



***EMPLOYEE SOLUTIONS GROUP
OPERATIONS CENTERS***

***Chicago, IL
Tempe, AZ***

**Business – ERISA – ACA Compliance
Tax Advantage Healthcare Solutions**



Let's build a better benefit program together.

When we built Employee Solutions Group, we started it with a simple unique philosophy, "Old School Values. New School Thought.™"

What it means is simple. First, we still believe that service matters. When I say that, I don't mean it lightly. It starts with shaking your hand at our first in-person meeting and extends to our commitment to help you manage clients more efficiently and more effectively – providing you better service that drives savings.

Second, we bring you **solutions** designed to make our clients' benefit programs work more effectively without sacrificing cost efficiency.

An example of this commitment is our partnership with Employee Solutions Group. ESG provides a turnkey solution, which prioritizes client's, simplifies plan administration and compliance and allows employers to spend more time making their businesses successful.

Through efficient administrative services, ESG expertise can help reduce the cost of managing Premium Only Plans (POP), Flexible Spending Accounts (FSA), Health Savings Accounts (HSAs), Health Reimbursement Account (HRAs), Transportation Plans (TRANS Flex), COBRA, and ERISA Compliance. These plans can provide incredible tax saving opportunities for employees and employers.



Thank you for this opportunity. We look forward to helping you.

Sincerely,

Employee Solutions Group



Partner with Employee Solutions Group

Employee Solutions Group (ESG) – a business providing you creative leadership providing tax advantaged healthcare solutions. Our clients include a variety of industries, all searching for a solution to bend the health care cost curve down. We have accomplished this with our clients. Here is what some have said:

"We were prepared to eliminate health insurance; the cost has become prohibitive. ESG has provided us a simple comprehensive cost-effective compliance strategy that saved us over \$60,000 each year for the past three years."

[A small business owner with 19 employees]

"We have struggled with health care solutions that empower our employees with tools to manage their health care costs. We care about our employees and always wanted to do the right thing to protect them from the huge costs. It seemed no matter what we thought was best, someone was always left out and disappointed. This is very frustrating.

What ESG did was teach us how to customize our benefits and give employees a choice in how to best cover themselves and their families. They taught us about consumer driven health care, and now 80% of our employees take advantage of plans that really work for them. Flexible Spending Accounts, Health Savings Accounts, Health Reimbursement Accounts and an educational process that has taught our employees how to manage the health care process.

We are finally partners with our most important resource, our employees!"

[A mid-sized employer with 75 employees]

"ESG shares our commitment to help businesses develop innovative employee benefit strategies that minimize the financial impact caused by the rising cost of health care and increase concerns for health care compliance. And, as an insurance agent/broker, ESG can help you provide solutions that can generate real cost savings for your clients and their employees. Honesty, trustworthy, and truly a partner to us and our employers."

[A Large Insurance Agency]

About Employer Solutions Group

Employee Solutions Group simplifies the technical and confusing issues dealing with the rising cost of health care and benefits. They are experts in administering the following benefit plans and liability management practices:

- Premium Only Plans (POP)
- Flexible Spending Accounts (FSA)
- Transportation Commuter Flex (Trans Flex)
- Health Savings Accounts (HSA)
- Health Reimbursement Accounts (HRA)
- COBRA & Mini-COBRA Compliance (COBRA)
- ERISA Wrap Compliance (ERISA WRAP)



The partners at ESG have years of management and consulting experience to a variety of industries. With over 90 years of varied industry and employee benefits consulting / tax experience, ESG can provide clients a unique and valuable perspective to their employee benefits, tax advantaged healthcare solutions, hiring, COBRA and ERISA compliance necessary to accomplish their business and compliance goals.

ESG has offices both in Chicago, IL and Tempe, AZ.



Premium Only Plan

A Premium Only Plan (POP) will cut payroll taxes for employees and employers, without cutting compensation, in fact it will increase take home pay. A Section 125 Premium Only Plan saves the employer and the employee money by reducing payroll taxes.

