



Call us at
1.800.556.4699 to
learn more about all
we have to offer your
business.

Health Care and Employee Benefits

MEDICAL

A wide variety of health insurance plans with multiple prescription options are available. In addition, an employee can purchase life insurance, short and long-term disability policies – with dependent coverage options available.

Defined Contribution Health Insurance and Employee Benefits

A new way of offering affordable health care that gives employees personal choice and employees cost control

As an employer, you are in charge of managing your investment in health insurance:

- You determine the level of spending that is right for your company
- You can budget accurately for health care expenses
- You set a fixed monthly allowance for each employee
- You can predict future spending
- You get funds if employees do not spend the set allowance

DENTAL & VISION

Dental and vision coverage solutions are available from leading insurance companies offering quality coverage at affordable prices.

VOLUNTARY BENEFITS

Voluntary benefits help employers attract and retain quality employees with strategies that enhance employee benefit choice without adding employer cost. Employees can select insurance options to fit their needs.

Voluntary coverage options include: Critical Illness, Cancer, Accident, Disability, Life Insurance, Long Term Care, Limited Medical Plans, Hospital Indemnity Coverage, FSA, Identity Theft Protection, Auto and Homeowners Insurance

Featured Services

PERSONAL INSURANCE

Employees and family members can tap into an expansive product offering including health, Medicare, dental, auto, homeowners, renters, recreational and long term care insurance options.

BUSINESS INSURANCE

JRG Advisors, the management company for YCGA, offers access to a full array of business insurance products from highly-rated companies. These offerings include workers' compensation, property, inland marine, commercial liabilities, and more.



managed by:

JRG
ADVISORS

WORKPLACE WELLNESS

Wellness programs can reduce unnecessary lifestyle-related claims, prevent future illnesses and injuries, improve employee productivity, and boost employee engagement and morale. Our wellness team can help YCGA Members maximize workforce health and productivity by developing and implementing targeted employee wellness strategies and assistance programs.

EMPLOYEE UPDATES

Communicating with employees is made easy with a range of customizable materials. YCGA Members have access to articles, newsletters, posters, payroll stuffers, flyers, and handbooks covering topics such as benefit statements, company policies, health awareness, retirement planning, wellness initiatives, and more. Our team is available to assist with the preparation and distribution of valuable employee updates regarding your company and its benefits portfolio.

EDUCATION SERIES

Staying knowledgeable on the latest business topics is essential. JRG offers educational forums, events and webinars that will arm YCGA Members with relevant information and strategies. Education is geared to reducing costs, helping you remain compliant with employee policies, and staying on top of Health Care Reform. Ask us for more information on our recent and upcoming presentations.

CLIENT RESOURCE CENTER

The dedicated Client Resource Center (CRC) is available to assist clients and their employees with every day coverage questions including claim and billing issues, new ID cards, renewal processing, and alternate funding strategies. The CRC is staffed with licensed professionals who are committed to helping our customers address concerns in a timely and polite manner. Representatives are waiting and ready to assist you. **Hours of Operation: 8:30AM-5:00PM EST Monday through Friday**

BILLING

The YCGA boasts integrated billing and administration services, including one monthly invoice for all plans and flexible payment options.

ADMIN

In addition to billing services, our licensed team can enroll insurance programs as well as manage COBRA, FSA, HRA, and HSA on one platform. We interface with insurance companies in a timely and accurate manner to ensure all responsibilities are satisfied. Our integrated approach reduces administrative burden while offering new, innovative insurance solutions for you and your employees that are conducive to your company's bottom line.

PrimePay

Through a partnership with PrimePay, YCGA Members have access to many HR and payroll solutions at a discount. PrimePay is one of the nation's leading payroll, HR outsourcing, and business services firms. By taking advantage of these services, YCGA Members will be able to optimize the speed, efficiency, and accuracy of HR payroll and benefits administration processes while keeping up with changing regulations, legislation, and compliance issues.



**Let us help, call
1.800.556.4699!**

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