



The Broker Network, Inc.

Your Employee Benefits Resource

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1. **Fact Development**

The Broker Network, Inc. uses a thorough and systematic process for gathering the information needed to prepare an Employee Benefit Analysis for a prospective client.

2. **Analysis**

We develop an analysis for the prospective client that outlines existing benefits and costs, summarizes the alternatives available (from the existing carrier along with the other major competitors in the area), and makes specific recommendations that will help the client meet their objectives in this area.

3. **Implementation and Communication**

Once client decisions have been made, we work closely with the new client to prepare employee communications materials to distribute to the employees. In most cases we encourage an Open Enrollment meeting to increase the chances that any coverage changes are fully understood. After all individual employee elections have been made, we assist the new client in getting all enrollments communicated to each insurance carrier, and verifying all employee payroll deductions with the client's payroll vendor.

4. **Ongoing Service**

Upon completion of the enrollment process outlined above, most of the questions and issues that employees need assistance with will be easily dealt with by the insurer's website and/or Customer Service 800 number. However, situations will arise that are more complex, and require more attention. In these cases, we will become engaged as the member's advocate, dealing directly with the member, their providers, and the insurance company (to the extent possible under federal HIPAA laws).

5. **Renewal Process**

Our process begins 75 days in advance of the renewal date, and it mirrors the process initially used to develop the client. For most clients the new rates are made available to us 60 days ahead of the actual renewal date. As soon as the rates become available, we are able to complete our analysis within 2-3 days. Every year, we meet with the client to review the alternatives and create an Open Enrollment Strategy.

6. **Value-Added Services**

In some cases, we will involve outside vendors to perform administrative functions such as COBRA or Flexible Spending Accounts. Also, we can assist clients by developing a company benefits website that gives employees better access to benefit information and forms.