The POP works by making one simple adjustment in your payroll process. With a POP, the contributions an employee makes for insurance premiums for health, dental, disability and group term life insurance programs can be paid for pre-tax. The net result is that the employee saves at least 22% in Federal and FICA taxes. The employer also saves the 7.65% FICA / Medicare matching taxes.

The Result - Employers save payroll taxes and employees save premium dollars – A WIN-WIN strategy.

POP Tax Saving Estimate

Annual Health & Medical Premiums	\$3,600
Annual Dental Premiums	\$1,000
Annual Disability Premiums	<u>\$ 600</u>
Total Qualified Premiums	<u>\$5,200</u>
Employee Tax Savings (22%) *	\$1,144
Employer Tax Savings (7.65%)**	\$ 398

* Tax rate represents estimated employee Federal, State, Social Security and Medicare taxes.

** Tax rate represents estimated employer Social Security and Medicare tax match at 7.65%.



Difference

It's all about experience and "know how". POP plans are a staple in offering employees cost effective health care solutions. These tax advantaged plans can be customized to improve the group benefit offering, reducing employee cost, simultaneously offering a savings strategy for the employer.

Popular POP plan designs include: pretax premiums for group medical, dental, vision, accidental health, cancer coverages or even gap plans. These include the cost for employee and dependent coverage.



Flexible Spending Account (FSA) Tax Free Medical Expenses on a FSA Debit Card

Flexible Spending Account, (**FSA**) lets employees set aside a certain amount of each payroll check into an account — that will be used for out of pocket medical expenses, before paying federal, state, social security or Medicare income taxes on their gross wages.

During the year, participants have full access to this account for reimbursement of qualified expenses. Participants may access these funds using the FSA Debit Card (optional by employer). This point of sale event, in many cases, is automatically approved by the merchant (some purchases require additional documentation). Manual claims are processed daily and generally are reimbursed via direct deposit to the participant's bank account.

FSA Flex offers all pretax accounts including: Dependent Day Care, Transportation and Parking and Pretax HSA Electronic Funding.

The benefits of an FSA include:

- ❖ Reduces payroll costs—Saves employers thousands of dollars in payroll taxes a year.
- ❖ Increases employee’s realized benefits and take-home pay. There is no increase in employer contributions for employee benefits.
- ❖ FSA offers specialized customer service support with knowledgeable support team.
- ❖ Debit Card based settlement of medical, dependent day care, transportation claims.

Sample of FSA Tax Savings

Health, Dental, and Disability Premiums	\$ 2,000
Out of Pocket Deductible Expenses	\$ 500
Over the Counter Drugs	\$ 500
Total Qualified Expenses	<u>\$ 3,000</u>
Employee Tax Savings (25%)*	\$ 750
Employer Tax Savings (7.65%)**	\$ 229

* Tax rate represents estimated employee Federal, State, Social Security and Medicare taxes.

** Tax rate represents estimated employer Social Security and Medicare tax match at 7.65%.



It's all about experience and "know how"!



Difference

ESG understands how to ADVISE, EDUCATE AND IMPLEMENT all tax advantaged programs including tax account interrelationships. The IRS and EBSA have made the playing field difficult for employers to navigate. ESG can seamlessly get you through the indecision and confusion.

Let's build a better program today!



Health Savings Account

Tax Free Medical Expenses with a 401(k) Similar Investment Savings Plan

Health Savings Accounts (HSA's) are designed to help individuals pay for future qualified medical and retiree health expenses on a tax-free basis. The new Health Savings Account combines the best of both the FSA and HRA. Contributions, interest and investment earnings accumulate tax free.

The HSA will allow for contributions to be made on a pre-tax basis by an employee or their employer. Any unused balance in the account will be rolled forward to the next year.

Eligibility

Participation is limited to those individuals who are participating in a statutorily defined High Deductible Health Plan (HDHP) and are not covered under any other health plan. HSA funding can come from employers, eligible individuals or both.

