

# Protect what matters most— **your people**

EMPLOYEE BENEFITS FROM  
KNIGHT INSURANCE GROUP





# We've Got Your People Covered

## Flexible, Comprehensive Coverage

Knight Insurance Group offers a comprehensive range of employee benefits tailored to today's workforce, designing cost-effective solutions that support long-term goals. Our offerings span from traditional benefit plans to alternative funding solutions and medical captives. Our recommendations are based on our client's employee benefit goals, financial analysis, plan utilization review, benchmarking, and contract evaluation.

## Strategic Guidance and Support

Our experienced team works with you to strengthen your benefits strategy and manage costs. With dedicated support and a proactive approach, we help you streamline administration while maximizing the value of your offerings.

## Simplified Compliance and Technology

We simplify compliance and reporting, helping you stay ahead of regulatory changes. With a full-service compliance suite and integrated technology tools—such as benefits platforms, employee portals, HR resources, webinars, and reporting—we make it easier to manage your benefits and keep your organization compliant.

**Benefits attract and retain talent and help your business stay competitive in today's job market.**

## INSURANCE PRODUCTS

- Medical, Dental, Vision
- Life and Accidental Death & Dismemberment (AD&D)
- Short-Term Disability (STD) and Long-Term Disability (LTD)
- Long-Term Care (LTC)
- Flexible Spending Accounts (FSA), Health Savings Accounts (HSA), Health Reimbursement Accounts (HRA) and Individual Coverage Health Reimbursement Arrangements (ICHRA)
- Worksite Benefits (Accident, Critical Illness, Cancer, Hospital Indemnity)
- Voluntary Plans (Dental, STD, LTD, Vision, Pet Insurance and Voluntary Life-AD&D)
- Employee Assistance Programs (EAP)

## CONSULTING SERVICES

- Compliance and Benefit Plan Audits
- Collective Bargaining Assistance
- Strategic Planning and Forecasting
- Benchmarking/Plan Modeling
- Insurance Committee Facilitation
- Wellness Programs (Rewards and Incentives)
- HIPAA Training (Annually)
- Dedicated Customer Service
- COBRA Rate Development
- Self-Funded and Captive Plan Analysis
- Department of Labor (DOL) Audit Preparation

## COMPLIANCE AND REPORTING

- Medicare Part D Requirements
- PCORI Filing Assistance
- Affordable Care Act (ACA) Reporting (1094/1095)
- Summary Plan Description (SPD) Creation
- Legislative Notice(s) Requirements
- 5500 Reporting

## EDUCATION AND TECHNOLOGY

- Employee Benefit Education Meetings
- Benefits and Well-Being Newsletters
- HR Professional Webinars (offering HRCI/SHRM credits)
- New Hire and Open Enrollment Education
- Enrollment Tools for Timely and Appropriate Plan Selection





## WHY KNIGHT?

- Our team has over 30 years of experience in health and benefits management, with extensive knowledge in plan design, cost containment, compliance, and strategic care management.
- As the only employee-owned agency in the region, you'll benefit from long-term, stable, and personal relationships with employee-owners who are committed to your success.
- Our local company supports other local companies.
- Our family helps other families in our community through charitable efforts.

## KNIGHT INSURANCE GROUP, PROTECTING CUSTOMERS SINCE 1859.



From plan design to ongoing service—we're with you every step of the way.



WE ARE THE  
**Agency**  
of  
**Choice**

Do business with an agency that values exceptional standards, enduring relationships, and has a relentless focus on you.



22 N ERIE STREET  
TOLEDO, OHIO 43604  
419.241.5133 • 800.241.5133  
fax 844.201.0753

“Knight Insurance Group is a top notch company.”

