



QUARTERLY NEWSLETTER

WINTER 2022

USING BENEFITS TO GROW AND RETAIN TOP TALENT

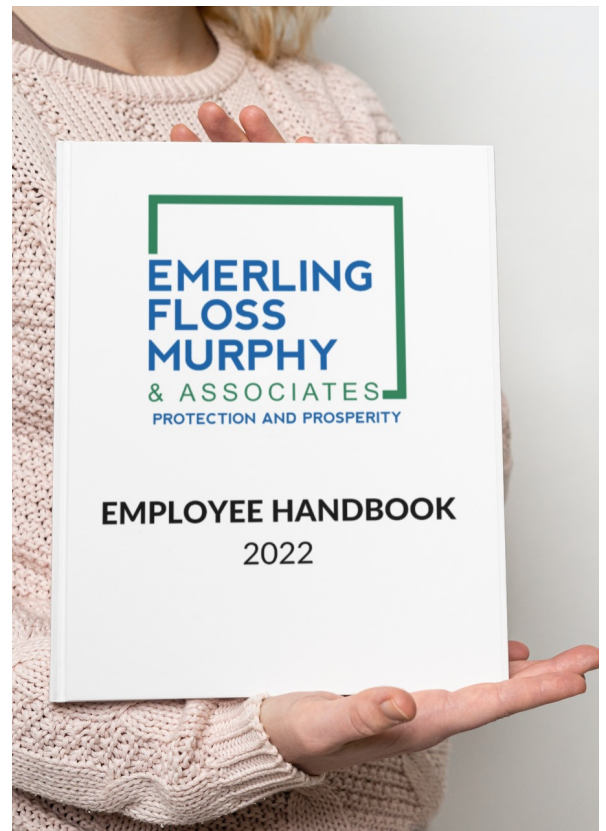
The job market is unusual right now, to say the least. Finding reliable, qualified and quality talent has been a major issue for many of our clients. There is no easy answer as to why this is happening, especially since it seems to be across many different industries. However, we know that strong recruitment efforts have some consistencies:

- Aggressive pay wage.
- Positive organizational culture.
- Strong employee benefits.

This is where we can come in and help.

Emerling Floss Murphy & Associates has substantially grown throughout the past year, especially as businesses have adjusted their portfolios to attract and maintain employees.

We serve as an intermediary between businesses and several Group Benefits Companies, helping match plans that best suit the needs. Our clientele ranges from businesses with less than five employees, to large corporations with thousands of employees. Our Group Benefits team has specialists that cover this range, along with a strong support team that ensures a streamlined rollout to all employees.



COMMON MYTHS ABOUT EMPLOYEE BENEFITS

- **Everyone wants a gym membership.** Or so you think. Take the time to find out what benefits are right for your employees.
- **The biggest benefit is salary.** Harvard Business Review cites that 80% of employees would choose additional benefits over a pay raise.
- **Additional benefits are too expensive for employees.** Studies across several markets have shown that more than 55% of employees want employers to provide a wider array of voluntary benefits.
- **There is no return on investment.** providing customized benefits and protection in a manner that's right for your employees improves retention and engagement.

WHY GROUP BENEFITS THROUGH EFM&A

A PROGRAM CUSTOMIZED FOR BOTH THE BUSINESS AND EMPLOYEES

Employee benefits play an important role in employees and their families lives and have a significant financial and administrative impact on a business organization. Our goal is to establish a long-term relationship focused on bringing a combination of benefits to attract and retain top talent while also balancing the increasing cost of benefits.

Emerling Floss Murphy & Associates serves as an intermediary between your company and multiple Insurance Companies.

We provide industry knowledge, tools, and support to create a benefits package that aligns with your corporate goals. We also assist you and your employees with successfully navigating the world of employee benefits.

We are committed to helping you find the best suited options to fit you and your employee's needs. Combined, we offer 200 years of experience and expertise to provide you the best solution for protection and prosperity. We believe you cannot have one without the other.

