

# Group Health + Life Insurance



## Our five-step process:

We provide the framework and the solutions to help you select flexible, cost effective group health and life plans that provide the best possible coverage.

We take a personalized approach within a five-step systematic process that we have worked to perfect.

STEP  
1

### Analysis and Determination of Benefit Needs

We meet with you to identify your company's goals and objectives and discuss how available benefit packages can meet those needs. Benefits may include group medical, dental, life insurance, group short- and long-term disability, as well as employee voluntary plans. We also look at the feasibility of Section 125 plans, including premium only and flexible spending accounts.

STEP  
2

### Review and Evaluation of Existing Benefits

We review your existing plan design, cost effectiveness, employee out-of-pocket costs, employee/employer premium contribution levels, network compatibility, and multi-plan design options. We also evaluate the effectiveness of ancillary benefits such as dental, life and disability, and can analyze executive benefit plans to attract and retain valuable talent.

STEP  
3

### Presentation of Benefit Solutions and Design

We recommend a plan design and funding alternatives designed to reduce cost and enhance cash flow. Solutions can include traditional HMO or POS coverage, multiple plan designs, health savings accounts, and health reimbursement arrangements. We negotiate with ancillary carriers to deliver the best possible coverage with the most competitive rates.

STEP  
4

### Benefit Program Installation

We coordinate installation of plans at renewal including educational and enrollment meetings with your employees. We can also arrange presentations with insurance company representatives at area offices to further explain plan options.

STEP  
5

### Ongoing Support and Renewal Reviews

We provide support that includes facilitating enrollment of new employees and responding to employer and employee questions or concerns about benefits. We work with you on ongoing administration issues including billing, additions, terminations and COBRA administration, and complete a comprehensive renewal review well in advance of the renewal date to help ensure adequate time to look at all possible benefit improvements and alternatives.