



Total Benefit Solutions

More than just a policy writer, EMA Group offers extensive customer service and special packages designed exclusively for each company's needs. In most cases, the fees for these benefit packages are waived or substantially reduced. Please consult EMA Group, Inc. for more information.

Basic Service Package CORE BENEFIT SOLUTION

- Unlimited annual employer service calls to your EMA Client Solutions Advisor.
- Unlimited annual enrollment transactions.
- Unlimited annual employee/dependent calls to your EMA Client Solutions Advisor
- Annual comprehensive renewal review with client briefing.
- Annual open enrollment employee briefing.
- Annual carrier personal health portal online services training.
- Quarterly subscription to our newsletter **Employee Benefits Report** that gives your business valuable, "how to" information on employee benefits, retirement plans and human resource management issues.
- Subscription to the electronic version of **Employee Benefits Report** delivered right to your e-mail inbox each month.

Value \$5 PE/PM Minimum \$50 per Month

BENEFIT SOLUTION PLUS Package includes the entire package above plus:

- Full COBRA Administration package that includes 100% COBRA compliance, all COBRA notices and COBRA premiums collection services.
- HR Connect customized human resources and benefits website.

Value \$9 PE/PM Minimum \$95.99 per Month

TOTAL BENEFIT SOLUTION ENHANCED package includes both packages above plus

- Full flexible spending account administration with convenience debit card included.
- **Health Advocate®** included for all employees. Health Advocate, Inc. is an advocacy and assistance service company founded to specifically address many of the issues Americans encounter while accessing the healthcare and health insurance systems. Our expertise and relationships in the healthcare industry combined with our in-depth knowledge of health and related insurance policies and procedures, give us the know-how to act on our clients' behalf.
- **Benefit Essentials®**. The Benefits Essentials Business Library is a vast database of resources, including forms, checklists, policies, and model documents. The legal compliance information every business needs to know!

Value \$15 PE/PM Minimum \$159.99 per Month

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