

Meet BR Benefits:  
Impeccable Service Combined with  
Powerful (and easy) Technology

# Table of Contents

Why Choose BR Benefits?	1
<hr/>	
Convenient Open Enrollment: Online and in person	2
<hr/>	
See your benefits anytime, anywhere	3
<hr/>	
Always in Compliance guaranteed	4
<hr/>	
The best of both worlds: Good people with good technology	5
<hr/>	
Private Exchange	6-7
<hr/>	

# Why Choose BR Benefits? The Competitive Scorecard

Services	BR Benefits	Traditional Portal	Traditional Broker
Quoting and Rate Negotiation	•		•
Claims Administration	•		•
In Person Open Enrollment and Renewal	•		•
Comprehensive Online Benefits Platform	•	•	
Employer & Employee Self-Service Portals	•	•	
Online No-Fee COBRA Administration	•	•	
100% Online Paperless Benefits Enrollment	•	•	
Payroll Integration And Automatic Deductions	•	•	
Easy, Online Contribution Management	•	•	
Instant Insurance Quotes (2-99 Employees)	•		
Quality employee education from the start	•		

We don't have any gaps in our service

# Convenient Open Enrollment: Online & In Person



The pioneering technology solution for all your employee benefit needs.

Sign in to PlanSource

Username

Password

[Forgot your password?](#)

# See your Benefits Anytime, Anywhere

Enroll new people in seconds and they can handle the rest.

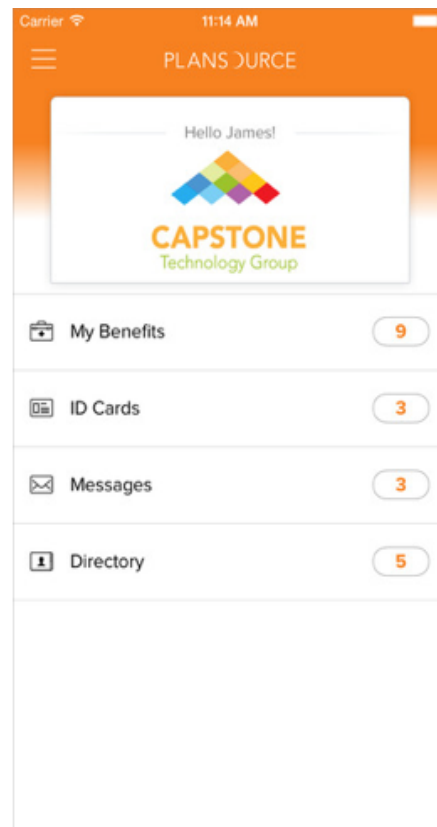
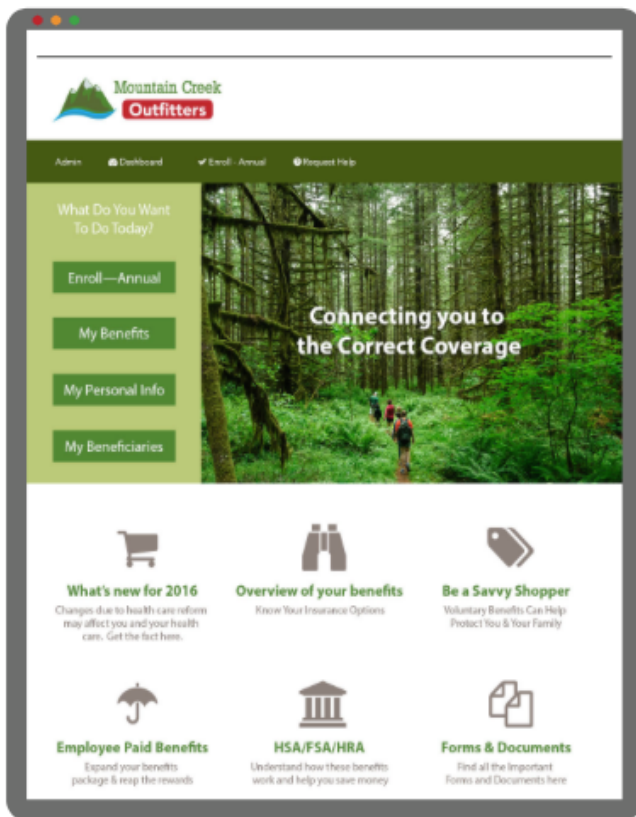
Using their employee portal they can find all the resources they need, enroll in benefits, and keep their information up to date all online and without help.

