

Who is Karstens Financial?

- Karstens Financial's goal is to provide quality information to our clients so that they can make informed decisions regarding insurance and financial goals.
- We are a single point of contact for your Health and Benefit Plans, Risk Management, and 401k Plan
- Karstens Financial was established by Jake Karstens in 2009. Jake commenced his professional career in 1998 as an intern and in 2002 as a Regional Sales Representative for Deutsche Bank. At Deutsche Bank he grew professionally obtaining licenses and learning about products including mutual funds, managed accounts, annuities, and retirement plans.
- In 2006, Jake joined the team at Managers Investment Group, where he initially functioned as a Regional Sales Representative. Jake's performance led to several promotions including Regional Sales Directors covering the central regional of the country. After the market crash of 2008, Jake decided to focus his talent on individual and business clients by starting his own practice and from this Karstens Financial was born.
- Licensed in 8 states (Illinois, Michigan, Indiana, Colorado, Texas, Florida, Missouri, Montana)
- Jake Karstens, Rosie Cappetta and 4 Sales professionals. We have over 200 clients that include health insurance, property casualty, and financial products
- Rosie Graduated from the University of Maryland in 2015. She is our Wearer of many hats. Native-like fluency in Spanish, French and English. Natural writer and teacher. Experienced in service, sales and marketing. Caffeine addict and eco-nerd.
- Low overhead, we have an office in Oak Brook (Regus) & Chicago (Financial Office). I believe in hiring the best talent with the self discipline that can work from anywhere.
- Responsibility falls on us, we should be your first call and our focus is on Harbor Light



**KARSTENS
FINANCIAL**
Anchoring your future.

Health and Benefit Plan Consulting

Spectrum of Services

- Insurance Guidance and Strategy
- Compliance and Legislation
- Online Enrollment and HR Support
- Communication and Marketing
- Financial and Claims Analytics
- Additional Services



Service

- High level Service Team to support implementation of all new plans
- Day to day support with an account administrator that is assigned to directly to your account



Benefit Exchange and Enrollment

Can we keep all of our current service and insurance providers? Yes! Pricing breakdown, can be offset by certain strategic partners.

- \$3000 a month for Liazon or \$6.18 per enrolled employee (your current agreement shows \$6.18)
- \$2800 Down and \$900 a month to transition to Zywave with a 3 year commitment Benefits Briefcase or \$2800 down and \$700 for the Broker PC Briefcase (Risk Management tools)



One point of contact

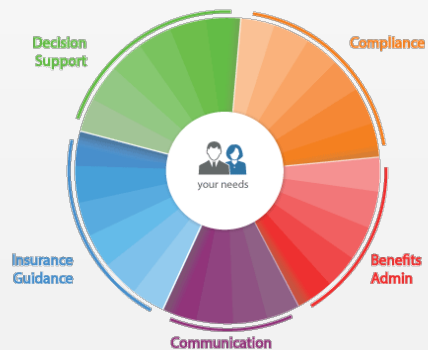
- Health and Benefits Consulting
- Risk Management
- 401(k) Retirement Programs



Health and Benefit Plan Consulting

Insurance Guidance and Strategy

- Market Analysis
- Plan Comparison
- Claims and Billing Assistance
- Coverage and Policy Expertise
- Negotiate Renewal
- Application Submission
- Benchmarking
- Consumerism and Wellness
- Voluntary Benefits



Compliance and Legislation

- ACA and DOL Compliance
- 6055/6056 Reporting
- 1094/1095 Filing
- HR Assistance
- Employee Benefit Statements
- COBRA and FMLA
- David Lindgren MBA,CFCI, CHPE – Senior Manager Compliance and Public Affairs - Flex

2019 Compliance Calendar



Online Enrollment and HR Support

- Employee Handbooks
- Employee Benefit Booklets
- Online Enrollment
- Employee Portal/HR Intranet
- Onboarding/Offboarding
- Design Decision Support
- John Newton SHRM, SCP, SPHR – Professor DePaul University

Plan	Cost
Health	\$1,067.50
Medical	\$115.00
Dental	\$127.50
Total	\$1,310.00
1 Plan	\$655.00

One point of contact

- Health and Benefits Consulting
- Risk Management
- 401(k) Retirement Programs



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Communication and Marketing

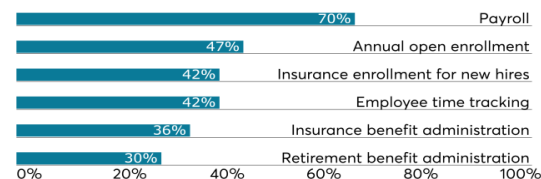
- Health and Wellness Information
- Healthy Lifestyles/Fitness Programs
- Employee-Newsletters and Videos
- Employee Benefit Booklets
- Employee Communications
- Employee Education
- Enrollment



