

Association Employee Benefits Plan Highlights

ICHRA Health Insurance

- Premium Savings
- More choices for employees
- Plans that are not available to traditional group plans
- More predictable and stable renewals

Dental Insurance (2 Minimum)

- Tooth Whitening coverage
- Extra annual cleanings
- Invisalign coverage
- No cost for any service for children under age 13

Vision Insurance (2 Minimum)

- Glasses every year
- \$150 frame allowance

FSA, DCRA, HSA, COBRA Admin

- Complimentary if Giardini Consulting Group is the Broker/Consultant on your health plan.
- May be a nominal charge if group is less than 10 enrolled employees.

Life Insurance (1 Minimum)

- Basic Life has a high Guarantee Issue (GI) of 200K and Supplemental Life has a high GI of 150K
- These high GIs are not typically available for companies with less than 50 employees.

Supplemental Health Benefits (5 Minimum)

- Accident, Hospital Indemnity, & Critical Illness
- Multiple plan designs at very affordable prices
- No Pre-Ex or waiting period on Hospital Indemnity or Accident

IDX Identity Theft protection (5 Minimum)

- Less than 1/3 cost of retail

Met Life Legal Plans (1 Minimum)

- Available to groups down to 1 employee

Employee Navigator

- Available to all agencies that Giardini Consulting Group is the Broker/Consultant on.
- Employee Portal & Mobile App
- Employee Onboarding
- Benefits Administration in one place
- Compliance, PTO, Asset Tracking, & More.

Questions? Contact Ann Tobin at atobin@massagent.com or 508-634-7366