

# Total Compensation Statements from AMS Benefits

*Offer your clients the tools to showcase their commitment to attracting and retaining quality employees with Total Compensation Statements. With one click, employees receive a comprehensive listing of their cash compensation, health care and retirement benefits, paid time off, vacation time, and more. Statements can also include information on estimated tax savings from programs such as 401(k) plans and flexible spending accounts, as well as real-time balances on retirement and investment plans.*

*Differentiate your agency from the competition and further strengthen your client relationships by adding Total Compensation Statements to your product portfolio.*

**VALUE PROPOSITION** Companies spend a great deal on benefits, but employers have few opportunities to communicate these costs in a meaningful way. Therefore, most employees are unaware of the total value of their compensation and benefits package. Total Compensation Statements effectively bridge that communication gap.

**KEY BENEFITS** Total Compensation Statements deliver multiple benefits to agencies large and small, including:

## **Revealing the Hidden Paycheck**

Total Compensation Statements clearly illustrate the value of employer-paid benefits. By revealing this "hidden paycheck," employers easily and economically present the breadth of their benefits program, their commitment to employee health and welfare and, most importantly, the price tag for this commitment.

## **Customizing the Message**

The software powering Total Compensation Statements is a scalable program designed for flexibility and customization. Setup is easy and the statements include as much or as little detail as the employer wishes to share. By extracting real-time data, employees acquire an accurate picture of their specific benefits coverage. Details may include current health and welfare plan elections, company-sponsored fringe benefits such as paid time off, employer and employee costs by coverage line, and a pictorial display of total compensation by benefit product.

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*According to the Bureau of Labor Statistics, benefits\* account for nearly 30% of an employee's total compensation. Yet, more than half of all employees don't understand or appreciate the value of their employer-paid benefits.*

\* Insurance and health benefits, social security, Medicare, unemployment insurance, workers' compensation, defined contribution, defined benefit, retirement and savings, supplemental pay vacations, holidays and sick leave.

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## What's My "Total" Compensation?

Using Total Compensation Statements from AMS Benefits, employees acquire a summary of their total pay and benefits package including:

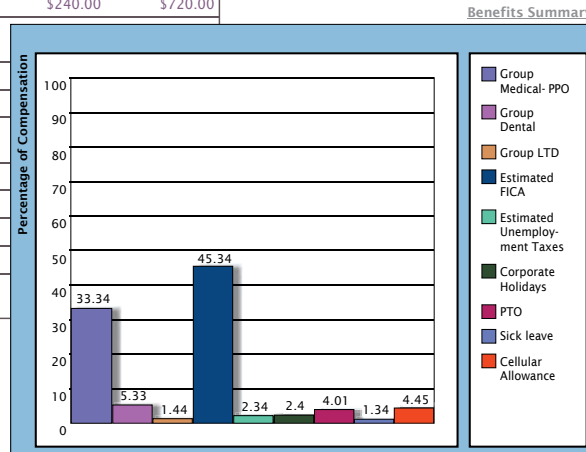
**YOUR DATA, YOUR WAY** With Total Compensation Statements, you can display your data using the following charts:

- Base salary, commissions, bonuses and overtime
- Health care and retirement benefits
- Paid time off and vacation time
- Tax savings from 401(k) plans and flexible spending accounts
- Balances on retirement and investment plans

**BENEFITS:**

Product	Product Name	Election	Employee Cost	Employer Cost
Group Medical- PPO	United Healthcare PPO Open Choice	Employee	\$1,500.00	\$4,500.00
Group Dental	United Healthcare Group Dental	Employee + Family	\$240.00	\$720.00
Voluntary Life(EE/Sps/CH)	Jefferson- Pilot Life Ins Co Vol Life - Family	EE: \$100,000.00, Spouse: \$75,000.00		
Group LTD	United Healthcare LTD	EE: \$2,500.00		
Estimated FICA	7.65% of pay			
Estimated Unemployment Taxes	0.40% of pay			
Corporate Holidays	9 days			
PTO	15 days			
Sick Leave	5 days			
Cellular Allowance	\$50/mo			
<b>TOTAL:</b>				

Employer costs for these benefits are presented clearly in a table format with supporting graphs and benefit explanations.



# AMS benefits

**AMS Benefits**

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**Note:** Total Compensation Statements work with AMS Benefits Management Systems.

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