



*Coming together is a beginning;
Keeping together is progress;
Working together is success!*



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Introduction



Infinity Benefits & InfiniRisk Management (IBIRM) is an independent full service insurance agency with over 40 years of experience. We are contracted with numerous insurance companies rather than just one. This provides our clients with a variety to choose from as well as a “One Stop Shop” for all of their insurance needs!

IBIRM creates and implements the best solutions to meet each company’s individual needs while complying with federal and state laws.

Regardless of your size or budget, we can implement a solution that addresses your concerns.

Our team is motivated to show you what we can do for you!



Services



Group Benefits

Health Insurance Placement
Plan Design
Enrollment & Education
Plan Maintenance & Oversight
Claims Management
ACA Compliance, Testing & Reporting



Human Resources Services

Policies & Procedures
Overtime Compliance
ERISA Compliance
ACA Compliance
DOL Compliance
DOJ Compliance
Employee Handbook
Unemployment Management



Risk Management / Safety

Property & Casualty Placement
Workers' Compensation
Placement
Safety Programs / Compliance
Risk Management
Claims Management



Retirement Plans

Plan Design & Document
Preparation
Contribution Calculations
Annual Filing & Reports
Compliance Testing
Discrimination



Carriers We Work With

IBIRM working for you with a variety of carriers



BlueCross
BlueShield

aetnaSM

HUMANASM

Aflac[®]

CNA

UnitedHealthcare

GUARDIAN[®]

Colonial Life.
Making benefits count.

DELTA DENTAL[®]

Bas
engage. promote. enhance.

unumSM

Lincoln
Financial Group[®]

MetLife[®]

TRAVELERS[®]

AIG[®]

BERKSHIRE HATHAWAY
GUARD INSURANCE COMPANIES

TRANSAMERICA
LIFE INSURANCE COMPANY

vsp[®]
Vision care for life

PHILADELPHIA
INSURANCE COMPANIES

VOYA[®]
FINANCIAL[®]

THE
HARTFORD

John Hancock
the future is yours

Principal

MassMutual
FINANCIAL GROUP[®]



Employee Benefits



Health insurance is one of the first items potential employees think of when learning about your company. With new federal regulations on health insurance, now is the time to seek a partner to guide you. IBIRM develops customized health insurance plans to help fulfill the needs of your company and its employees.

Vision

Vision insurance can include the following options:

- Fully covered annual or biannual eye exams
- Frames and lenses for glasses, fully or partially covered
- Contact lens services
- Laser vision care programs
- Low vision care programs
- Computer vision care and safety programs.

Health

- Preferred Provider Option Plans (PPO)
- Health Maintenance Organizations (HMO)
- Health Savings Accounts (HSA)
- Health Reimbursement Arrangements (HRA).

Dental

- Indemnity plans
- Managed-care plans.

Medicare

Eligibility and coverage assistance

Life

- Whole Life
- Term Life

Disability Income

- Short-term disability insurance
- Long-term disability insurance

Additional Services

On Site Flu Shots For Employees

Wellness Program

Total Claim Support – Plan Administration

Annual Employee Education Meetings

COBRA / State Continuation Administration

Property & Casualty / Risk

IBIRM offers a full service support including underwriting, accounting functions, and provides our clients with tailored services including claims administration, and loss prevention.

General Liability Coverage

Insures your business against lawsuits due to bodily injury, personal injury, property loss or advertising injury.

Commercial Property Insurance

Covers your buildings and the contents of those buildings - including inventory, equipment and other assets - in the event of a loss.

Business Owners Policy

Necessary for small and mid-sized businesses.

Professional Liability Coverage

Commonly known as Errors & Omissions, protects professional advice and service providing individuals and companies against lawsuits.

Commercial Auto Insurance

Covers business financial costs resulting from an auto accident if you or an employee is found at fault.

Employment Practices Liability Coverage

This coverage protects businesses from financial consequences associated with a variety of employment related claims.

Contractors Liability Coverage

This coverage is for businesses with contract workers.

Hired & Non-Owned Auto

Covers bodily injury and property damage caused by a vehicle you hire (including rental vehicles) or caused by non-owned vehicles (vehicles owned by others, including vehicles owned by your employees).

Workers' Compensation

Provides wage replacement and medical benefits to the employees whom have had an accidental personal injury or suffers an occupational disease in the course of employment.

Human Resources Services

Our Human Resources services will insure that your organization is in compliance with Employee Retirement Income (ERISA), Affordable Care Act (ACA), Department of Labor, and with other Law Enforced Policies & Procedures. Regardless of the size of your organization, we can help establish, implement and manage HR strategies.

