

TRUSTED ADVISORS

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MEDICAL INSURANCE



ACCIDENT/ CRITICAL ILLNESS



DENTAL PLANS



GROUP LIFE

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

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
- Bilingual Open Enrollment Benefit Presentations



VISION PLANS



FSA/ HSA



EXECUTIVEBENEFITS



SHORT-AND LONG-TERM DISABILITY

ABOUT RBN INSURANCE

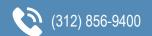
Trusted advisors serving the property & casualty and employee benefits needs of middle-market businesses.



RBN Insurance | Benefits Menu

RENEWAL SERVICES	
RBN Service	Client Benefit
Underwriting analysis of renewal	Accurate and verified premium prices, plan specification and eligibility data.
Claims analysis to isolate problematic areas	Cost and utilization data benchmarked against nationally recognized norms to compare performance with others in the same industry.
Interpretation of claims analysis and development of action plan	Interpret the claims analysis and develop an action plan including benefit plan design, communication and disease management recommendations, etc.
Mid-year renewal	Better budgeting and forecasting.
Insurance carrier contract renewal	Negotiated reductions in rates and plan alternatives from carriers.
Carrier evaluation	Best carriers, provider networks on a regional and national basis, based on financial stability, quotes from existing and new carriers and unique company needs.
Voluntary needs analysis and market study	Best carriers and plans for your unique needs, benchmarking with voluntary benefits nationwide.
RFP creation	Complete evaluation of benefit plans and market study.
Plan Design Modeling	Informed plan recommendations through experimentation with potential options.
Ancillary lines of coverage renewal	Appropriate ancillary coverage and hassle-free renewal.
STRATEGIC SERVICES	
Employee questionnaire	Accurate picture of employees' needs and priorities through implementation of an extensive questionnaire
Creation of employee benefits strategic plan	Creation of plan identifying critical areas and recommended actions.
Benchmark plan design for comparison	Compare your current plan design to normative benchmarks given your region, plan type, group size and industry.
Ongoing service with carrier	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	
Employee enrollment meetings	Custom administration options for enrollment including online enrollment portal.
Collection and review of enrollment materials	Reduced administrative time, better efficiency, ensured accuracy.
Enrollment communication to carrier	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
Enrollment communication campaign	Materials for easy communication of benefit plan specifics and various options, including consumer-driven health plans.







RBN Insurance | Benefits Menu

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.



