

INFORMED. Personalized.





Our business was designed with a primary focus on **service**, making it unique in the marketplace. Our local presence allows us to act quickly and efficiently, on your behalf.

We place great value on **education** and **growth** within our company. Our knowledgeable team makes it their priority to stay current with the market trends and keep you informed.

We not only want to earn your business, but we want to keep your business through **superior service** and a **lasting relationship**. Focusing on client satisfaction and retention has earned KDI recognition as an "Agency of Excellence".

We are here to help.

Rob Diehl President **Steve Kuhtz** President

OUR SERVICES

- Comprehensive Benefit Meetings
 For employees to fully appreciate the benefits
 their employer offers, they must first understand
 how the benefits work.
- Quarterly Informational Lunches

 Join us for our lunch and learn events, discussing the latest hot topics in the benefits industry.
- COBRA Administration
- POP/Section 125 Plan
- Claims & Billing Assistance
- Enrollments/Terminations/Changes
 Our Processing Department will work with you to
 ensure all requests are completed in a timely manner.
- Online HR Support
 We provide each of our clients with access to an online HR system for their utilization.





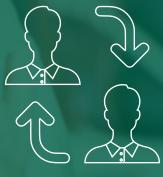






HR SOLUTIONS

- Online HR Support
- Custom Employee Handbook
- Federal & State Law Resource Library
- Rapid Response Helpline
- Training
- Custom Job Descriptions
- Quarterly Business Reports
- Email Updates on Trending HR Topics
- Online Benefits Management System
- Mandatory Sexual Harassment Training



of employees say health insurance is very or extremely important in deciding whether to stay in or change jobs (EBRI)

COMPLIANCE

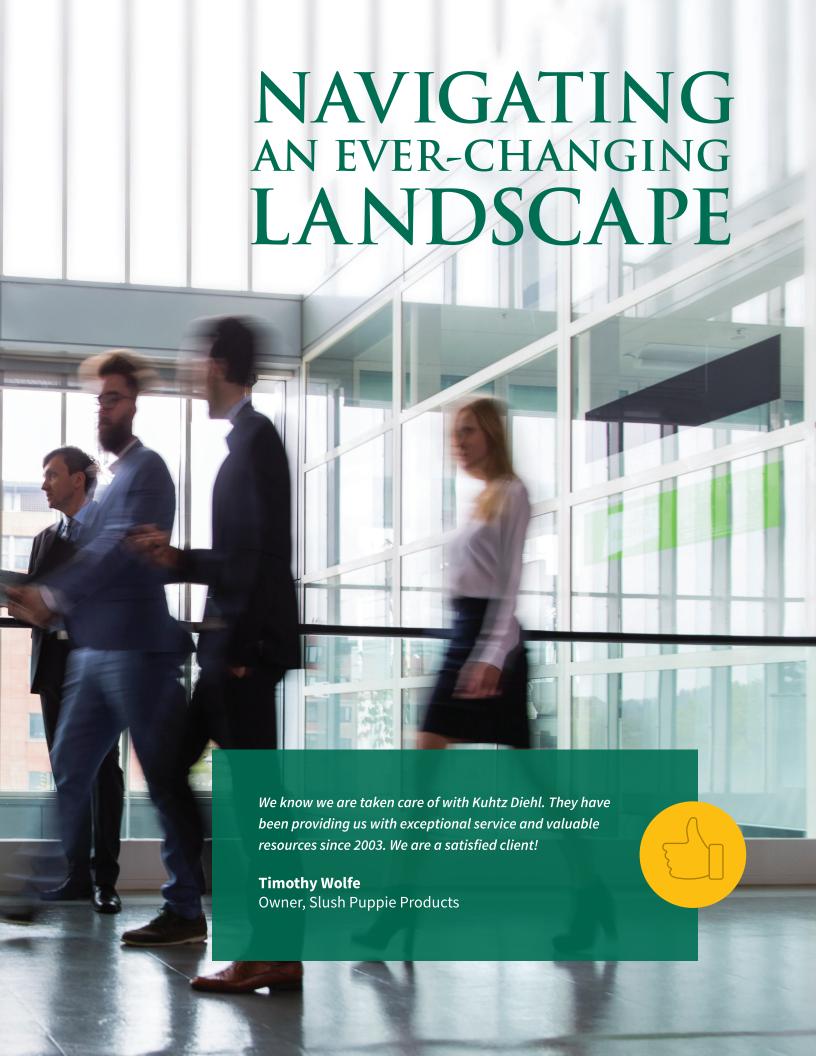
Most employers do not realize all of the requirements in place to keep them compliant and avoid potential penalties. KDI will help you navigate through the constantly changing regulations that employers are faced with when implementing employee benefits. We will help reduce the workload created by these laws and provide the most cost effective way for you to comply with the below regulations.

