



LOTUS BENEFITS CORP.





THE LOTUS TEAM



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BASED IN SIMI VALLEY, CALIFORNIA, LOTUS BENEFITS CORP. brings big business solutions to the middle market. It is a true employee benefits and business partner. We understand the daily challenges our clients face and believe in taking creative approaches to suit your specific goals. There is no such thing as a one-size-fits-all strategy. We want to understand the needs and goals of your company. This allows us to design, implement, and oversee a strategy that is as unique as you and your company are. We focus on three key goals: creating cutting edge benefit plans, simplifying benefit administration, and helping your employees and their families better understand, appreciate and navigate their employer-provided coverage.

The professionals at Lotus Benefits have a network of licensed health and ancillary benefit insurance experts who specialize in customizing packages to fit your employees' demographic needs. We work hard to get the right plans for you and your employees in place. We work with employers of any size. Each company is assigned an administrator who works with you and your employees to ensure all needs are taken care of.

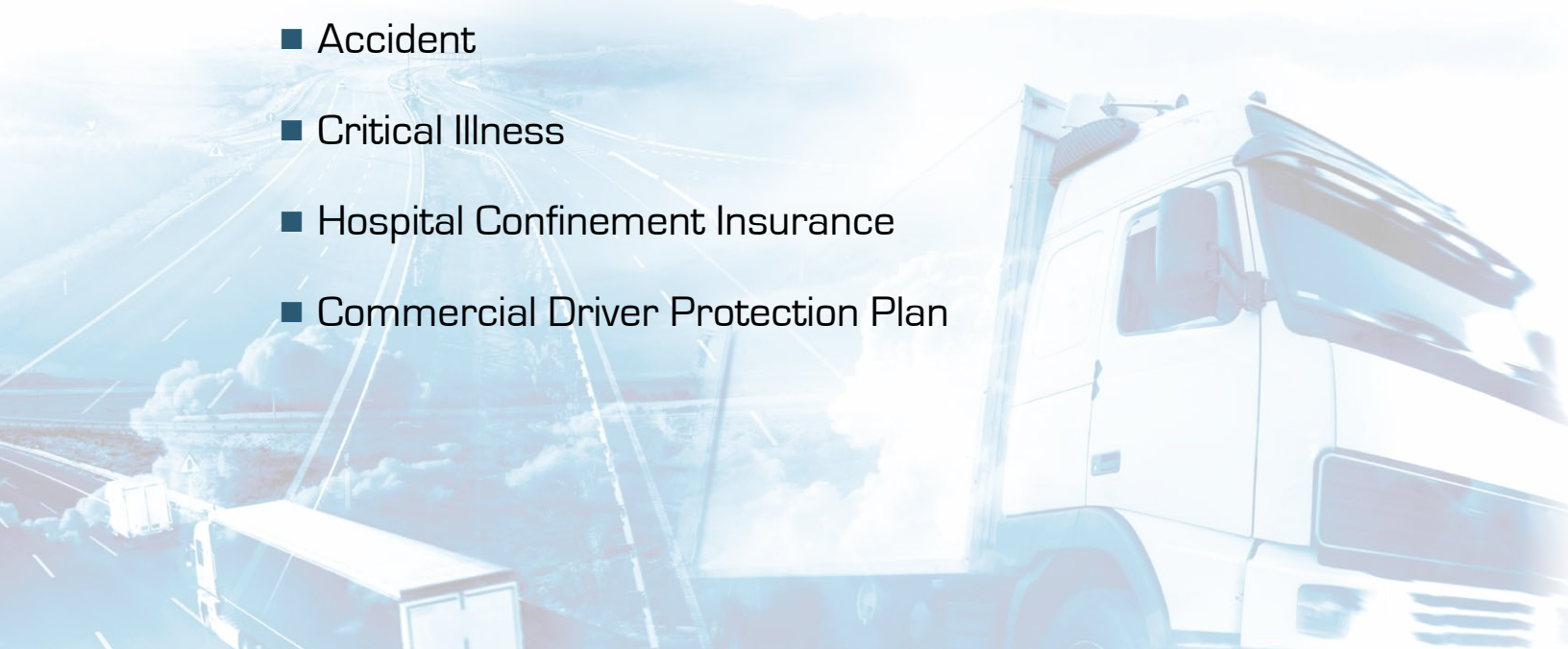
Lotus Benefits has worked to put together an integrated benefits administration system which reduces workload, improves communication with employees, eliminates needless paperwork, handles ACA compliance (1094/1095 forms) and lowers cost. We provide this benefits administration software to our clients at no charge. Some of the functions available are paperless onboarding, distribution of company documents during enrollment, paperless enrollment benefits (benefit selections are transmitted directly to many of the insurance providers), COBRA notifications in the event of termination, and calculations for benefit deductions allowing reconciliations of insurance provider invoices to be easily and accurately performed and integrated into payroll.

Lotus Benefits is committed to delivering exemplary service and outcomes to you and your employees which extends far beyond the traditional annual renewal and negotiation process. We use a holistic approach when consulting with our clients. Our team looks at your company as a whole - from a broad employee experience perspective. We take into account the level of employer benefit experiences, the culture of the company and their mission driven values that can dramatically affect the bottom line and create a better employee experience which will help you retain your top talent.



