



Florida Insurance Brokers, *simplifying the complicated subject of employee benefits and helping you design benefit packages that will attract and maintain a talented workforce.*



Be Heard. Go Vote!



The majority of American people - the non-shouters, non-demonstrators are the [silent majority](#). We've gone from protests, to riots, to autonomous zones, to attacks on police, to calls to abolish the police, to the destruction of statues, to the defacing of our most sacred memorials. It's time to push back on what has morphed into a comprehensive assault on America itself.

Voting in each election means better representation, more funding to our communities, and a better quality of life. Politicians listen to two things, money and votes. Most U.S. citizens who are 18 or over have the right [to be part](#) of the political decision-making process that impacts all of us. Why would you ignore that enormous privilege? Our right to vote is fundamental to our way of life. It's why many Americans believe that not voting equals not caring. The system only works [if we participate](#) in it.

New World Order



As we weigh our personal and political responses to this pandemic, the language we employ matters. It helps to shape and reinforce our understanding of the world and the ways in which we choose to approach it. Imagine settling into life under this ['new normal'](#) - things will never be the same as they were before - so welcome to a new world order, our present as the standard.

We can [expect to see](#) more government intervention and the rise of a contact-free economy. In three areas in particular—digital commerce, telemedicine, and automation—human contact is minimized.



IRS Section 125

[A cafeteria plan](#), also known as a section 125 plan, is a written plan that offers employees a choice between receiving their compensation in cash or as part of an employee benefit. If taken as a benefit, the employee generally receives two tax advantages:

1. Employee contributions toward cafeteria-plan benefits are made pre-tax.
2. Employer contributions toward an employee's cafeteria-plan benefits are not taxed.

Any [employer](#) with employees who are subject to U.S. income taxes is eligible to sponsor a cafeteria plan. The tax savings for employees through the use of pretax dollars to pay for benefits can be substantial.

The plan documents must be updated and amended at least every five year to reflect any applicable plan changes or regulatory updates.



Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering a group benefits package. Online tools and enrollment, as well as, that *personal touch* help ensure benefit administration is done right. Let us help you.