

Are you Working with the Right Benefits Broker?

<i>Some things to consider...</i>	ENCOMPASS Benefits		Your Broker	
	Yes	No	Yes	No
Independent – Our Broker is independent . <i>(Or do they work directly for one carrier or provide benefits from one or only a select few carriers?)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plan Reviews – Our Broker reviews our benefits plan in detail with me and provides recommendations for improvements.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Plan - Our Broker <i>automatically</i> takes our plan to market at least every 3-5 years <i>(or more often if we have service problems)</i> to ensure our plan is competitive both with design and cost.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Quotes – Our Broker shows me the actual quotes from the carriers.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Frequency – I connect <i>(via phone, email or in person)</i> with my Broker and/or Service Representative at least 4 times a year. <i>(More than just at renewal)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Breadth of Carriers - Our Broker markets our plan to all Canadian insurance carriers including specialty carriers and Employee Assistance providers? <i>(vs. just a select few)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement Options - Our Broker has discussed group retirement savings options with us.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Industry Updates - Our Broker keeps me informed of industry and legislative changes.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HR Counsel – Our Broker has HR professionals <i>on staff</i> that provides counsel for HR-related questions, for no additional cost.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee Communication – Our Broker hosts information sessions for our employees to learn about their benefits plan.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Experience (Plan Usage) Reports – Our Broker routinely provide experience reports showing our plan usage compared to premiums paid.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Point of Contact – When we have a problem with the carrier or have benefits or HR questions, our first point of contact is our Broker.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service – Our Broker provides a dedicated Client Service Representative for our Plan Administrator and employees to contact directly with questions, problems and/or HR queries?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Don't think you are? Then, let's talk...

Contact ENCOMPASS Benefits & HR Solutions

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