



# Introducing Flexible StaffCARE

## Health Insurance Solutions Now Available Through Horizon Payroll

**Horizon Payroll** is proud to introduce **Flexible StaffCARE (FSC)**, a 100% integrated solution providing your hourly employees with useable, affordable healthcare benefits. FSC is a fixed indemnity insurance plan designed for the needs of the high-turnover, hourly wage market. The plan is available on day one with no waiting period, no deductible and covers approximately 95% of the average workers' day-to-day healthcare costs. The solution is integrated through the service you already receive from Horizon, and comes at no additional cost to the employer.

FSC has been the industry leader for insurance and benefits in the high-turnover market since 2003. Our health insurance products have been developed over time with a focus on usability and overall value for both the employee and employer.



### Employee Satisfaction and Retention Power

In today's tight labor market, competition for quality workers has intensified. Studies have shown that healthcare is the most sought-after benefit, second only to wage. Stay competitive by offering FSC healthcare to your employees, at little or no cost to the employer.

- Proven 47% Increase in Worker Tenure
- 3x Higher Enrollment than Industry Average
- Improved Morale/Less Stress
- Fewer Health-related Absences
- More Engaged in Job



### Healthcare Plans That Really Work

Many employers offer Major Medical health insurance to hourly employees, but most hourly employees do not enroll due to the cost, high deductibles and waiting periods. The FSC Fixed Indemnity benefit plan features no deductibles, no co-pays and no waiting period for coverage to begin.

- No Co-Pay, No Deductible
- Useable Benefits Designed for Hourly Worker
- No Set-up Fee, No Admin Fee
- First Dollar Benefits
- Day One Coverage



### Optimized Cost Strategies

Flexible StaffCARE fixed indemnity helps differentiate your business from the competition. Many of our new clients are surprised to learn that they have been needlessly purchasing expensive healthcare plans for employees in order to stay competitive or comply with tax regulations. FSC plans provide both of these benefits at no cost to the employer.

- No Cost to the Employer
- Eliminates or Reduces ACA Tax Penalties
- No Minimum Participation
- Eliminates Tracking Workers Hours
- Optimized Insurance Strategies to Fit Any Objective

87%

Of candidates say health insurance is the most important benefit

77%

Benefits are very important in job selection criteria

69%

Choose one job over another

Workers are looking for competitive pay AND healthcare benefits. But with rising deductibles and ballooning premiums, they're looking for affordable and useable insurance. **Flexible StaffCARE** has designed healthcare plans to deliver what employees are looking for, and what employers are proud to offer.

Contact Your Account Representative Today for More Information