








The benefits of partnering with a broker.

Discover how using a broker can streamline shopping for, comparing, and enrolling in employee benefits — and save you time and money.



-  **A broker works for you** The role of a broker is to advocate for you. Your broker will scope out the right benefits to address employees' individual and family needs – and your budget.
-  **There's no added cost** You don't pay more when you use a broker. The insurance company pays the broker's commission. Using a broker could save you money, because your broker will compare plans with your best interests in mind.
-  **Shop the full market** A broker will shop and present the entire market, making it easier for you to select the plan or program that best meets your – and your employees' – specific needs.
-  **Benefit from their expertise** Working with a broker, you can take comfort in knowing you're dealing with someone who understands the marketplace and knows what hospitals and doctors are in each carrier's provider network.
-  **Get help with billing and claims** Whenever you need help – whether it's a billing or claims issue or another matter – you can count on your broker to be there to help you get the right answer.
-  **Online Enrollment Assistance** A broker can give you access to Ease, an online enrollment (OLE) system that will streamline your employee enrollments and your ongoing payroll, HR, and benefits management.*
-  **Valuable compliance expertise** A broker can help you stay in compliance by providing you with access to experts who can answer your Affordable Care Act (ACA) and other questions – and deliver other valuable resources – usually within 48 hours.

Contact us today to learn more about the advantages of using a broker.