



INSURANCE PROTECTION TO HELP YOU TAKE YOUR BUSINESS FURTHER

O'Sheridan Insurance Alliance is an independent insurance agency representing a variety of quality insurance carriers, which ensures that you get the best-fit policy for your unique business. No business is ever too small or large for our team. We also look beyond your business needs to help you protect your family through individual life and disability policies. We take care of you, so you can take care of your business and thrive.

O'Sheridan Insurance Alliance, Inc.
www.oiacorp.com



A BETTER VISION FOR THE FUTURE



“After personally being in the insurance industry for over two decades, with a focus on strategic insurance solutions for our customers, we have designed and structured OIA to provide the highest level of expertise, service and competitive products in our industry.”

Michael J. O'Sheridan,
President
O'Sheridan Insurance Alliance, Inc.

Who We Are

O'Sheridan Insurance Alliance, Inc. was formed with a different vision than a traditional agency foundation. We provide a full range of insurance brokerage services to a variety of markets. Through a merger, value-added shareholders and contractual arrangements with experts in their respective fields, we have accomplished our goal of designing a company with an entrepreneurial spirit that focuses on our clients' needs.

We are passionate about putting together a focused, competitive insurance plan that meets your specific areas of business or personal needs.





OUR MISSION

Our goal is to work side by side with you to develop a long-term relationship by providing value, personalized service and superior products. Our team of experts is fully engaged and will assist with managing the diverse aspects of your insurance protection – from your employee benefits package and key employee coverage to the increased complexity of health care reform. We pride ourselves on our ability to build a value-added relationship with you and your business.

The OIA Difference

We understand that your time is important for your business. Therefore, we strive to reduce your workload by anticipating your needs and bringing clarity to your insurance decisions. We invite you to contact us concerning your specific insurance needs.

EMPLOYEE BENEFITS

Anticipating the Ever-changing Marketplace

By combining years of experience with leading-edge products, OIA consistently provides exceptional service and value to each of our customers. We are committed to utilizing our collective talents as tools to help you stay on top of the ever-changing policies affecting the employee benefits industry.

Our Products Portfolio

- Medical
- Life insurance
- Short-term disability
- Long-term disability
- Dental
- Vision
- Voluntary benefit programs
- Worksite solutions
- Critical illness
- EAP programs

Our Value Proposal

- Carrier analysis
- Plan implementation
- Employer communications
- Compliance resources
- Human resources tools
- Employee engagement
- Enrollment tools
- Employee benefits communications
- Control cost
- Plan design options
- Wellness



LIFE INSURANCE

Serving Your Business Continuation Needs

Securing a life insurance program for your business continuation strategy and key employee exposure begins by creating a plan. OIA has the tools and markets to help you analyze each potential risk and implement a program that best fits your needs for continued growth without disruption.

- Buy/sell funding
- Tailored policy to your unique needs
- Executive deferred compensation

Looking Out for Your Family

Whether you need estate planning or life insurance protection, OIA will help you safeguard those who are most important to you. We have the expertise, resources and insurance carrier options to help you secure the right life insurance policy to fit your needs.

- Wealth transfer
- Minimized estate tax impact
- Simplified insurance process



DISABILITY INSURANCE

Creating a Business Contingency Plan

Building a plan for the future of your business begins by financially protecting your business from an unforeseen life-altering event.

Demonstrate financial stability by having a disability contingency plan in place to safeguard your business. OIA has creative solutions to protect your exposure.

- Disability buyout
- Key employee protection
- Overhead expense coverage

Protecting Your Personal Income

Your income is a valuable asset and the foundation to a solid financial plan. A personal disability income insurance policy is designed to help maintain your standard of living in the event of a disability. OIA assists in providing solutions to protect your income and savings with the disability insurance policy that fits your needs.

- Customized plan designs
- Multiple carrier options
- Income protection that fits your budget



HEALTH CARE REFORM

Turning Complexity into Clarity

Health care reform has become increasingly complex. The Patient Protection and Affordable Care Act, a product of the health care reform efforts of the Democratic 111th Congress and the Obama Administration, includes many new provisions – including the expansion of Medicaid. Since it was signed into law on March 23, 2010, the act has made vast changes to the delivery, implementation and regulatory environment with respect to consumers and insurance providers.

