



Employee Benefit Services

The Affordable Care Act (ACA) has forever changed how individuals and employers purchase health insurance. Spooner has designed exciting health insurance options that drive down premium costs and allow employers to participate in underwriting profits.

CAPTIVE HEALTH INSURANCE

- Lower Premium than Affordable Care Act Plans
- Transparency of Actual Plan Costs
- Flexibility in Plan Design
- Client Participation in Underwriting Profits

MINIMUM ESSENTIAL COVERAGE (MEC)

- Avoid Penalties
- Employee Coverage for Less Than Penalty Costs

ACA PLANS WITH INTEGRATED “GAP” COVERAGE

- Gap Coverage Minimizes Out-Of-Pocket Costs for Employees
- Employers Save on High Deductible Plan Design
- Affordable Balance of Costs for Employers and Employees

CUSTOM PLAN DESIGNS

- Prescription Drug Plans
- HRA and HSA Programs

Contact Spooner today for a no-cost, risk-free analysis of your employee benefits and ACA compliance.



VOLUNTARY AND SUPPLEMENTAL BENEFITS

Voluntary benefit plans enrich an employee benefits package. In most situations, the benefits cost employers nothing but can save them on payroll taxes. Some of the voluntary and supplemental benefits include:

- Short-Term Disability
- Long-Term Disability
- Dental / Vision
- Accident
- Cancer / Critical Illness
- Individual Insurance
- Group Life Insurance

Not sure if the ACA employer mandate applies to your company?

LET'S TALK!

Are your renewal increases affecting your bottom line?

LET'S TALK!

