



**INSURANCE
SERVICES**

TRUSTED ADVISORS

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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



**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 |
|---|--|
| 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

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| 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

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| 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. |

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

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| 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. |