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Expertly Navigating Employee Benefits and HR Solutions

NESTER INSURANCE

By Kathy Hunt

As policies change, costs soar, and employees demand more holistic healthcare, businesses increasingly find themselves challenged by benefits management. According to the Hartford Business Journal's 2026 Future of Benefits Study, 64 percent of employers found overseeing multiple insurance carriers difficult. Roughly 60 percent worried about issues around compliance while 68 percent found state-level, employee-leave laws complex and daunting. The Nester Insurance team works with employers to alleviate those concerns.

“Working side by side, our team brings expertise and technology together to help clients make informed benefits decisions.”



PHOTOS BY STEVE LADNER PHOTOGRAPHY



William Johnson, Account Executive



Bryan Nester, President



Eric Nester, Senior Customer Service Representative

Numerous studies show that issues and dissatisfaction around benefits can spur an increase in employee turnover rates. A 2024 impact study by the Economist Group revealed that 70 percent of workers surveyed in the U.S. would change jobs for better benefits.

This leaves employers with a dilemma. How can they guarantee that their benefit plans are comprehensible, competitive, and compliant while also being attractive to employees? For a growing number of companies, the answer is simple — hire an employee benefits broker.

In the Tri-State region, business owners can count on the experienced consultants at Nester Insurance to guide them through benefits and other human resource areas. Based at 409 Second Avenue Suite 101 in Collegeville, Nester Insurance provides its clients with strategic and independent solutions, helping businesses select, negotiate, and manage their benefits plans. In operation since 2007, Nester Insurance is licensed in Pennsylvania, New Jersey, Delaware, Maryland, and Florida.

“We are a consulting firm that specializes in employee benefits and provides solutions for Human Resources

compliance,” said company president Bryan Nester. “If an employer cares about their employees, cares about offering a competitive benefits package, and is looking at things a little differently, like offering an HSA (health savings account), HRA (health reimbursement account), or an FSA (flexible spending account), we can assist them. I can help them build better contribution strategies and a platform that their employees will appreciate more than what they have today.”

Working with growing businesses

Nester Insurance’s clientele is mostly businesses with 20-500 employees. Working with a business with “more than 20 employees allows us to show an employer what we actually do. A lot of things change when you have more employees. There are more compliance needs and more complexities,” Nester said. “We try to make the processes smoother for our clients.”

While Nester Insurance doesn’t focus on a specific industry, it does tend to specialize in companies that are either growing or looking to grow. Often, its clients

