

INSURANCE SOLUTIONS

EMPLOYEE BENEFITS

Risk Cooperative's comprehensive employee benefits practice helps employers navigate healthcare complexity and price inflation without eroding competitiveness. Geared to give small- to mid-sized organizations the human advantage enjoyed by larger employers, our comprehensive employee benefits practice offers turnkey solutions with the convenience of a dedicated Account Executive supported by a team of licensed brokers.



Medical, Dental & Vision

Risk Cooperative is appointed with major medical carriers in U.S. and global markets offering employers cost-effective and compliant medical programs, keeping benefits on par with competition. Our specialist team works closely with organizations to design unique, affordable and competitive benefits programs for companies of all sizes. Complimentary benefits, such as vision, dental and wellness programs, are a key avenue of attracting and retaining great employees.

Tax Advantaged Fringe Benefits

HEALTH SAVINGS ACCOUNTS (HSA) | high deductible health plan members or employers contribute to an account for qualified healthcare expenses
HEALTH REIMBURSEMENT ARRANGEMENT (HRA) | an employer-funded benefit used to reimburse employees for qualified healthcare expenses and insurance premiums
FLEXIBLE SPENDING ACCOUNT (FSA) | a savings account that allows employees to contribute a portion of their earnings to pay for qualified healthcare expenses

Outsourcing & Automation

HR RESOURCES | between online HR solutions service, Risk Bulletins and Resource Library, clients have the information they need

BENEFITS PORTAL | complimentary benefits administration platform helps in-house HR teams and employees manage their benefits

COMPLIANCE SUPPORT | compliance audit evaluating adherence to regulations, standards, and codes of conduct with additional guidance provided

Income Protection

Income protection programs help provide employers and employees with peace of mind worldwide.

GROUP LIFE | employer provided death benefit to the insured's beneficiaries while part of the organization

ACCIDENTAL DEATH & DISABILITY (AD&D) | covered accident that causes death or specific serious injuries

SHORT & LONG TERM DISABILITY | coverage provides money for expenses when disabled due to sickness or injury and can't work

Retirement Plans

Risk Cooperative offers retirement plan investment advisory services and a broad array of retirement plans, including 401(k) programs, designed to fit and evolve with a customer's workforce. Experts will help you evaluate the tax advantages, contribution limits, and withdrawal rules of different plans as well as analysis and selection of investment service providers to find the one that meets your goals.

Ancillary Benefits

EMPLOYEE ASSISTANCE PROGRAM | assistance with claims, explanation of benefits, provider research & more
SAVINGS PROGRAMS | voluntary savings for a variety of goals, such as college

VOLUNTARY LIFE | employee paid premium, provides a cash benefit upon the death of the insured

PRE-PAID LEGAL | access to lawyers for basic legal issues

PET INSURANCE | covers illness, injury, and sometimes preventive care for the family pet