Hiring Support

Includes finding, interviewing, and selecting the right employees for your organization.

COBRA Administration

Continuation of employee benefits after the “qualifying events”; which would normally result in the loss of eligibility. We provide customized service for COBRA administrative requirements.

Workers' Compensation Plan Coverage & Claim Resolution

Necessary for small and mid-sized businesses.

State Unemployment Insurance

Unemployment insurance payments are intended to provide temporary financial assistance to unemployed workers who are unemployed through no fault of their own. We will help your business save time, administrative hassles, and costs commonly associated with unemployment administration.

Employee Handbook

We will craft a custom handbook for your organization. Employee manuals both protect business from litigation and put staff members at ease by spelling out in positive terms the company's policies.

Ongoing Human Resources Support

With our services, you get a dependable human resource department with a support team always ready to assist you.

Safety Program

Complimentary confidential service line dedicated to employee well-being.



Retirement Plans

IBIRM will help you successfully manage every aspect of your firm's retirement plan.

401(k)

A 401(k) plan is a qualified plan established by employers to which eligible employees may make salary deferral contributions on a post-tax and/or pretax basis.

SIMPLE 401(k)

SIMPLE 401(k) plan is a cross between a SIMPLE IRA and a traditional 401(k) plan and offers some features of both plans.

SIMPLE IRA

A SIMPLE (Savings Incentive Match Plan for Employees of Small Employers) IRA plan offers great advantages for businesses.

SEP IRA

Simplified Employee Pension (SEP) plans can provide a significant source of income at retirement by allowing employers to set aside money in retirement accounts for themselves and their employees.

ROTH IRA

Roth IRA is an individual retirement account that offers tax-free growth and tax-free withdrawals in retirement.

Contribution Calculations / Discrimination Compliance

Non-discrimination testing requires that employees of a certain status (highly compensated employees and key employees) stay within a specific contribution rate, as determined by the contribution rate of non-highly compensated employees.



Core Values

Integrity

We conduct all matters of business with integrity. The time and effort put into every project is true to our mission of delivering superior results in a professional manner.

Customer Focus

We live by and for our customers' success. We want our customers to think of us as their trusted partner, providing efficiencies in their service, while looking for solutions to keep their business at the cutting-edge tomorrow.

Accountability

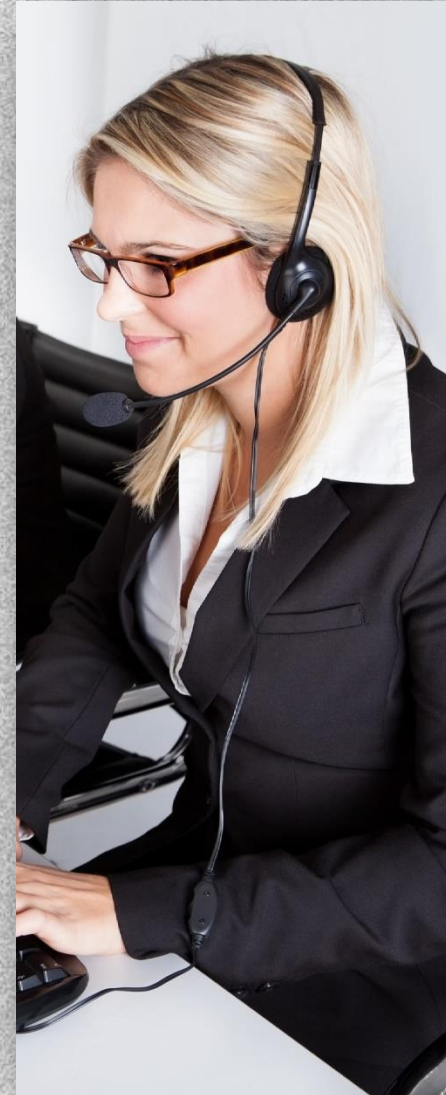
It is imperative that we are fully accountable for all of our actions that influence our customers. We each take personal responsibility for our commitments and results. We accept ownership and accept consequences of our decisions with ourselves, our fellow employees and our customers.

Respect

We will recognize and respect the value of every employee's contribution to the mission of Infinity Benefits & InfiniRisk Management, honoring our diversity and working together as an effective team.

Excellence

We believe the pursuit of excellence is both an internal and external value motivating our Company. We strive for the highest standards in order to achieve exceptional results. To us, it's more than just fixing our customer's problem. It is prompt responses, consistent communications and a focus on providing a superior customer experience.





Contact Us



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