



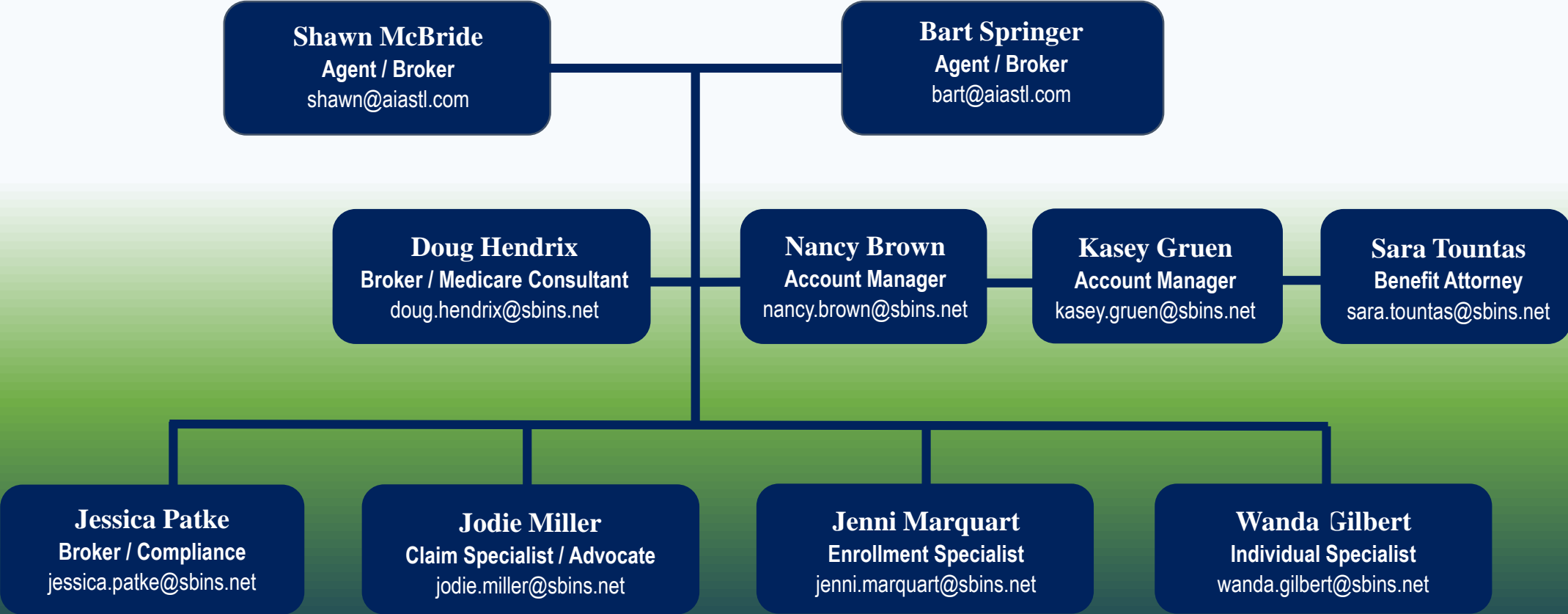
# AFFILIATED

## INSURANCE AGENCIES

**EXCEEDING EXPECTATIONS:  
FULL SPECTRUM OF SOLUTIONS**  
*For Employee Benefits*

600 Emerson Road, Suite 107, St. Louis, MO 63141  
636 255 8585 | 636 255 8586 fax  
[www.AIASTL.com](http://www.AIASTL.com)

# OUR SERVICE TEAM



# BENEFITS & WELLNESS PRODUCTS

We offer a full-suite of benefits products, as you would expect of any broker. The difference in working with **Affiliated Insurance Agencies** is the way we determine which products and solutions are best for your company and then how we work together to implement the programs.

