



The Broker Network, Inc.

Your Employee Benefits Resource

P.O. Box 559
West Chester, PA 19381
www.BNinc.net

Phone: 800.555.6396
Fax: 866.497.1371
GDugan@BNinc.net

OUR VALUE PROPOSITION

1. 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

2. 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

3. SURVEY THE MARKETPLACE FOR APPROPRIATE PLANS AND CARRIERS

- Analyze available carriers and plans
- Evaluate and compare plans inside and outside the Health Insurance Exchange
- Confirm the key person's physicians are in proposed network

4. PRESENT PLAN ALTERNATIVES THAT MEET CLIENT'S BENEFITS AND BUDGETARY NEEDS

- Prepare presentation
- Explain plan differences

5. DEFINE ELIGIBILITY

- Explain requirements for group coverage
- Identify acceptable waivers
- Review participation requirements

6. PREPARE MASTER APPLICATION, SUPPORTING DOCUMENTS AND EMPLOYEE ENROLLMENT

- Assemble group application, which defines the terms of the plan
- Include eligibility rules supplied by group with the application
- Collect enrollments completed by each employee, defining the employee's status and named dependents



The Broker Network, Inc.

Your Employee Benefits Resource

P.O. Box 559
West Chester, PA 19381
www.BNinc.net

Phone: 800.555.6396
Fax: 866.497.1371
GDugan@BNinc.net

7. EDUCATE EMPLOYEES ABOUT THEIR PLAN

- Install the plan upon acceptance by the carrier(s)

8. PREPARE AND MAINTAIN WRAP SPDs AND WRAP PLAN DOCUMENTS

- Prepare Wrap Summary Plan Description to comply with ERISA requirements
- Prepare Wrap Plan Document to comply with ERISA requirements
- Provide amended Wrap Documents in the event of any changes to ERISA-required provisions or material changes to plan information and benefits
- Provide distribution guidelines for Wrap SPDs

9. 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 summary of major required health plan notices
- Provide customer support throughout the plan year related to matters such as enrollment changes, claims and insurance ID cards
- Provide support when COBRA issues arise

10. HELP WITH OPEN ENROLLMENT ISSUES

- Provide support at open enrollment time, including explaining choices and assisting enrollment

11. FACILITATE RENEWAL AND ELIGIBILITY VERIFICATION

- Provide explanation of renewal
- Design plan alternatives in line with budget and priorities