

INSURANCE SERVICES

Your employee benefits challenges and insurance needs can be expertly addressed by the cost-effective source you already trust...



Looking for a cost-effective plan and a responsive broker relationship? EAF, in partnership with IOA, stands out from the competition with market expertise, creative solutions and personalized service you can count on.

Click on the link to view a video on these exciting EAF member benefits!
<http://www.eafinc.org/Videos/IOABenefits/IOABenefits.html>

Get Benefits and Coverage from A-Rated Carriers -- and Still Save. As the largest privately-held agency in Florida, IOA uses its size and spirit to your advantage. They reinvest in their clients, their people and their partners. Their size allows them to get you the best available plans and programs from carriers nationwide; their approach gives you more value added benefits and services than any other agency we have encountered.

IOA Value Added Services FREE for Members

- [EAF Membership](#)
- [COBRA Administration](#)
- [HRIS Software](#)
- [Hewitt Advocacy Services](#)

Coverage Areas & Programs

Group Health (PPO, POS, HMO, HRA & HSA)
Group Dental and Vision
Group Life
Group Disability
Voluntary Benefits
Section 125 Cafeteria Plans
Flexible Spending Accounts
Workers' Compensation
Long Term Care
Property & Casualty
Self-Funded Specialists
Retirement Plans (401k, 403B and Defined Benefit Plans)



You Are Only One Step Away From A Better Partnership. If you are happy with your current coverage, simply designate IOA as your Agent of Record and you will receive ALL of the **FREE** Value Added Services and nothing else has to change.

If You Are Considering Options, IOA Can Help. As you explore all of your options, IOA can have their team do the leg work and compile options, costs and information to help you make the most informed decision. There is no obligation or cost associated with this service.

If you would like to be contacted by a representative of IOA, or for more information, please email or call Rita Manny at rita@eafinc.org or 407.260.6556.

For more complete information on IOA and the partnership, go to www.eafinc.org/IOA.pdf