- Group Health Insurance (Full & Self-Funded)
- Life Insurance
- Accidental Death & Dismemberment
- Dental Insurance
- Disability Insurance (Long Term / Short Term)
- Vision Plans
- Long Term Care
- HIPAA Compliance
- Voluntary Worksite Payroll Deduction Plans (Section 125)
- Consumer Driven Plans
- GAP Plans
- Wellness Programs
- Employee Handbook Development
- COBRA Administration
- Customized Executive Plans
- Employee Assistance Programs
- Executive Reimbursement Plans
- Qualified High-Deductible Health Plans
- Health Savings Accounts (HSA)
- Health Reimbursement Arrangements (HRA)
- Key Man Life Insurance

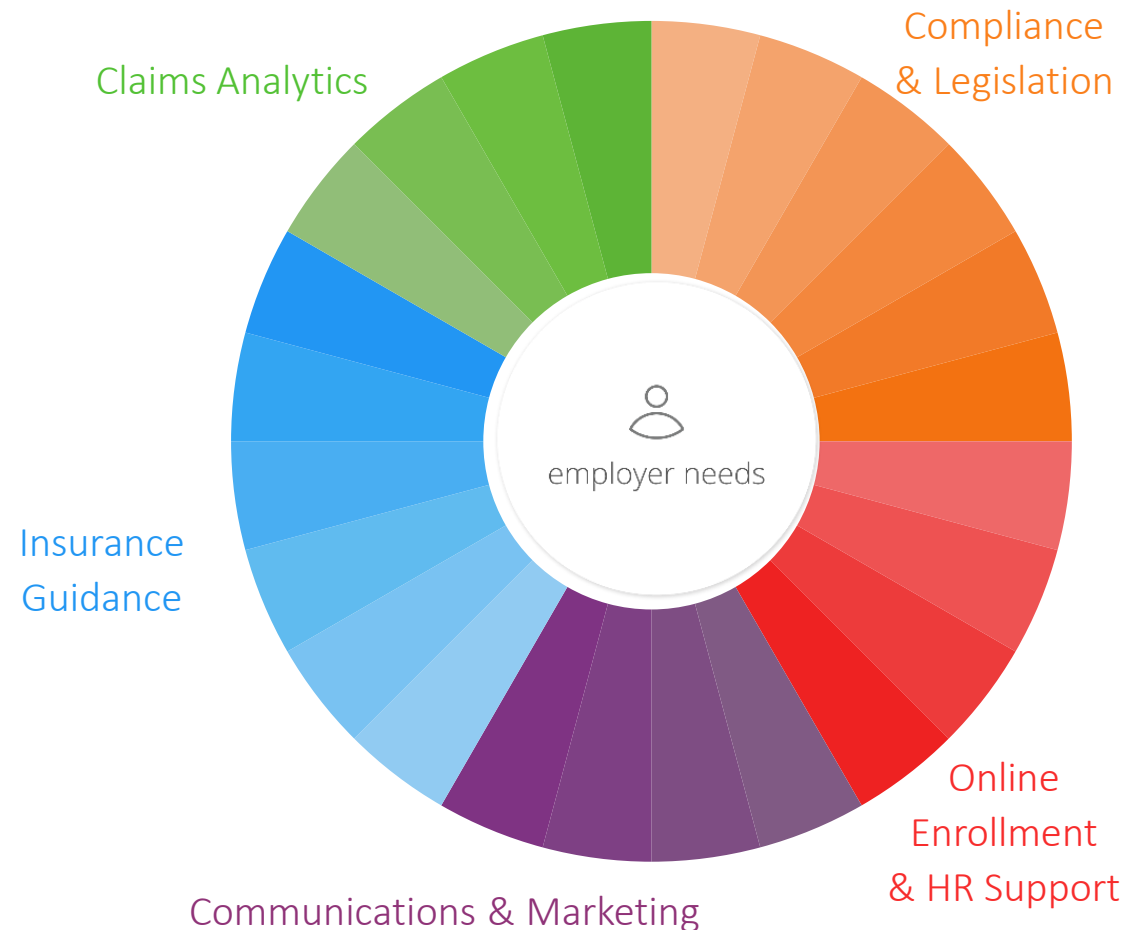
## Voluntary Worksite

- Cancer
- Critical Illness
- Accident
- Hospital Indemnity
- Identity Theft

