

Click here to continue



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*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C.

Mission Statement

CEO Background

Company History

AVI Difference

Our Team

Supplemental Material

Table of Contents

From here you may select a desired link, or simply click “next” to navigate seamlessly through the brochure. You may navigate to any location at any time throughout the brochure by using the links at the top of the page.

Mission Statement

CEO Background

Company History

AVI Difference

Our Team

Supplemental Material

AVI SERVICES

Previous

(530) 895-9368
<http://www.aviservices.com>

Next



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C.

Mission Statement

CEO Background

Company History

AVI Difference

Our Team

Supplemental Material

Mission Statement

AVI Services, Inc. is dedicated to developing an understanding of each client's individual priorities and operating environment. By applying the latest concepts and state of the art technology, we are able to uphold a commitment to innovation that is necessary for long-term excellence. We represent you, our client and not the insurance providers.

AVI SERVICES

Previous

(530) 895-9368
<http://www.aviservices.com>

Next



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C. | [Mission Statement](#) | [CEO Background](#) | [Company History](#) | [AVI Difference](#) | [Our Team](#) | [Supplemental Material](#)

CEO Background

Steven G. Trott has worked within all facets of the insurance industry throughout his 25 year career. Whether it was underwriting self insured plans for large companies to training brokers how to explain the products or providing paid consulting services to a variety of employer entities, Steve has always had his thumb on the pulse of the industry.

As an underwriter Steve brings a unique perspective to his clients. He is able to analyze a benefits package by utilizing the skills learned as an underwriter and then develop a course of action that includes developing rates, identifying trends that may be occurring and providing solutions to problems before they become unmanageable.

His unparalleled ability to correct and identify runaway expenses in a plan before they occur helps the client avoid potential exposures.

Steve's specialty is taking the most complex details of a fully or partially self-insured plan and communicating those details so that his clients understand every aspect of their benefit package. With over 20 years of experience specializing in employee benefits, he rarely comes across situations that he hasn't encountered. This unique approach has made Steve one of the most respected benefits consultants in California. Steve and his firm have been retained by hospitals, school districts, municipalities, casinos, Native American governments and private sector employers on many occasions to assist in fixing a program designed by other brokers or consulting companies that have either become ineffective, imploded or become insolvent.

[Previous](#)

(530) 895-9368
<http://www.aviservices.com>

[Next](#)



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

[T.O.C.](#)

[Mission Statement](#)

[CEO Background](#)

[Company History](#)

[AVI Difference](#)

[Our Team](#)

[Supplemental Material](#)

Company History

Almond Valley Insurance Services, Inc. has become one of the largest independently owned Employee Benefits consulting firms in Northern California. Founder and President Steve Trott established AVI Services, Inc. in 1989 with a focus on developing and understanding each client's individual priorities and specific operating environment.

Our Agency has been working with Employers like yourself for more than 20 years. Through this specialization and understanding of your specific needs, we bring a unique approach to managing your benefits. Today's typical broker gets paid a commission that's tied to your premium. Thus they have little incentive to keep cost down. In fact, when your costs go up they benefit by getting a raise. We believe a consultant should be compensated on their performance, not your premium. Our agents are compensated based entirely on performance, which solves the obvious conflict of interests which we would find in the commission-only model.

AVI SERVICES

[Previous](#)

(530) 895-9368
<http://www.aviservices.com>

[Next](#)



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C.

Mission Statement

CEO Background

Company History

AVI Difference

Our Team

Supplemental Material

The "AVI Difference"

At AVI Services, Inc., we have what we call the "AVI Difference." These are benefits to our clients that are not available from other brokers or consultants, or if they are offered there is considerable cost to the client. We feel we are compensated fairly and part of our service should be to provide these additional services as part of our overall relationship.

The **Total Compensation Summary** shows employees the economic benefit of their total compensation / benefits for all employer sponsored benefits. This is a way to help your employees appreciate the entire cost you as an employer put out each year for your employees. The hidden paycheck if you will. The employee can view their RVS in a secure environment online using their personal username and password or they can be prepared for a meeting in a printed format for the employee to review face to face with us. This is a wonderful communication method for your employees.

Online Benefits Compliance provides a complete database of COBRA, HIPAA, FMLA and ERISA issues that you as an employer and more importantly HR face. You can get specific legal answers to all your compliance issues for your entire employee base. This resource also allows you to download forms for compliance as well. Many employers know that you need to inform your employees about COBRA using the "Initial notification" form but most employers are unaware that there are more than 10 different notifications your employee "MUST" receive through out their employment life with your organization...

continued on next page...

Previous

(530) 895-9368
<http://www.aviservices.com>

Next



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C. | [Mission Statement](#) | [CEO Background](#) | [Company History](#) | [AVI Difference](#) | [Our Team](#) | [Supplemental Material](#)

The “AVI Difference”

My AVI gives you and your employees a complete view of all their benefits especially helping to compare plans for open enrollment. Each Employee is given a personal Username/Password and when they log in and can view their own unique and specific benefits information, this can include pension and FSA balances as well. In today's benefits atmosphere many employers offer multiple plan options for each employee to elect, this is a nice way for the employee to have direct access to their elections at anytime.