EMPLOYEE BENEFITS

- Full Medical
- Limited Medical
(Minimum Essential Coverage)
- Dental
- Vision
- Group Term Life
- Voluntary Life Insurance
- Short Term Disability
- Accident
- Critical Illness
- Hospital Confinement Insurance
- Commercial Driver Protection Plan





VALUE ADDED SERVICES

HUMAN RESOURCES

- Payroll
- Benefits Administration
- ACA Compliance (Form 1094/1095 filing)
- Workers Compensation
- COBRA Administration
- On-Boarding
- Paperless Enrollment


RETIREMENT PLANS FOR BUSINESSES

- 401(k) and 403(b)
- Safe Harbor 401k
- Simple IRA
- Profit Sharing
- SEP IRA
- Non-Qualified
- Deferred Comp

BUSINESS & INDIVIDUAL PLANNING

- Disability Insurance
- Life Insurance
- Business Overhead Expense
- Buy-Sell Planning for Business Partners
- Business Succession Planning
- Long-Term Care
- Living Will & Trust
- Healthcare Directives

BUSINESS ADVANCED CONCEPTS

- Split Dollar Arrangements
 - Defined Benefits Plan
 - Premium Financing
 - Charitable Owned Life Insurance
 - Captive Insurance
 - Key-Man Insurance
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TESTIMONIALS



Raman Dhillon
CEO, NAPTA

Lotus Benefits Corp has been a very valuable resource, member, and an approved vendor for the NAPTA - North American Punjabi Trucking Association for the last several years. They have helped us represent legislation, specifically, CA-AB5, Cal Savers, and Affordable Care Act (ACA) compliance information to our member companies. We appreciate that Lotus Benefits Corp provides regular updates on topics that impact the Trucking Industry and more importantly to our member companies.



Lotus Benefits has been providing benefit services for PrimeLink Express for a few years now. Our employees have been very satisfied with the prompt response they receive when they have questions or during enrollment. Lotus Benefits team offer concise information and explain employee options in a way that the employee can understand.
Thanks for the great service!

Gary Malhi
President & CEO, PrimeLink Express
Stockton CA



"Great job! Thank you for handling our employee benefits in such an efficient and timely manner and helping to make sure that all enrollments and ACA compliance went smoothly. Lotus Benefits Corp has continuously met and exceeded our expectations with their excellent customer service, communication and personal touch has made them who they are, a pleasure to work with."

Kevin Sidhu
President and CEO, Sidhu Truck Lines
Bakersfield CA



Relationship between Sunrise Trucking Inc and Lotus Benefits Corp is phenomenal. Our employees and Office staff had a very good and easy experience enrolling and keeping up with the benefits program we have in place. Office staff at Lotus Benefits Corp are on point, on everything. They are very helpful and made our task easy. They earned our business and future business also. For others who are shopping please contact Lotus Benefits Corp and rest assured that you will be taken care of from a business and employees' perspective. It is a very good company to partner and stay with.

Sam Gill
President and CEO, Sunrise Trucking
Lathrop CA



TESTIMONIALS



It is an absolute pleasure working with Lotus Benefits Corp. Great staff, provides immediate support, and simplifies the process of new hire onboarding with extreme ease.

Jasdeep Singh

President and CEO, ATL
Tracy CA



We have partnered with Lotus Benefits Corp for our Employee Benefits and 401(K). Lotus Benefits Corp makes it easy to do business with them because their responses to inquiries are quick, they are easy to communicate with whether through email or by phone. They make sure the quality of service is top notch with an excellent follow-up system. I would not hesitate to recommend partnering with Lotus Benefits Corp for all your employee benefits and payroll needs.

Apinder Nijjar

President and CEO, Timex Inc
Sacramento CA

What a great company to work with. Lotus Benefits Corp has greatly reduced the required time previously needed to expend in order to make the "right choices". The knowledge of the industry and guidance in helping us select the plans that best fit our needs cannot be overstated. As a direct result of their help, we have saved not only both time and money, but have also improved the benefits that we are now offering to our employees. Medical and dental insurance, as well as other benefits, are a major cost for businesses. Many small and mid-sized companies don't have the luxury of full-time HR staff on board to help control costs and manage these plans. That's where Lotus Benefits plays a critical role. They help companies save money, while continuing to provide the quality benefits they need to take care of their employees. This is no time to go-it-alone with benefits management. That's why Lotus Benefits Corp provides such a valuable service.

Henry Bhakta

President & CEO
Five Star Hospitality - Clovis NM

Dharmesh Bhakta

VP of Operations & CFO
Five Star Hospitality - Clovis NM

I personally have been working with Yashpalbhai and their dedicated team at Lotus Benefits for a few years and they're ALWAYS responsive, knowledgeable, professional, and provide exceptional customer service. We own many hotels in Texas and I consider Lotus Benefits to be part of my team and they have always conducted themselves in exactly that way. From day to day enrollments, terminations, and general questions, to annual renewal options and analysis, to directly assisting employees with benefits, claims and other personalized issues - Lotus Benefits does it all and goes above and beyond to take care of us. The relationship we have with Lotus Benefits Corp is truly invaluable. I have said many times that "I don't know what I would do without them"! They have never let us down!

Vimal Bhakta

President and CEO - Sanchi Hospitality
Fort Stockton TX



PHARMACY

HOTEL & SPA



LOTUS BENEFITS CORP.



PAYROLL



LONG TERM
CARE



EMPLOYEES
BENEFITS



WORKERS
COMP.



LIFE
INSURANCE



401 (K)



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