

# EMPLOYEE BENEFITS

**Newtek**<sup>®</sup>  
Insurance Agency LLC

855-7-NEWTEK | [newtekone.com](http://newtekone.com)

Group Health, Dental, Vision, Short & Long-Term  
Disability, Group Life, and more

## WHAT DOES IT INCLUDE?

Employee benefits include coverage for medical care that an employee (or dependent) incur whether it happens on the job, or personally. Depending on the benefits that you are looking for as an employer, you can build the right benefit package that will match your budget, while also meeting your objectives.

## WHO SHOULD LOOK AT PURCHASING?

Currently, any business that has 50+ employees will be required to purchase Group Health insurance, otherwise they will face a penalty. Although it is not required by law, businesses with less than 50 employees should still look at purchasing Group Health insurance to make sure that their employees and families are healthy.

## WHY IS IT IMPORTANT?

Sick employees or employees that have sick family members will spend their time, energy and money caring for their health, or that of a loved one, and will therefore be in the office less frequently. Companies that do not offer health insurance, see higher rates of absenteeism due to illness, which will lead to less productivity for a business. In order to make sure that you have the strongest team possible to operate your business, you should look into purchasing a group benefits policy. Group Benefits should also be considered when looking at an employee's overall compensation to make sure the benefits are in line with the salary and other benefits that are provided to them.

Licensed in all 50 states, Newtek Insurance Agency offers protection for the most valuable things in your life:  
Your family, your home and your business.

### LOOKING FOR DIFFERENT COVERAGE?

Don't be concerned if you don't see the coverage you're looking for listed here. Newtek will work with you to provide a reliable insurance package for most anything you need protected.