



Benefit Solutions

Simplified

Group health and investment solutions
for education and government industries



Managing Benefits Has Never Been So Easy

At FFGA, we believe that insurance should be within everyone's reach. That's why we've committed ourselves to making insurance offerings not only accessible and affordable, but also dependable. We recognize that the needs of public schools and government sectors are distinct, so we work with you to design a benefits portfolio that matches your specific requirements. Our administrative services, supplemental benefit plans and investment options are designed with your unique circumstances at the forefront.

Plus, when you work with us, you will have a dedicated team available to answer questions and provide year-round support. With FFGA on your side, you can rest assured that we will work hard to ensure the success of your benefits package and provide a smooth, seamless experience for both you and your employees.



Benefits Consulting

We take time to understand your goals and challenges to develop a custom plan that fits your needs.



Administrative Solutions

We offer a range of services such as online billing, record keeping and program evaluation to keep your organization running smoothly and efficiently.



Enrollment Services

Our team will educate employees on available benefits, so they understand what plans will work best for them and feel confident in their selections.



Investment Options

From mutual funds, variable annuities, fixed annuities, equity-indexed annuities and other registered securities, we offer multiple options to help your employees invest in their future.

Apples to Apples

It can be a major decision making sure you choose the right benefits administration provider. We encourage you to examine the chart below and evaluate how FFGA measures up against other providers. A standout feature you'll notice is that we do not charge fees for most of our administrative services.

Our philosophy is simple: *we don't believe you should pay extra for tools that make your job easier.* Explore our full range of services and see how they can support you.



Section 125 Administration	FFGA	Comparison #1	Comparison #2
Employer notification of legislative changes	✓		
Ensure compliance with IRS regulations	✓		
Online consolidated billing 24/7	✓		
Custom-configured online benefit management enrollment	✓		
System integration between enrollment platform & consolidated invoice	✓		
Written plan document provided	✓		
No fees for Section 125 administration for employers	✓		
FSA & HSA Administration	FFGA	Comparison #1	Comparison #2
Employer notification of legislative changes	✓		
Ensure compliance with IRS regulations	✓		
No fee debit cards for participants	✓		
Secure online portal and mobile app	✓		
1-800 fax line, file online or upload receipt to app for claim submission	✓		
FSA and HSA Store with qualified items for purchase	✓		
Employer does not front public FSA funds	✓		
Discrimination testing	✓		
IVR system for immediate account balance inquiries	✓		
Eligible tax-documents available online	✓		
No fees for FSA & HSA administration for employers	✓		
403(b) & 457(b) Administration	FFGA	Comparison #1	Comparison #2
Employer notification of legislative changes	✓		
Ensure compliance with IRS regulations	✓		
Written plan document provided	✓		
Enforces employers rules of solicitation	✓		
Two business day remittance upon receipt of funds	✓		
Annual notification	✓		
Comprehensive list of contract providers - 403(b)	✓		
SPARK data sharing (where available)	✓		
Annual contribution audits	✓		
No fees for 403(b) & 457(b) administration for employers	✓		

3121 FICA Alternative Administration	FFGA	Comparison #1	Comparison #2
Employer notification of legislative changes	✓		
Ensure compliance with IRS regulations	✓		
In-house administration	✓		
No fees for 3121 FICA alternative administration for employers	✓		
COBRA Administration	FFGA	Comparison #1	Comparison #2
Initial notice	✓		
Payment booklets provided	✓		
Employer notification of legislative changes	✓		
HIPAA Certificates	✓		
Online enrollment system integration	✓		
COBRA election forms (initially and annually)	✓		
No fees for COBRA administration for employers	✓		
Marketing & Enrollment Resources	FFGA	Comparison #1	Comparison #2
Custom benefits website with brochures, claim forms and contact information	✓		
Benefit guides and pre-enrollment postcards	✓		
Benefit videos	✓		
Informative pre-enrollment meetings (on-site or webinar)	✓		
Agent assisted enrollment and/or online enrollment	✓		
No long-term contracts	✓		
Medical invoice-to-payroll compare tool	✓		
Benefit Offerings	FFGA	Comparison #1	Comparison #2
Employer has freedom of choice on benefit offerings	✓		
Buying power due to high volume	✓		
Appointed with over 90 insurance & investment companies	✓		
Staff Resources	FFGA	Comparison #1	Comparison #2
Salaried account managers	✓		
Full-time customer service specialist	✓		
Consultant services (shopping and comparing benefits)	✓		
Billing and administrative specialist assigned to employer	✓		
Retirement specialist assigned to employer	✓		
In-house brokerage firm	✓		
Technical support desk	✓		
Call center support during open enrollment	✓		
Experience	FFGA	Comparison #1	Comparison #2
50+ industry years	✓		
Over 400 employer groups serviced	✓		
Value-added Services	FFGA	Comparison #1	Comparison #2
Cooperative arrangements	✓		
Benefit consultant	✓		
ACA vendor partner solutions	✓		
Self-funded & fully-insured medical solutions	✓		



Services You Can Expect

One of the ways FFGA simplifies the benefits process is by working hard to make a difference in our customers' lives. Our colleagues are committed to doing what it takes to make you happy. We understand that insurance is personal – it's what protects your employees and their families. That's why we strive to make sure they feel confident and secure in their selections. Learn more about the additional services we offer that help make your benefits program a success, while offering the most value to your employees.



Leveraged Buying Power

We are appointed with more than 90 top-rated insurance companies to offer you supplemental services and products from a wide variety of carriers.



Expansive Benefits Menu

We do it all. From providing quality dental, vision and voluntary benefits to enrolling employees in your medical plan, you can customize your portfolio to be truly unique to your organization.



Comprehensive Benefits Review

Our dedicated account representatives take time to meet with each employee individually to review their current coverage and discuss future needs to make sure they are fully protected.



Tailored Benefits Package

When it comes to selecting the right benefits, we understand one size does not fit all. We guide you in your benefits selection, helping you choose quality, affordable products that will protect your employees and their families.



Cooperative Arrangements

You may be able to participate in one of our cooperative arrangements that offer a group of quality benefits at an affordable price. Contact an FFGA account representative to see if you qualify.



Medical Consulting

We provide expert guidance and consulting packages to help you understand where your current health plan is headed and how it may be affected by the ACA and rising health care costs. Let us be the resource you need to keep your plan manageable and affordable.