



# Swift Kennedy & Associates

## Small Business Proposal

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**Strategies. Solutions. Service.**

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We Do Benefits *Differently*

DuBois ■ State College ■ Virginia Beach, VA  
Williamsport ■ Scranton ■ Cherry Hill, NJ



Employee Benefits

1-(800)-503-7750  
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## *Trust, Experience, Innovation...*

Thank you for putting your **TRUST** in Swift Kennedy to provide your Group Employee Benefits proposal. Our **EXPERIENCE** in the Group Employee Benefits industry helps drive better outcomes, premiums and service. We use an **INNOVATIVE** approach using your data, transparency, and technology to ensure your benefits are the best fit for your company needs.

Swift Kennedy educates and encourages your employees to be better healthcare consumers. Better consumers make better choices.

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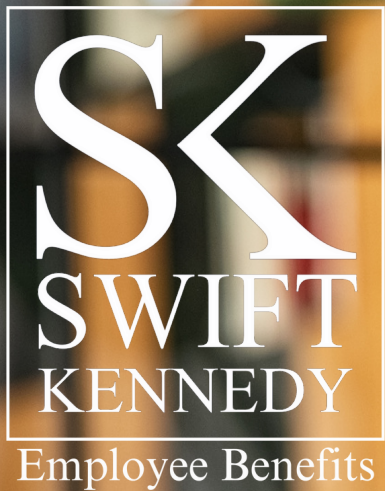


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# *For the Employer*

The scope of services that Swift Kennedy provides each business often depends upon the nature of the funding arrangement for the benefit plan (fully or self-funded) and the type of workforce

## Some of the Services Include

- One call for all Service + Support
- Renewal Decision Support
- Day-to-Day Support
- Claims & Reporting
- Online Enrollment
- ACA Decision Support & Action plan for Compliance
- Benefit Notices
- Licensed Account Managers & Client Services Representatives
- BenAdmin Technology
- Benefit Communication Website
- Award Winning Self Service HR/Benefits Portal
- On-site enrollment meetings that support benefit plan designs
- Resolving conflicts in plan administration, billing, and claims by serving as a liaison between client and insurance carrier
- Legislative, carrier, and market updates
- ERISA Compliance
- Strategic Planning

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## *For the Employees*

- **Transparency/Finding Quality Care- Right Care, Right Time, Right Place!**
- **Dedicated Member Services Representative**
- **Forms, Networks, and Policies all in One Location**
- **Get Better Employee Engagement with Our Integrated Communication System!**
- **Education- How to Better Utilize Offerings and Much More**

*Remember...*

**Better Informed and Engaged Employees  
Make Better Benefit Decisions**

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*Our Clients  
Say it Best!*



# Client Testimonials

“We chose Swift Kennedy for their fresh outlook of benefits delivery in a competitive labor market. We stay with Swift Kennedy for their consistent and innovative service delivery of unique plan designs for our industry that contributes to a healthier workforce and bottom line.” – **Julia B. (Hospitality)**

“Reliable, consistent and trustworthy describes our partners at Swift Kennedy. Their attentiveness and willingness to aide our employees with any benefit question is amazing!” – **Lynn M. (Advertising)**

“Swift Kennedy has been so helpful to our company when finding health care for all our employees. They have always presented us with the best, competitive health insurance rates. They also help with any and all employee needs when an issue arises.” – **Jess G. (Trucking)**

“The team at Swift Kennedy has been a tremendous resource. Any time I have a question I send an email and I get an almost immediate response from a member of the team. They are a great partner in handling a full range of Human Resource issues. They are professional and a huge help dealing with issues because of their great subject matter knowledge and experience. Highly recommend.” – **Bill F. (Trucking)**

“One of the least enjoyable aspects of my job is dealing with health insurance, but Lisa and Jessica have helped make it much less stressful. They are prompt at answering my questions and are very educated with their responses. Our employees and I are very grateful. Thank you, ladies.” – **Jan S. (Manufacturing)**

“The group at Swift Kennedy is top-notch! They have been providing us with great options for years for our employees’ healthcare. New this year, they not only gave us our best options for healthcare but also for long-term, short-term disability along with life insurance coverage. I highly recommend Lisa Crawford and all of the staff at Swift Kennedy for all of your insurance needs.” – **Judy C. (Municipality)**

“Swift Kennedy has taken care of our insurance needs for over 12 years. They are always available to answer any questions we have and take care of any issues that come up. Our business would highly recommend them for any insurance needs.” – **Katie S. (Manufacturing)**



