



Expertise in Ancillary Services



Our Self Funded Division includes experts in the alternative-funded marketplace. BenefitMall provides you and your clients with superior ancillary benefit plans at the most competitive rates. We also offer a customer service staff dedicated to resolving your administrative needs, such as billing, commission, claim issues and compliance. Highlighted in this brochure are two recent case studies and an overview of the products we offer.

Case Study 1: School Association



BACKGROUND

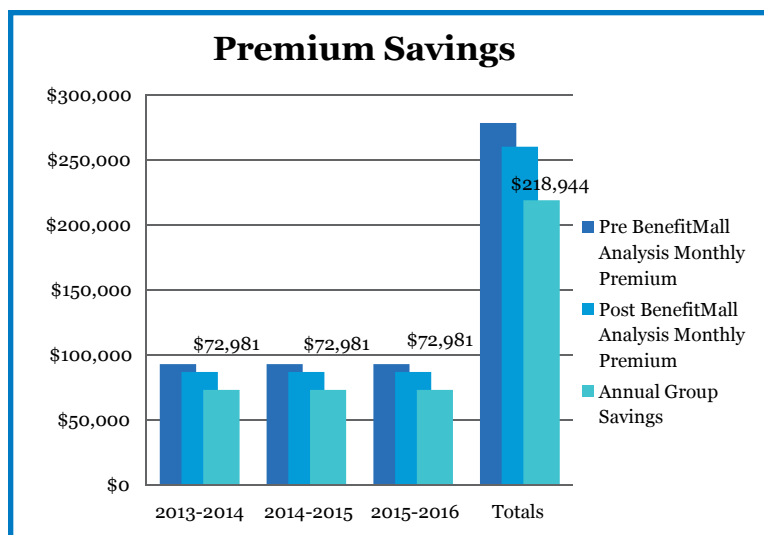
- 4,215 employee life municipality.
- **In Force Products: Basic Life/AD&D, Supplemental Life, Life Continuation and Long Term Disability.**
- Prior General Agent had negotiated a rate pass with a two year rate guarantee.

SOLUTION

- BenefitMall's Ancillary Team conducted a full marketing analysis and reviewed current contracts as well as billing methodology.

RESULTS

- Following a full marketing, BenefitMall's Ancillary Team was able to negotiate **\$218,944 in ancillary savings** and increase the **rate guarantee to three years**.
- Our Administrative Team was able to offer consolidated billing for 72 separate billing units; simplifying and streamlining the prior billing process.
- BenefitMall was able to administer and conduct a billing audit, discovering over two dozen billing errors while seamlessly taking over the quarterly billing for over 600 individuals in the Life Continuation Program.





Case Study 2: Construction Company

BACKGROUND

- 606 employee life construction company
- **In Force Products: Basic Life/AD&D, Supplemental Life, Short Term Disability, Long Term Disability and Dental.**
- Current Carrier was asking for an 18% Renewal Increase on the Dental (+\$91,138 in annual premium), 13% Renewal Increase on the Basic Life (+\$5,972 in annual premium), 15% Renewal Increase to the Employer Paid LTD (+\$10,107 in annual premium) and 13% Renewal Increase to the Voluntary Short Term Disability.
- **Broker received Declines to Quote due to uncompetitiveness from every ancillary market resource *prior* to sending it to BenefitMall.**

SOLUTION

- BenefitMall's Ancillary Team conducted a full marketing analysis and reviewed current contracts as well as billing methodology.

RESULTS

- 3 Year Rate Guarantee on the Life, STD (Very Rare) and LTD.
- A 2nd year rate cap of 9% on the Dental. Considering dental trend is running around 5%, this means an actual increase/liability of only 4%.
- Little to no interruption from a dental network and provider access standpoint.
- On the Voluntary Life, STD and LTD: **\$10,000 paid to the broker in order to fund their efforts to meet with the employees.**
- Consolidated billing for all ancillary lines post open enrollment and for all new hires.
- Concierge claim service for the Life, Disability and Dental. Specifically, assistance in filing the claims on the employer and employees' behalf and advocacy for "sticky" or "out of contract" claims.
- **Cost Savings of approximately \$103,739 in Employer Fixed Cost.**

Products &

BASIC LIFE/AD&D AND DISABILITY

Aetna	Principal
AIG	Prudential
Assurant	Reliance Standard
CIGNA	Sun Life
Guardian Life	Symetra
HCC	The Hartford
ING	The Standard
Liberty Mutual	UnitedHealthcare
Lincoln	Unum
Mutual of Omaha	

DENTAL

Aetna	Mutual of Omaha
Assurant	Principal
CIGNA	Reliance Standard
Delta	Sun Life
Guardian	UnitedHealthcare
Humana	United Concordia
Lincoln	Unum

VISION

Aetna	Humana
Avesis	Lincoln
CIGNA	Principal
Davis Vision	Reliance Standard
EyeMed	Sun Life
Guardian	UnitedHealthcare

WORKSITE

Aetna	Lincoln
Allstate	Mutual of Omaha
Assurant	Principal
Beazley	Reliance Standard
CIGNA	Sun Life
Colonial Life	TransAmerica
Guardian Life	Trustmark
Humana	UnitedHealthcare
ING	Unum

Services



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