

ADP Puts It All Together For You

As a world-class provider of workforce management solutions, ADP can offer your organization critical competitive leverage — helping you control benefits costs while reducing your company's administration and compliance expenses. Learn how the right benefits partner offers advantages that go right to your bottom line.

More **Value** for Your Money

We'll help you make the most of your benefits investment.



Driven by ADP's Proven Expertise

Put our 60 years of experience in business outsourcing to work for you.



The **Benefits** of Integration

Boost productivity by integrating your benefits administration and payroll.



Imagine how a **Value-Driven Employee Benefits Program** from ADP can save money, create efficiencies, reduce errors...and produce measurable results.

Group Health Insurance

- Comprehensive Medical
- Dental
- Vision

Group Ancillary Benefits

- Short Term Disability
- Long Term Disability
- Life Insurance

To identify the right insurance coverage for your company, contact an ADP licensed insurance professional today for a no-obligation, employee benefit consultation.

Call 1-866-501-0474



Automatic Data Processing Insurance Agency, Inc.

*All insurance products are offered and sold only through the licensed agents of Automatic Data Processing Insurance Agency, Inc. or its licensed insurance partners, One ADP Blvd., Roseland, NJ 07068. Certain services may not be available in all States. CA license #0D04044.

The ADP logo is a registered trademark of ADP Inc. © 2011, ADP, Inc. ADP cannot provide tax or legal advice. If you have any questions regarding how these programs may apply to your specific situation, please consult your tax or legal advisor.

Tired of Your Benefits Plan Breaking the Bank?



More **Value** for Your Money



We recommend plans that are within your budget, and can offer you additional savings opportunities through value-added programs like these:

- **Pre-tax deductions:** Section 125-compliant Premium Only Plans (POP) reduce taxes for both you and your employees.*
- **Consumer-driven savings vehicles** offset out-of-pocket costs and reduce premiums.
 - Health Savings Accounts
 - Health Reimbursement Accounts
 - Flexible Spending Accounts
 - Dependent Care Spending Accounts
- **Integrated benefits and payroll** reduce costs by monitoring employee eligibility.



* Employees may pay their share of premiums for certain employer provided insurance for themselves and eligible dependents pre-tax under Section 125 of the Internal Revenue Code and can save on federal income tax, state income tax in most states, Social Security and Medicare taxes. Employers can save on the matching portion of Social Security and Medicare taxes, FUTA, and SUI in many states.

Driven by ADP's Proven Expertise



Serving as your single, service-focused point of contact, your dedicated ADP Client Manager takes the time to learn your business and provide consultative support to help you take it to the next level:

- **Representing your best interests** with your insurance companies for any questions, issues, or day-to-day needs.
- **Recommending plans** that take into consideration your unique circumstances by researching:
 - Coverage levels for key conditions or medications
 - Network access to ensure key physicians and facilities accept the proposed plan.

Delivering strategic long-term benefit planning support to help you retain and attract talent.



The **Benefits** of Integration



Your time is valuable and we understand that. By seamlessly integrating your benefits and ADP payroll, your entire organization will benefit from reduced administrative errors, more accurate billing, and improved cash flow. Imagine being able to automatically:

- Monitor the **benefits eligibility** waiting period for new hires
- Be reminded **to add or terminate** an employee's benefits
- Tell the insurance company when to add or terminate an employee's coverage
- **Ensure the insurance company's enrollment and billing** matches your payroll record

