



## *Carrier & Legislative Updates and Compliance & Licensing Requirements*

- **GBS Compliance** handles all broker licensing and contracting requirements. Broker information is updated throughout the year as needed.
- **GBS Marketing** provides on-going Carrier and Legislative Updates with Sales Flashes, Compliance Newsletters and various email communications.
- **GBS University** holds educational seminars to provide support on legislation and reform.



## *Sales Assistance*

GBS' sophisticated **OnQ Enhanced** proposal system offers our Brokers the ability to quote multiple health, dental, vision carriers for their prospects. OnQ offers side-by-side plan, rate and premium comparisons ready for presentation to your prospects. **Broker Sales Representatives** are anxious to assist in prospect presentations as needed to close the sale!



## *Renewal Assistance*

GBS provides our Brokers with advance notice of all client renewals from the carriers. Brokers can use **OnQ Enhanced** to develop alternative renewal quotes in a quick and easy fashion. **Broker Sales Representatives** are available to assist in client renewal meeting as needed.



## *New Business & Renewal Submissions*

Installation with a single GBS application for most administered Carriers and the ability to sign off on new business rates on a GBS proposal spreadsheet can reduce multiple carrier forms signed by each employee.



## *Eligibility*

**If GBS administers the Client** - all adds, terms and enrollment changes are done through **GBS Access ONE** time for all carriers. All enrollment activity is electronically transmitted each day to the Carriers and is fully reviewed for accuracy by our QA department.

**If the Client is a wholesale group** - GBS provides a dedicated Account Administrator (AA) for the Broker's block of business. The AA will enter all enrollment data into the Carrier's web portal and verify each members' enrollment change is reflected in the system to avoid customer service issues.



## Technology

If *GBS administers the Client* - **GBS Access** allows brokers and clients to access important information.

Access all information below:

- Custom census reports
- Financial history report
- Online Invoices for past 12 months
- OnQ proposal system to develop quotes for prospects or clients renewing
- Current plan & rate information
- Automated election form population
- Temporary ID cards

Online Enrollment features include:

- Add, term, change, reinstate employee coverage
- Update COB, Medicare, PCP and disability information
- Online transaction history
- Change beneficiary information



## Commissions

- Pays Brokers Commissions & Bonuses via check or direct deposit
- Commission statements are available online
- Tracks CareFirst persistency rate on a monthly basis/communicates to Broker



## Administrative Services

- Consolidated enrollment form/website for all carriers in a group.
- Consolidated billing for all carriers in a group.
- Consolidated payment reconciliation and payment to carriers.
- Dedicated Account Administrator for Broker's block of business.
- Single point of contact regarding all enrollment, billing, payment or customer service questions.
- Single website for broker and client to access all information about their enrollment, billing and payment information.
- Single website for clients to make online enrollment changes.
- *Optional* COBRA/MSE administrative, billing, collection and payment services.
- *Optional* HRA/FSA claims service (debit cards), web access to YTD claims/balance information & reporting.



## Additional Products & Services

- **GBS University** - Provides Continuing Education and Seminars for Brokers, CFPs, CPAs, HR Professionals AND their Clients!
- **Individual Health** - Norvax quoting tool for various health, dental, vision and Medicare Supplemental plans.
- **Self-Funded Health Plans** - Proprietary self-funded products available for small groups (5+ employees), mid-size groups (50-100 employees) and traditional self-funded for larger groups (100+ employees).
- **Employee Materials** - Custom Employee Benefit/Compensation Statements and Client Summary of Benefits.
- **Payroll** - Integrated time management/payroll solution including benefits and payroll technology to create one point of entry for multiple lines of service at competitive pricing.
- **HR** - Web based HRIS information, HR online support center - optional unlimited access to an HR professional.
- **401(k)** - Competitive proprietary 401(k) products - integrated with Payroll/Benefits.
- **Workers Compensation** - "Pay-As-You-Go" method of payment eliminates down payment and year-end reconciliation and settlement payment.