



Wiseman & Associates has an established reputation of excellence in employee group benefits. Business owners take on a great responsibility when selecting benefits packages for their employees. Our advisors analyze plan design, cost, underwriting, and claims in order to secure the maximum value from employee benefits dollars.

W&A offers our comprehensive service to all clients, regardless of size.

## Services

- Health care benefits analysis:
  - ~ Evaluate options, including high-deductible and traditional plans, with an emphasis on consumer-driven plans
  - ~ Match health care benefits to company philosophy and how employees use health care
- Strategic planning
- Renewal negotiating
- Claims audits
- Employee education
- COBRA and HIPAA administration
- Retirement plan consulting
- Summary plan description booklets

## Solutions

- Health Insurance (fully-insured and self-insured)
- Dental Insurance
- Life Insurance
- Disability Insurance (long-term and short-term)
- Long Term Care Insurance
- Voluntary Benefits
- Medicare Supplements
- Flexible Spending Accounts (FSA)
- Health Reimbursement Arrangements (HRA)
- Health Spending Accounts (HSA)
- Employee compensation summaries
- 401K, SIMPLE, SEP, Profit Sharing, and Deferred Compensation Plans

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