



**INSURANCE  
SERVICES**

**TRUSTED ADVISORS**

# EMPLOYEE BENEFITS

**Informed Guidance and Best-in-Class Service**

**Helping Companies Navigate the Increasingly  
Complex World of Employee Benefits**

**HR and Benefits Expertise for Businesses of All Sizes**

## CONTACT RBN



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## EMPLOYEE BENEFITS SERVICES

- ▶ Access to Customized Online Portal
- ▶ ACA and DOL Compliance Services
- ▶ HR Assistance and Documentation
- ▶ Employee Communications
- ▶ Claims and Billing Assistance
- ▶ Payroll
- ▶ HRIS
- ▶ 401K Advisory and Administration



**MEDICAL  
INSURANCE**



**DENTAL  
PLANS**



**VISION  
PLANS**



**EXECUTIVE  
BENEFITS**



**ACCIDENT/  
CRITICAL  
ILLNESS**



**GROUP  
LIFE**



**FSA/  
HSA**



**SHORT-AND  
LONG-TERM  
DISABILITY**

## ABOUT RBN INSURANCE

Trusted advisors serving the property & casualty and employee benefits needs of middle-market businesses.



**RENEWAL SERVICES**

RBN Service	Client Benefit
<b>Underwriting analysis of renewal</b>	Accurate and verified premium prices, plan specification and eligibility data.
<b>Claims analysis to isolate problematic areas</b>	Cost and utilization data benchmarked against nationally recognized norms to compare performance with others in the same industry.
<b>Interpretation of claims analysis and development of action plan</b>	Interpret the claims analysis and develop an action plan including benefit plan design, communication and disease management recommendations, etc.
<b>Mid-year renewal</b>	Better budgeting and forecasting.
<b>Insurance carrier contract renewal</b>	Negotiated reductions in rates and plan alternatives from carriers.
<b>Carrier evaluation</b>	Best carriers, provider networks on a regional and national basis, based on financial stability, quotes from existing and new carriers and unique company needs.
<b>Voluntary needs analysis and market study</b>	Best carriers and plans for your unique needs, benchmarking with voluntary benefits nationwide.
<b>RFP creation</b>	Complete evaluation of benefit plans and market study.
<b>Plan Design Modeling</b>	Informed plan recommendations through experimentation with potential options.
<b>Ancillary lines of coverage renewal</b>	Appropriate ancillary coverage and hassle-free renewal.

**STRATEGIC SERVICES**

<b>Employee questionnaire</b>	Accurate picture of employees' needs and priorities through implementation of an extensive questionnaire
<b>Creation of employee benefits strategic plan</b>	Creation of plan identifying critical areas and recommended actions.
<b>Benchmark plan design for comparison</b>	Compare your current plan design to normative benchmarks given your region, plan type, group size and industry.
<b>Ongoing service with carrier</b>	Resolutions of claims issues, ongoing administration and communication of claims, case approvals through work with underwriters and carriers – quickly resolved problems and managed outcomes.

**ENROLLMENT**

<b>Employee enrollment meetings</b>	Custom administration options for enrollment including online enrollment portal.
<b>Collection and review of enrollment materials</b>	Reduced administrative time, better efficiency, ensured accuracy.
<b>Enrollment communication to carrier</b>	Aid in completion of carrier applications and supplemental information as required, including support in the completion of applications, contracts, checks and collection of enrollment materials
<b>Enrollment communication campaign</b>	Materials for easy communication of benefit plan specifics and various options, including consumer-driven health plans.

**EMPLOYEE COMMUNICATIONS**

RBN Service	Client Benefit
Employee newsletters	Monthly newsletters promoting wellness programs and healthy living.
Benefits education campaign	Materials for employee benefits education, promoting smart benefits use.
Employee benefit statements	Improved morale and appreciation of benefits package with statements that educate employees about their "hidden paycheck."
Wellness campaign	Help with design and implementation of an employee wellness campaign.
Social Media Consulting	Help creating strategy and implementing a social media presence.
Legislative Compliance	
Health Care Reform	Up-to-date information on legislative developments, easy-to-understand explanations of what they mean to you.
COBRA	Extensive guides to compliance, employee communications.
HIPAA	
FMLA	
Section 125	
Medicare Part D	
Additional employment law compliance	CHIPRA, GINA, EEOC, ADA, etc.
Customized plan documents and summary plan descriptions	Required ERISA-compliant plan documents
Summary Plan Description audit	Review SPD to ensure compliance
Section 6055 and 6056 Reporting	Tools to help you track the necessary reporting information and technology that generates completed forms that you can file with the IRS.

**HUMAN RESOURCES**

Portal for employees to access HR/benefits information	Custom employee portal promotes engagement and retention.
Time-off tracking	Simple time-off tracking brings employees to the site
Employee handbook	Customizable handbook including recommended policies and corresponding forms.
Benchmark survey data	An accurate picture of how practices compare to peers nationwide regarding benefit offerings, plan design, costs, etc.