



**New World  
Associates, Inc.**

*Insurance Brokers/Consultants*

**ACHIEVE  
NEW LEVELS  
OF SUCCESS**



CAPABILITIES

# About Us

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**New World Associates** is your strategic partner for innovative solutions. Our specialized teams of experts focus on helping businesses achieve new levels of success.

With more than 35 years' experience, **New World Associates** is a proudly independent boutique agency.

- **Employee Benefits Consulting**
- **Technology & HR Support**
- **Legislative and Compliance Services**
- **Medicare, Individual Health & Life Insurance**
- **Education & Marketing**





C A P A B I L I T I E S

# Who We Are

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## **Our Mission**

To be a part of the success of our clients in the competitive marketplace. Our services address the needs of each and every organization that strives to ensure the efficiency of their bottom line and the effectiveness of their premium dollars.

## **Our Values**

Be passionate, dynamic, and determined.  
Take ownership and be accountable in our work.  
Conduct ourselves with the utmost professionalism.  
And above all, serve with integrity and respect.



# EMPLOYEE BENEFITS CONSULTING



# Benefits Products & Consulting

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## **Health Insurance**

Small Group,  
Middle Market,  
Individual, Medicare

## **Specialty Benefits**

Dental, Life, Disability, Vision,  
Worksite Benefits / Voluntary  
Benefits, Business Travel Accident  
& Other Work-life Benefits

Escalated **Claims,**  
**Billing and Enrollment**  
Assistance

**Individual and**  
**Medicare** Consulting  
and Enrollment

Executive  
**Medical**  
**Reimbursement**

Healthcare  
**Advocacy**

**Telemedicine**  
Services



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# Specialty Benefits Consulting

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Our team of experts can assist clients in growing their business beyond group medical and provide guidance for specific federal and state regulations and plans.

We offer complete implementation and support for group ancillary, voluntary and worksite benefits—life, disability, dental, vision, business travel accident, FSA, transportation, international medical and discount medical.



# Worksite Marketing

A selection of our worksite  
marketing products and carriers



## Featured Products:

- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Gap Insurance
- Short-Term Disability
- Life Insurance
- Telemedicine



## Featured Carriers:

- Aflac
- Allstate Worksite Division
- Assurant
- Colonial Life
- Guardian
- Humana
- MassMutual
- Transamerica
- Trustmark Voluntary Solutions







C A P A B I L I T I E S

# PEO Services

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## HR Services

- HR Management Services
- Payroll & Tax Services
- Performance Management Services
- Recruiting Services
- Culture-Building Consulting
- Compensation Consulting



## Benefits Services

- Healthcare Benefits
- ACA Compliance Services
- Life, Disability, Dental, and Vision
- 401(k) & Other Savings Plans
- Voluntary Benefits
- Complimentary Benefits

## Risk and Compliance Services

- Risk Services
- Compliance Services



# TECHNOLOGY & HR SUPPORT



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# Benefits Admin Systems

Choose  
**YOUR** Platform

**ease**

 **employee  
NAVIGATOR**

**bswift**

**iSolved**

 **ADP  
WorkforceNow**

Key Features	Ease	Employee Navigator	bswift *	iSolved HCM*	ADP Workforce Now*
Online Enrollment	✓	✓	✓	✓	✓
ACA Reporting	✓	✓	✓	✓	✓
eFile & Fulfillment to IRS	✓	✓	✓	✓	✓
Decision Support	n/a	n/a	✓	Limited	Limited
Employee Onboarding	✓	✓	n/a	✓	✓
Reporting Options	✓	✓	✓	✓	✓
Custom Branding	✓	✓	✓	✓	✓
Defined Contribution	✓	✓	✓	✓	✓
Time Off Tracking	✓	✓	✓	✓	✓
Carrier EDI Feeds	✓	✓	✓	✓	✓
Rules-Based	✓	✓	✓	✓	✓
Plan Comparison Tool	✓	✓	✓	✓	✓
Mobile App	✓	✓	✓	✓	✓
Payroll Service Required	n/a	Integration Available	n/a	n/a	✓
Payroll Reports	✓	✓	✓	✓	✓
Alerts & Triggers	✓	✓	✓	✓	✓
Document Library	✓	✓	✓	✓	✓
COBRA	✓	✓	✓	✓	✓
HRIS Full Capabilities **	Limited	Limited	Limited	✓	✓
System Implementation Included	✓	✓	✓	✓	✓



