

Together, we'll create a plan
customized for your business.



COSMO
INSURANCE AGENCY

We're Different

We customize strategic solutions that put you in control.

- Our special advocacy team takes extra steps to fight claim denials
- Streamlined information that is easy-to-follow and understand
- Strong emphasis and focus on claims
- Online enrollment streamlined to reflect today's technology
- A wellness program to maintain employee retention and encourage employees to stay healthy
- Employee Assistance Program to help with personal issues that may affect employee performance
- Teladoc services for care from the safety of your home
- Personal approach in working with every client
- Dedicated account manager for your business and employees year-round

Let us provide personalized insurance options
based on your company and employee needs. Simply reach out to us for a free quote.



1.3 Billion
in Premium Savings



1.4 Billion
in Claims Savings



Over **20K Lives**
Insured



Servicing **1000+**
groups Nationwide

Why Our Costs Are Low

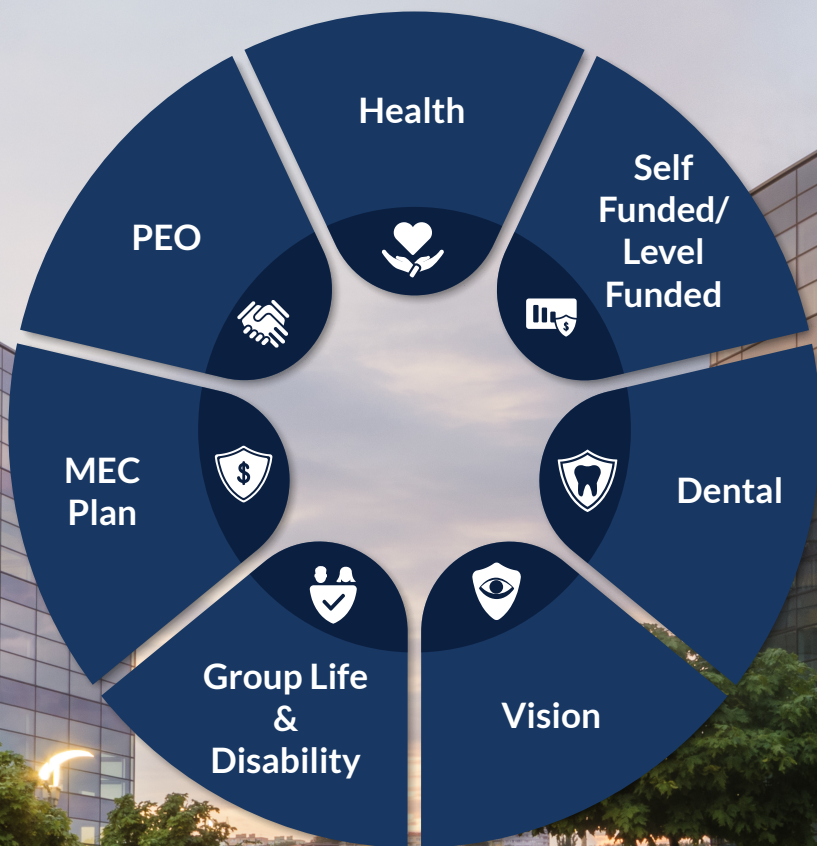
Not only does Cosmo Insurance Agency strive to provide the most flexible insurance options, but we also want to do it at the lowest cost possible.



We Are With You Every Step Of The Way

Partnering with Cosmo Insurance Agency gives you access to a team of experts committed to helping your people prepare for the unexpected. We help you attract top talent with a competitive employee benefits plan, but we don't stop there. We continue to assist you in navigating change and supporting your team members into the future. Companies of all sizes, especially those with 50-100+ employees, are our niche. Together, we will develop an all-inclusive benefits package.

Our Services



Health

We customize an affordable plan that fits your company's needs and helps with employee recruitment and retention.

Self Funded/Level Funded

A flexible, self-insured plan features cost savings and company control while still offering comparable insurance benefits.

Dental

We offer next-day coverage for basic and major services and preventive care, (varies by carrier).

Vision

Protect your team's vision with coverage for annual exams, surgical procedures, glasses, contact lenses and more.

Group Life & Disability

Show how your company values team members' families with group life insurance as part of your benefits.

