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# Gateway Financial Group, Inc.

## Our Team

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**Kelly Chermak**  
**Director of Corporate Benefits Plans**

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*“Individual commitment to a group effort – that is what makes a teamwork, a company work, a society work, a civilization work.” – Vince Lombardi*

Kelly joined Gateway’s team in 2013. Her skill set as a former high school Math teacher with a proclivity for problem-solving, strong analytical skills, attention to detail and passion for organization is exceptionally conducive to her role at Gateway Financial. As the Director of Corporate Benefits, Kelly is responsible for all aspects of our business clients’ executive supplemental disability plans, executive life insurance plans and executive retention plans. Some of Kelly’s activities include:

- Communicating the strengths and weaknesses of various executive benefit plan designs to the client’s human resource staff to narrow-down alternatives and to ultimately design a plan that is conducive to the business’s objectives of attracting, retaining, and rewarding key executives while staying within their budget.
- Working with multiple insurance carriers to negotiate guaranteed issue offers and source suitable and competitive individual life and disability products.
- Drafting participant communications for client review and approval. These include summary plan descriptions, enrollment materials, plan and policy documentation packages, participant termination option letters, etc.
- Drafting and maintaining plan administration manuals to document plan eligibility, plan provisions, enrollment and termination processes, participant communications and schedule service events.
- Initiating and coordinating the plan’s annual enrollment and benefit update process, which includes ordering census data, determining newly eligible participants, calculating existing participant benefit increases, generating quotes, preparing, sending, tracking, and processing enrollment materials and drafting and distributing participant plan documentation packages.
- Responding directly to plan participants on enrollment and service-related inquiries.
- Updating the Firm’s client administrative database to reflect new participants, terminated participants and changes in policy ownership, beneficiaries, and benefits.
- Reconciling, preparing, and tracking premium invoices and participant reportable income.

Kelly resides in Pittsburgh, PA with her cat, Puma, who is often at her side. She is an avid sports fan. However, Kelly does not just watch sports; she also participates in them and frequently walks or bikes to work. Fun fact: Each year, Kelly travels to various cities to watch collegiate and professional sports.

### Education & Affiliations:

- Robert Morris University, Bachelor of Science – Mathematics
- Robert Morris University, Master of Science in Instructional Leadership
- Day of Caring (Pittsburgh), Volunteer