



Group, Senior & Individual
Health Insurance Advisors



About Us

Osprey is a leading Employee Benefits Insurance Firm specializing in crafting comprehensive solutions for small and mid-sized businesses since 2010. As a certified Women Owned Business Enterprise (WBENC), we proudly offer a full spectrum of benefits, including:

- **Group Health and Ancillary Insurance:** Customize a plan that fits your budget and employee needs, spanning medical, dental, vision, life, disability, and more.
- **Medicare Senior Health Plans:** Ensure your retirees have access to quality healthcare through our tailored Medicare solutions.
- **Individual Health Insurance:** Provide flexible options for employees seeking individual coverage.

With offices strategically located in New Jersey, Pennsylvania, and Delaware, and licenses and appointments in all 50 states, we're equipped to serve businesses nationwide. Our experienced account managers work closely with you to design a benefits portfolio that aligns with your company's goals and budget.

Unwavering Commitment to Service:

- **White-glove service:** Experience dedicated support from our team, ensuring a smooth and personalized experience.
- **Responsive account managers:** Enjoy daily support and guidance from knowledgeable benefits experts.
- **Client services team:** Empower your employees with readily available assistance for all their benefit needs.

We believe that exceptional service is paramount. Our goal is to become an extension of your HR department, providing trusted guidance and unwavering support so you can focus on what matters most – your employees.

Explore the possibilities within our brochure to discover how we can tailor a benefits program that empowers your workforce and fuels your business success. We look forward to partnering with you and becoming your trusted benefits advisor.

PRODUCTS & SERVICES

LOOKING FOR THE BEST BENEFITS COMBINATION? WE'VE GOT IT!

Our team of experts can help you create benefits packages that earn you rave reviews while you save money and enjoy better benefits.

Insurance / Benefit Products & Consulting

- § Employee Advocacy
- § Executive Medical Reimbursement
- § Health Insurance: Small Group, Middle Market, Individual, Medicare
- Medicare Concierge Service
- § Medicaid Eligibility & Enrollment Assistance
- § Specialty Benefits: Dental, Life, Disability, Vision, Worksite Benefits, Voluntary Benefits, Business Travel Accident & Other Work-life Benefits
- § Telemedicine

Administrative Services

- § Benchmarking Analysis
- § Benefits Booklets
- § COBRA Administration
- § Consolidated Billing
- § Dependent Verification
- § FMLA Administration
- § FSA, HRA & HSA Administration
- § Healthcare Advocacy
- § Wellness Programs

Compliance Services

- § ACA Compliance: Analysis, Tracking & Reporting
- § ERISA Compliance: Audit Prep, Document Drafting, Disclosure Review, Form 5500 Filing Assistance
- § Non-Discrimination Testing

Consulting Services

- § Actuarial Services
- § Human Resources Outsourcing & Consulting
- § Professional Employer Organizations (PEOs)

Technologies

- § Group Private Exchange
- § HRIS & Payroll Services
- § Individual Private Exchange - mysavoybenefits.com
- § Online Benefit Enrollment





PREMIER PRODUCT & SERVICE PARTNERS

WE'VE CAREFULLY VETTED A RANGE OF COMPANIES TO SAVE YOU TIME AND MAKE SURE YOUR EMPLOYEES ARE HAPPY.

Our experts have selected only the best partnerships and solutions—giving you access to best-in-class products and services.

ACA Employer Reporting

- § ACAPrime
- § Contribution Health (compliance and reporting)

Compliance Services

- § BASIC
- § Contribution Health
- § MZQ Compliance Consulting
- § Employer Services
- § ERISA Services

HRIS and Payroll Services

- § ADP Workforce Now
- § iPayChex
- § Paylocity

Online Enrollment

- § bswift
- § EaseCentral
- § Employee Navigator

Private Exchange, Group

- § Bloom (Horizon & Empire only)
- § bswift
- § HealthPass
- § Florida Blue
- § Independence Blue Cross Choice

Private Exchange, Individual Health Under Age 65

- § myospreybenefits.com

Professional Employer Organization

- § Extensis
- § Insperity
- § Prestige Employee Administrators
- § TriNet

Specialty Benefits, Worksite Benefits

- § Aflac
- § Cigna
- § Colonial Life
- § Guardian
- § Transamerica

Third Party Administrators

- § Clarity Benefit Solutions
- § Difference Card
- § Gente
- § HealthEquity (WageWorks)
- § OCA Benefit Services
- § PrimePay
- § Streamline HR

Third Party Administrators, Self-Funding Only

- § AmeriHealth / Independence Blue Cross Administrators
- § CoreSource
- § Insurance Administrator of America (IAA)
- § International Benefits Administrators (IBA)
- § MagnaCare
- § Meritain
- § WellNet

Value-Added Services

- § Best Doctors (second opinion)
- § Contribution Health (actuarial)
- § Exude (HR consulting)
- § Health Advocate (patient advocacy)
- § HealthEquity (HSA fiduciary)
- § HealthiestYou (telemedicine)
- § HR 360 (online HR tool)
- § Teladoc
- § Touchcare (employee advocacy)
- § Wellness Coaches USA (wellness programs)



ENROLLMENT & TECHNOLOGY SERVICES

Employers can enjoy significant savings from audits on benefits, payroll deductions and carrier premiums with our technology solutions.

