

CREST
INSURANCE



EMPLOYEE BENEFITS

SUPPORT SERVICE STRATEGY

crestins.com

National strength. Hometown service.

In today's insurance market, products and prices can be copied. However, our customer service is what makes Crest Insurance unique. Our focus is not on our competition but on you, the customer. Our mission is to make life easier for you. Our innovation and technology is what sets us apart. We provide you with access to cutting-edge software and applications as well as employee training. We help empower your staff through our digital resources. At Crest Insurance, we also believe in community service. Using our resources to invest in and improve our communities is our way of doing what we can to make our world a better place.

Crest Insurance Group is one of the nation's fastest-growing independent insurance agencies. Since its inception in 2010, Crest has seen tremendous growth. Once a staff of 40, Crest is now home to over **300 employees in 18 different locations**. Annual agency revenue has steadily increased as well with Crest topping **\$70 million in 2025**.

It is the winning culture that truly sets Crest apart. An atmosphere of not only colleagues but friends creates long-term employees with invaluable experience. It's one of the reasons Crest has ranked among Insurance Journal's Top 100 nationally for the last 6 years.

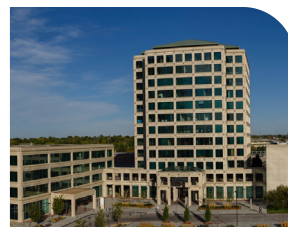
Some of our locations:



Tucson, AZ



Tempe, AZ



Denver, CO



Longmont, CO



Fort Collins, CO



Flagstaff, AZ



Laramie, WY



San Diego, CA

Crest prioritizes community. We believe in giving back and do so as much as possible. Since 2010 we have donated nearly 3 million dollars to various charities throughout our footprint. It's our mission to serve the communities we do business in. At Crest, our clients are the priority but our employees are our most valued investment. We're committed to promoting from within and believe that developing company talent is essential for employee retention and morale. Working with Crest means having some of the most knowledgeable insurance professionals across all markets by your side. It means partnering with a company that is dedicated to your success and the success of your community.

BENEFIT MANAGEMENT SERVICES

- ACA (Affordable Care Act) Compliance and Updates
- Annual Open Enrollment Support
- CMS Disclosures/Annual Notices for State Mandated Programs
- COBRA Assistance
- Eligibility and Termination Assistance
- Data Analytics and Claims Analysis
- Employee Assistance Program (EAP) Support
- Employee Benefit Support/Claims Management
- Renewal Negotiation and Process – Carrier research for all lines of coverage
- Wellness Program Assessment and Coordination Programs
- Voluntary Programs Assessment and Coordination – Accident, Cancer, STD/LTD, Life, etc.

Our employee benefits division provides employers with resources that allow them to meet the diverse needs of their employees. Crest's customer service gives you the support to manage your benefit programs and meet the demands of running a successful business. We have long-lasting partnerships with companies of all sizes – from a single employee in a home office to thousands of employees spread across multiple locations in several countries. While much is changing in our industry, our mission and strategy remain the same.



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STRATEGY AND SOLUTIONS

Now more than ever, your business needs to remain functioning and competitive. That means partnering with a broker who has the tools to create the solutions you require. Crest Insurance Group is an industry leader in online platforms designed to streamline benefits administration. Our strategies provide your company with the flexibility to conference online for meetings as well as enroll in benefits.



- Get new hires enrolled quickly
- Compare and select plans
- Monitor employee enrollment status and deadlines
- Manage contribution levels
- Store, review, and acknowledge important plan documents
- Enroll, renew, and manage your employee benefits online
- Access simple HR and employee self-service portals
- Review benefits and plan details 24 hours a day, 7 days a week, 365 days a year

Employees can:

- Enroll in their benefits
- View compliance documents
- View list of company contacts
- View their benefit details



Simplified onboarding for your business.

Onboarding checklists

Modern employee experience

A single intuitive platform



- Staying up to date on a wide range of employee benefits topics can be difficult and time-consuming. Zywave offers the industry's most expansive employee benefits content library that will help you build your expertise using:
- Compliance guidance on everything around ERISA, DOL, ACA, FMLA, and COBRA
- HR insights to assist clients with hiring, onboarding, terminations, and everything in between
- Tips, guides, and resources to build a greater understanding of benefit plan options and other key employee benefits topics
- Content to help foster a culture of health and wellness
- Communications tools that help you educate and inform your employees about open enrollment and benefit plan options



A Multi-Tiered Approach to Mental Health

- A simplified experience that greatly increases utilization by employees that reduces vendor management overhead for employers.
- One-touch calling and messaging. This means no intake forms, no triage process, and nothing to upload. It's simple, natural communication all the time.
- Every medical and support team member is a full-time W2 employee.
- Amaze medical providers lead every interaction. The support team does not gatekeep. They back up the medical team with specialized information and research.
- Amaze removes all barriers to support by ensuring there is never anything preventing people from reaching out. Employees have their needs addressed immediately, improving health and reducing stress.



