MEDICAL INSURANCE

FLEX BENEFITS DENTAL COVERAGE

LIFE INSURANCE VISION COVERAGE

## More Choices. More Bene-fits.

Bene-Care Marketplace is a private benefits exchange that gives employers and employees the power of choice. The power to offer more group benefits without the challenges that come with administering multiple insurance products. The power to let everyone decide what's best for themselves and their families.

Is a private benefits exchange right for your business?

The bene-fits of utilizing



Offer more lines of coverage including medical, dental, vision, life, and flex benefits.

Defined Contribution: offer employees a lump sum to spend on the benefits *they* choose.

Raise employee moral by engaging them in the benefits decision making process.

Allow for budget control by knowing your healthcare contribution costs prior to the end of Open Enrollment.

Increase efficiency by managing your benefits enrollment process electronically - electronic distribution, submittal and record keeping.

Increase enrollment accuracy through direct insurance carrier feeds. Data entered online is securely transmitted automatically.

To learn more about how Bene-Care Marketplace can work for your business, contact a Bene-Care Sales Consultant today!

1260 Creek Street Webster, NY 14580 585.347.1300 1.800.333.1673

www.bene-care.com

500 Seneca St., Suite 301 Buffalo, NY 14204 716.688.8161 1.855.490.1300



## Top Ten Reasons you should consider Bene-Care Payroll for 2015!

- 1. Consistent and Affordable Billing without the pricing games and surprise increases.
- 2. Fully Insured and Bonded, proper security, back-up and even catastrophic back-up plans to ensure no checks are missed.
- 3. Full service payroll that includes HR support without having to deal with the hold time of a call center.
- 4. One true dedicated and certified payroll specialist always available to answer questions and for onsite meetings.
- 5. Flexible options for processing, money movement, and set up. Processing available online, via phone, fax, or email.
- 6. Full package of products: Tax pay, Direct Deposit, Online Pay Stubs and Reports, Electronic Garnishments, PTO Tracking, and Time and Labor Management
- 7. Workers Compensation processed on a perpay period billing to alleviate the hassles of audits and end of policy surprise payments. Ability to link the appropriate class codes with payroll.
- 8. Our local focus allows us to focus on the laws and needs of businesses in the Rochester and surrounding areas.
- 9. Synergy! Bene-Care professionals' work together to ensure that you are taking advantage of all the service we offer.
- 10. We truly advocate for our clients! In the end we hope that we can become one of your trusted business partners!

# Would you have your income taxes processed by a call center?

Ultimately the responsibility of payroll tax filing falls on the employer and not the payroll company.

As your trusted business partner, we pay attention to the small details of your payroll to ensure accurate and timely filings.

For more information please contact

#### Danielle Fowler

Jr. Account Consultant
NYS Licensed Broker

716-688-8161 ext. 361 dfowler@bene-care.com

### About BENE-CARE PAYROLL

With our highly trained payroll team we have the power to help you simplify, save money, and reduce the time you spend dealing with your payroll! For over 40 years, Bene-Care has focused on cutting through the red tape and delivering smarter benefits solutions. Our experience and passion to stay up-to-date on current trends, advances and opportunities gives us the knowledge to provide powerful, practical answers to over 6,100 employer groups.

### You deserve more than JUST Payroll ...

and we provide it!

Busy employers like you are demanding their payroll providers do more than just provide paychecks to their employees. Businesses need **comprehensive human capital management (HCM)** solutions that integrate business functions into a single source, automate procedures, increase efficiencies and save money.



Bene-Care utilizes iSolved, a cloud-based, user-friendly solution that makes processing your payroll easier than ever before. *And* it increases accuracy. With iSolved, you have **time tracking**, **human resource tools and benefits administration all within one source**. No duplicate data entry, or exporting and importing between disparate applications. Plus, your employees will have access to enhanced Employee Self-Service options - improving their engagement and satisfaction.

As an iSolved Certified Partner, we provide our customers with transformational HCM technology, all while providing you the service you've come to expect from Bene-Care. Regardless of how many locations you have, or your number of employees, we process your payroll with accuracy and integrity. We handle all the reporting and filings so you don't have to.

Contact us at **1.800.333.1673** for more information on our HCM Solution. *The solution that will transform your business.* 







## FEARFUL OF THE NEW ACA REPORTING REQUIREMENTS? WE'RE NOT!

In 2015, the most significant ACA development impacting employers is the **shared responsibility penalty** and related reporting requirements for applicable large employers (ALE's) under Internal Revenue Code (Code) Section 6056.

At Bene-Care, we have an intimate understanding of these Provisions, and the employer reporting obligations. It is becoming increasingly complicated for employers to navigate the ACA; let the experts at Bene-Care guide you to ensure your full compliance.

Through our 6056 Reporting Service we will provide you with access to tools and resources to track, administer, and comply with the complicated IRS filing requirements. Our Benefits and Payroll systems will share key data points allowing us to appropriately aggregate the required information to determine filing types, filing dates, and distribution requirements.

Avoid penalties - contact **Bene-Care** today! 1.800.333.1673



Looking for direction on how to navigate the ACA? We can help!



For more information on Bene-Care's 6056 Reporting Solution for Applicable Large Employers, please click here

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