



Our Firm's Insights

We know you're busy and we only have moments to grab your attention. We feel by addressing your benefits pain points and offering relevant solutions, we can help solve those pain points and earn your business. Here's our approach:

Topic	Questions Aita and Associates Asks	Aita and Associates Solutions
Federal Compliance	Does your broker help you stay up to date on new laws?	Timely Legislative Briefs to address relevant updates Benefits Buzz and Benefits Bulletin newsletters
	Are you confident that your company is correctly administering COBRA and complying with applicable legislation?	COBRA Legislative Briefs and presentations
	Who do you go to with questions about COBRA?	COBRA Common Questions (administration, definitions, notification requirements)
	Does your broker provide you with COBRA forms and notices?	COBRA forms and notices
	Are you familiar with your company's legal requirements under FMLA?	FMLA Legislative Briefs
	Does your company have an FMLA employee policy?	Employee Handbook: FMLA Policy
	Would you find it helpful to have access to common questions and answers related to FMLA?	FMLA Common Questions (administration, definitions, notification requirements)
	Do you have access to the appropriate FMLA forms and notices?	FMLA forms and notices
	Does your broker help you ensure that your company is in compliance with HIPAA as well as provide you with timely updates when new guidance is released?	HIPAA Legislative Briefs and Common Questions
	Are you familiar with your company's legal obligations under the HIPAA Privacy Rules?	HIPAA Privacy and Security Legislative Briefs
	Does your broker provide you with applicable HIPAA forms?	HIPAA forms and notices
Are you confident that your company is in compliance with appropriate employment laws, including the ADA?	ADA Legislative Briefs	

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	Does your broker keep you informed about important changes to Medicare Part D and how it affects your company?	Medicare Part D Legislative Briefs
	Is your cafeteria plan in compliance with IRS regulations?	Section 125 Plan Common Questions (general, administration, definitions)
	Does your broker provide you with updated information on other relevant compliance issues, such as GINA, Mental Health Parity, employment laws and more?	Legislative Briefs
	Are you aware that the number of DOL audits has been increasing? Does your broker provide you with the resources to help you prepare for a DOL audit?	DOL Audit Guide
Affordable Care Act	Does your broker help you stay up to date on the latest health care reform regulations, guidance and developments? Are you familiar with how various provisions of health care reform will impact your business moving forward?	Health Care Reform Legislative Briefs and presentations (including timely updates released as changes occur)
	Do you have access to the relevant model notices you need in order to comply with certain health care reform provisions?	Health care reform notices and disclosures
	Do you know whether you are considered an Applicable Large Employer (ALE) under health care reform and therefore potentially liable for penalties?	Health Care Reform Large Employer Calculator
	Do you know which of your employees are considered full-time employees under health care reform and must be offered health insurance in order to avoid penalties?	Health Care Reform Full-time Employee Tracker
	Are you prepared to report information about health coverage offered to employees? Do you know what information must be reported in order to avoid penalties?	Section 6055 and 6056 Reporting Workbooks
	Do you know if your company's health plans will be subject to the Cadillac Tax, and, if so, how much money you could owe as a result?	Cadillac Tax Calculator
State-specific Compliance	Are you familiar with your state's specific COBRA guidelines and how they differ from the federal version?	COBRA Guidelines (by state)
	Are you aware of whether your state has its own FMLA law and how it differs from the federal law?	FMLA Guidelines (by state)
	Does your broker provide you with compliance information specific to the state(s) you operate in?	State-specific compliance (state mandates, cellphone use while driving, disability insurance, domestic partners, rest/meal periods)
Human Resources Education and Forms	Do you ever need additional guidance or education when tackling tough HR issues, and does your current broker provide assistance?	HR Insights (educational series covering a host of HR issues, including compliance, recruiting, employee management and much more)
	Do you have access to important HR tools, such as surveys,	HR forms and tools

