



SPECIALIZED SOLUTIONS

EMPLOYEE BENEFITS SOLUTIONS

MEET THE RISING DEMANDS

EMPLOYEE BENEFITS TODAY

Today's employee benefits insurance brokers are experiencing unprecedented pressure from within the industry and the benefits marketplace to provide a superior customer experience to both employers and employees.

Customers expect a better, faster service experience at the same or lower cost. Employers are not only expecting brokers to provide quality and timely administration but are also relying on brokers to ensure regulatory compliance, navigate the complex and dynamic healthcare market, and provide innovation in data integration and benefit offerings.

The market is demanding brokers do more with less.

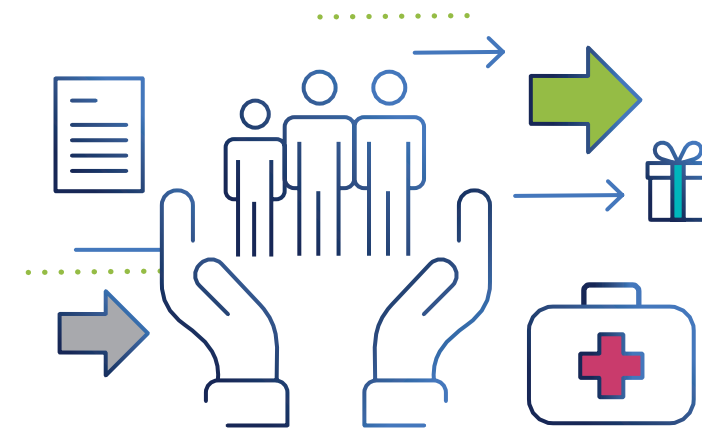
ARE YOU FEELING THE IMPACT OF THESE PRESSURES ON YOUR BUSINESS?

INCREASING MARKET DEMANDS

With U.S. unemployment approaching a historic low, the nation's multi-generational workforce is in the driver's seat. It's critical for businesses to embrace health and wellness benefits to recruit and retain top talent. These employment trends are changing the landscape of how a broker needs to integrate people, process, technology, and data to be a broker of choice.

Employee benefits isn't just transactional processing; brokers and advisors are now expected to provide high-touch consultative services in both the small and large case markets. This includes educating employers on healthcare regulations, serving as extensions of their clients' human resource departments by managing benefits administration, and providing advice on innovative benefit offerings, such as wellness benefits and student loan repayment programs.

These market drivers create a unique strategic opportunity to differentiate services at the broker level.



SEASONAL STRESS

Between 60% and 80% of all renewals occur in Q4, placing a tremendous amount of pressure on already taxed operations teams in a short time frame. Overtime hours and employee burnout soar during this period, along with an increased risk of administrative processing errors.

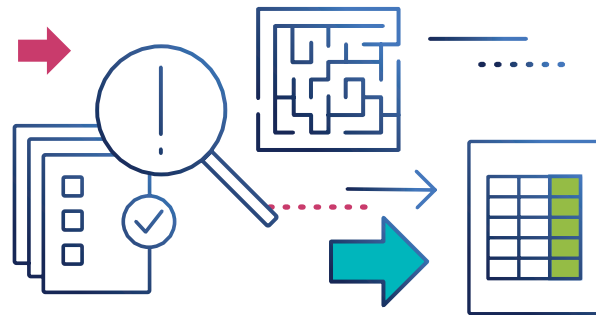
Regardless of the increased workload, both employers and employees expect service requests to be fulfilled quickly and accurately. The administration of new coverage enrollments and updates completed in Q4 sets the stage for a successful upcoming plan administration year. Any errors and delays in 01/01 processing can create risk exposure and administrative rework for the months ahead.



REGULATORY COMPLEXITY

Compliance has become overwhelming for employers managing benefits plans. Maneuvering through both federal and state regulations and laws is highly complex. A study quoted by the National Association of Plan Advisors reveals that 6 out of 10 employers feel overwhelmed by enrollment, installing new coverages, and employee communication.

Employers are turning to brokers and advisors to provide expertise and guidance in not only transactional support, but also plan administration. Incorporating new and ongoing regulations must be done with speed and accuracy to limit exposure to both the employer and the agency.



RESOURCE PRO'S ADMINISTRATIVE EXPERIENCE DEPTH

144

EB clients

11

Years providing services for EB industry

97%

EB client retention rate

60+

Systems and platforms utilized

14

Group Benefits Associate (GBA) certified employees

560,000+

Enrollments processed annually

148,000+

Plans entered into admin systems annually

88,000+

Plans spread annually

HOW TO MEET THE MARKET DEMANDS

ReSource Pro's Employee Benefits Solution:

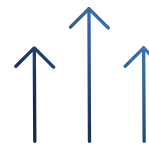
ReSource Pro's business process management services are specifically tailored to the employee benefits (EB) market and customer. Through our EB Center of Excellence, we provide services that incorporate best practices and process improvements, allowing you to increase your productivity and profitability. By having us maintain the day-to-day work of servicing groups and handling renewals, we enable your teams to focus on fostering client relationships and acquiring new cases.

WHAT YOU CAN EXPECT:



IMPROVED PROFITABILITY

When our teams take over work, we add value to the process—streamlining operations, building standardization, and improving service levels—that can benefit your client retention and profits.



INCREASED COMPETITIVE ADVANTAGE

Our clients gain the capacity they need to be more agile in responding to evolving client needs, helping them to differentiate themselves from the competition.



