



## Employee Benefits Specialist

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# Who is Arnoff and Associates Inc.?

**Arnoff and Associates Inc. is a statewide employee benefits firm specializing in “Core Employee Benefits” namely group health, life, disability, dental and retirement plans. Arnoff and Associates Inc. was founded in 1984 by Robert N. Arnoff.**

**For the majority of our clientele, we serve as a broker on the above- mentioned products. We also appreciate and take pride in our consulting capabilities. At Arnoff and Associates Inc., we are confident in the services we provide and the sound advice we have to offer in the field of employee benefits.**

# Outline of Products

## **I. Group Hospitalization**

- HMOs
- PPOs
- Self-funded Plans
- Traditional Plans
- Minimum Premiums
- Short Term Medical for  
Internal Coverage
- Medical Reimbursement Plan

## **II. Group disability**

- Long Term Disability
- Short Term Disability
- Key Person Insurance
- Executive Carve Out

## **III. Group Dental**

- PPO Dental
- DMO (Dental Management  
Organization)
- Indemnity Plan (any dentist)
- Voluntary Coverage

## **IV. Group Life Insurance**

- Term
- Universal
- Voluntary
- Key Person Insurance
- Group Travel Accident Plans

## **V. Group Vision**

- 25+ employees

# Outline of Products Continued

## **VI. Retirement**

- 401(k)
  1. Traditional
  2. Simple
- 403b
- Roth IRA
- Traditional IRA
- Rollover Planning
- Distribution Planning

## **VII. Long Term Care**

- Group
- Executive Carve Out

## **VIII. Business Continuation Planning**

## **IX. Funding BuySell Agreement**

## **X. Section 125 Programs**

- Premium Only Plan (POP)
- Full Cafeteria Plans

## **XI. Group Drug Card Program**

- Stand-alone Benefit

## **XII. Board Member Services**

## **XIII. Workers Comp/MCO Selection**

# Consulting Services

**The following items are typically included in our consulting services.**

**We will customize this service to meet your specific needs the first step to our consulting service begins with a thorough diagnostic evaluation.**

**Multi-Year Strategic Benefits Planning**~ Your organizations strategic benefits plan should be complimenting your overall employer objectives. Let us assist your management team with this process.

**Due Diligence**~ Any change to a new provider should take into consideration the financial health of the company and their insurance industry ratings.

# Consulting Services Continued

**Technical Experience**~ Our team of professionals have over 100 years of collective employee benefit experience and are knowledgeable about all employee benefit issues. With training through the Wharton School of Business's Certified Employee Benefit Specialists Program (CEBS), our professionals are well-equipped to assist your company.

**Current Events in Benefits**~ We will keep you informed of any new products or services that may bring added value to your employee benefit program, as well as any relevant legal or legislative issues.

**Employee Liaison**~ We will gladly assist you in communicating with your employees about their benefits program.

**Cost Efficiency**~ In order for your benefits program to be mutually advantageous, cost saving factors must be considered (I.e., effective stop-loss features).