

With access to financially sound carriers and an array of products, we create cost-competitive customized group benefits packages for our customers.



Group Employee Benefits

“Because we are self-insured, we needed help designing our insurance package, and choosing a third-party administrator to process and pay claims. I trust Perry & Carroll to provide the right information to me so that I can make the best decision. I appreciate what they bring to the table—expertise, experience, and detailed analysis I rely on.”

*Linda Struble
Human Resources
Manager
Chemung Canal Trust
Company
Elmira, NY*

We have experience with every size client from sole proprietor to large businesses and organizations and can create a group benefits package that includes:

Group Medical

- Access to Excellus Blue Cross/Blue Shield, along with every other major carrier for excellent flexibility and lowest costs
- All the major carriers respect our history and enrollment volume in employee benefits programs, offering our customers more options at lower costs
- Proactive annual review of financial packages, including self-funding and guaranteed cost contracts, as well as pre-tax products including health savings accounts (HSAs), health reimbursement arrangements (HRAs) and flexible spending accounts (FSAs)
- Innovative solutions for experience-rated customers' renewals
- Newsletter offering healthcare tips, insurance industry news and trends, ideas for stretching healthcare dollars, etc.
- On-site sessions to answer coverage and enrollment questions
- Educational seminars for customers and their employees on products such as HSAs, FSAs, etc.

Other Group Benefits to Meet Unique Needs

- Group life
- Long-term disability
- Short-term disability
- 401(k) retirement plans
- Voluntary plans
- Dental
- Long-term care
- Consulting services

Group Medical Carriers

- Excellus Blue Cross/Blue Shield
- United Healthcare
- Aetna
- GHI
- Preferred Care
- MVP

Disability and Life Insurance Carriers

- Unum
- Guardian
- Business Council of New York State
- Hartford
- SunLife
- First Rehab Life Insurance
- National Benefit Life