

Employee Benefits

BPJ bpj.com/services/employee-benefits/



**Great Employees
Expect Great Benefits.**

Good help is hard to find and even harder to keep. Employee Benefits are crucial to employee retention. When your team knows you're taking care of them, they are more invested in the long-term success of the business. BPJ will create a benefits program that is tailored to your business.

BPJ is a committed and transparent partner. When we implement a benefits program, we monitor and review the plan's performance and report to you on a regular basis. Throughout the year, we facilitate pre-enrollment planning, employee education, and claims advocacy.

We Specialize in These Core Group Coverages:

Affordable Care Act and Compliance Services

We review your plans and policies and provide recommendations that comply with the Affordable Care Act and other State and Federal Employment Laws.

Health Insurance

Health Insurance is one of the most important recruitment and retention tools an employer offers. We provide both fully insured, self-insured, or hybrid plans that fit your employees' needs and your budget.

Life Insurance

Protecting the employee's family from a devastating loss is a great and inexpensive way to improve your benefits package. We also offer voluntary life insurance if employees want to bolster their life insurance coverage at very affordable rates.

Dental Insurance

Many medical conditions can be found during routine dental exams. Dental plans have varying levels of coverage and benefits. We will find the best solution for your employees' needs.

Vision Insurance

Not everyone needs Vision insurance, so we offer several Voluntary plans that access private practice clinics and the retail clinics as well.

Short and Long-Term Disability Coverage

Protecting your income is the purpose of Disability Insurance. In the event of an incident that renders an employee unable to work, this insurance helps protect their income.

Voluntary Worksite Benefits

A full line of employee paid benefits designed for their specific needs. We can offer Critical Illness, Cancer, Accident, Identity Theft, Legal Services and other plans for your employees to choose from.

Cafeteria Plans

Often called Section 125 plans, these include premium only plans, HRAs, Flexible Spending Accounts that are all governed by Section 125 of the IRS code.

Human Resources Assistance

Many members of BPJ's staff are trained in compliance and HR services, and we have strategic partnerships with other HR resources. We can assist you with questions and also provide regular updates on changes to federal and state law that may impact your business operations.

Online Enrollment Software

We offer state of the art online enrollment and technology software. These are benefit administration tools that will help your employees during open enrollment and make changes to their benefits as allowed outside of open enrollment.