# Exceeding Expectations

## Full Spectrum of Solutions

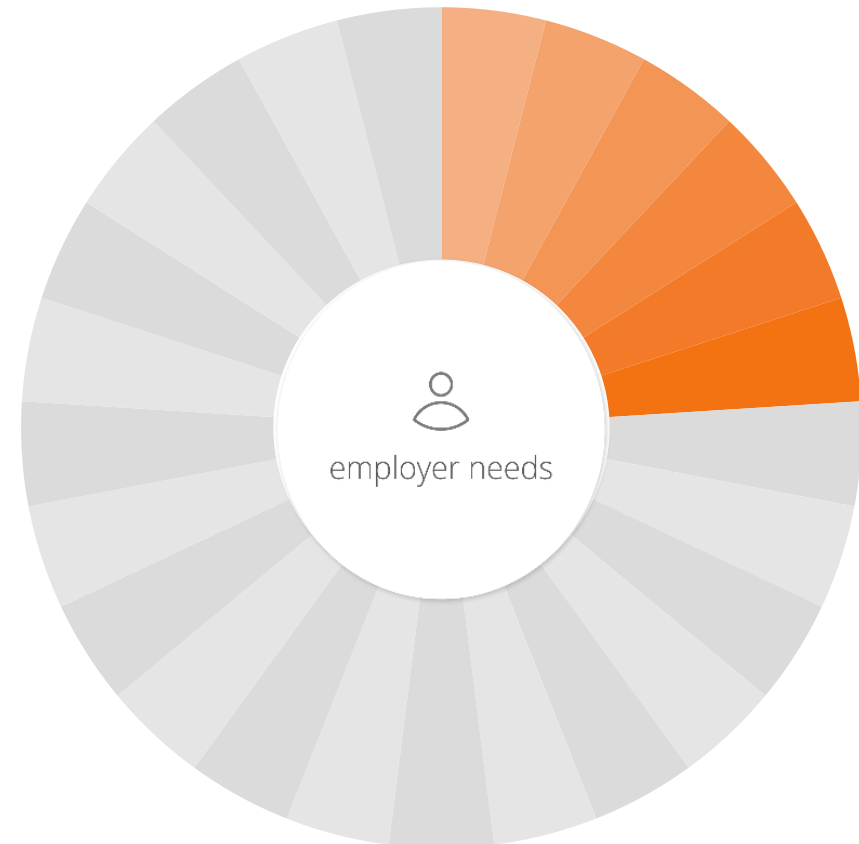
- ACA & DOL Compliance
- 6055/6056 Reporting
- 1094/1095 Filing
- HR Assistance
- Employee Benefits Statements
- Employee Handbook
- Online Enrollment
- On Boarding/Off Boarding Assistance Plan (COBRA)
- Design Decision Support
- Employee Portal/HR Intranet
- Health & Wellness Information
- Healthy Lifestyles/Fitness Programs (Wellness)
- Employee Newsletters & Videos
- Employee Communications
- Quote Plans
- Claims & Billing Assistance
- Negotiate Renewal
- Plan Comparison
- Coverage & Policy Expertise
- Application Submission
- Plan Design & Selection Support
- Medical & Prescription Analytics
- Plan Disruption Analysis
- Employee Retention Strategies