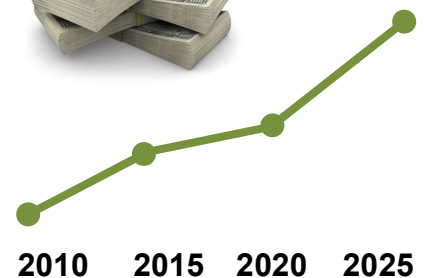
HSAs may be offered under an employer's cafeteria plan, thereby allowing employees to contribute with pre-tax salary reductions. Distributions (reimbursements) from an HSA are always excluded from an individual's gross income to the extent the distributions are for medical care as defined by Code Section 213.

The features of an HSA account include:

- ❖ Full Web Based Portal and Mobile Application for Account Access, Activity Monitoring, Claim Submission, and Investment Review
- ❖ Point of Sale Visa Logo Health Claim Card
- ❖ Integrated Excess Cash Investment in Risk Appropriate Mutual Funds over \$2,500
- ❖ Investment Portal & Interest Bearing Savings Account
- ❖ Self-Adjudication of Medical Claims
- ❖ Pretax FSA / HSA Contribution Integration
- ❖ HSA Medical Savings Accumulate Without Risk Of "Use It or Lose It"

HSA Investment Options

INTEREST BEARING OPTION		Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Mutual Fund Returns as of September 30, 2018				
MUTUAL FUND OPTIONS		Category	Symbol	Resource Links	YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
HealthcareBank Interest Bearing Account		Cash Equivalent		0.20%	0.20%				
<small>FDIC Insured - Bank Guarantee</small>									
T. Rowe Price Capital Appreciation	Allocation—50% to 70% Equity	TRAIK	P	M	7.45%	12.02%	11.06%	10.99%	0.60
American Funds Capital Inc Bldr	World Allocation	CAIFX	P	M	-1.33%	7.46%	5.73%	6.37%	0.40
DFA US Large Cap Value	Large Value	DFLVX	P	M	3.60%	15.50%	11.82%	11.29%	0.37
Vanguard 500 Index	Large Blend	VFIAX	P	M	10.53%	17.27%	13.91%	11.95%	0.04
American Funds Growth Fund of Amer	Large Growth	GFFFX	P	M	14.59%	19.29%	14.79%	12.64%	0.43
Vanguard Mid Cap Index	Mid-Cap Blend	VIMAX	P	M	7.37%	13.78%	11.06%	12.42%	0.05
JPMorgan Market Expansion Enh Idx	Small Blend	PMHIX	P	M	6.36%	15.44%	11.86%	12.12%	0.61
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NBMIX	P	M	15.08%	15.05%	12.38%	12.37%	0.73
Vanguard Small Cap Index	Small Blend	VSMAX	P	M	11.04%	16.34%	11.48%	12.36%	0.05
Vanguard Small Cap Growth Index	Small Growth	VSGAX	P	M	16.87%	17.77%	11.46%	13.09%	0.07



Grow Your Investment Tax Free!

Turnkey implementation, superior service for you and employees, and a money saving guarantee! ESG offers you a partnership to maximize the effectiveness of your benefit program.



Difference

ESG helps you effectively manage your employee relationships efficiently, providing expertise and savings you can rely on without the headaches and hassles. No data center support, rather a support team dedicated to you, our customer!

Contact Employee Solutions Group to start implementing your Tax Advantaged Strategy today!



Health Reimbursement Arrangements

A New Method to Craft Your Custom Group Health Plan

Health Reimbursement Arrangements (HRA) allow an employer-funded account to repay the unreimbursed medical expenses of employees. Employers don't have to pre-fund the entire HRA account, they can simply reimburse employees as they submit claims. Therefore, the less employees spend on medical expenses, the more the employer saves.

