

## Free Consultation

Lake Norman Benefits, Inc. offers a complimentary initial consultation to explain the employee benefit planning process to help determine how we can benefit you. We will explain how our **no fee** services will increase employee satisfaction and save you time and money by handling the day-to-day administration and paperwork. We also offer compliance assistance to ensure you follow state and federal laws that apply to such plans.

To take the first step on the path to peace of mind, call us at (704) 663-4236 to schedule your initial appointment.



## Making your life easier.....

Service after the sale

We not only help implement the strategies we build together, we also continue over the long haul. We have a team of professionals who specialize with the administration on an ongoing basis. Employer group services include



enrollment and termination, claims and billing resolutions, COBRA administration and plan integration. In

addition, all clients receive a customized website for you and your employees to view benefits, download forms, search providers, enroll new employees and more!

### Corporate Headquarters:

109 Professional Park Drive  
Mooresville, NC 28117

Offices in:

New York, Illinois and North Carolina



[www.LakeNormanBenefits.com](http://www.LakeNormanBenefits.com)

Phone: 1-877-MY LNB 01

Email: [info@LakeNormanBenefits.com](mailto:info@LakeNormanBenefits.com)



**Employee Benefits  
Products and  
Services**



**Welcome to Hassle-free  
Healthcare™**

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## Our Objective

### *Peace of Mind Achieved Through Customized Planning and Extensive Service*

Lake Norman Benefits, Inc. partners with business owners to provide customized employee benefit implementation. We help our clients provide the employee benefit programs they require, while assisting in the design of customized programs enabling the employer to minimize cost while offering a comprehensive package, whether to ***1 employee or 1000.***



Due to the constantly changing legal mandates you must respond to, and the continuing increase in the complexity and cost of the financial world, the demands on your time and attention have increased significantly. More often than not, this lack of time leads you to forego focusing on maintaining your employee benefit package. For instance, new plans, designated as "cost-sharing", slightly increase your out-of-pocket to some of the less often used benefits, and results in dramatically decreased premiums. This is just one of the emerging trends to make offering comprehensive benefit packages affordable. As market conditions change, so do the rates and options available.

## Our Process

At Lake Norman Benefits, Inc. we have a history of helping our clients understand and choose programs that offer the coverage your employees desire while being mindful of the excessive cost this can cause the employer. We accomplish this by having a thorough knowledge of the market place to make intelligent suggestions and creative ideas to maximize your dollars. We firmly believe that our clients need to make informed decisions about their business and personal finances. Education is a key component of all our services. Having access to many different markets and carriers ensures that we find the best product for your particular needs.

Generally, we begin by reviewing your current plans and by listening carefully to understand your needs and concerns. As the planning process unfolds, strategies are developed to help you reach your long-term goals and reduce cost and administrative burdens associated with such plans. We offer to take on much of the implementation process, making the burden on you nearly non-existent. We at Lake Norman Benefits, Inc. are available to help you understand your options, make informed decisions and implement your personal and company wide solutions.

## Employee Benefits

### **Group Major Medical Plans**

Covers most health, hospital, and major medical expenses.

### **Group Disability Plans**

Basic salary replacement for many long and short term disabilities. We also offer great rates on your state required DBL and TBD coverage.

### **Group Life Plans**

Provides individual employees with life insurance protection.

### **Group Dental/Vision Plans**

Covers dental and vision care expenses.

### **Special Needs**

Plans designed to attract employees by allowing flexible benefits and pre-tax contributions including cafeteria and Section 125 plans.

### **Flexible Spending Accounts**

Why not make any eligible out of pocket costs pre-tax? This means a 30%\* savings to you and your employees! Also, our proprietary FSA uses a debit card with the M/C logo (no filing claims and waiting for reimbursement).



### **Voluntary Coverage**

Additional enhancements to your employee benefit program, that can be 100% employee paid and reduce corporate payroll taxes. Includes: Dental, Vision, Long Term Care, Cancer Protection, Short Term Disability and more.

### **Retirement Planning**

All types of Profit Sharing, Defined Contribution, Defined Benefit, and other qualified and non-qualified plans.

## Services

Representing and maintaining great relations with every major carrier in the tri-state area allows us to maintain better relations with you and your employees! We are a benefits administration firm that promises to be a useful and known presence among your staff. We will hold personalized on-site meetings, explain how working ***for*** you and your employees and with the carriers puts us in a position to be of great value to you. Instead of your people coming to you when there is a question or concern, or wasting hours during the business day contacting the carriers directly, you will be encouraged to call us, for any line of coverage, to answer any question, assist in compliance, fix issues and problems and provide feedback to management on where the current

benefits are strongest and areas in which employees have expressed concern. This will allow you to attract and maintain employees, save money on the costs of the plans and **DRAMATICALLY** reduce your in-house plan administration costs.

When you decide to use our firm, we will hold personalized on-site meetings. If any plan changes occur, we will explain those changes to your employees in a clear concise manner. We will make our resources available not only to employees, but their spouses and dependents also covered by your plan. Upon enrollment, all employees will be fully informed of any differences in the plans, choices, and costs. They will also receive customized benefit summaries, necessary forms and local provider directories.

In addition, a ***personalized, private website*** will be created that will allow you and your employees to search the plan providers, view benefit summaries, check claim status, order new ID cards, enroll new employees and more. Our experience shows that not only will your employees find this website to be a useful and valuable resource, but so will their spouses and dependents. It increases knowledge of the benefits each plan offers, allows for self-service in many functions, and when employees are unable to get the answers they need on the site, they will have direct contact with our office, giving you and your HR staff the freedom to fulfill other duties. To view a sample of our client login section, go to ***MyBenefitsLogin.com*** and log in using "sample".

## **What Our Services Cost**

***We never charge any fees,*** or bill for any of our services. We expect and believe it to be our duty to make administering employee benefit plans a low cost, low maintenance endeavor.



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Mooresville, NC 28115

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\* Savings is dependent on employee's tax bracket \*\* Call for details