



## **Benefits Administration**

*Providing Your Employees with Only the Best in Benefits*

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### Service Overview

By providing high quality benefits, companies are better able to attract, motivate and retain their employees in a competitive marketplace. PayDay Resources (PDR) offers clients a comprehensive and unique set of insurance solutions, as described below.

- **Unique Offerings**—PDR’s Section 125 Cafeteria Plan and Premium Only Plan (POP) stand out as unique benefits that few outsourced management companies provide. Under these plans, employees can choose to set aside pre-tax dollars to pay for certain benefits. Considerable tax savings, for both employer and employee alike, can be realized by using these plans. (Note: To see an example of how this works, please see Appendix A.)
- **Unique Expertise**—PDR also has on staff an in-house insurance expert, Gary Thornton. Gary is an appointed insurance broker who represents virtually every major health and dental provider in the state. As a value-added service to clients, he offers unlimited free consultation regarding issues related to health insurance administration. Gary helps you plan and invest in insurance products that meet your particular employees’ needs.

Below is a list of available benefit options:

- Individual and Group Insurance Plans (IHC, BC / BS, United HC, Altius)
- Group Dental (Dental Select, TDA), Group Vision
- Section 125 Cafeteria Plan (a.k.a. “flexible spending” plan)
- Premium Only Plan (health premiums pre-tax deduction)
- \$50,000 in Free Life Insurance for Company Owners

We look forward to working with you.