A June 2002 Internal Revenue Service ruling clarified that employers who offer these group benefit plans must have proper plan documentation and that certain nondiscrimination rules apply. ESG makes these steps simple, we do all the necessary tax documentation and compliance requirements.

Companies of any size can establish a tax free HRA program. An HRA gives the employer control over the expenses they will reimburse and the flexibility to design a benefit plan that can meet their employees' needs. This plan can be used in conjunction with or instead of a traditionally insured group medical plan.

The Benefits Include:

- Reduces benefit costs — saves employers thousands of dollars in premium cost per year.
- All reimbursements are tax free benefits paid to employees for qualified expenses.
- HRA specialized customer service and claim support is part of our normal business process.
- Daily processing of claims and direct deposit of reimbursements.
- Internet based account review 24X7X365.

Section 105 HRA account may reimburse any or all of the same expenses as a Section 125 Medical Flexible Spending Account (FSA). The HRA stipulates the definition of Qualified Medical Expenses.

HRA may also reimburse non-employer sponsored health premiums referred to as a QSEHRA. **FLEXHRA's** provides tremendous flexibility structuring your benefit plan offering.

Popular plan designs include reimbursement of:

- Qualified Medical Expenses (defined by Section 213(d) of the IRC) for Employees and Families
- Individual Health Plan Premium Reimbursement (Referred to as QSEHRA or ICHRA)
- Single Medical Expense Reimbursement (i.e. Orthodontics, Diabetic Supplies, Lasik, or of Uninsured Qualified Medical Expenses). These may be gaps in the group benefit plans.
- Insurance Deductible, Coinsurance or Copay Replacement

With **FLEXHRA**, employers have the flexibility to design their own benefit plan and control what the benefit might cost.

FLEXHRA offers the following benefits:

- Reduced benefit costs and takes the first step toward Consumer Driven Health Care.
- Meet the Needs of a Diverse Employee Group with options for a dual choice insurance strategy.
- Establish a long-term strategy ultimately reducing benefit renewal increases to single digits.
- Create customized reimbursements defined every year to meet the gaps in your selected insurance product.
- Optional: employers may choose to rollover unused benefits to future years.



TRANSPORTATION FLEX FSA

PRETAX TRANSPORTATION BENEFITS

Section 132 Transportation Benefits

The awareness of Section 125 / 132 Flexible Spending Plans is continually increasing. With the ever-increasing cost of employee's transportation to / from work, more employees are hearing about the much-needed benefits of having a flexible spending transportation plan.

Transportation Flex FSA (TRANSFlex) simplifies administration and allows employers to spend more time making their businesses successful. A comprehensive, efficient and innovative service, TransFlex FSA maintains plan compliance, manages employee spending accounts, and most importantly saves both employee and employers money.

In 1998, Congress enacted statutes authorizing fringe benefits with tax free status. Section 132 flexible spending allows employees to set aside their own money in order to pay for transportation expenses on a pretax basis. This turns into incredible tax savings opportunities for your employees, which in turn increases their take-home pay without costing you more money. In almost all cases tax savings are well over the amount of dollars paid in administrative costs.



Transportation Flex FSA can be structured to include a variety of benefits:

- Transportation expenses including transit passes, commuter highway vehicles, and qualified parking

With TransFlex FSA, Employers realize the benefits of:

- Reducing Employer and Employee Payroll Tax Costs.
- Addressing the Needs of a Diverse Workforce.
- Recruiting and Retaining Quality Employees.
- Making public transportation a financial and environmental advantage.



Pretax Fringe Benefits – Transportation

Financial Benefit Illustration:

When employees use tax-free dollars to pay for these expenses, they realize an increase in their spending power and substantial tax savings (approximately 30% savings on average). The company saves on the matching FICA (7.65%) on every dollar employees contribute to the plan.



