



# Products and Services

- \* **Group Medical (2 or more full time employees)**
- \* **Individual Medical (individual, family, child only, Medicare supplement & HMO coverage)**
- \* **International Medical (visitors to the US & for US citizens traveling abroad)**
- \* **Section 125 Pre-tax Plans:**
  - ✓Premium Only    ✓Un-reimbursed Medical    ✓Dependent Care
- \* **Cobra & Cal-Cobra Administration**
- \* **Dental**
- \* **Life (individual, group, executive)**
- \* **Travel/Accident Insurance**
- \* **Vision**
- \* **Long Term Care**
- \* **Long Term Disability (individual & group)**
- \* **Short Term Disability**
- \* **Pre-paid Legal Plans and**
- \* **Identity Theft Protection and Repair**
- \* **401(k) Profit Sharing & Defined-Benefit Plans**
- \* **Translation Services (written and verbal for benefit programs)**
- \* **Communication Materials (customized employee benefit summaries)**