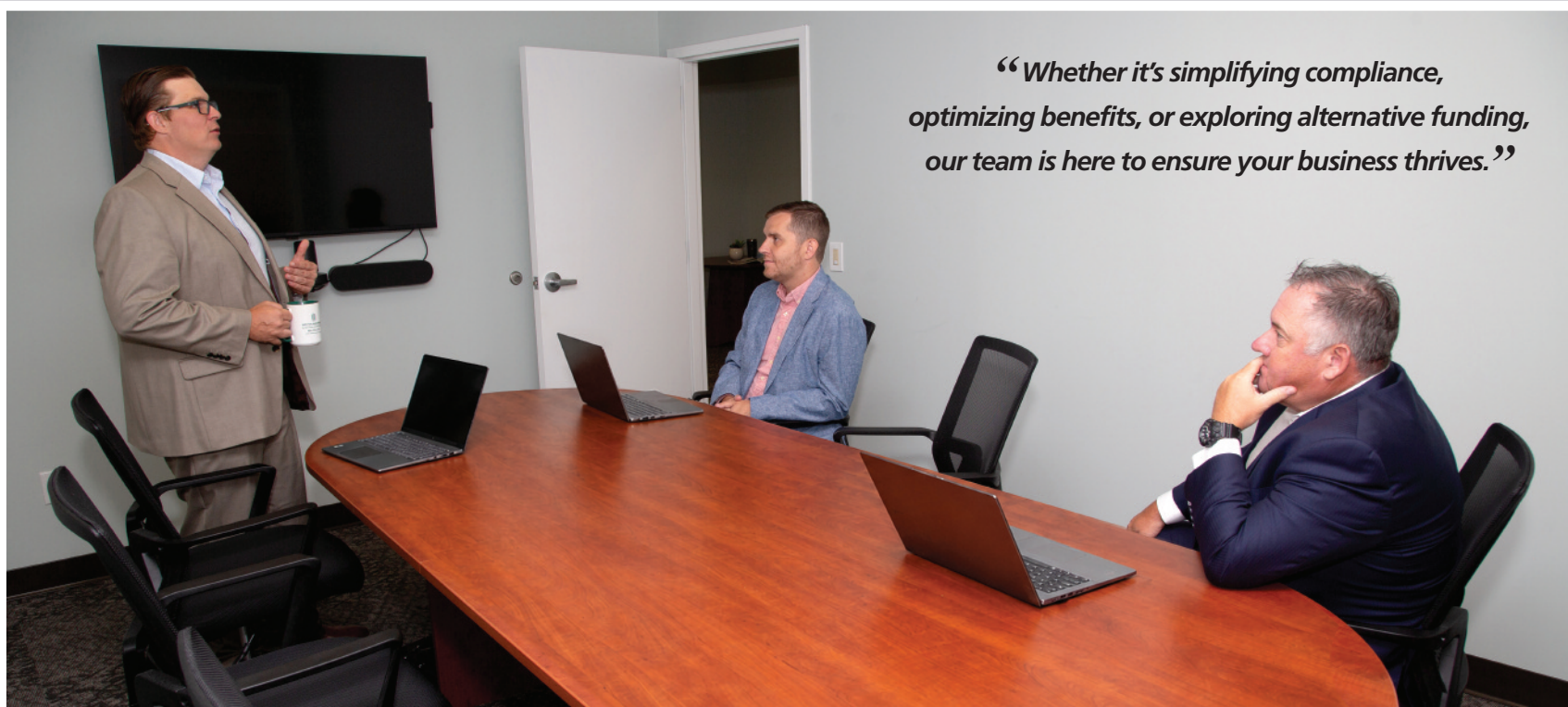
possess different types of employees, such as outside technicians who work in several states. Its customers may also have multiple administrators and brokers for their benefits.

When working with ever-growing companies, Nester Insurance provides guidance on employers remaining competitive and retaining employees through benefit offerings. Whether it is dental and vision or group paid disability, Nester presents expanded offerings to match the company’s growth. When these benefit additions occur, Nester consolidates the open enrollments and renewals for less work for the employer and employees.

Strategic planning and support for a range of employee benefits

“We help make selecting health insurance a little less painful,” Nester said. “We try to make companies a little more proactive and make a difference for the clients we currently serve and the ones we will serve.”

(Continued on page 8)



“Whether it’s simplifying compliance, optimizing benefits, or exploring alternative funding, our team is here to ensure your business thrives.”

THE TEAM



Bottom Row: Eric Nester, Senior Customer Service Representative; Amy Nester, Operations Manager; William Johnson, Account Executive
Top Row: Andrew Damberger, Controller & Member Enrollment Coordinator; Bryan Nester, President

COVER STORY

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The discovery call is the first step for prospective Nestor Insurance clients. During the conversation, a Nestor consultant learns more about the company's existing benefits program, along with its current needs and challenges. A member of the team will then analyze the client's existing plan against current benefit trends and offerings and explain how Nestor's services may be able to help. Companies interested in learning more can schedule a discovery call through Nestor's website, by emailing info@nesterinsurance.com, or by calling 484.390.5312.

While cost is an important factor to benefit selection, Nestor ensures that the client's benefits program complies with current legal requirements and helps them navigate the perpetually changing compliance regulations. The team will also create a solution that not only meets the business's present needs but also adapts as the business grows. Nestor's staff takes care of the complexities of insurance so that owners can concentrate on the day-to-day operations and long-term plans for their small businesses.

One example of adapting to business growth is offering ancillary benefits, such as dental, vision, long-term care

options, life and disability insurance, behavioral health coverage, and wellness programs. These additional perks tend to boost employee satisfaction, which, in turn, can increase productivity as well as attract and keep top talent. Companies considering ancillary benefits can rely upon Nestor to formulate plans that reinforce their business goals and growth while also increasing their employees' workplace contentment.

