



Ric Joyner, CEBS, GBA, CFCI, Founder

Ric is a founder of eflexgroup.com a national web based TPA for Cafeteria, HRA, HSA, Transit, VEBA and COBRA plans. eflexgroup is a leader in self-service employee account systems. eflexgroup was the first TPA in the industry to go "online" in 1999 allowing employees to self-serve 24 hours per day. He has lead the industry with eflex by placing provable customer service statistics, live, on eflexgroup.com

Ric is celebrating his 32nd year employee benefits. He helped create TPAs such as TASC and Employee Benefits Corporation in Madison WI. He was a licensed insurance agent for 29 years.

The designations Mr. Joyner holds are; Certified Employee Benefits Specialist (CEBS) , Group Benefit Associate (GBA), Certified Flexible Compensation Instructor (CFCI), Registered Pension Associate (RPA), board approved by ASPA to teach Cafeteria Plan regulations. Ric also has a Bachelor's of Science in Information Technology and MBA (emphasis is project management) and graduated summa cum laude from Capella University with a 4.0.

Ric helped found the National Association of Professional Benefit Administrators (NAPBA.org). NAPBA is dedicated to training administrators in best practices and grass roots lobbying.

Ric has served in the past as the Wisconsin Association of Health Underwriters State President in 2003 and Past President of the Madison WI CEBS Society.

Ric is a frequent speaker and article writer for prestigious associations such as NAHU.org, NAPBA.org, Wisconsin SHRM, Austin SHRM, PACE.org, International Foundation of Employee Benefits, Tampa Bay AHU, WI AHU, Florida AHU, Florida NAIFA and participates on the List Serves of CEBS and NAHU answering questions regarding compliance programs for Consumer Driven Products.

Ric lives in St. Petersburg Fl, is married to Mary Joyner for 32 years and has 4 adult children and 3 grandkids. He likes to write, fish, hike, photography and seek God.

