

Employee Benefit Solutions & Brokerage Services



EMPOWERING BENEFITS

WHAT WE DO

We help to design and implement sustainable benefit plans that attract and retain quality employees while controlling costs and maintaining compliance.



“Our company has been with Sage for almost 10 years now. I know they must have a lot of customers but, honestly, they treat me like I’m their only one. Their service and product knowledge are second to none”.

ADVANTAGES & SERVICES

✓ EXPERIENCE

We are dedicated and committed to excellence in our service to the business community and are well informed on industry trends, legislation, reform and the local market you operate in.

✓ FIRST CLASS SERVICE & SUPPORT

Let us be the expert so you can focus on what you do best! We provide the best service and support in the industry to fit your needs while minding your time.

✓ TOTAL MARKET ACCESS

From medical, dental, vision, life, and disability insurance to solutions for health savings accounts, flexible spending accounts, dependent care reimbursement and more.

✓ EXPERT PLAN DESIGN & IMPLEMENTATION

Designing benefits plans that meet the needs of both the employer and employees can be challenging. We help to balance these competing demands through intelligent plan design and quality employee education and enrollment support.

✓ COMPLIANCE ASSURANCE

Offering benefits comes with its fair share of compliance requirements. We support full benefit plan compliance services so you can rest easy.

✓ COMMUNICATION

We assist you with all phases of employee communication, from employee meetings to supplying informative Benefit Books about employee benefits and wellness.

✓ TECHNOLOGY SOLUTIONS

We use leading-edge technology to provide our customers with data analysis and e-enrollment options, as well as legislative, communication, and human resources administration tools.

✓ PAYROLL SERVICES

Timely, accurate, and compliant payroll processing is the most important employee benefit. Our partner and sister-company, Unify Payroll, offers that and more. Our partnership also streamlines plan administration and ACA compliance.

✓ HUMAN RESOURCE SERVICE & SUPPORT

Our clients receive robust HR services through ALERAHR. You can speak to a certified and licensed HR professional with any question or concern.

✓ RETIREMENT PLAN SOLUTIONS & VOLUNTARY BENEFITS

We have experienced and highly knowledgeable consultants who can help you with this growing and important area of employee benefits, allowing you to offer a well-rounded benefits package.



ALERA HR

PEOPLE RISK MANAGEMENT

People risk is inevitable, and reducing it is no small feat given the array of potential risks, ever-changing legislation, and the need for future preparation and high impact expertise in the moment.

People Risk Management fills a critical need for businesses of all sizes, helping them build and maintain a strong culture, drive employee engagement and performance, and mitigate the numerous people-related compliance risks that exist in every organization.

And, the only way to ensure a comprehensive, end-to-end people risk management strategy is by incorporating three critical components:



Content

Organizations must have access to reliable knowledge related to all potential people risks, along with guidance on preparing for and managing those risks.



Technology

Like a handbook builder for easy creation and maintenance, or a learning management system to deliver powerful training content.



Live Advisors

The essential third component of a strong people risk management. They offer expertise and guidance that HR and business leaders need to manage ongoing people risks.

It is critical that organizations have the tools and expertise to manage and mitigate risk before, during, and after an incident.



People Risk Management from ALERAHR

1

Always **up-to-date and accurate compliance content** to guide and support an organization's PRM strategy.

2

Law and risk alerts to provide businesses with insight into changing federal and state legislation, including guidance on potential changes on the horizon.

3

A trusted team of **live experts** who have extensive experience resolving tens of thousands of issues in your area/industry. They will help research and explain situational fact patterns and not just recite hard to understand, complex legal writings

4

A comprehensive **living handbook builder**, including legislation and policy change alerts, Spanish language translation, and e-signature capabilities.

5

A broad array of **training solutions** for both proactive and reactive risk management, for both employees and management which includes tracking for completion and effectiveness.

6

Fully-integrated content that combines compliance data, best practice information, and high impact delivery showing HR leaders both what happened and what to do about it.

[Living Handbook](#) | [Learn](#) | [Comply](#) | [Live](#) | [Insight](#) | [Benefits Document Creator](#)

ALERAHR *powered by Mineral*

*Add-on products may require an additional subscription and associated fees

Goodbye Paper, Hello Ease

Tired of chasing down enrollment forms?
Wish that new employees had answers to their coverage questions?

Save Time With Simplified Benefits Administration



Digital Enrollment

Ease maps employee information to carrier enrollment forms so no field is left incomplete. Employees can also e-sign their forms, eliminating paperwork completely.



Plan Comparison

Employees can compare unique plan details like copays and deductibles in a single view. As plans are selected, employees see a running total of actual costs per pay period helping them make better decisions.



Enrollment Progress Dashboard

Email employees about open enrollment and view a snapshot of enrollment progress for each employee directly in Ease.

**Your Employees
Will Thank You**



**Make Better
Decisions**



**Unlock 24/7
Access**



**Conduct Faster
Enrollments**

COMPLIANCE AND LEGISLATION

Stay in compliance with our easy-to-read, attorney-reviewed resources. We can provide timely Compliance Bulletins, comprehensive overviews and newsletters to help you comply with and understand employee benefits rules and regulations



HUMAN RESOURCES

Acknowledging and overseeing the needs of your workforce can be tough. Take a look at various HR related articles, employee handbooks, employee communications, forms and benefits statements to help you remain an employer of choice.



PLAN ADMINISTRATION AND STRATEGY

With dozens of sample plan designs and timely benchmarking data, we'll help you find the plan that is right for your employees and your organization's bottom line.



EDUCATIONAL RESOURCES

Understanding the vast array of employee benefits terminology, legislation and plan options can be complex and time-consuming. Choose from hundreds of educational resources that are designed to make these concepts easy to understand



EMPLOYEE COMMUNICATIONS

Tackle your mounting employee communication concerns with customizable benefits announcements, employee newsletters, and health and wellness resources.





BENEFIT ADVISORS
AN ALERA GROUP COMPANY

ABOUT US

Sage Benefit Advisors is an employee benefits and health insurance agency located in Fort Collins, Colorado. Over the last 20 years, we have grown to serve the employee benefits needs of over 800 businesses and over 10,000 individuals and their dependents.

As an Alera Agency, we are able to offer our clients access to extensive insurance and employee benefit resources. In addition, our benefit advisors play active roles on the broker advisory councils of the major health insurance companies in Colorado and serve on the board of the Northern Colorado Association of Health Underwriters. This access and influence ensures timely, accurate, and actionable benefit advice and strategies.



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