

***A STRATEGIC PARTNERSHIP BETWEEN
FILICE INSURANCE AND THE ADVANTAGE GROUP***

As a PACE member you will receive a complete Section 125 Cafeteria plan and COBRA Services paid for by Filice Insurance and The Advantage Group.

These Services include:

Section 125 Cafeteria Plan:

- We do employee meetings to educate your employees and introduce the plan with each employee being individually enrolled by an enrollment specialist.
- We provide the Plan Documents including your Summary Plan Description.
- We provide efficient processing and reimbursements.
- We remove the ERISA problems with Personal History Information from the workplace – and take care of all record keeping & storage issues.
- We offer top quality voluntary products including variable universal life & group short and long term disability.

Our focus is to maximize employer savings through substantially reduced payroll taxes and workers' compensation premiums, and for your employees to increase their take-home pay and benefits package.

COBRA Administration:

- We make legal compliance easy – no manuals to buy, people to train, software to purchase, or records to keep.
- We provide fair and precise adjudication.
- We eliminate costly claims from ineligible continuants.
- We handle all of those time-consuming calls from ex-employees and their service providers.
- We provide everything required to guarantee your compliance and to protect your financial interests

These valuable services will be provided to all PACE members free of charge. These services can cost up to \$2,400 per year so we are very excited about the opportunity to pass this savings on to all PACE members.