MEC plan

Ensure your company offers the minimum essential coverage as detailed by the Affordable Care Act to avoid additional taxes.

PEO

Save on premiums with all your benefits under one umbrella including employee benefits, compliance support, payroll, HR and Workers Comp.

Voluntary Benefits



Accident

Helps employees prepare for the unexpected with supplemental payments for accident expenses or accidental death.



Critical Illness

Supplements a covered condition, such as cancer, heart attack, or stroke with a one-time lump sum cash benefit.



Short-term Disability

Provides your team members with most of their previous income level for up to two years out of work due to a disability.



Long-term Care

Protect employee assets with long-term coverage for care of debilitating illnesses, injuries or cognitive disabilities.



Cancer

Helps employees avoid financial disaster due to the high cost of cancer diagnosis, treatment, hospitalization and surgery.



EAP (employee assistance program)

Offers intervention to assist in resolving problems that affect performance such as substance abuse, family challenges, and trauma.



Hospitalization & Indemnity

Supplements employees' injury or illness hospital costs not fully covered by other health insurance plans.



Pet insurance

Helps protect against unexpected costs related to pets, such as vet bills, prescriptions, and animal hospital care.

Add-on Benefits to Lower Employee Taxes

- **Health Spending Account (HSA)** - Sets aside employee before-tax income for medical expenses for high deductible plans. Funds can roll over year after year.
- **Flexible Spending Account (FSA)** - Sets aside before-tax income to pay for medical expenses. Funds must be used in the current year.
- **Dependent Care Account (DCA)** - Helps pay for child or elder care expenses so employees can continue to work. Funds must be used in the current year.

We are HR compliant

- **ERISA** - We ensure the interests of employees and their beneficiaries are protected.
- **ACA notices** - We are proactive in providing the necessary notices to plan members.
- **Annual Medicare Part D notices** - Participants will receive timely Medicare Part D notices.
- **HIPAA compliant** - We strive to be HIPAA compliant to protect you.
- **COBRA** - We follow all COBRA laws and explain them to you in detail.
- **FMLA** - We stay up to date on laws regarding family and medical leave.
- **IRS form 550** - We handle associated IRS forms.



About Us

Our Mission

At Cosmo Insurance Agency, we use our knowledge and expertise to give our clients the best advantages possible. It's our mission and also a mindset we strive for each day to under-promise and over-deliver with every client interaction. As your broker, we take the hassle out of working directly with insurance carriers. You save time and energy, while we put together the best employee benefits plan possible.

Our Goals

Our main goal is to provide comprehensive, creative, and cost-effective solutions for our clients. We understand the insurance guidelines for employee benefit and we always keep our clients up-to-date. We want employee health insurance to be affordable for everyone involved, while also ensuring the plans cover specific needs. What we love most about what we do is building relationships with each client. We work to truly understand your company's needs and grow as those needs develop.

Our Agency

Our founder, Mark Herschlag, brings to Cosmo Insurance Agency his extensive insurance background and the effective leadership of our tightly-knit team. We have helped thousands of satisfied clients across the private and corporate sectors save on their insurance plans. We provide an exclusive representative for medium and large groups so organizations can develop personal relationships with our knowledgeable team.

Call (732) 363 3888
Email info@cosmoins.com



5-Star Rating

Our success is measured by our clients' high employee retention rates. We maintain an average rating of 5 out of 5 stars on Google. See what our clients love about Cosmo.

Here's a sampling of recent reviews:



I have been working with Cosmo insurance for several years as they help me provide health insurance for my business. They have helped me understand the various health plans and navigate the yearly re-enrollment process. Working with everyone at Cosmo is a pleasure." Ben M.



Cosmo insurance has always been very helpful and very informative. They always answer my emails promptly and always know the answers to my questions! Also Mark is very knowledgeable on health insurance plans. What I enjoy the most about Cosmo is that they reach out months ahead of when our policy renewal so we have time to look over the options and get together to talk about them." Kimberly D.



Cosmo Insurance Agency got my company onto new insurance quickly and efficiently. Everyone there is professional and a pleasure to work with. They answered all my questions and responded to every email promptly. Highly recommend it!!" Chani L.

Join our many satisfied clients to
experience next-generation services.
Let the planning begin!

Reach out to us today for personalized insurance options based on your company needs.



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Hackensack, NJ: 2 University Plaza Dr. Suite 100

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