



Employee Benefits | Level Funding
Alternative Workers Compensation
Business & Technology Coverage

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ACPE Expo GC's, Subcontractors, Small Biz, Startups!

FREE ANALYSIS: BIG SAVINGS on Coverage and Compliance Review

➤ **Small Businesses with 5 + healthy enrolled employees SAVE 15-40% with "medically underwritten" small group health plans: Aetna, Humana, UHC and Cigna PPO networks**

Premiums are based on the health of your group so you are not paying for the ACA "load" on a large pool of unhealthy people in the fully insured market. **These plans also have a CASH BACK feature**, if the group does not run up a lot of claims you may get some cash back! **1099 employees may join the company group plan!** (*sales, real estate agents, IT workers, etc*). And of course we still have 20-40% Savings over individual Coverage with small group plans for 2 or more enrolled employees.

➤ **Workers Compensation Savings of 10-30% BELOW Pinnacle premiums with an alternative self funded workers compensation plan that includes Payroll/HR/Compliance/Safety. A Workers Compensation Plan that PAYS YOU BACK a portion of your premiums if you have little or no claims!**

➤ **Is Your Small Business Audit Ready?** Solutions to Avoid IRS Fines/Penalties if you have 2 or more W-2 Employees (including the owner. Let us show you how to get into ERISA compliance and avoid the IRS penalties (\$100/day per employee!)

➤ **Did you know that your employees can save an average of 20% "pre-tax" on their benefits?** We'll show you how your employees can save hundreds of dollars per year and your business will save on FICA.

➤ **It's like a "mine field" out there with some of the hidden exposures for small business.** Do you know what kinds of coverage your business needs in this environment with hacking into your network and litigious employees? (Cyber/Technology Coverage, EPLI, D&O, Business Interruption and more) We'll review what is missing for your business needs.

➤ **Employee vs Independent Contractor**-Did you know the wrong classification can cost your company thousands of dollars in fines and back payroll/taxes?

These are just some of the items we'll review in a **free analysis**. Please copy the following in your email request to stacey@denvertchinsurance.com

Name of Business _____ Contact Name _____

Phone _____ Email _____

W2 Employees _____ # 1099 Employees _____

Address _____ Zip Code _____

Best Time to reach you _____

Current Challenges _____