Online Enrollment gives the employer added convenience after making complete comparisons of each plan offered. This is an extraordinary element of your employer sponsored plan. With a click of the button the employee can view every plan offered to them, do a side-by-side comparison of the benefits plans as well as showing any additional contributions an employee would need to make for each plan. This feature can be accessed at home while exploring their options with a spouse or other insured individual or we would sit down with each employee discussing each of the options that they may have and answering the more difficult question that pertain to each employees individual situation. This feature provides you with an electronic receipt to help keep track of each member's election. Upon completion of open enrollment we can then "upload" this data to the specific carrier to expedite getting I.D cards and plan booklets faster and more accurately. Although this service is not required for open enrollment, many of our clients find this AVI Difference to save a tremendous of time and money during that already hectic open enrollment time.

continued on next page...

[Previous](#)

(530) 895-9368
<http://www.aviservices.com>

[Next](#)



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C. | Mission Statement | CEO Background | Company History | AVI Difference | Our Team | Supplemental Material

The “AVI Difference”

Prevention If you are involved with employee benefits on a recurring annual basis, you will have noticed a few things that, unfortunately, have never changed.

If you are like most employers, you have noticed that the cost of insuring your employees is trending upward substantially. You are left with the same questions every year before renewal time; Do we reduce benefits? Do we increase deductibles? Do we pass more of the cost on for the employees for the employees to pick up? Do we simply absorb the cost increase for as long as possible? Do we switch carriers and hope that we don't get stuck with a huge increase next year?

You are guaranteed to find yourself in this situation if your benefits are not being properly managed. Even very experienced brokers will find themselves doing business in this manner. The reason for these things occurring is because typical brokers manage benefits on what we call a Reactive Basis. The renewal comes in, the broker begs and pleads for lower rates, reductions in certain areas, etc. and the reality is the broker has no reasoning behind his request. It is simply a request based on the brokers loyalty to the insurer. Typically unsuccessful.

Our strategy is to manage benefits using a Proactive Basis model. We focus on Prevention. We implement an evidence based, incentivised wellness program, along with an EAP and many other components. By the end of the year we will have impacted your claims, thus when we go to the insurance company at the end of the year, we do not “request” a rate relief based on absolutely nothing. We negotiate based on our implementation of programs which have been proven to reduce claims year over year. Thus, when we want rate relief, we get it.

Previous

(530) 895-9368
<http://www.aviservices.com>

Next



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

[T.O.C.](#) | [Mission Statement](#) | [CEO Background](#) | [Company History](#) | [AVI Difference](#) | [Our Team](#) | [Supplemental Material](#)

Our Team

The staff at AVI Services, Inc. has over 75 years of combined experience specializing in employee benefits. Our clients rely on our expertise in the field, and we take this seriously. Each member of our team maintains a current insurance license and participates in insurance education courses on a regular basis. We are dedicated to our clients' needs with our specialized emphasis on employee benefits. Our clients are assured that we represent them and not the insurance providers; our staff doesn't sell plans, we show our clients their available options. Our staff is there to assist the client in making an effective and informed decision, one that will serve them well for now and years to come.

The benefits industry is constantly changing, and at AVI Services, Inc. we continually research the marketplace to keep our firm and our clients abreast of these changes. We apply the freshest ideas and latest technology to maintain a commitment to innovation that assures long-term excellence, without sacrificing any of the values that have made us so successful and valuable to our clients. We strive to provide personal and professional service to our diverse clientele, with an eye on both effective service, and a viable benefit structure for our clients. Our consultants are compensated based on their performance and reliability – they do not benefit from an increase in premium. Together as a team, we will help you develop an employee benefits program that will exceed your requirements, and hopefully, your expectations, for benefit structure, cost-effectiveness and ongoing service.

[Previous](#)

(530) 895-9368
<http://www.aviservices.com>

[Next](#)



*The Promise We Make Today
Becomes The Service We Provide Tomorrow.*

T.O.C.

Mission Statement

CEO Background

Company History

AVI Difference

Our Team

Supplemental Material

Supplemental Material

The first link is a demo of our online employer portal. We have created a fictitious company called Xuberant. Click on this [link](#).

The Username is: “newdemo” and the Password is: “newdemo”

When you log in please note that where you see the Xuberant branding, it would be replaced with your own organizations branding and the site would look and feel and operate as your own. Take some time going through the Benergy Web site, I think you will enjoy it.

This [link](#) will direct you to our website.

This [link](#) will direct you to our 45 second internet DVD.

This [link](#) will direct you to our census form. When the census is complete, simply click the ‘SUBMIT’ button at the bottom of the form and your census will be securely transferred to our staff for immediate processing.

Welcome to AVI Services and thank you for taking the time to view our Interactive Brochure.

Click here to [close](#) this brochure.

Previous

(530) 895-9368

<http://www.aviservices.com>