



As a full service Employee Benefit agency, J.S. Clark is committed to our clients' success. As part of our commitment, we offer a broad array of competitive insurance products, value-added services, and online and referral based services. We specialize in a variety of flexible funding options including full, self and partially insured plans.

Services

Medical Benefits

- HMO and PPO Plans
- Consumer Driven Health Plans
 - High Deductible Health Plans (HDHP)
 - Wellness Initiatives and Planning
 - Health Savings Accounts (HSA)
 - Health Reimbursement Accounts (HRA)
 - Flexible Spending Accounts (FSA)

Prescription Drug Programs

Dental Benefits

Vision Benefits

Group Life Benefits and AD&D

Short Term Disability

Long Term Disability

401 and 403 Retirement Plans

Voluntary Products

Value-Added Services

Group Administration
COBRA Administration
Summary Plan Descriptions
Section 125 Cafeteria Plans
HIPAA Compliance
Employee Communications
Voluntary Legal Services

Premium and Billing Audits
Benchmarking Reports
Spending Account Administration
5500 Filings
Customized Employee Handbook
Bi-Weekly HR e-Newsletter
Professional One-on-One Enrollment

Online Services

- Employee Portals
- HR Library
- Compensation Statements
- Web Surveys
- Web-based Benefits Enrollment and Administration