



**WRAITH, SCARLETT & RANDOLPH**  
INSURANCE SERVICES, INC

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**EMPLOYEE BENEFITS  
SPECIALISTS**



**WRAITH, SCARLETT & RANDOLPH**  
INSURANCE SERVICES, INC

**FOCUSED VISION  
INDIVIDUAL CARE  
INNOVATIVE SOLUTIONS**

**Providing a Simple Solution to Employee Benefits...**

As a business owner, you have the responsibility and the challenge to choose the right employee benefit package for your employees. Making this important decision does not have to be difficult; because you can depend on the professional expertise of Wraith, Scarlett & Randolph.

At renewal, we don't automatically inform you of your new renewal rates. Instead, we present you with alternative quality carriers and benefit strategies to assure that your coverage is current and appropriately priced.



**Communication is key**

Frustrating and time-consuming communications are virtually eliminated when our dedicated customer service representative acts as liaison between you and the insurance carrier. We prepare enrollment forms, contact sheets, health care directories, plan summaries and employee benefit booklets complete with your logo and plan details for distribution to your employees.

Your WSR representative is always available to sign up new employees, answer benefit questions and meet with your group to facilitate any need you wish to address. And when an employee leaves, let us handle the COBRA questions for you.

**Small & Large Group Benefits**

A Wraith, Scarlett and Randolph Insurance professional, backed by a team of licensed, customer service experts can assist in constructing an affordable, quality benefit program that may include the following products:



**Medical Insurance**

Depending on your firm's size and needs, we explore the best possible solutions for your employees, including HMO, PPO, Self Directed Health Plans (SDHP) and other progressive, cost saving programs including HRA and HSA's.

In addition to these most popular programs, we can package them with any of the following for discounted rates:

- Vision Insurance
- Group Disability Insurance
- Group Life Insurance
- Section 125 Plans
- HRA & HSA Plans
- Long Term Care Insurance
- And more...

**Dental Insurance**

Choose coverage that may include preventative care, maintenance, and orthodontia. We also offer voluntary Dental Plans as well as Dental HMOs.

**Let WSR help from the first presentation to total employee satisfaction.**