YOUR GROUP BENEFITS TEAM



TIM COCHRANE
Sr. Group Benefits
Consultant



MARY LU HANNA
Group Benefits
Consultant



IAN HURTUBISE
Group Benefits
Consultant



AMANDA VOIT
Group Benefits
Account Manager

ADDITIONAL PERKS OF GROUP BENEFITS THROUGH EFM&A

- Consultation
- Enrollment Communication
- Customer Service
- Compliance Resources
- Communication liaison with Insurance Carriers
- Employee Education

EMPLOYEE PERKS SPOTLIGHT FROM AROUND THE WORLD



- **STARBUCKS** - Free pound of coffee every week
- **COSTCO** - Five free memberships to Costco Wholesale
- **FACEBOOK** - On-site arcade and barbershop
- **HOOTSUITE** - Nap room
- **CAMPBELL SOUP** - On-site fitness centers
- **NETFLIX** - Meals provided at the office
- **SAGE** - Five paid volunteer days per year
- **HUBSPOT** - Fertility assistance
- **SPOTIFY** - Free access to concerts
- **CAPITAL ONE** - Adoption Assistance

UPDATED GUIDANCE FOR COVID19 TESTING COVERAGE



On January 10, 2022, the Departments of Labor, Health and Human Services, and the Treasury issued FAQ Part 51 requiring group health plans to cover, without cost-sharing, over-the-counter ("OTC") COVID-19 diagnostic tests obtained without the involvement of a health care provider. Full details, and frequently asked questions can be found on our website, [EFM-Agency.com/Covid](https://efm-agency.com/Covid).

In summary, the changes include:

- Group health plans (and health insurance carriers) must cover FDA approved OTC COVID-19 tests.
- Plans can either reimburse members for their OTC COVID-19 test or pay the merchant directly.
- Plans that don't provide for direct coverage must reimburse for the full cost of the test.
- Plans must cover 8 individual at-home OTC COVID-19 tests per enrolled person, per month.

EFM&A WELCOMES NEW TEAM MEMBERS



WELCOME TINA HEILBRUN

Tina Heilbrun is our new Director of First Impressions for our Lockport office, and started with us in December 2021. She brings with her several years of customer service experience, and will be a great addition to the Lockport office.

Tina is a resident of Lockport, NY with her husband, Dennis and dog Mia. She also has two sons, Richard and Bret, and a granddaughter, Rylie.



WELCOME IAN HURTUBISE

Ian Hurtubise has been hired as a Group Benefits Consultant. He specializes in disability and has his NYS Life, Accident, and Health license.

He loves learning about how his clients impact the WNY area, and he loves working and educating his clients about Group Benefits.

Ian lives in East Amherst with his fiancée, Jessica, his dog, Pepper, and his cat, Pita.



WELCOME BACK BRANDI SISSON

After a three year hiatus, Emerling Floss Murphy & Associates are excited to welcome back Brandi Sisson to the agency as a Personal Lines Account Manager.

Brandi was with the Emerling Agency prior to the merge for over eight years, and left in 2018 to work for her family business.

Brandi was born and raised in Clarence, NY. She is working for us from her new residence in Melbourne, Florida, where she now resides!

GIVING BACK TO OUR COMMUNITY



We would like to thank our EFM&A Community Relations Team for their continuously hard work in helping us make a difference in our community.

Earlier this month, we had the pleasure of presenting Niagara Hospice a check for \$2,000. These funds were raised by the EFM&A team through our "Dress Down" Fridays.

In 2021, we raised over \$10,000 in charitable donations and did hundreds of hours in combined volunteer work for various organizations throughout Western New York.

REFER A FRIEND - WIN A \$50 GIFT CARD

We work hard every day to earn your trust. By sharing our name, we like to say "Thank You!"

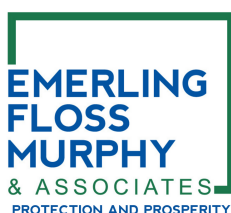
As a reminder - For every referral, you will receive a \$5 Tim Horton's gift card. In addition to the Tim Horton's card, for every referral you send our way, you will be entered into our quarterly drawing valued at \$50!

Congratulations to 4th quarter winner, Amy Vassallo!



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