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Client

DeRuyter-Bell

Alliance Benefit Group

- HSA Administration*
- FSA Administration*
- COBRA Administration++
- Payroll*

Colonial Supplemental

- Individual Enrollments++
- Voluntary Benefits
 - » Life
 - » Short-Term Disability
 - » Accident
 - » Cancer

Human Resources

- Resource Library**
- Newsletter Updates**
- Benefit Administration

Legal Benefits

- Pre-Paid Legal
- Identity Theft

Labor Law

Legal Advice⁺⁺

Group

- Medical
- Dental
- Life
- Long-Term Disability

Individual

- Medical
 - » Dependents
 - » Pre- and Post-Eligible Employees
- Life Insurance Owners
 - » Buy-Sell
 - » Key Person
- Disability Coverage Owners
 - » Buy-Sell
 - » Key Person
- Long-Term Care Insurance

- * Provided with additional cost to the client
- **Provided by DeRuyter-Bell at no additional cost