

# Fusco & Orsini

& ASSOCIATES  
RISK AND INSURANCE SERVICES

Managing your company's insurance, risk, and compliance needs can be an administrative headache, so we created FOA Client Packages, streamlined packages to keep your business on track and your mind at ease.

## RISK MANAGEMENT AND INSURANCE SERVICES

Streamlined insurance, risk, and compliance packages for busy professionals.

	CORE	ENHANCED	KEY	PREMIER
<b>AGENCYWIDE SERVICES</b>				
DocuSign e-Signature Platform	X	X	X	X
24/7 Self-Service Portal	X	X	X	X
Mobile App	X	X	X	X
Risk Management & Compliance Portal	X	X	X	X
Facebook Private Client Membership	X	X	X	X
Virtual Training Center (i.e., Sexual Harassment Training)		X	X	X
HR Advisory Hotline			X	X
Employee Assistance Program (EAP)				X
Dedicated human resources account manager				X
Cloud based Company Intranet				X
<b>PROPERTY &amp; CASUALTY SERVICES</b>				
Dedicated Broker and Account Management Team	X	X	X	X
Dedicated Service Team	X	X	X	X
Certificate Issuance	X	X	X	X
Claims and Audits Support	X	X	X	X
Experience Modification Analysis and Planning			X	X
Nurse Triage Membership				X
<b>EMPLOYEE BENEFITS SERVICES</b>				
Consulting and Brokerage Services	X	X	X	X
Industry Benchmark Reporting		X	X	X
Employee Benefit Communication Campaigns		X	X	X
Benefits Administration and Enrollment Platforms		X	X	X
ERISA WRAP/SPD & POP Document		X	X	X
Health Management Consulting			X	X
COBRA Administration			X	X
Concierge Enrollment Service			X	X
Self-Funded Plan Analysis				X
Compliance Service Suite (5500 Reporting and ACA Reporting)				X
FLEX Account				X
<b>PACKAGE VALUE</b>	<b>\$5,500</b>	<b>\$9,950</b>	<b>\$16,250</b>	<b>\$27,500</b>

## PRODUCTS AND SERVICES

Struggle-free insurance and risk management services for busy people.

### AGENCYWIDE SERVICES

- **DocuSign e-Signature Platform**  
We execute all contracts and insurance transactions via our DocuSign e-signature platform. Our platform allows our customers to spend less time on insurance and more time focusing on their business.
- **24/7 Self-Service Portal**  
The Fusco Orsini & Associates 24/7 self-service portal enables our clients to access all insurance and risk information around-the-clock. Access includes policies, certificates, auto ID cards, compliance tools, etc.
- **Mobile App**  
Did you leave work or home without important insurance information? If so, our mobile app will save the day!
- **Risk Management & Compliance Portal**  
Our customers love the daily updates they receive from our risk management and compliance portal. This Client Portal delivers thousands of valuable tools to enhance and grow your business.
- **Facebook Private Client Membership**  
The team at Fusco Orsini & Associates delivers meaningful tools and tips to our Facebook Private Client Group members. The group is for clients only!
- **Virtual Training Center (i.e., Sexual Harassment Training)**  
Our learning center engages your employees with a virtual interactive module that offers over 200 LMS courses.
- **HR Advisory Hotline**  
Our clients leverage our live HR advisory hotline to gather second opinions on specific human resource legalities.
- **Employee Assistance Program (EAP)**  
We believe your employees' mental health is essential, so we offer a Fusco Orsini & Associates Employee Assistance Plan to help pave the way for a brighter tomorrow.
- **Dedicated human resources account manager**  
Rely on an outsourced HR account manager to help you with routine day-to-day issues or long-term strategic planning.
- **Cloud based Company Intranet**  
We provide you with a way to collaborate and disseminate important documents to employees to access forms, policies, and state legislative updates.

### PROPERTY & CASUALTY SERVICES

- **Dedicated Broker and Account Management Team**  
With 100 years of combined experience, our property and casualty teams support our clients routinely, and the service extends as long as a client of our agency.
- **Dedicated Service Team**  
The Fusco Orsini & Associates service team is award-winning and ready to assist. Count on this department for help with certificates, claims, audits, billings, and policy changes. Have a general question? Our service team is ready to answer!
- **Certificate Issuance**  
We know it's essential to issue insurance certificates with speed and accuracy. We also understand that clients need consulting on additional named insured endorsements and insurance requirements. Our emphasis is to issue certificates promptly and provide continuous support to our clients.
- **Claims and Audits Support**  
Claims and audits present the two biggest pain-points for insurance consumers. Our clients appreciate that we eliminate frustration by supporting them in the claims and audits process. Please think of us as your claims and audits liaison.
- **Experience Modification Analysis and Planning**  
Workers' compensation insurance is expensive, and experience modification factors (EMOD) could impact costs significantly. Our analysis reports help our clients understand the factors contributing to their EMOD. We also use the information to plan risk management strategies for EMOD reduction and premium savings.

- **Nurse Triage Membership**

Our nurse triage service partnership allows you to control your workers compensation losses before submitting a claim to the insurance company. In cases when the nurse recommends treatment, the service will assist you with the claim filing.

## EMPLOYEE BENEFITS SERVICES

- **Consulting and Brokerage Services**

Your broker and account manager team illustrates a cost management strategy and risk management assessment of health & welfare programs.

- **Industry Benchmark Reporting**

We provide insight on how your employee benefits offering stacks up to others in your industry by comparing plan design, premium contribution, and medical costs.

- **Employee Benefit Communication Campaigns**

Throughout the year and during the open enrollment, it's critical to have a clear, concise communication strategy that educates employees on your employee benefits offering. We're here to develop and design branded employee communications throughout the year.

- **Benefits Administration and Enrollment Platforms**

As you grow and scale, it's vital to leverage technology to administer and track your H&W program. We manage your benefits account administration, support your employees, find errors on your bill and do the upkeep on your platform.

- **Free ERISA WRAP/SPD & POP Document**

We generate and distribute compliance notices and disclosures on your behalf to all employees.

- **Health Management Consulting**

We analyze your employee's population to gain insight into possible health risks and provide a wellness program that engages all stakeholders by delivering verifiable ROI.

- **COBRA Administration**

In conjunction with our preferred vendor partners, we step in and manage your COBRA administration.

- **Concierge Enrollment Service**

Tracking open enrollment, new hires, and qualifying events can be very burdensome. Our concierge enrollment service offers a team of enrollment counselors that will guide each employee one on one to elevate their enrollment experience. Multiple languages can be accommodated.

- **Self-Funded Plan Analysis**

The ability to offer your CFO insights on the performance of existing self-funded programs or comparing self-funded plans versus a fully insured model is necessary for proper strategic planning.

- **Compliance Service Suite (5500 Reporting and ACA Reporting)**

Your corporate benefit offering requires many regulatory compliance filings that change all the time. We take the stress off your shoulders by handling these essential filings on your behalf.

- **FLEX Account**

Flexible Spending Accounts are a great employee perk employees can use to save on expenses pre-tax. We help manage this process for you and help you save on cost.

## ADDITIONAL COST SERVICES

- **Dedicated Human Resources Account Manager\***
- **Employee Assistance Program (EAP)\***
- **Minimum Essential Coverage and Worksite Plans**
- **401K**
- **Document verification, compliance, and tracking service (i.e., subcontractors, vendors)**
- **Executive Benefits**

\*Services included in the Premier Package

**PLUS:  
Custom  
Packages  
Available!**