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	checklists, interviews, applications, letters and forms?	
	How do you stay on top of developing HR and benefits issues and trends?	Monthly Benefits Buzz and quarterly Benefits Bulletin newsletters
	What steps have you taken to prevent turnover in the workplace? Does your broker provide you with resources to help you prepare and conduct effective interviews to ensure that the best candidates are hired?	HR Toolkit – Interviewing
Employee Handbook and Policies	Does your broker assist you in crafting or updating your employee handbook and policies?	Employer education articles: "Designing an Employee Handbook" and "Employee Handbook Sections"
	Do you feel that your employee handbook or policies need to be updated, added to or revamped?	Complete Employee Handbook and individual employee policies
Benefits Statements/ Total Compensation	Have you ever distributed total compensation statements or benefits statements to employees?	Customizable Total Compensation and Benefits Statements (with or without individualized charts) HR articles: "Total Compensation Statements" and "Total Rewards: An Evolution in Compensation and Benefits"
Employee Health and Wellness	Do you currently have a workplace wellness program?	Workplace Wellness series (articles detailing the steps to implement and support a successful wellness effort) Employee posters, emails and payroll stuffers supporting specific wellness initiatives (including fitness, conservation, nutrition, smoking cessation and workplace fatigue) Succeed With Social Media series (how-to guides, educational articles and dozens of sample social media posts)
	Are you interested in implementing a wellness program or expanding the one you have now?	
	How does your broker support your wellness initiatives?	
	Has your broker helped you integrate social media into your employee wellness program?	
Enrollment Tips and Tools	Does your current broker help support your open enrollment efforts with educational materials, tools or other communications?	Employer education articles such as "Maximizing Open Enrollment for Employees" and "Annual Open Enrollment - Checklist"
	Do you feel you could use assistance promoting benefits offerings and enrollment to employees?	Presentations, announcements, payroll stuffers, posters, forms and other employee communications to promote enrollment
	Have you considered utilizing social media to boost enrollment?	Succeed With Social Media series (how-to guides, educational articles and dozens of sample social media posts)
Managing Health Care Costs	Is your broker providing you with strategies to manage increasing health care costs, such as implementing a consumer driven health plan?	Employer education HSA and HRA series (strategies for implementing, rolling out and administering an HSA or HRA program) HSA, HRA and FSA employee communication materials (including posters, articles, payroll stuffers and presentations that explain, promote and support your consumer driven health plan)
	Are you planning to implement an HRA, FSA or HSA plan option?	
	Do you need help promoting your HRA, FSA or HSA plan and	

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	encouraging employee enrollment?	
	Do you promote consumerism among your employees?	Wise & Well consumerism series includes surveys and benchmark information to help you get started, and employee presentations and educational articles to support your efforts
Benchmark Surveys	Does your broker provide you with benchmarking information and survey results on relevant benefits topics?	Annual benchmarking surveys conducted by our partner Zywave (Health Plans, Health Care Reform, Ancillary Benefits, Broker Services, Wellness, Paid Time Off)
	Do you know how your company compares to others in your region or industry in terms of benefits offerings, plan design, health care costs, etc.?	The online Health Plan Design Benchmark Report tool allows employers to see how their health plan stacks up against others in their region and industry, and against organizations with their same group size and plan type
Plan Design	Does your broker provide you with educational information regarding various plan design options?	Plan Design series (articles explaining specific plan design options and related topics)
	Are you interested in exploring plan design changes or additions?	
Benefit Communication	How do you educate employees about how to make the most out of their benefits and to be smarter health care consumers?	Know Your Benefits series (articles explaining various benefits topics, including FAQs, explaining plan types, tips for using FSAs/HSAs/HRAs, tips to be a smarter consumer, etc.). Succeed With Social Media series (how-to guides, educational articles and dozens of sample social media posts)
	Does your broker provide you with educational materials regarding the impact of health care reform on employees?	Health Care Reform employee articles, posters and communications
	Do you provide employees with information regarding their retirement benefits and how to better manage their finances?	Savings Fitness series (offers education about the importance of saving and advice for budgeting, getting out of debt and other financial issues)
	Do you provide employees with fun, yet informative videos that help them better understand their benefits and how to be wiser health care consumers?	Employee Video series
Voluntary Benefits	Are you looking to enhance your benefits plan without adding significant cost on your end?	Plan Design and employer education articles detailing specific voluntary benefits and how to implement them Voluntary Benefits – Employer Guide
	Do you want your employees to understand the incredible value that voluntary benefits provide?	Voluntary Benefits – Employee Guide
	Do you solicit feedback from employees regarding the types of additional benefits they would like to have?	Employee Benefits Survey
Employee Satisfaction	Has your company identified a problem with retention?	Employer education articles: "Employee Engagement Surveys" and "Easing Employee Stress Following Layoffs"
	Do you know how to measure employee satisfaction and	Employee Satisfaction Survey Employee Benefit Survey

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	<p>engagement?</p> <hr/> <p>Have you ever conducted an employee satisfaction survey?</p>	
Retirement/ Plan Sponsor	<p>How does your broker help you administer your retirement plan?</p> <hr/> <p>Are you aware of all of your legal obligations as a retirement plan sponsor and are you confident that your company is in compliance?</p> <hr/> <p>Does your broker provide you with legislative updates relating to your retirement plan?</p>	<p>Plan Sponsor series (articles helping employers understand the nuances and legal obligations of administering retirement plans) Relevant Legislative Briefs</p>
Renewal/ Stewardship	<p>Can you describe what services your current broker provides for you beyond securing a renewal quote?</p> <hr/> <p>Does your broker supply an annual report or review that demonstrates the value he or she has provided you with that year?</p>	<p>Stewardship Report: Service Commitment and Performance Summary</p>