

What is Group Employee Benefits?

Group products, purchased in the name of your company, provide your employees with Health, Dental, Long Term Disability, and Life insurance.

When is Group Employee Benefits needed?

Usually, once two or more employees have been hired, and if you plan to recruit more employees, you will need to start implementing Group Benefits.

Why do I need Group Employee Benefits?

It's Expected. Health and Life Insurance is no longer considered a "fringe" benefit. Most employees have come to expect full benefits as part of their overall compensation package, and you need to offer good Health Insurance plans and some ancillary coverage like Dental, Disability, and Life Insurance to help you attract and retain top-notch workers.

Your Competition Offers It. Comprehensive Health, Dental, Long-term Disability, and Life insurance plans make working for your company more desirable, and gives your firm a competitive edge against other companies when you want to recruit new employees. You don't want to lose out on luring a great addition to your staff because your competitor offered a Health Insurance Plan, and your firm doesn't have one in place yet!

Disabilities Act

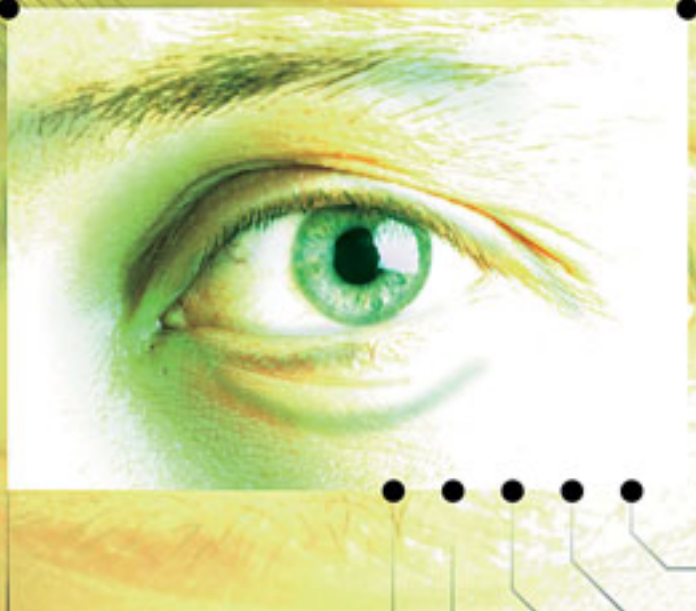
ADA (Americans with Disabilities Act) isn't the first law aimed at protecting disabled people. Legislation regarding disability rights goes back to at least 1935, when Congress provided certain rights for disabled children. Other legislation followed. For example, in 1973 the Rehabilitation Act provided rights for disabled persons dealing with the federal government.

Today, the ADA may be the best known law of its type, but there are quite a few other laws touching on the rights of disabled people. If, for some reason, ADA does not protect a person, there may still be a remedy under other laws. Federal disability rights laws include the Individuals with Disabilities in Education Act, the Vietnam Era Veterans' Readjustment Assistance Act, and the Telecommunications for the Disabled Act, along with several others. Let's not forget ERISA, which is a federal law that affects many health plans, and prohibits some types of discrimination regarding employee benefits. Many federal laws are intended to replace state laws; the ADA does not.

If a state law is broader than ADA, it may be used. Prior to the ADA's being enacted in 1990, state laws were commonly used in disability cases. As a result, even though ADA is still pretty new, there is a great deal of history along with many court cases dealing with disabilities in the contexts of drivers' licensing, AIDS, and drug problems.

What is a disability?

You'll recall that in earlier times people were often called "crippled" or "handicapped." These days, disabled people may be called "challenged." ADA uses the term "disability," referring to substantial impairment in carrying out life activities. But it goes further, in also protecting people who are perceived as being impaired or who face discrimination because they associate with disabled people. cases involving drug abuse, contagious diseases, and learning disabilities are given different consideration than other disabilities.



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- ✓ We strive to develop a customer base that will appreciate our service orientation and value added approach.
- ✓ We provide our clients with competitive, high quality insurance oriented products.
- ✓ We endeavor to maintain long-term customer relationships that are based on coverage and service.
- ✓ We embrace automation as a means to enhance service and improve communication.

To accomplish these goals, we establish departments, standards, workflows and procedures that enable us to provide a consistently high level of service to our customers. We staff each department with competent, ethical, individuals who are dedicated to continuing education and professional development.

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