

BIG BENEFITS

FOR 1+ SIZE GROUPS
exclusively from SPFA

Insulating and filling gaps in employee benefit plans!

**Guaranteed Issue
coverages for
Sole Proprietors &
Companies!**

- Fully Insured, Level and Self Funding Health Plans
- Short-Term Disability Income Insurance: Up to \$3,500 Per Week
- Long-Term Disability Income Insurance: Up to \$15,000 Per Month
- Term Life Insurance: Up to \$200,000, Spouses \$20,000
- Permanent Life Insurance with Long-Term Care Benefits (spouses eligible)
- Accident, Hospital Indemnity & Critical Illness Insurance
- Dental & Vision Benefits

***Make your benefits enrollment effective
and easy for both you and your employees:***

Dedicated
Toll-Free
Number



Enroll with
a Benefits
Counselor



Text
Message
Reminders



Employee
Online Self-
Enrollment



Spanish
& English
Counselors



Employee
Benefit
Microsites



**Take a
brochure or
scan the QR
code for full
details!**



Advantages of the SPFA Benefit Plan



Extensive Menu of Guaranteed Issue Insurance Plans

- **Over thirty insurance plan designs** are available on a guaranteed issue basis.
- Critical Illness, Accident, Hospital Indemnity, Short-Term Disability, Dental, Vision, Legal, and ID Theft



High Guaranteed Issue and Flexibility

- Business Owners and Executives may experience difficulty securing high guaranteed issue disability and group term life insurance due to SIC code ratings.
- Business owners and executives can elect up to \$10,000 per month in Long-Term Disability Insurance protection at the best possible rate while offering their employee pool an industry-rated plan either on a voluntary or employer-paid basis.
- Companies and Self Employed Individuals can offer Employer Paid Group Term Life Insurance Up To \$200,000 with no health questions or exams. Guaranteed Issue while offering;
- Voluntary Group Term Life Insurance Up To \$150,0000 with no health questions or exams to employees. Guaranteed Issue.



Educated Employees Appreciate Their Benefits More

- When employees understand their benefits, they are more likely to make informed decisions about their healthcare, utilize preventive services, experience less stress around benefit choices, feel more valued by their employer, and overall have a greater sense of stability and satisfaction at work, leading to improved employee retention and productivity.
- The SPFA Benefit Call Center through APEX Engagement, can provide services to keep your employees having confidence and satisfaction with their employee benefit plans.



Scan or click this QR code to visit the SPFA benefits site for more information!



**BILL JUDGE
& ASSOCIATES**

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► Education & Communication

At enrollment and beyond, our dedicated benefits service center allows employees to talk directly to a Licensed Benefits Counselor at their convenience. With expertise in your client's employee benefits, our counselors provide excellent education and advocacy.



We can create Microsites and Sparksites where employees can learn about the various benefits as well as access their plan information and documents.

► Service



Dedicated toll-free phone number assigned for all calls which can be used with our direct-to-employee text messaging services as well!



Licensed Benefits Counselors are **fluent in both English and Spanish** in order to provide quality service in either language.



The Service Center has counselors **available from 8am to 5pm CST, Monday - Friday.**



Beyond enrollment, our Counselors provide benefit advocacy, helping employees with **claims, lost ID cards, and important questions.**



Once hired, **new employees can call the service center and enroll** in their benefits outside of open enrollment during their new hire window.



The Benefits Service Center will **reach out directly to employees** with outbound calling and customized text messages.

► Benefit Administration

We have benefit administration tools ready for you including Selerix and Employee Navigator.



Do you have existing benefit administration technology?

We can accommodate your preferences by enrolling on your existing enrollment platform, ensuring continuity and efficiency while providing our expertise to enhance the user experience and optimize outcomes.

► Open Architecture Benefits for:

- Sole Proprietors
- Owners
- Executive Staff
- Key Persons

One of the key provisions of the SPFA Benefit Program is that high guaranteed issue insurance products are available to sole proprietors, owners, executive staff, and key persons **without** succumbing to a one-size-fits-all approach.

- Short-Disability Income Insurance - up to \$3,500 per week
- Long-Term Disability Income Insurance - up to \$15,000 per month
- Term Life Insurance - up to \$200,000 (employer paid)
- Term Life Insurance - up to \$150,000 (voluntary)
- Permanent Life Insurance with Long-Term Care - up to \$75,000 and up to \$500,000, with only medical questions, no exams, or labs.