In recognition of the challenges you face with these and other ongoing health care changes, OIA is committed to providing you with knowledge. We'll keep you informed on the latest with respect to The Patient Protection and Affordable Care Act and other developments. OIA has made aggressive policy in order to provide our customers with clarity and support.

COMPLIANCE

Helping You Meet Regulatory Requirements

The Department of Labor has the authority under ERISA, which governs employee benefit plans, unless excepted, to investigate employee benefit plan compliance. OIA serves as your quarterback to help your business prepare by providing resources for the requirements pertaining to both employee benefit regulations and health care reform. Through our agency road map, dependable vendors and select relationships, we'll assist you in the ability to confidently navigate your way through compliance issues and demands.

Topics:

- Employee Retirement Income Security Act (ERISA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Consolidated Omnibus Budget Reconciliation Act (COBRA)
- Americans with Disabilities Act (ADA)
- Genetic Information Nondiscrimination Act (GINA)
- Affordable Care Act (ACA)
- Family and Medical Leave Act (FMLA)
- Children's Health Insurance Program Reauthorization Act (CHIPRA)
- Michelle's Law (Dedicated to Health Insurance for College Students)
- Newborns' and Mothers' Health Protection Act (NMHPA)
- Women's Health and Cancer Rights Act (WHCRA)

If you need additional information on specific topics, please contact one of our agents today.



WELLNESS

Simplifying Wellness and Encouraging Results

Employers and employees are looking for the same things regarding wellness: achieving tangible, positive health results by engaging in activities that are both cost-conscious and time-conscious. Although today's corporate wellness programs can be overwhelming and time-consuming, OIA's mission is to simplify and boost the success of your wellness goals.

We help your company achieve wellness goals that parallel the company mission while staying true to your corporate culture. We work with you to deliver a smart, engaging wellness program that will elicit a high level of participation among your employees.

The Right Program with the Right People

Whether you're just beginning a wellness program or have a great program in place, we will assist in the assessment of current wellness practices and initiatives and recommend the right programming and people for your needs.

Increased Employee Participation

A high level of involvement from employees truly does make a positive impact on our nation's health. As employees get healthier, health care costs go down, while morale and productivity go up. Encouraging involvement and making wellness fun are the ways to make real improvements in overall health. OIA is here to help you change lifestyle behaviors in a supportive corporate climate.

OIA Will Help You Implement Overall Health and Wellness by:

- Giving you the tools to conduct an assessment and review of current practices
- Spending time with company leaders to encourage support and participation
- Helping staff with in-house programs and wellness communication protocols to keep wellness top of mind
- Negotiating off-site fitness training
- Referring top-notch wellness professionals to come to your site and run results-oriented, customized programs
- Following up to ensure standards are being exceeded and to assist in changing wellness programs as needed

Join us as we pave the way to better health, increased output and happier employees.



HUMAN RESOURCES

Supporting You Through Ever-increasing Responsibilities

As Human Resources professionals continue to take on more and more responsibilities, day-to-day expectations are becoming increasingly complicated and overwhelming to manage. OIA will support you through this challenging environment with a wide range of materials, solutions and backroom support for your Human Resources department.

Our value-added support for the changing marketplace and HR management issues includes the following:

- Value support avenues
- Compliance information
- Recruiting and hiring
- Employee benefits
- Employment practices
- Forms
- Employee education
- Benefits enrollment
- Performance material



GUIDANCE AT YOUR FINGERTIPS

The latest updates in health care reform, compliance and human resources are all available to you 24/7 in one easy-access location — www.oiacorp.com. Check out our Guidance Section, which provides an information library of our most recent postings to keep you in the know. If you are looking for additional information on specific topics or a previous posting attachment, one of our agents is always happy to help you.

Search Unlimited Resources on My OIA Connect Portal

Need to answer an employee's question on Family and Medical Leave or other benefits management? In search of legal updates or required forms? We'll give you access to your own search engine on all of these topics and more through the My OIA Connect Portal on our website. You'll also receive monthly updates on hot topics. Providing these resources to address your ongoing needs is just another way we add value to our relationship with you.



CONTACT US TODAY!

To start working with an OIA team member for your business and/or personal insurance, give us a call today to discuss your needs and goals. We look forward to offering you expertise that will support you in your ongoing journey to greater success.

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