



Chris Peters & Sandy Rogers

## EMPLOYEE BENEFITS LEADERSHIP TEAM

Our seasoned team is led by Employee Benefits Sales Director, Chris Peters, and Employee Benefits Department Manager, Sandy Rogers.

### CHRIS PETERS, RHU

#### Employee Benefits Sales Director

Chris Peters joined DiBuduo & DeFendis Insurance in 2013. His career in the group insurance and employee benefits industry spans over 33 years. Chris is a Registered Health Underwriter (RHU) and has received an Advanced Self-Funded Certification from the National Association of Health Underwriters (NAHU). His other areas of expertise include the Affordable Care Act (ACA), private exchanges, and benefit plan regulatory compliance.

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### SANDY ROGERS

#### Employee Benefits Department Manager

Sandy Rogers joined Dibuduo & DeFendis Insurance in 2000. She is a licensed Life and Health agent with more than 25 years experience in the insurance industry. Along with managing the department, Sandy provides day to day employee benefit account management for our large and small group clients.

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TALK TO US. WE LISTEN.

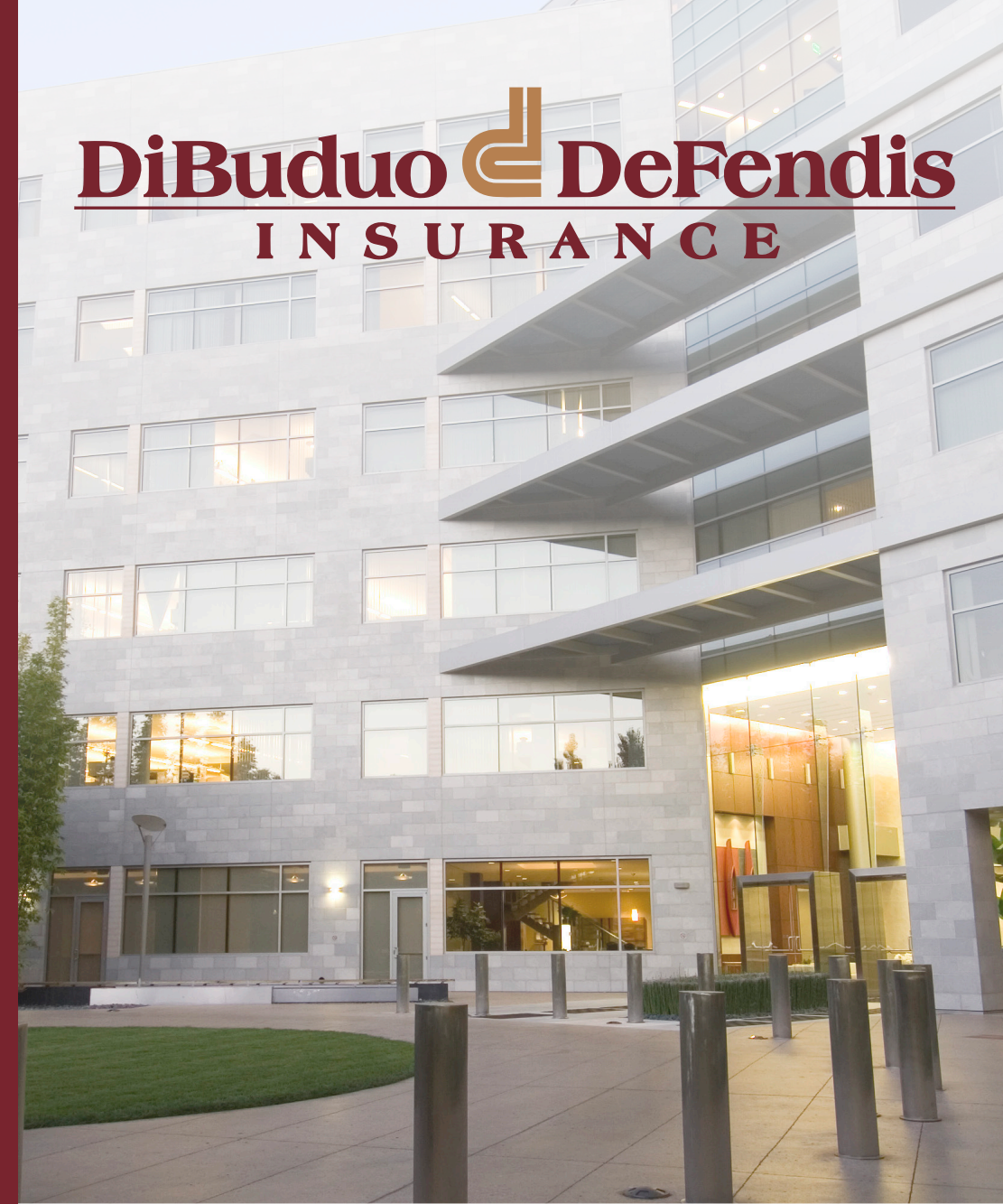


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# DiBuduo & DeFendis INSURANCE



## EMPLOYEE BENEFITS

The **unique approach** and **resources** you need to take care of your greatest assets.



