

An overhead photograph of a business meeting. Several people are seated around a white conference table. One person is using a laptop, another is looking at a document, and others are engaged in discussion. The scene is brightly lit, and the focus is on the collaborative work environment.

Needed: A Trusted Advisor

Provided by: The Benefits Group

Benefit costs and employee expectations are rising, and many employers struggle to balance employee needs with their own capabilities and bottom lines.

Brokers will try to sell to you based on having the lowest price, but sometimes the best value is the broker who does more than simply offer a policy—one who supports your varied business needs, including compliance, HR, wellness and more.

In today's market, pricing is similar among brokers, but only the best offer you a complete consultative package.

What a Consultative Broker Can Offer

A consultative broker can do much more for you than just place your coverage. A consultative broker strives to be a strategic partner for your business, learning about your challenges and needs, and how he or she can support you with a variety of resources and services.

Serving in an advisory role, a broker can develop a multi-year strategic plan to help you lower medical costs, streamline

HR operations, implement a wellness program and follow through on other key initiatives.

A consultative broker can assist you by being an educational resource and strategic advisor and offer HR support.

- As an **educational resource**, a broker can help you understand complicated, changing mandates that dictate health care reform compliance by providing timely legislative bulletins detailing and explaining new and changing rules, regulations and delays.

A broker serving in this role will also be able to provide educational materials relating to benefits, wellness, and other topics of concern and interest.

- As a **strategic advisor**, a broker can help you with health risk management and wellness programs. You could easily reap the benefits of a wellness program that leads to a healthier workforce, potentially triggering less absenteeism due to illness, more

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The
Benefits
Group
We make it easy for you.

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productive employees and improved morale.

The consultative broker can provide you with a comprehensive wellness program plan that includes everything you need to set up and implement a program and assess the outcome, leaving you with very little to do besides insert necessary information in easily customized segments.

- **As HR support**, a broker can provide access to employee newsletters and benefit announcements, as well as sample documents and expert advice for crafting policies, forms, benefits summary statements, handbooks and more. A broker can also provide an online portal for employees to self-serve benefits and other information when it's most convenient for them.

The Benefits Group can offer you a range of services, and strives to earn your trust as a resource and advisor for a variety of issues you face. We would love the opportunity to do a consultation and assess how our offerings can address your unique business needs. Contact us at (570) 586-1859 or visit us at www.benegroup.net.

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