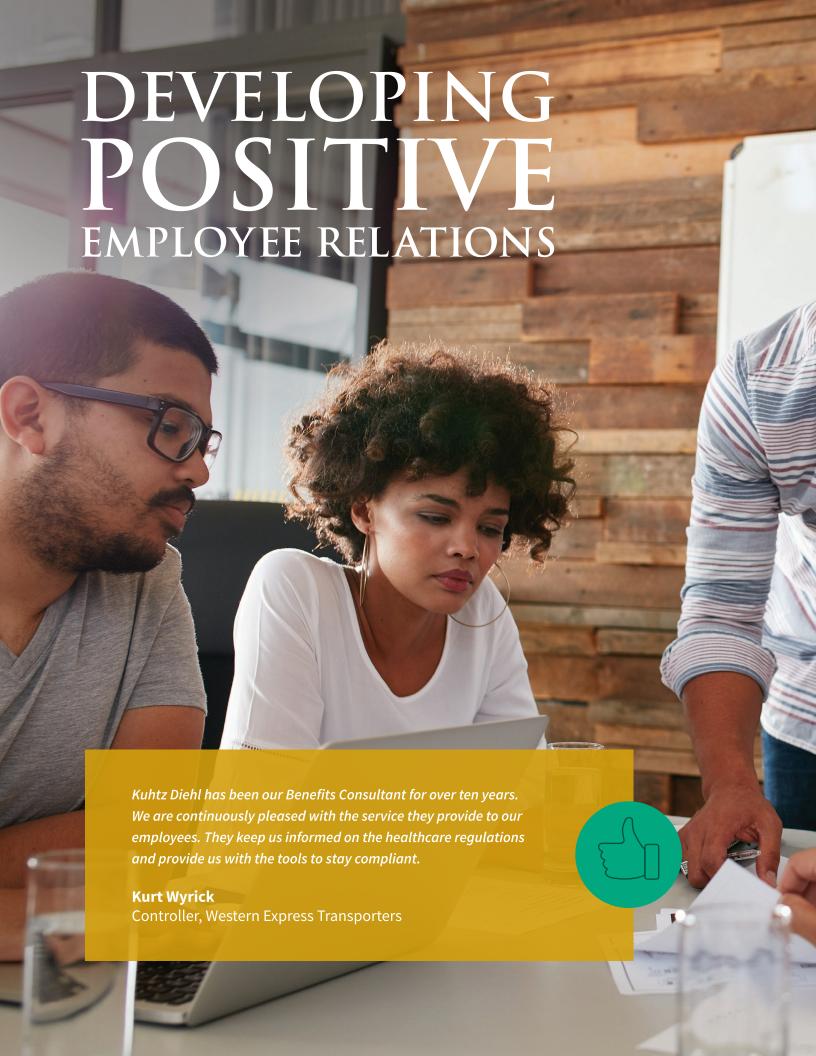
- ERISA
- Required ACA Employee Notices
- SBC (Summary of Benefits & Coverage) Requirements
- "Pay or Play" Regulations (Applicable for employers with 50+ FTE)
- New Hire Wait Period Provisions

Employee Benefits are regulated by law.











SEXUAL HARASSMENT & CONDUCT PREVENTION TRAINING

KDI will assist you in complying with this regulation, based on your company's individual needs.

California law requires employers with 5 or more employees to provide sexual harassment training to all employees. The minimum count of "5" employees covers seasonal employees, temporary hires, and independent contractors.



Management Employees: Require 2 hours of training

Non-Management Employees: Require 1 hour of training

Health coverage is the reason

56%

of employees remain on their current job

(American's Health Insurance Plans)



CONTACT US

Toll Free Phone: 877.315.3097 | Toll Free Fax: 877.315.3099 2150 N. Winery Ave. Fresno, CA 93703 | kdifs.com