



## FRINGE BENEFIT PLANS

### THE VALUE OF OPTIMIZING WELFARE FRINGE BENEFIT PLANS

Cafeteria plans, along with the proper design and integration of your health benefit plans can give participants the opportunity to choose between one or more employee benefits and cash. Sponsoring a tax-favored welfare fringe benefit plans benefits both the employer and the em-

ployee. The plan sponsor may reduce payroll taxes while employees may reduce federal taxes with take home pay often unaffected.

July offers proven welfare plan administration. Our staff is qualified; and have pertinent certifications and degrees supplemented by years of experience. Our clients are satisfied; we have long-term relationships and consistent client referrals.

### WE UNDERSTAND WHERE YOU'RE COMING FROM

<i>Your Need</i>	<i>Our Solution</i>
Simplicity	From start to finish we make the process clear and easy to complete. There are three simple steps in the conversion process. Each step has simple instructions on how to complete the process along with the required forms.
Reliability	We have trained certified cafeteria consultants and a dedicated team for your company. A trained cafeteria specialist will assist you with plan design, review each submitted claim for reimbursement, and be available to answer all your questions.
Flexibility	Claims are processed and reimbursed the way that best fits your company via signature ready checks, pre-signed checks or direct deposit. Some clients prefer to have control of the reimbursement process in which case we will adjudicate claims and email you an approved claims report.
Control	You have immediate access to all of your cafeteria information with all necessary forms and regular, easy-to-read reports available on demand via our website.

### WE CAN HELP YOU WITH A VARIETY OF CONSUMER DRIVEN HEALTH INITIATIVES

We deal with all of the challenging aspects of welfare benefit plan design. We offer services in the

design and implementation of HRAs and HSAs, in conjunction with and in addition to other types of insurance coverage. Although we do not sell product, we can help you determine if the insurance plan is suitable for your employees, as well as the owners of the company.

**For more information about our products and services, contact July at 888.333.5859, Monday through Friday 8:15 a.m. to 5:15 p.m. CDT.**