COMPREHENSIVE REGULATORY COMPLIANCE

We can reduce your E&O exposure, reputational risk, and costly litigation by implementing and maintaining regulatory compliance (e.g., HIPAA, 5500 Filing, wrap doc creation, plan documents auditing).



ELEVATED EMPLOYEE SATISFACTION

By freeing up internal staff to focus more on complex, client-facing tasks and less on seasonal workloads, you can improve employee satisfaction and retain top talent.

BENEFITS ADMINISTRATION

Your ability to provide superior benefits administration is the key to attracting and retaining clients. However, in the increasingly complex environment, being able to provide a competitive client experience is becoming cost-prohibitive internally.

When you partner with ReSource Pro, you obtain a flexible benefits administration solution and our strategic expertise, allowing you to optimize your team members' time to be proactive in providing consultative client services. Empower your team to be more engaged with clients by being proactive with valued renewal management and stewardship meetings.

OUR EXPERTISE INCLUDES:

- Marketing and Renewal Support
- Census Building
- Client Presentation Material
- Benefits Guide and Employee Communication
- Enrollment and Eligibility Processing
- Plan Document Review and Auditing
- Billing/Invoicing
- Commission Validation
- Claims Experience Reporting and Analysis
- Benefits/Program Administration Platform

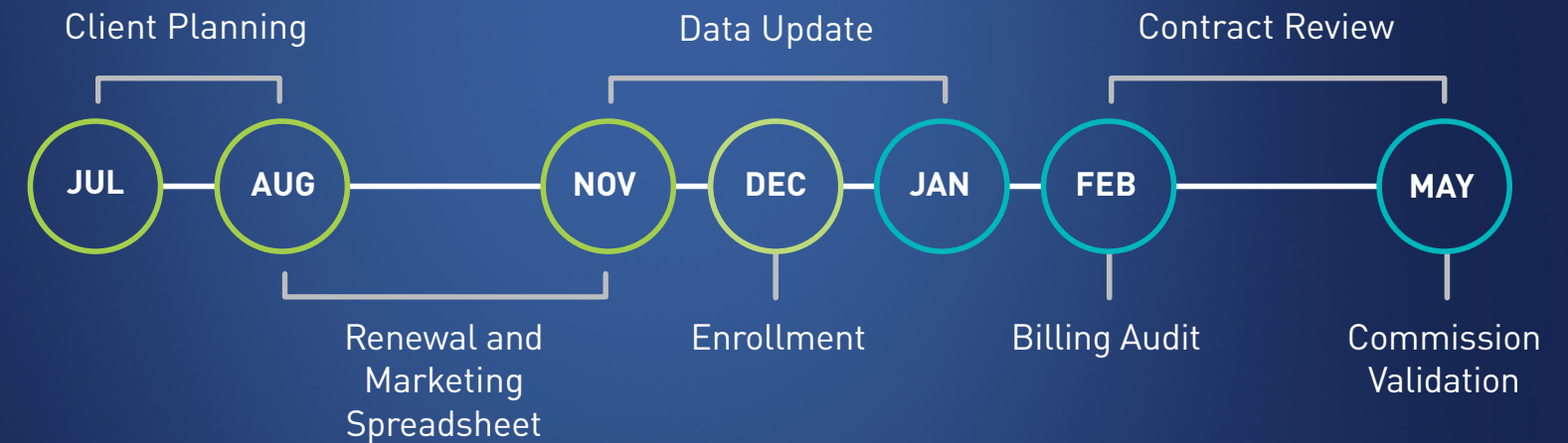
PEAK SEASON SERVICES

Employee benefits requires the operational ability to scale up effectively to support 01/01 business. We provide you with the resource flexibility to proactively accommodate the annual spike in work.

With our ongoing utilization reports and ability to forecast resourcing needs based on anticipated volumes and trending analysis, you can gain new insights to proactively plan for the Q4 peak season. Solutions such as peak and flex-time staffing make it possible for you to increase your profitability while providing consistent service and plan administration delivery.

ARE YOU READY FOR THE NEXT 01/01?

ReSource Pro's employee benefits solutions will have you prepared!



DATA INPUT AND ANALYTICS

As employee benefits data specialists, no matter which agency management system you use, we'll keep your data up-to-date. Through process expertise and/or technology innovation, we can administer sensitive employee census data effectively with accuracy and rapid turnaround times. Data validation and integrity will minimize your risk exposure and enable an improved employee experience.

We can provide support in:

- Marketing Spreadsheets and Rate Comparison
- Census Building
- Client Profile Updating
- Benefits Plan Entry
- Direct Bill Statement Entry
- Data Validation

Our data analytics team can provide you with insights on how to best capture your agency management system data for marketing and operational improvements. We can also provide solutions leveraging robotics to help you gain game-changing increases in efficiency to deliver a best-in-class employer and employee benefits experience.



ABOUT RESOURCE PRO:

ReSource Pro brings to the insurance industry tools, technology and strategic services that enable profitable growth through operations excellence. Headquartered in New York, ReSource Pro's global service centers address client operational needs around the clock. Recognized as an industry thought leader and listed as one of Inc. 500/5000 Fastest Growing Private Companies annually since 2009, the company is renowned for its focus on innovation, service excellence and trusted partnerships, and its unique productivity platform for insurance operations. Over 5,000 ReSource Pro employees provide dedicated support to hundreds of insurance organizations, consistently achieving a 97% client retention rate for over a decade.

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