



BROKER SERVICES SUMMARY

Standard complimentary services provided by Advanced Benefit Consulting (ABC) for all groups enrolled in medical & other commissionable plans include, but are not limited to:

- On-site enrollment assistance during open enrollment and ongoing new-hire account management on a regular basis (monthly, once per 60 days or once per 90 days; your choice).
- Complete pre-open enrollment assistance, including Open Enrollment Packet creation, stuffing and post-open enrollment auditing of forms and other items needed for Open Enrollment.
- Free attendance at all future training programs and seminars, and free products for all created by ABC, as long as you are a group client of ABC.
- Complimentary Client Only Website, specific to your benefit needs
- All manuals, videos, posters created, and all updates
- HIPAA News and other update subscriptions

Standard complimentary services provided by Advanced Benefit Consulting (ABC) for groups over 100 enrolled medical lives include, but are not limited to:

- As a special consideration, ABC will pay for your COBRA Administration from Conexis (Cobra-Pro), a professional COBRA administrator, based in Orange County (a local administrator), if you are currently doing your COBRA administration internally. *Keep in mind, COBRA administrators offer HIPAA Administration, but this means ONLY HIPAA Portability Certificates of Coverage. It does not mean complete HIPAA Administration, and Privacy requirements are not included.*
- Complete, professional health insurance agency services, including quoting, renewal handling, renewal rates in your hands 60-days in advance (must be arranged with carrier at the current renewal to have for later renewals), rate negotiations, completion of form 5500's, if required, at standard commission levels, ongoing claims, billing/eligibility trouble-shooting and service, at standard commissions.
- Analysis of self-insurance options, for potential cost savings.
- Access to an HR Consultant (discounted rates apply to clients of ABC).
- Complete HIPAA Compliance consultation and implementation, including requirements for HIPAA Portability and Certification (including updates and changes from the final regulations effective with plan years on or after July 1, 2005), as well as HIPAA Privacy. This includes, but is not limited to the following:
 - HIPAA Portability/Certification Notices Creation, including 2005 updates.
 - HIPAA Privacy Training for Privacy Work Group, Free of Charge at one of our public seminars (no limit to number of attendees from work group, valued at \$229 per person)
 - HIPAA Privacy on-site implementation, with a complete analysis from a top HIPAA Privacy Consultant (D. Cociu for So. Cal.), to meet with your privacy work group one two to four occasions, assist you in analyzing your needs, followed by completion of all required privacy forms, notices, policies and procedures (customized) on three levels, creation of an Action Plan, creation of a Security Plan, and all other HIPAA Privacy requirements for employers.
 - Live training for all California-based employees, on two levels (supervisors and managers and all other employees), as part of the open enrollment process (supervisor training done prior). This training is to be done by the President of ABC, and author of our HIPAA Compliance Manual, for all southern California accounts.

- Follow-up training by our account management team, with new hires, as part of the ongoing new-hire enrollment process.
 - Free HIPAA Manual and all updates (\$399 value for original book, plus \$125 per year for annual update service subscription).
 - Free video training tapes (2 sets) of new hire and supervisor and manager training VHS tapes, CD or DVD format (\$160 value) for “emergency and non-scheduled live consultant and account management use.
 - Free Privacy Posters (up to 4 sets of 3), valued at \$45.
 - Creation of HIPAA Privacy Binder, for audit preparation, with all documents on a CD Rom, customized for your group
 - All HIPAA consultation done by a live, professional HIPAA Consultant; *not by purchase of a subscription service or CD system*. This means that your specific needs will be addressed, you can ask unlimited questions, and all work will be done on your behalf, with your final approval. Our on-site training also eliminates the burden of this for you and your staff.
 - HIPAA Privacy Implementation can be completed in one to two weeks; if we have a decision soon, we can finish the required elements for Open Enrollment packets for your Benefits Renewal. This service is valued on a retail basis at \$250 per hour for non-group brokerage clients. HIPAA Implementation generally bills out between \$4,000 and \$9,000, depending on complexity of the group.
- Automatic compliance updates, all federal and state issues, in fax or email format, ongoing, free of charge.
 - Complete ongoing analysis of all compliance issues, including federal and state requirements for employee benefit programs.
 - Free Train the Trainer seminar for required AB 1825 Sexual Harassment Prevention Training during 2005, for as many attendees as you desire, including all required materials. (Retail rate \$149 each)

Our goal is to take some of the burdens off your shoulder, by offering you a complete team of health insurance professionals, including a Primary Benefit and Compliance Consultant (Dorothy M. Cociu, RHU, REBC, President, for southern California groups), a group agent and an account management team, headed by our Vice President, Client Services, Anthony McCarren.

We do not charge any fees to fully insured groups with 100 or more enrolled in medical programs on which we are the broker of record. As ABC creates new products or services, all large group clients are automatically provided these products and services free of charge. This includes all new seminar and training services provided by ABC.

Keep in mind, our firm has been offering these services, on a complimentary basis, to our clients since our firm was established in 1995, and offering HIPAA services since HIPAA was introduced in 1997. We are not novices, and we do not sub-contract these services with another firm. You receive professional, expert advice and consultation, live and in-person. This is not a CD rom or online program. This is a live, one-on-one, let’s deal with your needs and concerns, program, customized for you. It’s fast, efficient, and relieves many burdens from you. Feel free to contact any of our clients for references. In addition, I have a number of stand-alone HIPAA Implementation clients you can contact as well, if you would like to. We offer these services simply because our clients need them, and we offer it complementarily, because they were created for our clients.

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