C A P A B I L I T I E S

# HR Administrative & Consulting Services

- Healthcare Advocacy
- Wellness Programs
- Actuarial Services
- Human Resources Outsourcing & Consulting
- Professional Employer Organizations (PEOs)
- Strategic Plans and Innovations – Business Growth, Acquisitions and Business Expansion
- Benchmarking Analysis
- Benefits Booklets
- COBRA Administration
- Consolidated Billing
- Dependent Verification
- FMLA Administration
- FSA, HRA & HSA Administration





# LEGISLATIVE & COMPLIANCE SERVICES



C A P A B I L I T I E S

# Legislative Services

Stay current on all the legislative updates and important compliance issues in the employee benefits and health insurance industry.

- Insider Newsletters
- Legislative Updates Broadcasts
- 230+ Industry FAQs
- Quarterly Employer Legislative Reviews
- Monthly Compliance Webinars



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# Compliance Analysis, Tracking & Reporting

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## Compliance Solutions:



Suite of compliance solutions to navigate the new world of healthcare and benefits.

### ACA

Comply with the complex and ever-changing provisions of the Affordable Care Act (ACA).



Easily configurable tools available on demand with customized scheduling and alert options.



Leverage our team of experts and fully automated tools for the ongoing support of your compliance program.

# ERISA Compliance Audit

## Ensure you are compliant:



Virtually every business of every group size in the U.S. is required to be compliant with ERISA.



Most Summary Plan Description (SPD) documents do not include the ERISA supplement required.



Fines can range from \$100 to \$1,100 per day or more.

## Prepare and Survive

Comprehensive solutions with very competitive pricing and includes a step-by-step course of action for employers.

## ERISA compliance services offer:



ERISA compliance consulting services, including document drafting and Form 5500 filing—for any size business.



Guidance & assistance throughout the entire process and customizable services to meet the employer's needs.





# MEDICARE, INDIVIDUAL HEALTH & LIFE INSURANCE



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# Medicare Contact Center

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We have our own in-house, **fully compliant and secure** Contact Center—designed to accommodate notable volumes of sales and service-related phone calls and email communications. And, we can enroll clients by phone.

Our Contact Center can jump in and assist brokers with their clients and sales, acting as an extension of the broker's business.

Let our team show you what they can do.



## CAPABILITIES

# Individual Health

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Our certified experts can field questions about on-exchange and off-exchange benefits options and specific federal and state regulations.



### Use New World Associates to:

#### Be “ready to sell” yourself

- State and federal certification assistance
- Access to carriers
- Compliant enrollment

#### Help groups with people in transition

- Dependents turning 26
- Individuals exiting the group
- Dependents of group members without dependent coverage
- COBRA decisions

#### Refer the business to experts should you choose not to sell yourself

### Health Carriers

- Aetna
- Ambetter
- AmeriHealth
- Cigna
- EmblemHealth
- Highmark
- Horizon BCBSNJ
- Independence Blue Cross
- Oscar
- UnitedHealthcare

### Vision Carriers

- Davis Vision
- Highmark
- Horizon BCBSNJ
- Independence Blue Cross
- United Vision Plan
- Vision Service Plan (VSP)

### Dental Carriers

- American National / Standard Life
- AMFirst
- BrightBenefits
- Careington
- Cigna
- Delta Dental
- Dental for Everyone
- Highmark
- Horizon BCBSNJ
- Independence Blue Cross
- MetLife
- Nationwide
- Renaissance Dental
- UnitedHealthcare

C A P A B I L I T I E S

# Individual Life

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Our experts evaluate cost, financial risks and the amount of coverage needed to provide customized solutions for all situations.

- Full income replacement for disability or death
- Solutions to protect the business from loss of key individuals
- Executive and exclusive benefits for key business associates
- Term life insurance (10, 15, 20, 25, 30, 40)



You work with small business owners. Their businesses and families depend on them. Of course, they need life insurance. If they're not thinking about insuring themselves with life insurance to protect their most valuable assets, you should be.







# New World Associates, Inc.

*Insurance Brokers/Consultants*

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# THANK YOU!