# Compliance & Legislation

## So You Can Rest Easy

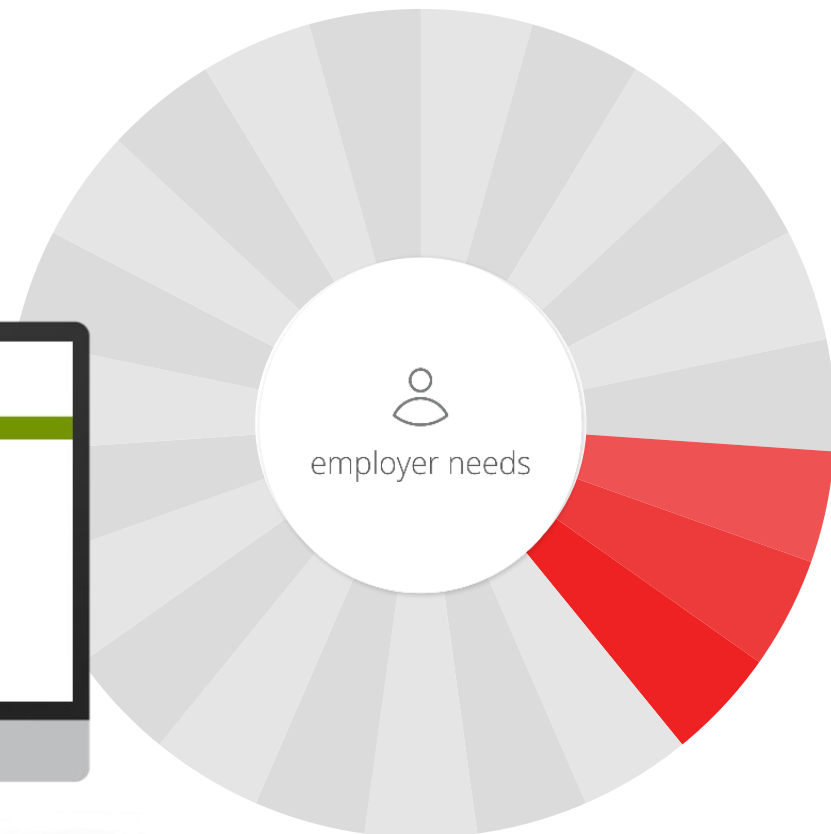
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# Online Enrollment & HR Support

## Simplifying the Day to Day

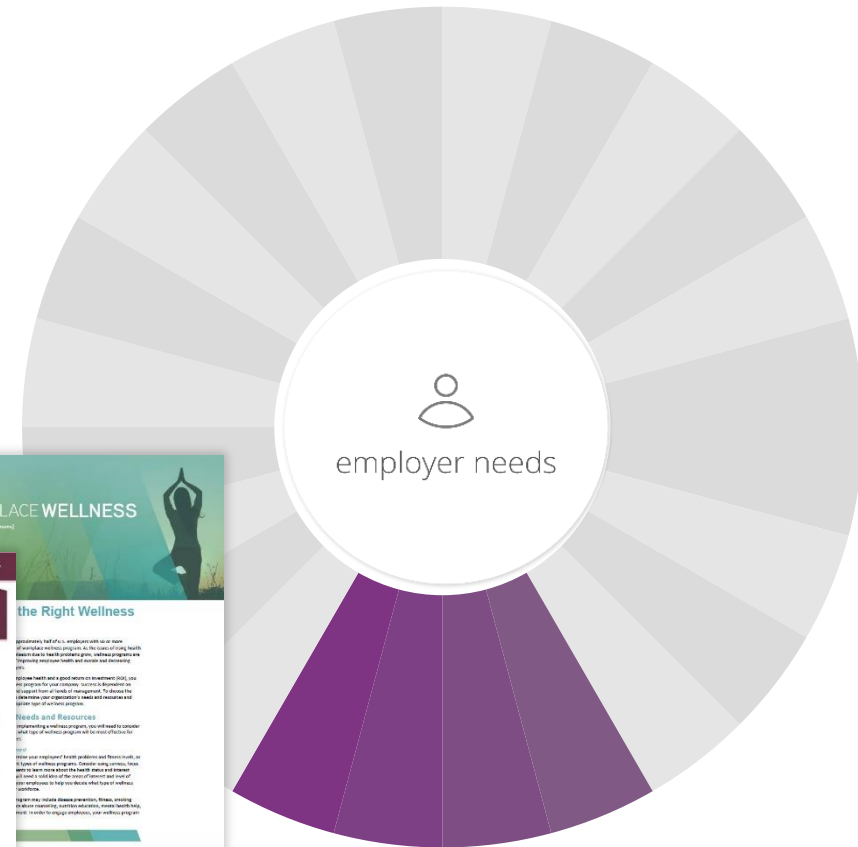
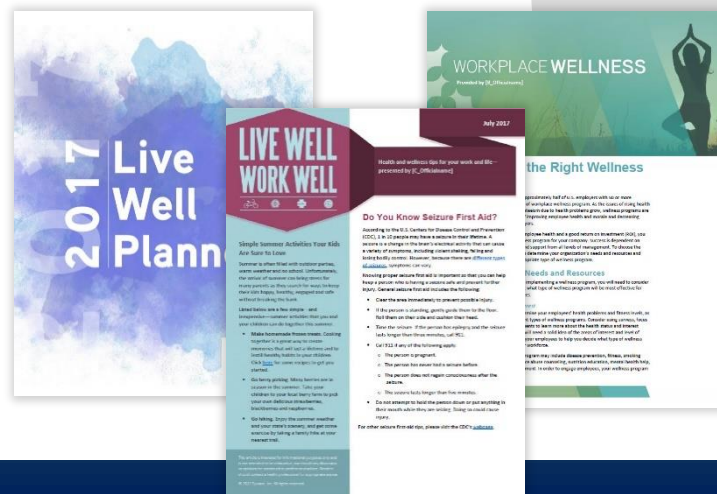
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- Employee Volunteer Offerings
- Health & Wellness Information



