

## *Introduction*

Thank you for visiting our offices. MillerWade Group specializes in a number of professional insurance and business solutions. Please take a few minutes and browse our full-line of services...we are confident that we can compliment your current or future needs with additional services and benefits.

### **Employee Group Benefit and Administrative Solutions**

MillerWade has expertise and leadership in providing group insurance services to organizations and individuals in the Intermountain region. We offer in-depth plan assessment and analysis on a personal level. Our products are supported by a full-service staff throughout the year.

As a value-added service provider, MillerWade Insurance Agency coordinates the following Administrative Services:

## *Administrative Services*

### **Cafeteria Plan/Health Reimbursement Arrangement (HRA)**

- Full Flex Plan (Includes premium plan, flexible spending account, and dependent care expenses)
- 48-hour claim turnaround
- Direct deposit of claim payments or debit smart card technology™
- Fully automated voice response system
- Web access to forms, IRS publications, & values

### **Health Savings Accounts (HSA)**

- Medical Insurance Coordination (QHDHP)
- Education/Installation
- HSA Administrative Services

### **Cobra Administration**

- Election/Notification forms
- Liability protection (contractual acceptance of risk by administrator)
- Mini-COBRA Administration (20 employees and under)

### **HIPAA Compliance**

- HIPAA compliance reference services
- Free HIPAA education workshops

## *Software Portal*

### **MillerWade HR Benefits 24-7**

A custom web resource that includes a comprehensive management tool that enables your HR team to manage up-to-date items including:

- Legislative, reference and benefits updates
- Benefits summary information for employees
- Automated benefits enrollment, management and administration

## *Group & Individual Benefits*

### **Group and Personal Insurance Plans**

- Medical Insurance
- Dental Insurance
- Life Insurance
- Disability Income Insurance
- Long Term Care Insurance
- Medicare Supplement Insurance
- Supplemental Insurance

### **Retirement Plan Services**

- Traditional IRA/ROTH IRA
- Simple IRA/SEP IRA
- 401Ks (Traditional/Safe Harbor/ROTH)
- Non-Qualified Retirement strategies
- In-depth analysis and plan review & evaluation
- TPA service coordination

## About MillerWade Group

MillerWade Group, founded in 1988, is a “turnkey” group benefits planner. Our specialists in group benefits can provide advice and create a solution that meets your needs. With offices throughout the Intermountain region, the professionals of Miller & Wade can fully service large groups, small companies, families and individuals.

## Insurance, Retirement, & Business Services Worksheet

Name: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

Take a few minutes and evaluate your business and personal service needs. If you notice an area where MillerWade can assist you, let us know and we'll put our knowledge and expertise to work for you.

### Insurance Planning

- P & C
- Disability
- Long-Term Care
- Medical
- Health Savings Account (HSA)
- Health Reimbursement Arrangement (HRA)
- Life and AD&D
  
- \_\_\_\_\_
- Long Term Disability
  
- \_\_\_\_\_
- Dental
- Vision
- Short Term Disability
- Employee Assistance Program (EAP)
- Limited Benefit Plans (Mini Med)
- Long Term Care

### Supplemental Plans

- Accident
- Cancer
- Critical illness
- Hospitalization Only
- Intensive Care
- Short Term Disability

### Retirement/Estate Planning

#### Retirement Planning

- Profit Sharing
- Life Insurance
- Pensions
- I.R.A.'s
- College Savings Plans

#### Estate Planning

- Wills
- Trusts
- Business Protection
- Errors & Omissions

### Additional Products & Services

- 401K Plan
- Cafeteria Plan
- COBRA Administration
- HIPAA Education/Coordination
- Online Enrollment (as available)
- Prepaid Legal Services
- HR Benefits 24-7  
(Web based HR Management)

#### Business Insurance

- Workers Compensation
- General Liability
- Commercial Auto (fleet)
- Commercial Umbrella
- Errors & Omissions

#### Individual Insurance

- Auto
- Home
- RV & Boat
- Personal Umbrella