Financial and Claims Analytics

- Plan Design and Selection Support
- Medical and Prescription Analytics
- Plan Disruption Analysis
- Employee Retention Strategies

How employers are incorporating HR technology



Source: LIMRA

Additional Services

- FSA, HSA, HRA, COBRA Administration
- Payroll
- Identity Theft Protection
- Breach Readiness

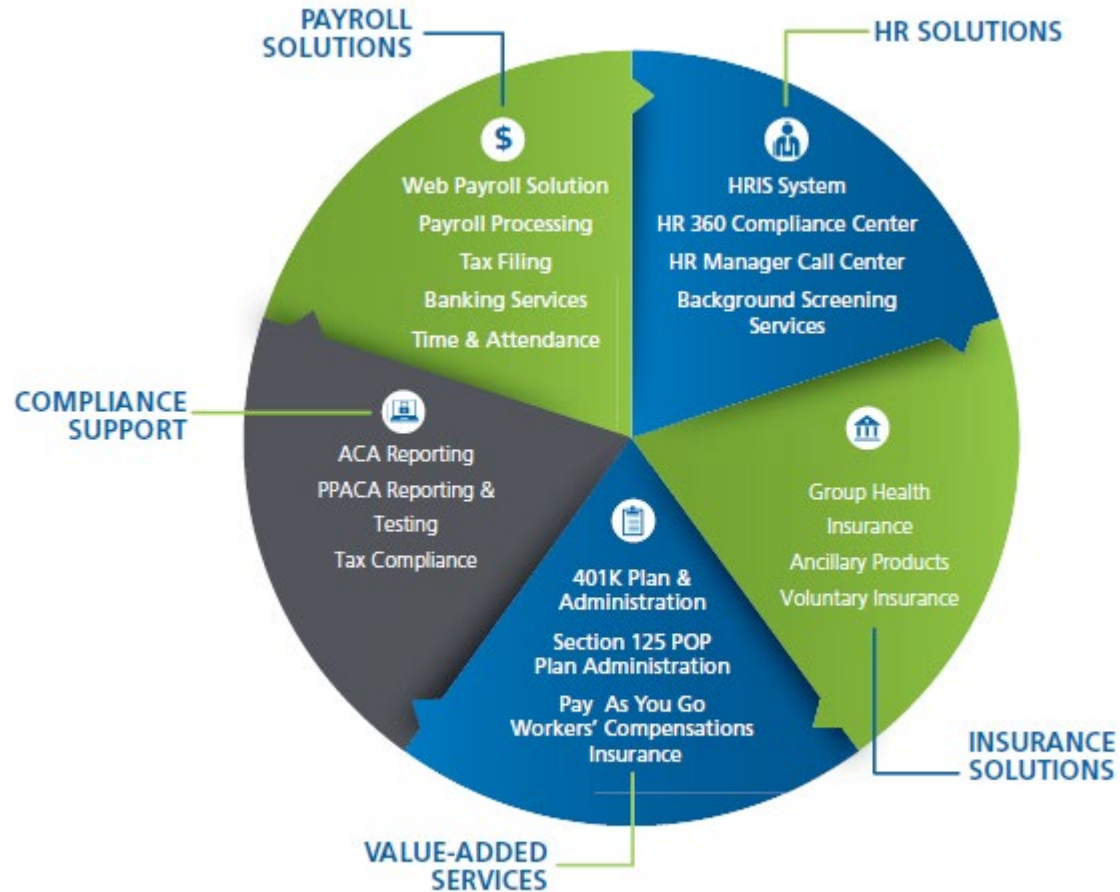


One point of contact

- Health and Benefits Consulting
- Risk Management
- 401(k) Retirement Programs









Total Product Overview






























- Full spectrum of Insurance & Ancillary – diverse portfolio of insurance services and products
- Payroll Solutions – leverage accurate, on-time solutions that fit the way you do business. Karstens Financial has key payroll partnerships that we quarterback for you.
- Compliance Support – receive tax and ACA compliance assistance
- HR Solutions – Navigate the complex human resource landscape
- Value-Added Services – 401k Plan, Work Comp, Merchant Service





