# D&D’S APPROACH

## GET TO KNOW THE D&D DIFFERENCE.

### PERSONALIZED SERVICE

At D&D, we aren’t your average insurance brokerage. We truly value our trusted relationships with each client, providing them with unwavering support, service, and advice. When it comes to designing your employee benefits program, we do not believe in a “one size fits all” approach like other brokerages. We take a consultative approach to benefits advising, getting to know you, your employees, and your needs to make the right choices for your business together.

### GLOBAL REACH AND UNIQUE ACCESS

D&D is a member of Assurex Global, a Partnership of the most prominent independent insurance agents and brokers in the world. While we are an independent, family-owned agency, this partnership gives our clients access to exclusive pricing and services.

Backed by our volume, reputation, and industry relationships, D&D has Premier Broker Status with most carriers. This provides us and our clients with access to unrivaled resources and exclusive service liaisons not available to other brokers.

### EXPERIENCED EMPLOYEE BENEFITS TEAM

With a combined experience of over 260 years in the employee benefits business, our knowledgeable team brings expertise and insight to managing client benefit programs. Our professionals navigate the complexities of the industry so you don’t have to, staying on top of the latest regulatory updates and most competitive plans in the market. We go above and beyond in communicating coverage, resolving issues, and advocating for your employees.

# CUSTOMIZED COVERAGE

At DiBuduo & DeFendis Insurance, we understand that **employee benefits** programs are a tool to both attract and retain your company’s greatest asset: **your employees**.

With extensive knowledge, resources, and a hands-on approach, we’re focused on helping you navigate the complex world of employee benefits and offering a program tailored to your business’s unique needs, **driving value both for your people and your bottom line**.

# PLAN OPTIONS

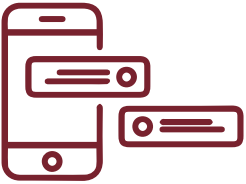
When you work with a D&D Employee Benefits team member, they will analyze your current offerings and design a benefits program to control your costs and also improve employee satisfaction.

We offer an array of customizable benefits packages to suit you and your employees’ needs. From traditional medical plans to innovative voluntary benefits, below is a select listing of some benefit offerings to choose from.

- Preferred Provider Organization (PPO) Plans
- Health Maintenance Association (HMO) Plans
- Exclusive Provider Organization (EPO) Plans
- Point of Service (POS) Plans
- High Deductible Health Plans (HDHPs)
- Self-Funded Plans
- Section 125 Plans
- Dental Plans
- Vision Plans
- Life and AD&D Plans
- Long Term Disability Plans
- Short Term Disability Plans
- Long Term Care Plans
- Worksite Voluntary Benefit Plans
- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- Health Reimbursement Arrangements (HRAs)

# HR SUPPORT SERVICES

In addition to Benefits programs, you also have access to other optional tools, giving you and your employees more than just insurance coverage.



### HR ON-DEMAND

HR On-Demand gives you **live advice** at your fingertips, saving you time and money, while giving you peace of mind. You will be provided with **unlimited consulting** with certified Human Resources professionals online, over the phone, or through a mobile app.

You’ll receive important alerts, answers to commonly asked questions, a newsletter with the latest industry findings, and access to our team anytime. We help you solve your HR problems and protect your business with clear, straightforward answers.



### HR SUPPORT CENTER

Our HR Support Center is available 24/7, offering a library of valuable tools and resources, including:

- “Ask the Advisor” Q&As
- Employee handbook tools
- Guides on popular HR topics
- HR fitness test to assess HR gaps
- HR forms, documents, and templates
- HR trainings
- Job descriptions
- Monthly HR newsletter
- Policy library & law alerts
- Resources covering common employer laws including ACA, FLSA, and FMLA

# INNOVATIVE RESOURCES

### COMPLIANCE

We prepare ERISA Wrap and Section 125 Plan documents at no additional fee in addition to paying for professional third-party COBRA administration. We partner with Zywave to provide your company with relevant information on compliance and legislative developments, along with employee communications.

### TECHNOLOGY TOOLS

Eliminate paper with a modern benefits administration system uniquely designed for your business at no cost to you. Employees enroll online and have access to their benefits information from anywhere, anytime.

Instant proposals and plan comparisons for all small group plans in the marketplace powered by HealthConnect Systems.

### HEALTHCARE PROFICIENCY

Our Affordable Care Act (ACA) consulting ensures that your company is always in line with the latest regulations, and has access to the top compliance strategies. Our dedicated Medicare Advisor will make complex Medicare options simple to help your employees make wise coverage decisions.