# Communications & Marketing

## For Employee Engagement

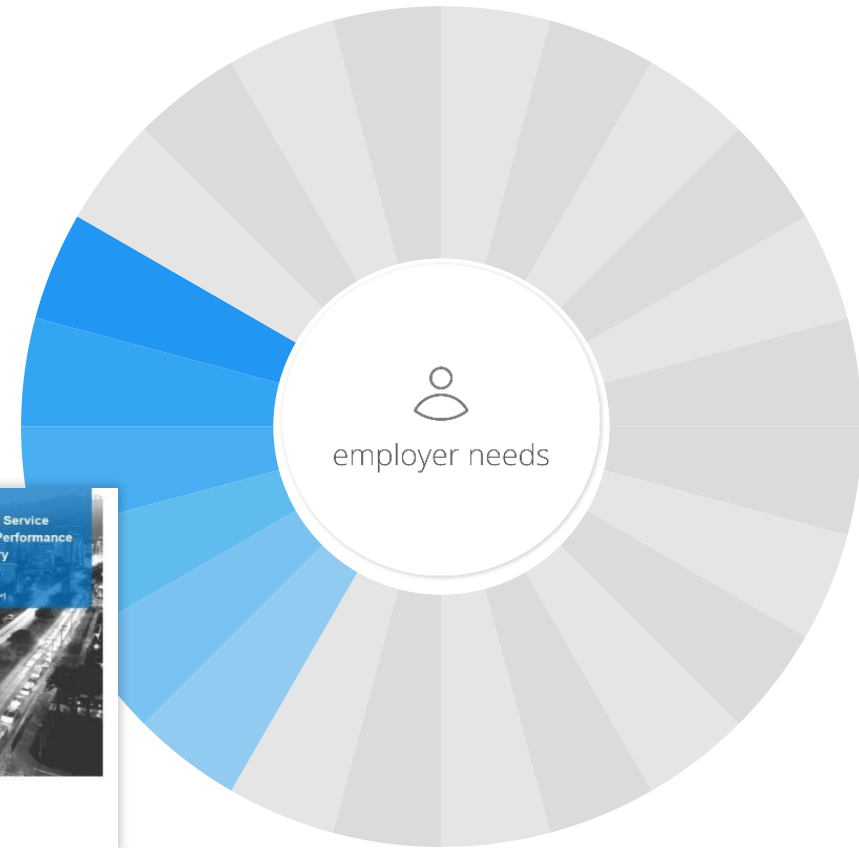
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- Claims & Billing Assistance



