

D&S Insurance Services

D&S Insurance Services is a boutique Healthcare Brokerage and Consulting firm that specializes in fully insured and self-funded healthcare benefits packages for companies.

We manage every aspect of a company's healthcare benefits package, assisting business and human resources departments, as well as individuals and their families.

Services *(not limited to)*

- Design Comprehensive Benefits Packages
- Implementation & Management of Benefits
- Renewal Evaluation
- Benefit Cost Analysis
- Risk Management Solutions
- HRIS & EDI Solutions
- Cost Containment
- Consultation & Education
- Ensure Regulatory Compliance
- COBRA, HIPAA, FMLA, FSA & Section 125 Assistance
- Billing & Audit Resolution
- Claims & Provider Resolution
- IRS Form 5500 Filing
- ERISA/SPD Form Creation & Filing Services
- Paperless Enrollment
- Employee Online Access
- Eligibility Verification & Dependent Tracking
- Total Compensation Statement Generation
- Online Billing Administration
- Employee Health Seminars
- Open Enrollment Specialists (Bilingual)
- One-on-One Consultation
- Detailed Claims Evaluation
- Free On Sight Flu Clinics
- Health Fairs
- AFLAC (& Alternatives)

Our Value Proposition

Our goal is to ensure you or your company receives the highest quality service and insurance coverage for the most reasonable outlay in premiums.

Instead of spending your valuable time addressing any problems that may arise, you call us. We'll do the leg work and get the problem solved. *We work for you.* Over the years we have developed relationships with key people in underwriting, membership, and sales. We are your “insider” with the insurance company. We are independent insurance brokers/consultants so our interest is to serve you, our client. When there is a problem or delay in underwriting, or after you have received the policy, we are here to help you...at no extra cost. Health insurance companies are huge companies with tens of thousands of employees. Some are extremely knowledgeable and others are fairly new in an ever-changing industry. Their processes can be difficult to understand and company owners, individuals, and families have been turning to us for assistance for over 20 years.



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