAKE YOUR BUSINESS THE ONE TO BEAT

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