



November 8, 2016

Things are certainly hopping around here so I've got a few updates for you!

Renewals - Our renewal team has released all of the December renewals and are now working feverishly to get the January renewals out. You should expect to have your January renewal by November 15th. In addition to being sent directly to you, the agent, you and your client will also have access to the renewal through www.YourBenPortal.com.

Web Portal - That brings me to my next topic, the web portal. We recently released the enrollment function of the portal where a member, employer or broker can send in new enrollments and make eligibility changes online. If the member or broker request the change, it will go to the employer for approval. Once approved, it comes directly into our Administration team for quick processing. We are receiving regular feedback on this new feature and welcome your comments. We view this as your tool so we want it to be as useful as possible. Please keep it coming!

New EDHP™ Plan - We are rolling out a new addition to our EDHP™ product line for January 1st. This new product is an all Reference Based Pricing (RBP) buy up plan. If you haven't seen the rates tied to this plan, be sure to ask for some. They are unbelievable! We've seen nothing but success with our first dabbling into the RBP realm with our MVP plan over the past year, so we are more than ready to get the full RBP plan into the market.

Rate Guarantee and Streamlined Renewals – If you've sold one of our EDHP™ MEC Portfolio plans, you know they are a great way to help an employer meet the mandate while still providing quality coverage at an affordable rate. Our EDHP™ program partners have agreed to offer a two year rate guarantee for our MEC Portfolio plans. This means your employer can be relieved of the worry and stress tied to not knowing what next year's increases will be! We pondered going with a three year guarantee, but because our MEC Portfolio plans have been known to have rate decreases, we didn't want to tie the employer in for too long.

Additionally, the EDHP™ program partners have streamlined the renewal process if you are not changing carriers. We'll send you pre-populated forms that you get signed and return. You then receive the final policy and we all move on. This is really great news for all of us involved in this busy season for renewals!

Employer Driven Solutions – I know some of you have asked for more information regarding my last announcement about our backend administration service being offered as Employer Driven Solutions. So far it's been a great success. Just today I received notification that more referrals are coming our way. What does this mean for you? Potential for access to more programs, vendors and partners for the TPA in which you work. We look forward to building this side of the program and becoming the best in the industry for your benefit.

This message is geared towards you, the agent, so it is not being sent to the client. Remember, if you haven't signed into the web portal yet, please do so. It's fully loaded with your commission data, employer clients and members.

Thank you for allowing us the opportunity to serve you and your clients.