Another area in which Nestor thrives is consumer-driven health plans. These plans let employees use pre-tax earnings to pay for medical expenses not covered by their health insurance. Plans include Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs), and Premium-Only Plans (POPs). The accounts enable employees to save for a rainy day while allowing businesses to manage their benefit costs. As an added bonus to employers, the administrators of consumer-driven health plans may aid with COBRA administration, 5500 preparation, and 1094 and 1095 filings.

Following benefit implementation, Nestor Insurance provides year-round support to their clients. Any questions related to benefits can be directed to Nestor, who will act as liaison to the carriers, consolidating the number of benefit contacts for a client down to one versus the client contacting each carrier individually.

Supporting leadership teams through executive planning

There's no doubt that business leaders have a lot on their plates. As top executives, they must develop and execute strategic short-term objectives and long-term goals to secure their company's future successes. They mitigate problems and ensure that the company is organized, cohesive, and effectively led. Moreover, they embody company culture and set expectations for their employees and customers. In essence, they are the bedrock of businesses. For this reason, plans should be put in place to protect companies from the unexpected departure, disability, retirement, or death of a key leader or leaders.

To safeguard businesses during times of upheaval and uncertainty, Nestor Insurance offers executive planning. Here, the Nestor team works with a business to design customized life insurance policies and buy/sell agreements. A buy/sell agreement is a legally-binding contract detailing how a business partner's shares in the company will be distributed if the partner leaves the business, retires, or passes away. These agreements frequently utilize life insurance policies to fund the purchase of a deceased executive's shares.

To protect key leaders, their families, and businesses at large, Nester has a variety of life insurance options from which to choose. They include term life, whole life, and universal life policies from a large network of insurance carriers. A Nester consultant can assist with selecting a policy and composing a buy/sell agreement that matches the business's specific situation and needs.

Ownership transitions can be complicated events, but Nester Insurance helps guarantee a smooth changeover and continued financial stability and security. Its solutions are intended to integrate smoothly with the existing business structure, cause minimal disruption, and deliver the greatest protection for the business's owners and executives.

Bringing people out of the paper age

In addition to employee benefits and executive planning, Nester Insurance aids clients in the selection and implementation of the latest human resource information system (HRIS) solutions. Introduced in the 1980s, HRIS software streamlines such HR areas as payroll services, benefits management, expense reports and reimbursements, time tracking, performance management, and employee recruitment. It likewise enables employees to find information, manage their own data, and make changes online rapidly and efficiently.

Over the decades, HRIS has evolved and expanded. Today, there are dozens, if not hundreds of dozens, of HRIS systems on the market. This wealth of options can make deciding on an HRIS system incredibly challenging. Fortunately, Nester will support its clients through HRIS selection, implementation process, and monitoring.



"Our mantra is to bring technology integrations, including benefits enrollment technologies, to businesses and help people get out of the paper age," Nester said. "A lot of companies are still trying to get through this process, and we help them get there a bit more quickly. We help them modernize, bring in technologies, and do things like integrate payroll systems and migrate payroll data that would have otherwise have to be keyed in by an employee."

He added that Nester Insurance has e-signature software and automation tools that were built in-house to aid in the modernization process. Such services help to differentiate Nester and put them at the forefront of other benefit brokers.

Rebranding and actively hiring

After nearly 20 years in business, Bryan Nester's vision for his company has expanded beyond helping solve health insurance issues. He noted that over the past five years, the business has moved from a small office in Limerick to Collegeville, set up new state-of-the-art Teams Room, and added staff members. Now, he anticipates launching standard HR compliance services and implementing a company rebrand in the very near future. Check the Nester Insurance website, nesterinsurance.com, in the coming weeks for more details about the additional services and solutions for its customers.

Nester added that the company is actively hiring more staff. Currently, there is an opening for a part-time personal assistant. In this role, experience in employee benefits and human capital management (HCM) would be beneficial. More information about this and other employment opportunities can be found on the company's official Facebook page and on LinkedIn. Just search for Nester Insurance.

For further information about working with, or working for, Nester Insurance, visit its website, nesterinsurance.com, call 484.390.5312, or email info@nesterinsurance.com.

