



How does your current broker **COMPARE?**

Service	Below is a list of what Access Benefits can provide to our clients:	Your Broker?
Insurance Market Access	We provide access to virtually all insurance and administration markets.	
Strategic Planning	We will develop a customized strategic plan for you that defines objectives and outlines the actions needed to fulfill those objectives. Our strategic planning services ensure an organized, complete approach to fulfilling your benefits needs.	
Five-Star Service	We pride ourselves on the level of knowledge and service we bring to our clients. All of our clients are assigned a team of specialists dedicated to serving their needs. Each client accesses our team through a single point of contact, making working with us seamless and easy.	
Experience	We are dedicated and committed to excellence in our service to the business community.	
Technology	We use leading-edge technology to provide our customers with the latest data analysis, legislative, communication, and human resources administration tools.	
Actuarial Services	When needed, we employ the services of professional actuaries to assist with calculations critical to your employee benefits self-funded or partially self-funded plans.	
Data Analysis	Using employee claim data from your carrier or TPA, our Internet-based Decision Master [®] Warehouse system analyzes your data and shows how and where to adjust your plan design to save money. We can even model recommended changes to show you the potential savings.	
Legislative Briefs	Our exclusive <i>Legislative Brief</i> publication summarizes recent federal legislative developments in insurance and employee benefits including COBRA, HIPAA, HIPAA Privacy, FMLA, and Section 125.	
Client Portal	All of our clients receive access to a personalized Client Portal. The site is devoted to helping you with plan administration, legislative compliance, employee communication, and more!	
Custom Communication	Through MyWaveHR [®] , we can assist you with all phases of employee communication, from employee meetings to payroll stuffers and informative brochures about employee benefits and wellness.	
Pharmacy Benefits Services	Through arrangements with two leading pharmacy benefits managers, we have access to national pharmacy networks, significant discounts, pharmacy benefits modeling tools, and more.	
Voluntary Benefits	We have experienced and highly knowledgeable consultants who can help you with this growing and important area of employee benefits.	
Community	When partnering with Access Benefits, you gain access to professionals from all over the country through the Community section on the Client Portal. An answer to a problem you have is just an e-mail away. As an example, one client writes, "We just recently implemented a premium only cafeteria plan. Can anyone tell me how this will report on the W-2s?" This question was answered quickly, saving them time and resources.	