

# SAN FERNANDO VALLEY BUSINESS JOURNAL

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## BEST BENEFITS AWARD

By Andrea Alegria - San Fernando Valley Business Journal Staff

### USI of Southern California Insurance Services Inc.

Local Employees: 97

Thom Lewis, Regional CEO

At USI of Southern California Insurance Services Inc., when it comes to employee benefits, “we’re all about options and resources,” said Human Resources Generalist and Administration Manager Maria K. Souza.

While most employers typically offer an HMO a PPO health plan, dental and vision coverage, and might even add a health savings account option (which is now becoming more prevalent), USI offers all of these options and more. For instance, employees can choose among HMO and PPO options for dental coverage.

“What’s also very unique is our cost structure,” Souza said.

At USI the employee-paid-portion of medical and dental benefits is on a tiered system, whereby employees earning lower salaries are subsidized at a higher rate than higher-paid employees.

“Every dollar counts and it really helps bring the cost down.”

The company also offers supplemental family and life insurance and offers flexible spending accounts that help

offset dependent care needs, which is not so common.

“We offer dependent care flexible spending accounts which help people set aside pre tax dollars to pay for their child care expenses, for example,” said Souza.

Flexible savings accounts also help employees set aside money for any medical related expenses such as over the counter drugs, co pays, and contact lenses.

When it comes to unexpected events, such as accidents or illnesses, the company also supports their employees.

After one year of service, employees who for any reason have to go on a short term disability leave are paid up to 60 percent of their pay, for the entire length of their short term disability.

In addition to that, employees can accrue up to 25 days of paid time off after working at the company for a certain number of years, and those days can be applied to a short term disability during which time they receive 100 percent of their pay.

USI employees also benefit from free services such as Health Advocate, which allows them to consult on any health care related issue on behalf of themselves or their family.

“A consultant is available to us on anything that is health related. For example, my parent is aging and I need to research assisted living homes in Wisconsin, they can do that for me. Or come open enrollment, I want to explore switching from HMO to PPO and I want to figure out what that would cost me? They can calculate that.”

A free Employee Assistance Program is also available to provide counseling or advice on a wide range of issues from domestic violence and drug abuse, to divorce and marital problems.

Among the favorite perks at USI is the free travel assistance, whereby USI’s travel agency helps any employee plan a personal vacation, including doing all the research and even booking tickets.

“You can send them an e-mail or call them and say I want to