



Offer Health Benefits To All Your Employees Without Cost Or Administration

As a business owner you are faced with the challenge of meeting employee needs and working within a budget. Many times, offering benefits to your employees is costly and is an administrative nightmare, but it doesn't have to be. Augeo Benefits allows you to provide your employees access to multi-level health benefits solutions with no cost or hassle to you! Even part-time employees can benefit!

Most importantly, Augeo Benefits gives you choices. Benefits can be paid for by the employer payroll deductions OR by the employee. As an ACSI member you can provide benefits access and remain "hands-on" or completely "hands-off".

A "hands-off" approach to offering benefits:

- No master application for you to sign
- No financial responsibility to assume
- No payroll deduction to perform (if desired)
- No minimum participation requirements to worry about (as few as one employee)
- No minimum weekly hours work requirement for eligibility – part-time employees are eligible
- No medical examinations require to issue policies
- No COBRA administration
- No individual enrollers eating up your employees' time

Augeo Benefits will consult with each employee and offer benefit a-options that will meet each individual's needs and budget. There is no "Open Enrollment" period for these benefits so employees can enroll at anytime. (If enrollment is completed by the 15th of the month, there effective date is the first of the following month.)

Getting health benefits should be easier. Augeo Benefits makes it easier.



Simply have your employees call the Benefits Enrollment Center at 1-888-414-0197
or visit us online at www.augeobenefits.com/ACSI for a free consultation or quote.



Small Group Health Insurance



Do you currently offer or would you like to offer small group health insurance?

Augeo Benefits can help you obtain small group insurance for your company or for your key employees.

If you meet the following requirements, you can offer small group health insurance through Augeo Benefits:

- Minimum of 5 employees
- 75% of eligible employees need to participate
- Premium need to be payroll deducted
- Employer need to contribute towards employees' premium (typically 25-50% - this varies by state)
- Employer needs to administer COBRA

How do you obtain a quote?

- Call Augeo Benefits toll-free at 1-888-414-0197 to speak with a representative and request a small group quote packet from Augeo Benefits
- Complete BOR (Broker of Record) packet – Authorizing Augeo Benefits to obtain a quote from insurance carriers. The BOR packet includes:
 - BOR authorization letter
 - Employee Census
 - Medical evaluation
- Augeo Benefits will provide you quotes from carriers (process typically takes about 10 days)



**For details call the Augeo Benefits Enrollment Center at 1-888-414-0197
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