- Curated voluntary/ancillary benefit packages including alternative and holistic medicine, telemedicine, DME, and diabetic supplies.
- Online and phone-based claims advocacy support including bill resolution and care coordination.
- Ancillary benefit products including financial protection, pet insurance, and travel or legal support products.



- No-cost on-demand video and chat-based medicine (usually <4 min.)
- No-cost house-call or in-office (usually same-day) primary care visits
- No-cost on-demand video mental and behavioral healthcare
- No-cost in-home or in-office lab work/x-ray imaging
- 500+ no-cost generic medications from your local pharmacy



STREAMLINED PROGRAM ADMINISTRATION

- No-cost enrollment & year-round employee benefit administration systems; available automatic Evidences of Insurability.
- Available consolidated billing for ancillary lines (subject to carrier feed eligibility), including select Minimum Essential Coverage plans.
- Add/term requests outsourced to Crest's eligibility management team, or administered electronically via carrier feeds.
- Traditional bilingual Open Enrollment meetings as necessary (subject to safety guidelines), with option for Teams-based live or video sessions.
- Inbound bilingual call center enrollment (w/coaches) or hybrid online/paper-based Open Enrollment meetings
- No-cost, Excel-based ACA §6055/56 reporting and employee 1095-C generation tool.
- No-cost salary benchmarking, DOL job description, and compensation statement tool.
- No-cost HR hotline with HR professionals averaging 15 years experience on all HR topics
- KPA Online and Zywave Learning Management Systems with pre-packaged, trackable risk management and Human Resources training modules, as well as custom training capability.





FULLY INSURED

When you are fully insured, you are essentially letting the insurance company control your costs. So, when you receive your health insurance renewal, it is typically a surprise, and no data is provided to justify the increase. There are some circumstances in which this is the best/only option for a company. When looking at fully insured options, consider the vast variety of plans available. If your broker is only showing you a few plans, ask for more. Here are some ways to add variety and lower your premiums:

HMO/PPO — Yes, HMOs are back and, at times, provide great strategies such as setting up a “base” plan or meeting affordability testing.

Narrow Networks — In many areas of Arizona, insurance carriers offer multiple networks and a variety of price points to choose from.

HSA Qualified Plans — Offering a variety of plans will not only give your team a sense of control of its own healthcare; it will also provide your company with a wider variety of plans and contribution strategies to work with.



LEVEL FUNDED

A level funded plan is sometimes referred to as “partially self-funded” and provides a beginning step toward insight into your company’s true health care costs. While the premiums are “level,” your premiums are broken out and allocated into different “buckets”: fixed costs and claims.

The real power of a level funded plan is the reporting. Each month, you will receive a report of the total claims paid on behalf of your group. No employee-specific or HIPAA information is provided. As the year goes along, you will have a good sense of your group’s overall utilization and what to expect at renewal time. As a bonus, with most carriers, if you have a surplus in your claims fund, the insurance carrier will refund some or all to you at the end of the runout period.

All major insurance carriers offer level funded plans such as these. In addition, there are many industry-specific “pools” designed in this fashion. Aggregating groups can reduce your fixed costs dramatically.



SELF FUNDED

This is the most efficient way to purchase health care for your business. Period. If you truly want to control your health care spend, you must have the data and the flexibility of a self-funded arrangement to work with. With an ASO (Administrative Services Only) arrangement, you will have the options to accomplish this.

Instead of paying health insurance “rates,” you will pay invoices that are broken down between fixed costs and claims costs. In addition, we will be able to adjust the specific and aggregate stop loss insurance levels for your group’s appropriate risk tolerance. Benefit plans can also be tailored to meet your group-specific needs and adjusted annually to drive cost containment.

Groups should not enter into a self-funded contract blindly. We recommend having at least a year of data from a level funded contract to help the underwriter establish accurate claims projections.



OUR COMMITMENT

At Crest Insurance, our foundation is built on an unwavering commitment to outstanding customer service. We believe that in an industry where products and prices can be duplicated, it's our personalized approach, responsiveness, and genuine care that truly set us apart. Our team takes the time to understand each client's unique goals and challenges, ensuring that every solution we provide is tailored to meet their needs. We view every client relationship as a partnership—one built on trust, transparency, and long-term success.

Crest is also a leader in innovation and applied technology. We utilize advanced tools and data-driven platforms to simplify complex employee benefits processes, improve plan management, and enhance communication between employers and employees. Our forward-thinking strategies are designed to reduce administrative burdens, maintain compliance, and streamline claims management, freeing HR professionals and business leaders to focus on what matters most—their people and their mission. By embracing new technologies and proactive solutions, we ensure that our clients remain competitive and compliant in an ever-evolving benefits landscape.

Partnering with Crest Insurance means more than just having a benefits broker—it means gaining a strategic ally. We help employers design smarter benefit programs that not only attract and retain top talent but also improve employee satisfaction and productivity. Our expertise and efficiency often translate into measurable savings, helping protect your bottom line while enhancing the overall employee experience. When you work with Crest, your company gains access to a dedicated team that delivers results through service, innovation, and integrity—making your success our priority.

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