



As your broker, we provide the following services and support to your company:

- **Research and analyze client's groups benefits needs and physician networks.**
 - Review current plans and level of satisfaction.
 - Determine key person's objectives.
 - Collect census.
- **Survey the marketplace for appropriate plans and carriers.**
 - Analyze the available carriers and plans.
 - Check that key person's physicians are in proposed network.
- **Present plan alternatives that meet client's benefits and budgetary needs.**
 - Prepare presentation.
 - Explain plan differences.
- **Define eligibility.**
 - Explain the requirements for group coverage.
 - Acceptable waivers.
 - Participation requirements.
- **Prepare master application, supporting documents and employee enrollment.**
 - Group Application which defines the terms of the plan.
 - Eligibility documents supplied by group and included with the application.
 - Employee enrollments completed by employees defining their status and named dependants.
- **Educate employees about their plan.**
 - Install the plan upon acceptance by the carrier.
- **Support client's employee benefits and HR needs.**
 - Be available to respond to questions regarding the plan, claims and eligibility.
 - Keep clients ahead of the curve by notifying them of changes in laws—issues that will directly impact their businesses.
 - Provide customer support throughout the plan year such as enrollment changes, claims and insurance I.D. cards.
 - Provide support when COBRA issues come up or mini-COBRA needs for less than 20 employees.
- **Help with open enrollment issues.**
 - Provide support at open enrollment time with explaining choices and assisting enrollment.
- **Provide documentation such as SPDS when needed.**
 - Arrange to provide the documents at inception and for changes in the plan.
- **Facilitate renewal and eligibility verification.**
 - Provide explanation of renewal
 - Design plan alternatives in line with budget and priorities.