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# *Benefit Highlights Plan Summary*

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# *Proposed Premiums*

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# COBRA Services

## Consolidated Omnibus Budget Reconciliation ACT

This health benefit program changes the Internal Revenue Code, the Public Health Service Act and the Employee Retirement Security Act, so that policies under health groups can help in temporary continuation of health insurance coverage for those fired from service to the group

### COBRA Services

- 24/7 Submissions
- HIPAA certificates included
- Required Letters
  - Certificate of Coverage
  - Initial Notification
  - Qualifying Event
  - Conversion to Individual Plan
  - Termination Letter
  - Unavailability of COBRA Notification
- Billing & Collection of continuation premiums Employer Reporting
- Takeover of existing COBRA participants (additional fees apply)



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# Compensation Disclosure



We take pride in providing clients with exceptional service. As an independent insurance broker, we offer you superior service and competitive pricing by searching for and identifying the coverage from the insurer that best meets your needs. In accordance with the Broker Compensation Disclosure Rule, brokers are required to provide how they are compensated. Clients receive a compensation detail form including their proposal/renewals. Below is the rule.

“The Consolidated Appropriations Act (CAA) was signed into law in late 2020 and contains several provisions related to business transparency. Beginning Dec. 27, 2021, as part of the CAA, covered service providers (CSPs)—i.e., insurance brokers and consultants—must disclose all compensation to clients if they expect to receive \$1,000 or more in direct or indirect compensation for providing their services. This means employers will be able to see exactly how brokers earn money, which can help inform plan decisions”

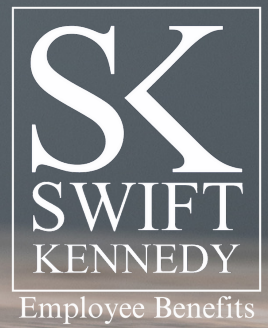
**Commission:** For Small groups, our firm does not charge a fee for placing your policy. We are paid a commission by the insurer that is part of, not added to, your premiums. The amount of commission earned is according to the standard commission schedule established by each insurer we work with. **For large groups and Self-Funded clients**, our firm charges a fee for placing your policy. Compensation amounts are clearly disclosed on the Compensation Disclosure form. The form is included in the proposal/renewal for all clients regardless of group size. Our firm may also receive additional incentive compensation or bonuses for various reasons from an insurer. Incentive commission amounts and types may vary but do not affect the price of your premiums.

**Client Fees:** We do not charge you any fee for the placement of your policy, and we are compensated by the insurer in the manner described generally above. However, we may charge fees, previously disclosed to you, for certain professional services not including the placement of your policy.

**Scope of Services:** Our firm works with a number of competing insurers, and we will attempt to obtain quotes from the insurers that we believe to be suitable based on the preferences and needs that you have communicated to us. However, we cannot obtain quotes from all insurers with products suiting your needs. We will attempt to answer any questions you may have regarding the quotes, insurers or policies that we obtain, but be aware that you make the final decision on which insurance product and coverage amount you need and will purchase.

**Additional Information:** For more information, specific details, or answers to any questions about our services, fees, or compensation, please contact Jerry Calistri, President | CEO at 814.371.1052 or [jerry@swiftkennedy.com](mailto:jerry@swiftkennedy.com).

Thank you for choosing us to assist you with your insurance needs. We value your trust and appreciate your business. Please let us know if there is anything we can do to serve you better.



# *We Take Your Privacy Seriously*

Protected health information – or PHI – is any health-related information that can be tied to an individual related to their past, present, or future health status. Any PHI created, collected, stored, transmitted, or maintained by healthcare providers and companies in the healthcare sector is regulated in the United States under the HIPAA Privacy Rule, part of the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

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The purpose of the Privacy Rule is to define and limit the circumstances in which an individual's protected health information may be used or disclosed by covered entities such as health care providers, insurers, and their business associates. Legislation also imposes fines when breaches occur due to improperly protecting PHI data.

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The Health Information Technology for Economic and Clinical Health Act (HITECH) increases civil penalties for a violation of HIPAA and requires breach notification if PHI data is lost or stolen. Identity theft from stolen PHI data is on the rise, and data breaches continue to impact hospitals, insurance companies, and other healthcare-related enterprises – all while electronic patient records containing PHI data become more common. This could spell disaster for enterprises that are not well prepared.

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