Here is an example:

	<u>Without FSA</u>	<u>With FSA</u>
Salary	\$30,000.00	\$30,000.00
FSA Dollars	\$0.00	\$6,360.00
Taxable Income	\$30,000.00	\$23,640.00
Federal & State Tax: (15% + 5%)	(\$6,000.00)	(\$4,728.00)
Social Sec: (7.65%)	(\$2,295.00)	(\$1,808.00)
Income After Taxes	\$21,705.00	\$17,104.00
Transportation:		
Parking Expenses (Max \$265 / Mo)	(\$3,180.00)	
Commuter Transit: Buses & Trains (Max \$265 / Mo)	(\$3,180.00)	
Take Home Pay	\$15,345.00	\$17,104.00
		Pay Increase \$1,759.00
	Employee's Annual Savings	\$1,759.00
	Employer's Annual Savings	\$ 487.00

These are real tax savings to every employee that participates and every employer that sponsors a FSA Transportation plan (saves the FICA and Medicare matching).



COBRA & (Mini) COBRA Administration

Simply to Confusion and Exposure of COBRA

The Consolidated Omnibus Budget Reconciliation Act (**COBRA**) mandates that any organization with 20 or more full or part-time employees* offer a “temporary continuation” of group health, Health Reimbursements Arrangement (HRA) and Flexible Spending Accounts (FSA) benefits to employees (and covered dependents) upon experiencing a qualifying event.

State Legislators have created continuation which mandates continuation for organizations offering group health and welfare plans with less than 20 employees

ESG COBRAflex & (Mini) COBRA can help stop the frustration and manage the liability, the premium collections and the regulations for all sized clients. COBRA administration is a complex process governed by constantly changing rules and regulations. Virtually every aspect of COBRA and (Mini) COBRA is extremely time sensitive. Non-compliance can result in excessive penalties, legal fees and significant financial risk to the employer.

The risk of non-compliance can be severe. Penalties and excise taxes start at \$100 per day per violation with the maximum excise tax being in the hundreds of thousands of dollars depending on the size of the company being audited.

ESG COBRAflex, we can coordinate every aspect of COBRA administration, from start to finish – managing all the necessary communications, notices, forms and record keeping. Your clients will only need to inform us of newly eligible plan members, all qualifying events, plan and rate changes, and review of monthly management reports.

COBRA eligible benefits include:

- Group Medical health plans
- Stand alone vision and dental
- (including voluntary plans)
- Health FSA’s
- Health Reimbursement Arrangements (HRA)
- On-site medical care for non-occupational illnesses and injuries
- Employee assistance plans
- Stand alone pharmacy programs



U.S. DEPARTMENT OF LABOR

ARIZONA DEPARTMENT OF LABOR



The COBRAflex & (Mini) COBRA Process **

COBRA & (Mini) COBRA are referred to as “The Developing Law” and certainly operate as the name implies. It is laden with changes, updates, subsidies, Department of Labor intervention from federal, state and governmental agencies. Often, the rules are vague and ambiguous.

Our process is refined regularly and includes a comprehensive administration, tracking and premium management approach, that manages the process, and informs you of the changes the law mandates.

** the details of The COBRAflex & (Mini) COBRA Process are presented on the following page.



The COBRAflex & (Mini) COBRA Process

[Administration Features](#) | [Tracking](#) | [Premium Administration](#)

Administration Features

- You Notify and we generate COBRA notification letters, enrollment forms, Certificates of Coverage, and the calculated premium due.
- Generate a waiver of coverage letter, allowing QBs to indicate that they do not wish to participate in COBRA coverage as part of the Cobra Election Notice package.
- Print and mail rate-change notices to all plan participants.
- Generate a periodic eligibility confirmation letter, verifying continued eligibility.
- Generate a letter to QBs notifying them that the end of their COBRA coverage term is near, and then generate another Termination letter after the end of their COBRA continuation.
- Generate a letter when a QB turns 65, reminding them of Medicare eligibility.
- Generate a letter notifying insurance carriers when a QBs enrolls or terminates from a plan.
- For returned checks, the system can generate an N.S.F. letter, assess fees and generate bills.
- Generate late payment notices.
- A COBRA General Notice for the Carrier / Sponsor is generated when each newly eligible employee and dependent name is entered.
- View and re-print letters on a per-QB basis or view the entire correspondence history.

