

PSA EMPLOYEE BENEFITS

You're the benefits superhero.

We're your secret weapon.

Attract and Retain Top Talent, Control Costs and Stay Compliant.

For the most part, all brokers are paid the same, yet the services and expertise you get can vary significantly. We find that many brokers are surprisingly light in the realms of strategic consultation, cost containment strategies, compliance oversight and alleviation of administrative burden. Our seasoned pros can provide you with a single source solution for all your employee benefits needs by working as an extension of your HR team.



psafinancial.com



800.677.7887



EMPLOYEE BENEFITS CONSULTING

CORE SERVICES





Regulatory Compliance Services

A full range of regulatory compliance services is provided, including advice on COBRA, HIPAA, FMLA, Medicare Part D, HSAs, cafeteria plans, and FSAs. To comply with Department of Labor requirements, we will prepare the Form 5500 filing, Summary Annual Report and Summary Plan Description for your health and welfare plans. We will also keep you abreast of all state requirements that affect your plan.

Upon engagement, PSA will perform an initial compliance review to assess the level of compliance with major laws and regulations that impact health and welfare benefit plans. The compliance review consists of an in-person meeting to review plan documents and contracts, discuss processes and procedures, and follow-up for areas of potential noncompliance.

To keep you abreast of changes and news we publish a monthly “Benefit Minute” e-newsletter via the PSA blog. [Click here](#) to visit the PSA blog.



Client Advocacy Center

Think of PSA as your benefits help desk. We give you and your employees access to a team of experts dedicated to solving day-to-day issues that may arise in your benefits plan. Our toll-free number assures your employees can get prompt answers to their benefit questions directly, without burdening your company's management or human resources personnel.



Employee Education and Communication

We have an in-house team that specializes in Employee Benefits communication, as well as a full staff of specialists who manage the fulfillment and distribution process.

Successful benefits enrollment starts with communications that are clear and effective. That means avoiding insurance jargon and using an informal tone. It's also important to be upfront and explicit about changes and enhancements to your benefits program. Ongoing education for employees about how to utilize their benefits is also very helpful. All employee communications are customized specifically for each client to ensure that company communication standards (e.g. fonts, colors, logos) are being met. Your corporate values and company philosophy are incorporated in a professionally designed communication, which represents your brand image that your employees will recognize.

ADDITIONAL PSA SERVICES



Human Resources Management and Consulting

Our seasoned team helps you maximize your human capital investment by streamlining your HR functions and effectively incorporating key business strategies into daily HR activities. We provide ongoing support either on a project or on a long-term basis, and ensure you achieve your desired business results.



Risk Management and Commercial Insurance

With our expert assistance, spend less time on insurance matters and more time on the things that matter to your business. Our risk management philosophy is based around helping you identify and control both your insurance cost and potential claims. The specialists at PSA partner with you to ensure that you understand all the exposures you face in the day-to-day and long-term operations of your company. We'll work with you to craft a custom solution that provides the best coverage for your particular situation.



Personal Insurance

We take pride in building solid relationships with our clients based on trust and mutual understanding. As your partner, we represent your best interests when identifying and effectively managing your life's risks, which can imperil the assets you've worked hard to attain. We can help you select appropriate coverage to minimize your different exposure and build an integrated plan to protect what matters most in your life.



Lynn Argenbright



410-773-4118



largenbright@psafinancial.com



www.psafinancial.com