



NON-INSURANCE CONSULTING SERVICES

COBRA ADMINISTRATION

Our preferred vendor partners step in and manage your COBRA administration.

- Remove the burdensome COBRA administrative task from your plate
- Avoid non-compliance issues and fines
- Generate and mail required notifications following the initial notice
- Track, document, and update all COBRA-related events
- Provide and maintain the necessary documentation to respond to an IRS audit

COMPLIANCE DOCUMENTS

We generate compliance notices and disclosures and provide them to you for distribution to your employees. We also provide documentation to comply with any audits you may endure.

- ERISA Plan Documents
- SPD Wrap Document
- Section 125 Plan Document (POP Plan)
- Documents remain in your agency file for retention requirements
- Substantial savings provided

COMPLIANCE SERVICE SUITE (5500 REPORTING AND ACA REPORTING)

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

- 5500 Preparation
- HIPAA Manual
- HIPAA Training
- Health Reimbursement Arrangement
- Customized Employee Handbook
- Nondiscrimination Testing
- PCORI Filing - Form 720
- ACA Reporting (1094, 1095 & IRS Transmittal)
 - Included Electronic Form Distribution to Employees

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.

- Everyday needs and life events
- Weight control
- Emotional issues
- Relationship concerns
- Family relationships
- Sleeping difficulties
- Loss of a loved one
- Eating disorders
- Workplace concerns
- Smoking cessation
- and more

DOCUMENT VERIFICATION, COMPLIANCE, AND TRACKING SERVICE (I.E., SUBCONTRACTORS, VENDORS)

Our state-of-the-art tracking software takes the burden of document verification, compliance, and tracking off your plate.

Easy Vendor Compliance

Collect, verify, and manage new/expired certificates of insurance, W9, and other required licenses.

Business Partner Risk Visibility

Have complete visibility into vendor compliance with access to our compliance dashboard summarizing each party's status.

Streamlined Workflow

Automate compliance workflows to minimize repetitive, manual admin tasks, and concentrate on revenue-generating activities.

Reduced Operating Cost

Accelerate business transactions while decreasing loss ratios due to fraud and manual errors.

Efficient Collaboration

Collaborate with all stakeholders in real-time on vendor compliance tasks to efficiently reduce vendor risk.

EXECUTIVE BENEFITS

We will refer you to our partner Investment Advisor Representative (IAR) for assistance in building and protecting your wealth and minimizing taxes.

- Business Planning
- Business Owner and Executive Benefit Solutions
- Financial Planning
- Billing Consolidation
- Employee Benefits
- Investments and Asset Management



FLEXIBLE SPENDING ACCOUNT

Flexible Spending Accounts (FSA) are great perks employees can use to save on expenses pre-tax.

- Offer as part of your employer's benefits package.
 - Set aside pre-tax dollars for eligible medical, dental, vision, and dependent care expenses
 - Paycheck deductions
 - FSA could save 25% or more on qualified expenses
- Available FSA options include:
 - Health Care FSA
 - Limited Purpose FSA
 - Dependent Care FSA
 - Adoption Service FSA



HR ADVISORY SERVICES INCLUDING CLOUD-BASED COMPANY INTRANET

With a dedicated HR Account Manager, you're never alone in what can be a confusing and daunting area of your business. You need a trusted source to keep your business and your employees protected. With no limits to the number of calls and emails, the HR Account Manager service offers live support and is your trusted source for information and guidance. No inquiries are too small; no issues are too big. HR advisory services include:

- Live Support
 - Unlimited Calls and Emails
 - Designated Advisory Team
- Healthcare Reform
- Statutory Compliance
- Wage & Hour Questions
- Harassment Training
- Compliance Guidance
- Cloud-Based Intranet (designed to assist with Compliance, Legislative Updates, collaborate/disseminate important documents to employees, access to forms, policies and state legislation updates)
- Policy and Procedure Review
- Research
- Regulatory News & Information
- Handbook Review & Redline
- Secure Data Storage

MINIMUM ESSENTIAL COVERAGE PLANS

MEC plans meet specific requirements outlined under the Affordable Care Act (ACA) and ERISA but at a fraction of the cost of a traditional health insurance plan.

- Exceptional customer service
- Affordable ACA-compliant benefits
- Virtual health services
- Employer portal access for administration
- 24/7 access to doctors
- RX drug plan
- Behavioral health/therapy
- Enrollment and implementation support
- IRS reporting (may cost additional)
- Billing consolidation

NURSE TRIAGE MEMBERSHIP

Our nurse triage service partnership allows you to control 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.

- Available 24/7/365 (including holidays)
- Provides a reasonable and neutral avenue for employees to report a workplace injury
- Nurses ranked as one of the most trusted professions
- Employees are more comfortable providing details regarding their incident
- Reporting allows for tracking of safety concerns
- All calls are recorded with transcripts and call recordings available if needed.
- Call times average 14 minutes.
- More extraordinary satisfaction experienced by the injured employee promotes improved workplace morale.

ON-DEMAND RISK-MANAGEMENT, SAFETY, AND COMPLIANCE PROS

We deliver to you a risk and safety workforce reimagined. Consider our on-demand service vendor for safety management, OSHA mock audits, OSHA 10/30 Training, loss control, program development, and more.

- OSHA Mock Audit
- OSHA 10/30 Training
- Safety Manager
- Program Development
- Loss Control/Risk Audit
- Ergonomics
- Environmental Services
- Vendor Certifications

WORKSITE PLANS

Also known as supplemental insurance, these plans are a cost-effective solution to help employees offset out-of-pocket medical expenses.

- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Group Term Life
- Limited Medical
- Short-term Disability
- Hospital Indemnity Insurance

401(K)

Fusco Orsini & Associates developed a Pooled Employer Plan (PEP) and Multiple Employer Plan (MEP) to assist employers with recordkeeping, administration, and cost-savings strategies related to their retired plan offerings.

Employee Benefits:

- Available for new and existing plans
- Cost-effective
- Limits fiduciary liability
- Minimizes operational responsibilities
- Allows you to focus on your business

Participant Benefits:

- Affordable retirement plan option
- Robust participant support resources
- Provides access to retirement plan benefits

Plan Advisor:

- Monitors the PEP
- Employer support
- Plan design consultation
- Delivers participant education
- May provide participant consultations