



Employee Benefits Programs

GROUP HEALTH PLANS

- HMO/PPO/POS — Employer can choose from a number of plans. Each plan includes a \$5,000 Life Insurance Policy
- Dental, Vision
- Chiropractic/Accupuncture Plans

Group Health Administrative Services include:

- In-house customer service staff
- One invoice
- One enrollment form
- On-site orientation
- COBRA administration

401(k) PLANS

- Low cost start-up plans
- Low fees
- Existing Rollover Plans
- Employee meetings

LIFE & DISABILITY

- Group and Individual Life
- Group and Individual Disability
- Long-term care

Group Business Insurance Programs

— tailored to the graphic arts industry

COMPLETE PROPERTY & CASUALTY PACKAGES

- General liability coverage
- Professional liability coverage
- Printers' errors and omissions
- Umbrella policies
- Commercial auto coverage
- Employment Practice Liability Program
- Business personal property coverage
- Building coverage
- Business interruption coverage
- Mechanical breakdown coverage
- Earthquake policies
- Earthquake sprinkler leakage coverage
- Expanded coverage for electronic equipment
- Expanded coverage for customers' goods
- Transit coverage

WORKERS' COMPENSATION PROGRAMS

- Group purchasing program — low rates
- Loss control and engineering services
- Claims management
- Experience modification review
- Claims review and status reports
- Medical management
- 1-800 claim reporting
- SB198 Injury & Illness Prevention Program

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