

What Do You Expect From Your Broker?

Expected Broker Services & Assistance	RealCare Insurance	Current Broker
Experience negotiating insurance contracts/rates	20+ years	
Consultation on insured and self-funded plan designs	Yes	
Assistance with enrollment process, claim & billing issues	Yes, English & Spanish	
Cafeteria Plan (Sec. 125)	Yes	
COBRA software or Administration	Yes	
Employee benefit statements	Yes	
Benefit Administration Handbook	Yes	
Customized employee benefit website	Yes	
ERISA Benefit Wraparound Document	Yes	
Employee surveys and benchmarking	Yes	
Benefit newsletter	Yes	
HR Audit & Consulting Services	Yes	

Effective benefit communication practices increase the appreciation level from your employees and reduce your risk of employee lawsuits. It also results in significant benefit cost savings. Studies show that when employees are able to understand their benefits, they have an equal or greater appreciation for a lower-benefit package, as compared to a richer-benefit package that they do not understand.

Most services available from RealCare Insurance Marketing, Inc. are included in the monthly insurance premiums; however, some services may result in additional cost.