From your employer portal you can

- Get instant quotes
- Review coverage status for employees
- Make changes to benefits
- Check employee enrollment and deadlines
- Estimate benefit costs for employees
- Auto-sync HR with payroll
- Hire new employees

From their portal your employees can

- Compare plans
- Enroll in benefits
- Review benefits and plan details
- Create a virtual Insurance card, just in case
- Update plan elections
- Update personal info
- Sign and store all paperwork online



# Compliance done right for more than 30 years

Benefits are complicated, but that's our problem-not yours.

## Section 125 POP plans

We make sure the payroll system is correct and your paperwork is filed automatically.

## COBRA

We provide Federal Cobra Administration at no additional cost for all qualifying groups. Using our integrated portal system one click terminates an employee and starts the Cobra process.

## ERISA

We provide employees access to necessary documents for coverage and benefits summaries. We're always here to educate them on what they need to know.

## Affordable Care Act

The new regulations change every month and so does our system. We'll tell you when there's something important if it hasn't already been done automatically.

## Payroll

As employees make benefits changes we update all tax deductions and employer contributions for their accounts, ensuring proper and cost-effective benefits administration.

## Employee Eligibility

Our computer portal knows all the rules for who is eligible for what. Medical Benefits, HSAs, FSAs and Commuter Benefits are all programmed in.

## The Best Of Both Worlds: Good Technology With Great People

There have always been parts of Insurance that everyone hates, but does. A dozen phone calls for information that's important but seemingly can't be found anywhere. Forms that need to be filled out every year even though nothing has changed. The anxiety and frustration that comes from not being told time-sensitive information and being rushed into a decision, just because somebody didn't think to tell you. It doesn't have to be this way. The new technological age presents people with a great opportunity. Things only have to be done once now and everyone involved can get what they need from you without taking 3 hours of a day. Let's take the tediousness out of insurance.

Two main services need to be performed by brokers & HR every year;

1. Management of Enrollment Data & Terminations, and
2. Plan Design & Rate Negotiation With Regional Carriers

We excel at both. We manage thousands of employees with an onboarding process and hundreds of COBRA bound terminated employees with ease. Our strategies and analysis are our strength but today most every client needs technology solutions to ease the administrative burden and compliance details of their plan.

**"Technology without knowledge is worth nothing, technology with knowledge is worth everything."**

# A Private Exchange, just for you

## Medical and Optional Benefits-

- 7 Of California's Leading Health Plans
- Multiple HMO, EPO, PPO, and HSA-compatible plans
- Access to Platinum, Gold, Silver, and Bronze Metal Tiers
- Optional Dental, Vision, Chiropractic/Acupuncture, and Life benefits
- ONE enrollment form & ONE contact number for questions
- ONE streamlined monthly bill for all lines of coverage
- Defined Contribution

You get access to plans from these providers with the ease of administration only seen so far in Silicon Valley's Tech Companies!



## COBRA Billing - Cal-COBRA and Federal COBRA

Rest easy knowing we'll assist with your COBRA related billing requirements, which include; participant invoicing, collection and remittance of COBRA premiums. We'll also track the required payment timeframes and the processing of eligibility changes for COBRA non-payment scenarios.



## **Small Business Private Exchange Exclusives**

SmileSaver Dental 3000 and 1000 HMO with low premiums, office visits, x-rays, and two cleaning per year FREE.

Eye Med Vision Care Program with discounts on frames, lenses, and eye examinations at many locations including Sears and Target.

## **Health Savings Account Resource Center**

The HSA Resource center at [www.calchoice.com](http://www.calchoice.com) helps employees learn more about HSAs, their advantages, how they work, and even calculate potential savings over time.

## **Premium only plan Section 125 Documentation**

A POP plan allows employees to pay their healthcare premiums with pre-tax dollars, allowing employees to take home more money.

## **Plus**

**Cal Perks** Discount Program offers discounts on movies, theme parks, hotels, and more! A \$200 value offered to you and your employees at absolutely no cost!

**The California Rx Card® Program** which offers discounts of up to 75% on prescriptions at most major pharmacies including CVS/pharmacy, Walgreens, and Rite-Aid.

