

The insurance coverage and industry experience your business needs.



Imagine what you could achieve with the right health and benefits support team that can help you make the most of your investment by offering:

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Smart, strategic **guidance** for your growing company
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Cost-effective, next-generation **benefits programs** from our carrier partners
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**Resources** to help navigate the changing healthcare landscape
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Ongoing **support** so you can focus on your goals

Since 1992, **Automatic Data Processing Insurance Agency, Inc. (ADPIA)** has worked hard to become the agency of choice for businesses like yours — companies seeking a knowledgeable licensed team to help with their insurance needs.

### The right coverage is just the beginning

Too often, an insurance agent's service ends with simply selling you a medical policy. At ADPIA, we're just getting started. From our first meeting, we take a very different approach working together to create a benefits strategy that meets your unique business needs. We've cultivated relationships with carriers nationwide to offer you diverse group health plan options, ancillary benefits and financial solutions (e.g., FSA, HSA, HRA).

You can also count on ADPIA for COBRA and State Continuation services<sup>1</sup> through a vendor partner, as well as supplemental plans that can be added to virtually any base medical plan to help attract, retain and reward employees at the executive level. Through our affiliate, ADP, LLC, we can offer our clients an additional ADP Health and Benefits administrative solution<sup>2</sup> that integrates your benefit offerings with your ADP payroll to simplify tedious benefit-related tasks.

Our goal is to be there every step of the way, building a relationship you can count on and delivering a unique service experience — one that helps you optimize your company's healthcare investment all year long.



## The ADPIA Service Experience

Here are just some of the business benefits you'll enjoy when you work with us:

### A strategic, team-based approach

With our strong support team helping you manage your policy needs, you can focus your time and energy where they belong — growing your business. A licensed, dedicated **Client Executive**<sup>3</sup> delivers responsive, personalized attention as your day-to-day point person — smoothing the transition to a new plan, helping you troubleshoot carrier issues and addressing your concerns. A local licensed **Relationship Manager**<sup>4</sup> is available for on-site strategy sessions throughout the year, including reviewing your business goals and plan options, developing contribution strategies, coordinating open enrollment, managing the renewal process and helping you develop a smart, customized benefits strategy.



[insurance.adp.com](http://insurance.adp.com)

(1) COBRA (20+ employees); State Continuation (2-19 employees). (2) Pay-by-Pay is available with select insurance carriers and in select markets. (3) Available to employers with \$50,000 or more in premium. (4) Available to any ADPIA client with \$200,000 or more in premium and any ADPIA client serviced by the Major Accounts business unit.

The information contained herein represents the products and services available through one of the business groups of Automatic Data Processing Insurance Agency, Inc. (ADPIA). ADPIA services mid and large size clients with various insurance products and services through its other business groups. All insurance products will be offered and sold only through Automatic Data Processing Insurance Agency, Inc., its licensed agents or its licensed insurance partners; 1 ADP Blvd. Roseland, NJ 07068. CA license #0D04044. Licensed in 50 states. Certain services may not be available in all states or with all carriers. Clients must be using ADPs payroll processing service in order to qualify for the Pay-by-Pay service. Pay-by-Pay is available with select insurance carriers and in select markets. ADP cannot provide tax or legal advice. If you have any questions regarding how these programs may apply to your specific situation, please consult your tax or legal advisor. Automatic Data Processing Insurance Agency, Inc. is an affiliate of ADP. The ADP logo, ADP and Pay-by-Pay are registered trademarks of ADP, LLC. Copyright ©2015 ADP, LLC.

COBRA/State Continuation Services provided by COBRA-Care Advisors (CCA) require a separate agreement between client and CCA. The services listed here do not represent the complete services and obligations of COBRA-Care Advisors. The required Client Services Agreement outlines the roles and responsibilities between parties in greater detail. Additional fees may apply for certain services. Implementation Support and Ongoing Administrative Support require separate agreements between client and ADPIA.

## Dedicated, accessible employee resources

We've also made it easy for you and your covered employees to get the information they need without tying up internal resources. Our exclusive **Employee Advocacy Center (EAC)** is a dedicated service center staffed by a team of knowledgeable, fully licensed producers to support your employees when necessary. The EAC can help clarify benefits questions, discuss claim explanations, provide appeal support and more. It's everything your employees need to realize the full value of the benefits you provide and make the most of their coverage.

## Timely, accessible industry insights

As a client, we want you to realize the full value of your relationship with ADPIA — one that goes beyond your benefits plan. You'll gain access to important and relevant industry and legislative information related to healthcare but also the ever-changing landscape of Health Care Reform. We provide you with thought-leadership on a monthly basis with our newsletter, *Inside Coverage*, as well breaking news stories as they relate to your business. You and your employees also have access to ADP's "Eye on Washington" which provides updates on the Affordable Care Act (ACA) and other legislative news.

## Your benefits are our business.

At ADPIA, we're committed to providing the best services to you and your employees through our consultative approach. We've built our agency to help provide you with a unique service experience. When you choose ADPIA, you'll have our extensive resources behind you — to keep you focused on success.

## Connect with ADPIA today.

Call us at (855) 237.5335.