Track Information

- Automatically track the enrollment period and first payment period for each QB and print a termination letter if enrollment forms or payments are not received within the proper timeframe.
- Allow the user to assign QBs to departments.
- Give each dependent the choice to enroll in each available employee benefit plan, and automatically adjust premium payments due accordingly.
- Tracking of secondary qualifying events for spouse / dependents.
- Coordinate the application of state continuation laws with Federal COBRA.
- Review key COBRA information on-line via the web.
- Electronically notify / confirm Qualifying Event COBRA Election Notification and Terminations to employers.

Premium Administration

- Calculate the appropriate administrative fee.
- Prorate premiums for the first or last month of COBRA coverage, when necessary.
- Generates monthly premium notices or coupons or allow QBs to elect to participate in direct bank drafts.
- Automatically adjust premium invoice for a premium subsidy.
- Accurately manage the ARRA premium subsidy.
- Reimburse employers for premiums collected on a quarterly basis.



ERISA WRAP (Summary Plan Description)

A Compliance Solutions for Employers Offering Group Benefit Plans

ERISA (Employee Retirement Income Security Act) requires group health plans to have a written plan document in place, and to provide a summary plan description (SPD) to plan participants upon enrollment in the plan, among other times. The written plan document is the instrument by which the plan administrator must operate the plan. The SPD, on the other hand, is the instrument by which the plan notifies the participants of the plan's terms, such as plan eligibility, funding, contributions and benefits. While the plan document and the SPD should be consistent, they are two separate documents and are both separately required by ERISA.

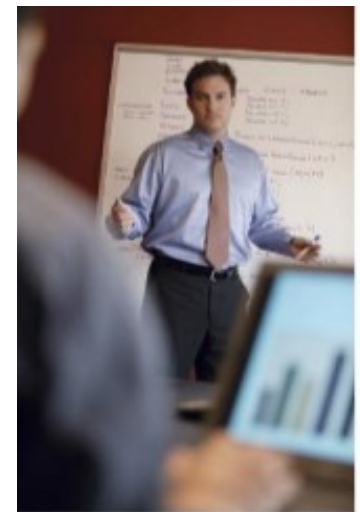
ERISA places the burden of satisfying the plan document and the SPD requirements on the plan administrator which is generally the employer. With respect to the SPD, fully insured plans may think that they can rely on the insurance carrier's contract, policy or certificate booklet (collectively, the certificates) with the plan sponsor to satisfy the SPD requirement. However, while the carrier certificates may contain much of the information that is required to be contained in the SPD, most certificates will not likely satisfy the SPD requirement in and of itself.

The employer may contract with the carrier or a third-party administrator (TPA) to provide the SPD. However, unless the carrier or TPA has been designated as plan administrator (and even then, it's not entirely clear), the employer as plan administrator is still liable if the carrier or TPA fails to furnish an adequate SPD. While a carrier or TPA that contracts to provide SPDs and/or become "plan administrator" may be liable to the employer as a matter of contract law for failure to do so, the employer will remain liable under ERISA for the carrier or TPA failure. A plan administrator may draft an SPD by itself or engage an outside entity to assist.

Coordinating with the carrier certificates, the plan administrator will use a "wrap" document, which basically means that the employer will take the insurance carrier's certificate and add (or "wrap") any required ERISA language (and any additional items that are needed) to the certificate.

The wrap document is used solely to wrap the required ERISA language around a single policy or plan. This would be used by both self-funded and / or fully insured client that simply wants to wrap the ERISA language around a medical certificate of coverage (or dental, vision, disability, life). Carriers often include state-mandated provisions regarding coverage, but do not always include the required federal ERISA requirements.