Store Overview: Illinois (100 plus) 2019

	Medical	 <ul style="list-style-type: none"> • 59 choices, offer 6⁺ • Fully Insured • 12 HSA Qualified • 18 In-network only • 18 w/special networks 	 <ul style="list-style-type: none"> • 22 choices, offer 5⁺ • Multiple Funding Types • 10 HSA Qualified • 2 In-network only • 12 w/special networks 	 <ul style="list-style-type: none"> • 44 choices, offer 5⁺⁺ • Multiple Funding Types • 10 HSA Qualified • 10 In-network only • 14 w/special networks 	 <ul style="list-style-type: none"> • 25 choices⁺ • Multiple Funding Types • 7 HSA Qualified • 8 In-network only • 10 w/special networks 	
	Dental	 <ul style="list-style-type: none"> • 4 choices⁺⁺ • 1 In-network only • Maximum \$2k  <ul style="list-style-type: none"> • 11 choices, offer 3⁺ • Maximum \$1.5k 	 <ul style="list-style-type: none"> • 17 choices, offer 3⁺⁺ • 6 In-network only • Maximum \$2k 	 <ul style="list-style-type: none"> • 7 choices, offer 4⁺ • 1 In-network only • Maximum \$1.5k 	 <ul style="list-style-type: none"> • 4 choices⁺ • 1 In-network only • Maximum \$1.5k 	 <ul style="list-style-type: none"> • 3 choices⁺ • Maximum \$1.5k
	Vision	 <ul style="list-style-type: none"> • 3 choices⁺  <ul style="list-style-type: none"> • 4 choices • 2 w/special networks 	 <ul style="list-style-type: none"> • 4 choices, offer 1⁺⁺  <ul style="list-style-type: none"> • 2 choices⁺ 	 <ul style="list-style-type: none"> • 3 choices⁺  <ul style="list-style-type: none"> • 4 choices⁺ 	 <ul style="list-style-type: none"> • 8 choices⁺  <ul style="list-style-type: none"> • 16 choices, offer 2⁺ 	 <ul style="list-style-type: none"> • 2 choices⁺  <ul style="list-style-type: none"> • 6 choices, offer 2⁺
	Accident	 <ul style="list-style-type: none"> • 3 choices⁺  <ul style="list-style-type: none"> • 2 choices⁺  <ul style="list-style-type: none"> • 3 choices 	 <ul style="list-style-type: none"> • 2 choices⁺  <ul style="list-style-type: none"> • 3 choices, offer 1⁺ 	 <ul style="list-style-type: none"> • 3 choices⁺  <ul style="list-style-type: none"> • 3 choices⁺ 	 <ul style="list-style-type: none"> • 6 choices, offer 3⁺⁺  <ul style="list-style-type: none"> • 3 choices, offer 1⁺ 	 <ul style="list-style-type: none"> • 3 choices  <ul style="list-style-type: none"> • 3 choices, offer 2⁺

Store Overview: Illinois (100 plus) 2019

	Critical Illness	 <ul style="list-style-type: none"> • 3 choices* • Maximum \$20k  <ul style="list-style-type: none"> • 2 choices* • Maximum \$30k 	 <ul style="list-style-type: none"> • 1 choice** • Maximum \$30k  <ul style="list-style-type: none"> • 4 choices, offer 1 • Maximum \$50k 	 <ul style="list-style-type: none"> • 3 choices* • Maximum \$20k  <ul style="list-style-type: none"> • 1 choice* • Maximum \$20k 	 <ul style="list-style-type: none"> • 4 choices, offer 1* • Maximum \$20k  <ul style="list-style-type: none"> • 2 choices, offer 1* • Maximum \$30k 	 <ul style="list-style-type: none"> • 1 choice • Maximum \$10k  <ul style="list-style-type: none"> • 1 choice* • Maximum \$20k
	Hospital Indemnity	 <ul style="list-style-type: none"> • 4 choices, offer 2* • Maximum \$2k+Maximum \$500/day  <ul style="list-style-type: none"> • 3 choices, offer 1* • Maximum \$400/day 	 <ul style="list-style-type: none"> • 3 choices*  <ul style="list-style-type: none"> • 3 choices, offer 2* • Maximum \$200/day 	 <ul style="list-style-type: none"> • 2 choices** • Maximum \$200/day  <ul style="list-style-type: none"> • 1 choice • Maximum \$200/day 	 <ul style="list-style-type: none"> • 2 choices, offer 1* • Maximum \$2k 	 <ul style="list-style-type: none"> • 2 choices** • Maximum \$2k+Maximum \$400/day
	medicine Tele-	 <ul style="list-style-type: none"> • 3 choices* 				
	FSA					
	HSA					

