

Offer the benefit of CHOICE





You don't tell your employees what car to drive or where to buy their groceries.

Why tell them what health insurance to buy?

Let your employees make their own benefit choices using Advantage Administrators'

Defined Contribution Solution.



Who is Advantage Administrators?

Advantage Administrators is a trademark of R. D. Drenkow & Co., Inc., which has been providing employee benefit administration and compliance services for employers since 1987.

We are located in Waverly, IA, and administer plans for over 750 Iowa businesses.



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www.AdvantageAdmin.com

Defined Contribution?

— ADVANTAGE ADMINISTRATOR'S -**Defined Contribution Solution:**

- ♦ Increase employee satisfaction/ retention
- ♦ Control costs
- Expand employee choice
- ◆ Customize each employee's benefit package
- ♦ Add value to your benefit budget



Step 1: Choose the amount to contribute for each employee "class" such as:

- Full time/part time
- Single/family
- **Step 2:** Set up the benefit options
- Step 3: Employees select their benefits
- **Step 4:** The cost of elected benefits (over the Employer contribution amount) for most benefits are deducted pre-tax from payroll each pay period
- **Step 5:** Advantage Administrators handles all of the administration and compliance

WHAT BENEFITS CAN BE OFFERED UNDER

Advantage Administrators's Defined Contribution Solution?

- Two or more group or individual major medical options
- Dental
- Vision

- Group term life
- Long Term Disability
- Health Savings Account
- Health Flexible
 Spending Account
- Dependent Care Reimbursement
- And more





Advantage Administrators?

- ♦ Trusted local and experienced administration, service and compliance
- ♦ Exceptional employee experience.
 - Easy on-line enrollment with single log-in
 - Excellent customer service
 - No minimum employer contribution or group size
 - Simplified employer administration
- ♦ Low cost
 - No up front or monthly access/document charges
 - Per participant per month flat fee covers:
 - Mobile app
 - HSA bank fees
 - Enrollment assistance
 - FSA/DCAP/HRA administration fees
 - Two debit cards
 - Compliance testing

Contact Advantage Administrators today to learn more about our exclusive

Defined Contribution Solution.