



*We provide an innovative approach
with value added services to all our clients.*

Our value proposition includes the following...



SuperiorTrust

Will provide the following services to all our clients at no additional cost.

Payroll Services

- Establish automated time tracking system for each client (additional fee for hardware and software)
- Automated payroll processing (Gatekeeper Business Solutions)
- Production and distribution of paychecks
- Payroll deduction tracking
- Federal, State, County and City reporting
- Payment of all payroll taxes
- FUTA payment and reporting
- SUTA payment and reporting
- Job costing
- Year-end payroll reporting (W-2's, W-3's, etc.)
- New hire reporting
- Payroll Analysis/Garnishments
- Direct deposit
- Unemployment wage reports
- Worker's compensation wage statements
- Vacation and time tracking
- Administer employee recordkeeping
- Administer screening, hiring and termination processes

Compensation

- Salary Surveys
- Wage and salary structures
- Performance appraisals
- Job analysis and descriptions
- Unemployment claims
- Wage Law Compliance

Health, Safety & Security

- Worker's Compensation
- Claims management & loss control
- Claims/Injury Investigation
- Post-accident drug testing
- Updates on employee work status
- Modified light duty benefits
- OSHA 200 reporting/management
- Safety training, manuals & programs

Staffing

- I-9 administration
- Equal Employment Opportunity/Affirmative Action
- Recruitment needs & objectives *(additional cost to client)*
- Guidance in establishing selection criteria
- Internal/external sourcing
- Training of employee selection process from application to validation and hiring
- Career planning and development
- Exit Interview administration
- Assistance with hiring/firing procedures
- New Hire Orientation
- Background checks *(additional cost to client)*
- Employment applications

Employment Practices

- Sexual harassment
- Drug-Free workplace program
- ADA
- Employee rights
- Legally required posters/procedures
- Employee handbook
- Discrimination claims
- Employment Practices Liability Insurance
- Wrongful termination
- FMLA
- Substance abuse in the workplace

Employee Relations

- Workplace Behavior
- Conflict Resolution
- Disciplinary Issues

**These benefits are only provided for groups over 50 or more employees with a minimum participation of 75% enrolled employees on the group health insurance plan*

Administered by:

P PEOPLE FIRST, INC.



SuperiorTrust

We provide a full range of group health, life, dental, vision, long and short term disability products. We offer solutions with both employer paid and voluntary plans.

We also offer the following additional services:

- Individual health insurance
- International health insurance
- Short term major medical
- Medicare supplements

We also offer the following additional assistance:

- Business transitioning paperwork
- Prepare employee announcement letters
- Act as a liaison between employer and employee
- Coordinate literature, fulfillment and forms processing
- Monitor and update employers on claims history
- COBRA administration

The Superior Trust, Inc. Account Executives partner with the Carrier Transition Team to effectively organize and ease your implementation.

OUR CLIENTS

Single-site local, multi-site national, and international clients with employees numbering 1,000 or more make up our primary client base. The following is a sample of the type of companies we represent:

- National Builders
- Manufacturers
- Commercial Truck Leasing Companies
- E-Global Services
- Health Products

Superior Trust, Inc. has an innovative approach, which is designed to achieve unparalleled client satisfaction. We find the right benefits at the right price for our clients. Size and diversity make no difference to us.

We have become a national leader in employee benefits and managed care consulting because we deliver results. Our success is based on our client's success.



Our alliances include:

- People First, Inc.
- Acordia
- United

Superior Trust, Inc. offers the following benefit services with our strategic partners:

- Funding Alternative Analysis
- Managed Dental Plans, Pharmacy Programs, Mental Health and Substance Abuse Programs, Vision and Eye Care Plans
- Disability Coverage
- Utilization Management

Additional administrative support services are as follows:

- Claim Audit
- COBRA Administration Services
- HMO Billing and Premium Reconciliation
- HMO Eligibility Maintenance
- Form 5500 Filings
- Section 125 Cafeteria Benefit Plans
- HIPAA Administrative Services
- Benefits Communications
- Benefits Department Administration
- ERISA Compliance
- Ongoing Call Center Support
- SPD (Summary Plan Description) Assessment and Review



We are proud of our portfolio of products and our capability to service any insurance need!



**WELLS
FARGO**

Property and Casualty Insurance

- All Risks of Physical Loss provisions
- Business Interruption, whether caused by damage to your facilities or a key supplier
- Catastrophe (windstorms/earthquake) exposed properties
- Fidelity of employees having access to you property or the property of customers
- Finished goods inventory at selling price valuations
- Highly Protected Risks
- Mechanical breakdown of critical business equipment
- Single worldwide policy unit
- Casualty

Workers' Compensation

Wells Fargo Insurance Services has grown to become one of the nation's leading experts in workers' compensation, serving a diverse group of employers from large self-insured companies to small family-held businesses. We provide personalized cost management services and aggressive claims management, focusing on the financial impact of all variables as we recommend innovative and cost-effective control measures. Cost control is our sole priority. Elements on which we focus include:

- Commercial Lines
- Aggressive lost time case management
- Assistance with settlement options in a small and large reserve cases
- Management of any alternative risk financing
- Physical and vocational rehabilitation programs
- Safety and loss control consulting and service
- Utilization of commercial insurance products

Boiler and Machinery

The large equipment you depend on for environmental control in your facility can be among the most expensive and important to keep operational. Expensive equipment repairs can destroy your operating budget and consume funds earmarked for other purposes. Wells Fargo can help protect you by reimbursing you for cost of repair and preventive maintenance work on scheduled equipment. Count on Wells Fargo Insurance Services for coverages designed to help you protect your boiler and other machinery.

Flood Insurance

If your facility is damaged by flood waters, can your business stay afloat? Protect your assets and your operations with flood insurance from Wells Fargo Insurance Services. We work with many of the leading underwriters in the industry to help you secure the right coverage at a reasonable cost.

Ocean and Inland Marine

The maritime and fishing industries are challenging, demanding, and fraught with uncertainty. Not just any insurance broker can venture boldly into these waters. But, this happens to be an area of strength for Wells Fargo Insurance Services; in fact, we're one of the largest brokers of coverages for cold-water fishing and other marine industries, specifically in the Pacific Northwest. That's largely because we've served the industry for so many years, helping secure coverages for fishing boats, canneries, petroleum transports, shipbuilders, and many others. Like the people we call our clients, we know the risks. And like our clients, we do what we do because we love it.