

## Offering Free Benefits to Employees and Employers Alike

Let us help you save on Workers' Compensation.

# A new FREE service

**TotalBen** can work with your payroll service provider to offer **Payroll Integration** 

premiums based on your actual payroll and on a per-payroll basis. We can also provide audit for policies to find potential credits or refunds.

### Better than traditional workers' comp...

- ➤ No premium down payment
- > Improves cash flow
- Electronic withdrawal of payment
- Year-end insurance audit liability minimized
- ➤ No paper invoices
- ➤ No hassle gathering year-end insurance audit data
- > Full service insurance agency support

# **TotalBen LLC**

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#### We also offer group plans for

Transportation Benefits\* (listed on the MTA's website), Flexible Spending Plans\*, Dependent Care Assistance Plans\*, Medical, Dental, Vision, Life, Disability, Long-term Care, Property & Casualty Insurance and Retirement Plans (including 401(k), 403(b), Profit Sharing & Pension)

\*Some plans offered under IRC §132(f), §125 and §129

Licensed Insurance Professionals