

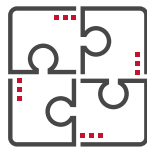
Simple, Diverse, & Fully Supported

Convenient group health and investment solutions.



Benefits Consulting

We help you with all aspects of benefit plan design, communication needs, and employee education through our comprehensive, integrated approach.



Administrative Solutions

Our full range of services such as online billing, record keeping, and program evaluation, will keep your organization's benefits running smoothly and efficiently.



Enrollment Services

We are with you every step of the way to educate and assist, whether it's in person or online.



Investment Options

With people living longer and healthier lives, employees can plan for a comfortable retirement with one of our quality retirement plans.

Managing Benefits Has Never Been So Easy

At First Financial, our sole purpose is to provide financial security solutions to our customers. We strive to accomplish this goal by making insurance understandable, accessible, and economical through an array of reliable services.

Since 1966, First Financial has successfully provided a variety of services, insurance and retirement plans to public schools and governmental entities. First Financial has an understanding of the needs of both certified and classified personnel and offers quality products specifically designed to accommodate both. Our knowledge of employees' needs better enables us to provide superior products and services to our valued customers. We will provide you and your employees with solutions for current and future needs.

Apples to Apples

Choosing a benefits administration provider is a major decision, one that we know you don't take lightly. We invite you to review this chart to see how First Financial stacks up against other providers. One thing you'll notice is that we don't charge fees for the majority of our administrative services. Why? Because we believe you shouldn't have to pay extra for tools that make your job easier. Check out more of what we offer and how it can support you.



Section 125 Administration	First Financial	Comparison #1	Comparison #2
Employer notification of legislative changes	YES		
Ensure compliance w/IRS regulations	YES		
Online billing 24/7	YES		
Consolidated billing	YES		
Custom-configured online benefit management enrollment	YES		
State-of-the-art billing system	YES		
System integration between enrollment & invoice platform	YES		
Written plan document provided	YES		
No administration fees for employers	YES		
FSA & HSA Administration	First Financial	Comparison #1	Comparison #2
Employer notification of legislative changes	YES		
Ensure compliance with IRS regulations	YES		
No fee debit cards for participants	YES		
Secure online portal & mobile app	YES		
1-800 Fax line, file online, or upload receipt to app for claim submission	YES		
FSA and HSA Store with qualified items for purchase	YES		
Employer does not front public FSA funds	YES		
IVR system for immediate account balance inquires	YES		
Eligible tax-documents available online	YES		
No administration fees for employers	YES		
403(b) & 457(b) Administration	First Financial	Comparison #1	Comparison #2
Employer notification of legislative changes	YES		
Ensure compliance with IRS regulations	YES		
Written plan document provided	YES		
Enforces employers rules of solicitation	YES		
Two business day remittance upon receipt of funds	YES		
Annual notification	YES		
Comprehensive list of contract providers – 403(b)	YES		
SPARK data sharing (where available)	YES		
Annual contribution audits	YES		
No administration fees for employers	YES		

3121 FICA Alternative Administration	First Financial	Comparison #1	Comparison #2
Employer notification of legislative changes	YES		
Ensure compliance with IRS regulations	YES		
In-house administration	YES		
No administration fees for employers	YES		
COBRA Administration	First Financial	Comparison #1	Comparison #2
Initial notice	YES		
Payment booklets provided	YES		
Employer notification of legislative changes	YES		
HIPAA Certificates	YES		
Online enrollment system integration	YES		
COBRA election forms (initially and annually)	YES		
No administration fees for employers	YES		
Marketing & Enrollment Resources	First Financial	Comparison #1	Comparison #2
Custom benefits website with brochures, claim forms, & contact information	YES		
Benefit guides & pre-enrollment postcards	YES		
Benefits videos	YES		
Informative pre-enrollment meetings - (on-site or webinar)	YES		
Agent assisted enrollment and/or online enrollment	YES		
No long-term contracts	YES		
Medical invoice-to-payroll compare tool	YES		
Benefit Offerings	First Financial	Comparison #1	Comparison #2
Employer has freedom of choice on benefit offerings	YES		
Buying power due to high volume	YES		
Appointed with over 90 insurance & investment companies	YES		
Staff Resources	First Financial	Comparison #1	Comparison #2
Salaried account managers	YES		
Full-time customer service specialist	YES		
Consultant services (shopping and comparing benefits)	YES		
Billing and administrative specialist assigned to employer	YES		
Retirement specialist assigned to employer	YES		
In-house Brokerage firm	YES		
Experience	First Financial	Comparison #1	Comparison #2
50+ industry years	YES		
Over 400 employer groups serviced	YES		
Value Added Services	First Financial	Comparison #1	Comparison #2
Cooperative arrangements	YES		
Benefit consultant	YES		
ACA vendor partner solutions	YES		
Self-funded & fully-insured medical solutions	YES		

Services You Can Expect



You can't say service without saying "serve," and that's exactly what our account representatives do each and every day. First Financial account representatives are salaried professionals who are fully licensed so they can help provide guidance and education of your benefit selections. They are dedicated to making sure your benefits program succeeds and offers the most value to your employees.



Leveraged Buying Power

We are appointed with more than 90 top-rated insurance companies to offer you supplemental services and products from a wide variety of carriers.



Expansive Benefits Menu

We do it all. From providing quality dental, vision, and voluntary benefits to enrolling employees in your medical plan, you can customize your portfolio to be truly unique to your organization.



Comprehensive Benefits Review

Our dedicated account representatives take time to meet with each employee individually to review their current coverage and discuss future needs to make sure they are fully protected.



Tailored Benefits Package

When it comes to selecting the right benefits, we understand one size does not fit all. We guide you in your benefits selection, helping you choose quality, affordable products that will work best for your employees.



Cooperative Arrangements

You may be able to participate in one of our cooperative arrangements that offer a group of quality benefits at an affordable price. Contact a First Financial account representative to see if you qualify.



Medical Consulting

We provide expert guidance and consulting packages to help you understand where your current health plan is headed and how it may be affected by the ACA and rising health care costs. Let us be the resource you need to keep your plan manageable and affordable.