Create customized web-based solutions for any size employer to streamline both HR and benefits administration.

HR management can leverage technology to streamline basic administrative tasks, deliver consistent communication across employee populations and analyze statistics and benefits trends. HR and benefits technology tools assist employers in making better benefits decisions, while improving their overall efficiency.

Employers will gain financial and compliance efficiencies through a complete audit of actual enrollment, payroll deductions and carrier invoices. Data analytics also help the employer avoid discrepancies on all benefits offered including medical and other coverages.

KEY HIGHLIGHTS

- § Single-source database to organize employee information
- § Workflow design and customized configuration that allow HR staff to quickly collect data and organize employee information
- § Data automation to reduce the likelihood of entry errors and discrepancies
- § Audit analysis and reporting for benefits enrollment, payroll deductions and carrier premiums
- § Integrated ACA tracking and reporting, including e-file and fulfillment services

HR OUTSOURCING & CONSULTING

EMPLOYERS GAIN ACCESS TO A FULL HR DEPARTMENT FOR A FRACTION OF THE COST.

We work with certified HR professionals that will go to your site, complete an assessment and create a custom strategy.

Employer Services: 2-99, 100+ Employees

HR outsourcing and consulting services can reduce legal risks and liabilities regarding hiring practices, workplace conditions and employee interactions. This strategy is recommended for small and midsize employers who want to focus on growing their business rather than administering HR services. Employers can obtain supplementary HR services or a full outsourcing solution while realizing a significant savings in cost.



KEY HIGHLIGHTS

- § Comprehensive HR assessment to develop a strategic HR plan
- § Project work or month-to-month services available remotely and/or onsite at client's location
- § Complimentary services for the internal HR department including an experienced HR practitioner and mentor
- § Select HR services can include: new hire orientation, sexual harassment training, COBRA administration (20+), staff support, compensation studies, annual training, job description drafting and other key tasks

GROUP WELLNESS PLANS

WE HELP EMPLOYERS

- § Reduce healthcare costs
- § Decrease the number of workdays lost to sickness or injury
- § Improve employee morale and productivity

Three Wellness Platforms to advertise 10-99 forms.

CHALLENGE PLATFORM

- § Employer-Branded Wellness Portal
- § Dedicated Wellness Team
- § One Corporate Wellness Challenge
- § Team or Individual Challenge
- § Device and App Integration (Fitbit, Garmin, Jawbone, MyFitnessPal, etc.)
- § Device Discount Program
- § Customized Electronic Marketing Materials
- § Participation Reports
- § Smartphone App

\$165.00 PER MONTH

INCENTIVE PLATFORM*

- § Employer-Branded Wellness Portal
- § Incentive Management Tracking Interface – Health Assessment and Biometric Data (If Applicable)
- § Targeted Messaging
- § Health Risk Assessment
- § Dedicated Wellness Team
- § One Wellness Challenge
- § Team or Individual Challenge
- § Device and App Integration (Fitbit, Garmin, Jawbone, MyFitnessPal, etc.)
- § Device Discount Program
- § Customized Electronic Marketing Materials
- § Participation and Incentive Reports
- § Smartphone App

\$150.00 PER MONTH

COMPREHENSIVE PLATFORM*

- § Employer-Branded Wellness Portal
- § Incentive Management Tracking Interface - Verified and Self-Reported
- § Two Six-Week Health Education Learning Series (Nutrition, Weight Management, etc.)
- § Tracking of Tobacco Attestation Forms
- § Six-Week Tobacco Cessation Program
- § Targeted Messaging
- § Health Risk Assessment
- § Dedicated Wellness Team
- § One Wellness Challenge
- § Team or Individual Challenge
- § Device and App Integration (Fitbit, Garmin, Jawbone, etc.)
- § Device Discount Program
- § Customized Electronic Marketing Materials
- § Participation and Incentive Reports
- § Smartphone App

\$550.00 PER MONTH



MEDICARE CONCIERGE SERVICES

Turning 65? We can help guide you through Medicare and find the right plan for you.

The Value of a Medicare Concierge



Discovery Call

Identify the needs, priorities, health risks and lifestyle of each individual.



Educate

Starting with Medicare 101 and educating each individual at their pace to ensure a complete understanding of the program.



Enrollment

Once the individual is completely comfortable with the information we assist in finalizing their enrollment.



Year Round Support

Our Medicare Concierge is available year round to answer questions and call the carrier on behalf of the client.



Meg McGinn
President/Founder
Osprey Advisors

Let Our Team Get To Work For You

Leverage the expertise of our dedicated Account Management and Client Services Teams to empower your employees and achieve your business goals. Contact your nearest office today to unlock our comprehensive support.

New Jersey Office

1101 Shore Road
Linwood, NJ 08221
(609) 938-1042

Pennsylvania Office

1055 Westlakes Drive Ste 300
Berwyn, PA 19312
(610) 727-3822