



October 6, 2012

First off, **BEN-E-LECT is expanding** its services into a whole new realm!

For years BEN-E-LECT has wanted to get into handling the backend administration for other TPAs, carriers and plans who didn't have the staff or infrastructure in place. We've had partners reach out to us in the past for this service, but the timing didn't seem right. After much preparation and testing, we can now say we are ready to move forward with this exciting new service and we have our first TPA transitioning into the service as I type this.

We've branded our new Administration Service, Employer Driven Solutions, which is administered by the same BEN-E-LECT staff that you've worked with for years, it just handles the TPA administration for BEN-E-LECT and others.

*What does this mean for you?* When you call into our office, you will hear the phones answered different and you will soon see a new logo on our email to accommodate the different TPAs on whose behalf we will be administering. You will still experience the same great service you've come to know as a BEN-E-LECT client. Additionally, it could mean access to other partners and products for you through some of our future TPA partners.

Additionally, **Fourth Quarter Renewals** are in full effect and are flying out the door. Our sales, underwriting and renewal teams are already putting in the long hours to ensure you receive your stop loss and HRA renewals as early as possible. We just received the December carrier rates for our stop loss block and we expect to have those renewals completed within the next two to three weeks. I took a quick glance and saw a few actually had rate decreases!

We look forward to getting through this fourth quarter renewal deluge earlier than in years past and ringing in the New Year with even more new business opportunities from which you can benefit.

**Don't forget to visit our web portal, [www.yourbenportal.com](http://www.yourbenportal.com), and see what it can offer you. We're still getting rave reviews and many great suggestions. Keep 'em coming.**