

With over **25** years of experience
in the finance and insurance industry,
our passion is helping businesses
IMPROVE THEIR BOTTOM LINE
through our **expertise** as well as through our
EXCLUSIVE BENEFITS SOLUTIONS.



HRB SOLUTIONS

We are proud to be able to bring solutions to groups that are not available through other agencies. These exclusive plans are saving companies on average 10-50% of their premium costs.

Our proprietary programs include Co-Ops, National Employer Health Pool, Self-funded and Fully insured programs that can accommodate groups of all sizes.

Other exclusive programs include employer owned healthcare clinics, for groups with a minimum of 1500 employees, we are saving groups 6-7 figures per year and have achieved ROI's as much as 70%.

Our partnerships with our own actuary, TPA, financial institutions, payroll vendors and compliance attorneys bring additional value and services to our clients.

SERVICES

Group benefits for employers with at least 20 enrolled

- Medical
- Dental
- Vision
- Disability/Accident/Life/Wellness
- Programs accommodate 1099's
- Trustee's
- Board Members

Employer owned near/onsite healthcare clinics

- Individual employers with over 1500 lives
- Multiple employers that want to band together
- Municipalities
- School Districts
- Unions
- Associations

ACA Compliance Solutions

- Keeping you informed and educated to avoid penalties and fees