# Insurance Guidance

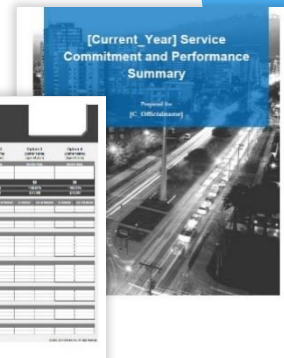
## From a Trusted Source

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- Negotiate Renewal
- Plan Comparison
- Coverage & Policy Expertise
- Application Submission



**Dental Cost Analysis**

Category	Plan A	Plan B	Plan C	Plan D	Plan E
Medical	100%	80%	70%	60%	50%
Dental	100%	80%	70%	60%	50%
Life	100%	80%	70%	60%	50%
AD&D	100%	80%	70%	60%	50%
Disability	100%	80%	70%	60%	50%
Health Savings	100%	80%	70%	60%	50%
Voluntary	100%	80%	70%	60%	50%
Other	100%	80%	70%	60%	50%
Total	100%	80%	70%	60%	50%



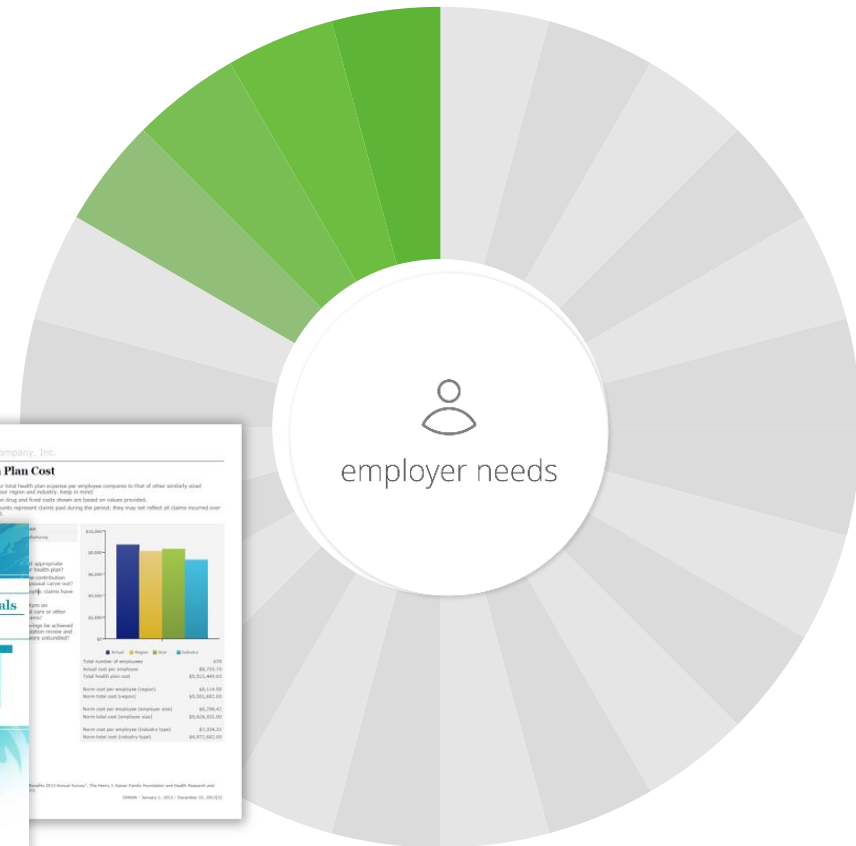


# Claims Analytics

## Simplifying the Day to Day

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2016 Health Plan Design  
**Benchmark Summary**



# ADDITIONAL RESOURCES

From Technology Companies



- Benefit Attorney
- Healthcare Compliance
- Human Resources and Payroll
- Employer Webinars
- Employee Webinars
- HR Management Programs