Store Overview: Illinois (100 plus) 2019

Protection 	Group Life & AD&D	 <ul style="list-style-type: none"> • 2 options⁺ • 15 choices (Incremental) • Maximum \$100k (GI: \$100k) 	 <ul style="list-style-type: none"> • 2 options, offer 1⁺ • 20 choices (Incremental) • Maximum \$500k (GI: \$150k) 	 <ul style="list-style-type: none"> • 1 option⁺ • 4 choices (Incremental) • Maximum \$50k (GI: \$50k) 	 <ul style="list-style-type: none"> • 1 option⁺ • 20 choices (Incremental) • Maximum \$500k (GI: \$100k) 	 <ul style="list-style-type: none"> • 13 options, offer 1 • 35 choices (Incremental or % of Salary) • Maximum \$350k (GI: \$350k)
	LTD	 <ul style="list-style-type: none"> • 1 option⁺ • 3 choices, offer 1 • Maximum \$10k/month  <ul style="list-style-type: none"> • 1 option⁺ • 1 choice • Maximum \$10k/month 	 <ul style="list-style-type: none"> • 2 options, offer 1⁺ • 6 choices • Maximum \$6k/month  <ul style="list-style-type: none"> • 5 choices, offer 1⁺ • Maximum \$10k/month 	 <ul style="list-style-type: none"> • 2 options, offer 1⁺ • 3 choices • Maximum \$10k/month 	 <ul style="list-style-type: none"> • 16 choices, offer 1 • Maximum \$15k/month 	 <ul style="list-style-type: none"> • 1 option⁺ • 9 choices, offer 1 • Maximum \$10k/month
	STD	 <ul style="list-style-type: none"> • 1 option⁺ • 3 choices, offer 1 • Maximum \$1k/week  <ul style="list-style-type: none"> • 1 option⁺ • 20 choices • Maximum \$2k/week 	 <ul style="list-style-type: none"> • 2 options, offer 1⁺ • 20 choices • Maximum \$2k/week  <ul style="list-style-type: none"> • 1 option • 3 choices, offer 1 • Maximum \$2k/week 	 <ul style="list-style-type: none"> • 2 options, offer 1⁺ • 19 choices • Maximum \$2k/week 	 <ul style="list-style-type: none"> • 11 choices • Maximum \$2.5k/week 	 <ul style="list-style-type: none"> • 1 option⁺ • 9 choices, offer 1 • Maximum \$1.5k/week

Store Overview: Illinois (100 plus) 2019

	Personal Life	 <ul style="list-style-type: none"> • 1 option • 30 choices (Incremental) • 20 year term • Maximum \$3,000,000
Protection	LTC	 <ul style="list-style-type: none"> • 36 Benefit Coverage options, Maximum \$400/day • 5 Term options, Maximum 6 years • 5 waiting period options • Inflation Adjusted: Yes
	ID Theft	 <ul style="list-style-type: none"> • 2 choices  <ul style="list-style-type: none"> • 2 choices*
	Legal	 <ul style="list-style-type: none"> • 2 choices  <ul style="list-style-type: none"> • 2 choices
	Pet	 <ul style="list-style-type: none"> • 3 choices  <ul style="list-style-type: none"> • 2 choices
	Lifestyle	Time Off Buy-Up

Additional Products & Services



Payroll Services & Merchant Services

We know you take payroll and tax compliance seriously. We do too. That's why Karstens Financial has partners that deliver trusted, secure and cost-effective payroll solutions + smart, experienced payroll service people. We'll handle your payroll – and all the complex compliance, tax and administrative issues that come with it – and make sure your employees are paid on time and accurately, no matter which solution you choose. Karstens Financial Merchant Partner Costal Payments help our clients save money on their credit card processing.



401(k) Retirement Solutions

Karstens Financial has unique expertise in the 401(k) plan industry, we offer some of the most innovative retirement programs available in the market today.



Workers' Compensation

We partnered with the nation's leading writers of Workers' Comp coverage to ensure that you are covered when accidents happen. We simplify the process by automatically and electronically withdrawing premiums each time you process payroll.



HR Management

Karstens Financial offers different solutions to meet the needs of your company to manage all of the HR tasks throughout the employment life-cycle. No matter what solution you choose, we look to seamlessly transfer all employee information you need to process payroll.



Section 125 Plans

With Our Power125® service, choose between a premium-only plan (POP) or a flexible spending account (FSA) with free debit cards. We make both approaches easy to manage and both can provide substantial tax savings to your company. In addition to POP and FSA plans, we also offer health reimbursement arrangements (HRAs).



ACA Reporting

Our ACA tool helps you simplify the new reporting requirements for section 6055 and 6056. We'll partner with you to help your business stay compliant, and ensure that you complete and file your IRS forms on time.



Time and Attendance

Karstens Financial has several comprehensive Time and Attendance solutions built to help manage your workforce whenever and wherever. There's no time like the present to get started and ensure compliance.



COBRA

Take the worry and work out of COBRA administration. Our COBRA services replace the stress that comes with compliance by handling notices, billing, eligibility and more.

We look forward to serving you!

