



FLEXIBLE SPENDING ACCOUNTS & COBRA ADMINISTRATION

What are Flexible Spending Accounts (FSA)? These accounts represent the first form of Consumer Driven Health Care (CDHC) approved by the Internal Revenue Service. They are easily established and allow for employees to use pre-tax dollars on an approved menu of healthcare offerings within the plan. However, the self-employed and individuals are not permitted to establish these accounts and the assets remaining in the accounts at the end of the plan year are lost.

What is COBRA Administration? All employees participating in a medical benefits plan are eligible for extended medical coverage at the employee's expense upon employment termination. Depending on the state, the time permitted varies, but usually between 18 to 24 months. CIA Financial Group can act on your behalf to allow you to focus attention on the medical needs of existing employees.

Why can you trust CIA Financial Group to provide you with the best possible Flexible Spending Account and COBRA Administration?

- As an independent insurance agent, WE DO THE SHOPPING FOR YOU.
- We represent several providers, so we are positioned to help you identify the right opportunity for you and your employees.
- CIA Financial Group agents are licensed by the State of Michigan and offer comprehensive customer service.
- CIA Financial Group works with you to help you establish the best medical plan for your group.
- We review your FSA plans to ensure your needs are still being met.
- We will be your advocates to assure you receive superior claims service.
- Because we offer a wide range of services under one roof, you are able to take care of all of your insurance needs in one location.

For over 30 years, CIA Financial Group in Shelby Township, MI, has been providing individuals, families, business owners, and corporate executives throughout Michigan with unparalleled service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is *Your Source for Comprehensive Financial Services.*

To discuss your FSA or COBRA Administration needs today, please call us toll free at 1-888-226-7730 or visit us online at www.ciafg.com.

