



# TSiB's **Employee** Benefits Programs



## A competitive Employee Benefits Program is a critical element for attracting and retaining employees. TSIB will work with you to create a program tailored to your company's needs.

### In addition to providing benefit packages, at TSIB we:

- Stay on top of rising costs
- Help you strategize for multi-year cost management
- Collaborate with you to generate a roadmap
- Help you achieve sustainable results
- Match you with Insurance Carriers that can provide plans within your company's budget
- Ensure a high level of Customer Service
- Assist in launching wellness initiatives for your employees

TSIB's Benefit Programs can be customized to fit any industry with Employers of all sizes from- Construction to Entertainment, Education to Hospitality as well as Medical Facilities and Non-Profit Sectors. Our team is ready to help you take the next steps in protecting your employees.

### Only at TSIB

Our approach is simple. It starts with setting up a meeting. Our team reviews your current program and what you'd like to offer or change. Our goal is to create a customizable Benefits Program best suited for your company's needs.

We suggest you plan ahead and review your programs prior to your renewal. This allows sufficient time to provide a well-planned rollout of your Benefits Program and manage all the enrollments.

### Depending on your company goals, we have two approaches:

#### 1. Strategic Benefits Planning

When we look at your company's Benefits Program, we provide a holistic approach that considers the next 3-5 years. This program allows us to take a deeper dive into your long term goals and align your Benefits Program to match. Together we explore:



Sustainable benefits plan options



Industry trends & expectations for cost increases



Your company growth projections (i.e. headcount)



Organization cost estimates (i.e. overhead, materials, etc.)

Our goal is to ensure that you have a benefits package that supports your employees, at a cost you can sustain. In order to do that, we work with our Carriers to negotiate rates that make sense. We hold them accountable not only to provide consistent yearly rates, but exceptional customer service to you and your employees.

## 2. All Inclusive

TSIB can provide benefit plans as a standalone Benefits Program for your company or we can bundle your Benefits Program with your Corporate Insurance!

TSIB's approach makes it easier for you, as everything is under one roof. Our team of Brokers and Benefit Specialists work closely with each other to ensure you have the best insurance & benefits package. This partnership discovers gaps in services, issues, claims, and utilization. As a result, you're not only protecting your employees but your company overall.

### Group Products & Services:

TSIB offers many different Health and Ancillary Benefits. Ancillary Benefits can be offered on an Employer or Employee Paid Basis. The most common approach tends to be shared cost. Our most popular products & services include:

- Health: Medical & Pharmacy Plans, Telemedicine/Telehealth
- Consumer Driven Health Plans (CDHP)
- Dental
- Vision
- Life, Accidental Death & Dismemberment (AD&D) (Group, Individual, and Dependent Life)
- Short Term Disability
- Long Term Disability
- Employee Assistance Plans (EAP)
- Chiropractic & Acupuncture
- Executive Benefit Plans

### Additional Plans that can be offered on a Voluntary Basis *(Note: Most of these plans can be offered on an Employer or Employee Paid Basis):*

- Life, AD&D (Group, Individual, and Dependent Life)
- Accident / Disability
- Long-Term Care with Life Insurance
- Cancer
- Hospital Confinement Indemnity
- Specified Health Event
- Identity Theft
- Pre-Paid Legal
- Business Travel Insurance
- International Medical
- Discount Programs
- Pet Insurance

### Additional Resources and Services:

- Benefits Communication & Translation
- HR Technology & Benefits Administration Platforms
- Wellness Programs (i.e. Biometrics, Flu Vaccines, etc.)
- Benchmarking
- Employee Surveys
- Health Fairs
- Plan Performance Evaluation
- Funding & Contribution Analysis
- Benefits Compliance General
- ACA Compliance
- ACA Reporting 1094C
- 1095C ALEs
- Affordability & Credible Coverage Factors
- COBRA Administration
- HR Solutions: ERISA, HIPAA
- Section 125 Cafeteria Plans
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dependent Audits
- Leave Administration
- Wrap Docs & SPDs
- 5500 Preparation

Understanding what to include in your Benefits Programs can be overwhelming. Reach out to TSIB today to speak with a Benefits Specialist on how we can help!



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