



PROfessional RESOURCES **FOR HEALTH CARE** **PROVIDERS**

iSSI - iNFORMATION SHARING SOLUTIONS, INC.

An Association of Trusted Payroll, Insurance, Investment and Tax PROfessionals
CAN SAVE YOU MONEY

We can save you money with Our Payroll PROfessionals; we specialize in the Health Care Industry and have many market specific reports to help you stay compliant while you grow your business. The 'Accountant's Report' will reduce the money you spend on accounting services while the 'Worker's Compensation Pay As You Go Report' will eliminate any surprises at audit time. Best of all these services are 10 to 15% less than our competitors.

PROfessionals can save you money on Worker's Compensation Insurance. Even though worker's compensation job classification rates are State regulated and on the surface it appears all insurance companies would or should charge the same annual premium, they don't. iSSI PROfessionals represent you to many insurers, they are not captive agents or employee leasing companies just promoting a particular carrier. With a 'Pay As You Go Program' each employee is correctly coded at set up and then at each payroll we process new hires, departures, promotions and modifications, which assures you of 100% accuracy at all times. "Pay as You Go" eliminates the substantial deposits usually associated with the workers' compensation plans and ties premium payments directly to salaries. This can make a real difference in your cost, your cash flow and the quality of your compliance with State regulations. Additionally, in a joint effort with carrier companies PROfessionals will assist you in establishing programs that can earn you discounts for safety and a drug free work place if implemented properly. These programs will help reduce your experience modification rate, which in turn lowers your premiums and puts you in line for dividends and retro return of premium payments.

PRO's can save you money on Taxes and Employee Benefits. Even though the cost of Health Care is skyrocketing, by installing a 125 Cafeteria Plan you save \$7.65 in taxes for every \$100.00 your employees pay towards benefits and they can actually save taxes too. Most companies that have a 125 plan pay between \$500.00 and \$600.00 in administration fees; we can show you how to eliminate that expense. As your broker, we can offer many possible providers of Health Insurances and can monitor the market for the very best programs available. We can help you select the best Carrier and Program for your company whether it's a Small Group Plan or each employee has their own Individual Health Policy.

Potential Savings

Savings from the Payroll Professionals	750.00
Savings from Workers Compensation	780.00
Savings from 125 Cafeteria Plan	2,950.00
Savings from 401k Administration	<u>2,000.00</u>

Our Employee Resource Organization
Could Save You \$6,480.00

(These savings are for illustration purposes only and are based on a business with twenty five full time employees and a payroll of \$500,000. The Worker's Comp. saving are based on following safety programs and qualifying for dividends. The Cafeteria Plan savings represent tax saving and a free 5500 filing offered with the Aflac Flex Plan. The 401k savings are based on enrolling in the a Goldk retirement plan program with free administration.)

Finally, PRO's offer retirement programs with NO administration cost and NO employer contribution requirement. The Goldk 401k Plans can complete with profit sharing or basic 401k with no associated costs for you while your employees can still save pre-tax dollars for retirement. What a great way to help keep those good employees. Smaller employers are offered 412(i) or personal pensions. Whatever your need an iSSI PROfessional can provide them.

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Health Care PROfessional
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