



BENEFIT FROM EXPERIENCE

What do you get with Total Benefit Solutions Inc. as your broker? We prove our value every day with the following comprehensive range of services:

- **Deliver latest information on Health Care Reform.**
 - Provide guidance on requirements and notices.
 - Summarize key compliance deadlines and delays.
 - Email special alerts when requirements change.
 - Provide annual checklist for each year's requirements.

- **Research and analyze client's group 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 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 requirements for group coverage.
 - Identify acceptable waivers.
 - Review participation requirements.



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- **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.
 - Enrollments completed by each employee, defining the employee's status and named dependents.

- **Educate employees about their plan.**
 - Install the plan upon acceptance by the carrier.

Support 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 to the law regarding issues that will directly impact their businesses.
 - Provide HR and benefits monthly newsletter and online HR library.
 - 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, depending on your state).
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- **Help with open enrollment issues.**
 - Provide support at open enrollment time, including explaining choices and assisting enrollment.

 - **Provide documentation (such as SPDs) when needed.**
 - Arrange to provide the documents at inception and for changes to the plan.

 - **Facilitate renewal and eligibility verification.**
 - Provide explanation of renewal.
 - Design plan alternatives in line with budget and priorities.