Based on the above, while carrier contracts, policies and certificate booklets may function as the written plan document, such documents will usually not include required ERISA language and specifics about the plan itself. When this happens, adding a wrap document or mega-wrap document will be necessary for compliance with the written plan document and SPD requirements under ERISA.



Important Points

- *ESG will prepare the necessary signature ready Wrap & Tax Advantaged plan documents necessary to protect pretax arrangements offer by employers.*
- *ESG prepares both simple and complex (Mega) wrap documents based on the structure of the employee's benefit plan offering.*
- *Wrap Plans are required in addition to other tax compliance tax free arrangements:*
 - *FSA*
 - *HSA*
 - *POP*
 - *HRA*
- *ERISA penalty provisions for non-compliance are \$100 per day per employee resulting in substantial risk for non-compliance.*



Let's summarize these programs:

- **Premium Only Plan (POP)** – Section 125 of the IRC that allows pretax contributions to a healthcare account which may be used to pay for qualified medical, dental, vision, supplemental health and disability premiums. Section 125 requires a fully complaint tax plan document, in addition to the Wrap Plan.
- **Flexible Spending Account (FSA)** – Cafeteria or Flexible Spending Accounts (FSA) – Section 125 of the IRC that allows pretax contributions to a healthcare account which may be used to pay for qualified medical expenses. Section 125 requires a fully complaint tax plan document, in addition to the Wrap Plan.
- **Health Saving Account** – Section 223 of the IRC that allows contribution on a pretax basis to and HSA Bank Account, which allows for carryover of unused funds to future years, without concerns for Use It or Lose It provisions of Section 125 of the IRC. Section 223 & 125 requires a fully complaint tax plan document, in addition to the Wrap Plan.
- **Health Reimbursement Arrangement** – Section 105 in the IRC allows employers to reimburse health and welfare expense to employees, it and only if the expenses are incurred in conjunction with an overriding health care plan (often required to be linked to the health plan). Section 105 requires a fully complaint tax plan document, in addition to the Wrap Plan.
- **Transportation Plans** – Section 132 of the IRC allows employees to deduct from payroll amounts incurred for parking and transportation for the purpose of employment. Section 132 requires a fully complaint plan, in addition to the Wrap Plan.
- **COBRA & (Mini) COBRA** – a turnkey administration program that is a full COBRA outsource. (Mini) COBRA is mandatory continuation of Group Benefits in most states with special notification responsibilities placed on the Employer. The goal is to simplify the complexity of health and welfare benefit continuation after termination / resignation / loss of coverage for reduction in hours, etc. (Mini) COBRA also collects premiums paid for by the Beneficiary (to continue coverage after termination). COBRAflex will notify, manage elections, collect premiums and remit them back to the Employer.
- **Wrap Plans** – Summary Plan Description that will summarize the necessary legal requirements of ERISA (Employee Retirement Income Security Act). ERISA places the burden of satisfying the plan document and the Summary Plan Description (SPD) on the Plan Sponsor (Employer). With respect to the SPD, Plan Sponsor's offering fully insured plans may think that they can rely on the insurance carrier's contract, policy or certificate booklet (collectively, the certificates), unfortunately, the certificates do not satisfy the ERISA requirements (carriers openly deny that these are ERISA compliant). The ERISA Wrap is a compliance project to avoid potential ERISA penalties.



Difference

Turnkey implementation, superior service for employers, and a money saving guarantee! ESG offers you an alternative to "big box" administrators that may not be able to provide you or your clients the service and savings they deserve and expect.

ESG helps you effectively manage your benefits solutions efficiently and cost effectively. ESG expertise simplifies the process without the headaches and hassles, keeping you focused on what is most important, your business.

Contact Employee Solutions Group to start implementing your Tax Advantaged Strategy today! Ask about our preferred customer discounts.

ESG CORP

• 140 E. Rio Salado Parkway, Suite 900 • Tempe • AZ • 85281
• P.O. ox 4953 • Naperville • IL • 60567

Email: Sales@esgcorp.biz Toll Free: 877.668.8522