

SUMMARY OF SERVICES



GROUP INSURANCE INCORPORATED
Insurance Services of America | Seniors Advisory Services



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Who We Are

Group Insurance Incorporated (GII) was founded in 1971 as a full-service benefits brokerage firm that focuses on the individual objectives of the client. Our goal is to deliver high quality employee benefit expertise, personalized service, and provide value added administrative support to meet the needs of our broker/clients. GII is one of only a few platinum brokers in the state of Louisiana. Represented by hundreds of insurance brokers statewide, GII can access products from any carrier approved by the Department of Insurance. GII monitors the competitive pulse of the marketplace ensuring the most affordable choices and value for employers. GII's professional staff mentor employee benefit operatives to allay problems and streamline administrative processes.

We provide services needed to maintain employee benefits, control cost and continue to keep your plans in compliance. With access to a variety of reputable insurance carriers and Third Party Administrators (TPA), a customized vendor selection is used for each client. The value-added services that GII offers distinguishes itself from its competitors. Our firm is a full-service agency handling all regulatory updates (PPACA), enrollment management and billing reconciliation, from one source. Our company will represent your special needs and find a plan that best suits your employees and budget, while assuring your compliance with the Affordable Care Act. A superior benefits plan is a useful tool in hiring and retaining a competitive workforce. Let GII help you put together the right plan for your business or client! GII will provide the best options in terms of quality and price for your group benefits needs.

GII is able to assist with the following services:

- COBRA Administration Implementation
- HRA / HSA Implementation
- Employee Benefit Education & Communication
- Dedicated Account Management
- Cafeteria Plan Implementation
- Claims Resolution
- Billing Reconciliation
- Enrollment Management
- Compliance
- Employee Benefit Consulting

Federal and state healthcare reform legislation will continue to challenge employers relative to both the affordability and compliance of benefit plans. Balancing these issues with maintaining benefit levels to compete for quality employees will be critical to profitability.

The professional staff at GII is poised to provide employers with options to:

1. Control Plan Costs
2. Reduce Administration Burden
3. Inform and Educate Employees
4. Maintain Compliance

Tailored benefit plans to suit the unique needs of the employer and its employees will keep the plans running smoothly and maximize employee satisfaction.

SUMMARY OF SERVICES

At GROUP INSURANCE, INC OF LA, we prove our value every day with the following comprehensive range of services:

DELIVER LATEST INFORMATION ON HEALTH CARE REFORM

- Provide guidance on requirements and notices
- Summarize key compliance deadlines and delays
- Email special alerts when requirements change
- Provide annual checklist for each year's requirements

RESEARCH AND ANALYZE GROUP BENEFITS NEEDS AND PHYSICIAN NETWORKS

- Review current plans and level of satisfaction
- Determine key person's objectives
- Collect census

SURVEY THE MARKETPLACE FOR APPROPRIATE PLANS AND CARRIERS

- Analyze available carriers and plans
- Evaluate and compare plans inside and outside of the Health Insurance Exchange
- Confirm that key person's physicians are in proposed network


PRESENT PLAN ALTERNATIVES THAT MEET CLIENT'S BENEFITS AND BUDGETARY NEEDS

- Prepare presentation
- Explain plan differences

DEFINE ELIGIBILITY

- Explain requirements for group coverage
- Identify acceptable waivers
- Review participation requirements

PREPARE MASTER APPLICATION, SUPPORTING DOCUMENTS AND EMPLOYEE ENROLLMENT

- Assemble group application, which defines the terms of the plan
 - Include eligibility rules supplied by group with the application
 - Collect enrollments completed by each employee, defining the employee's status and named dependents
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EDUCATE EMPLOYEES ABOUT THEIR PLAN

- Install the plan upon acceptance by the carrier(s)

PREPARE AND MAINTAIN WRAP SPDS AND WRAP PLAN DOCUMENTS

- Prepare Wrap Summary Plan Description to comply with ERISA requirements
- Prepare Wrap Plan Document to comply with ERISA requirements
- Provide amended Wrap Documents in the event of any changes to ERISA-required provisions or material changes to plan information and benefits
- Provide distribution guidelines for Wrap SPDs

SUPPORT EMPLOYEE BENEFITS AND HR NEEDS

- Be available to respond to questions regarding the plan, claims and eligibility
- Keep clients ahead of the curve by notifying them of changes to the law regarding issues that will directly impact their businesses
- Provide HR and benefits monthly newsletter and online HR library
- Provide summary of major required health plan notices
- Provide customer support throughout the plan year related to matters such as enrollment changes, claims and insurance I.D. cards
- Provide support when COBRA issues come up (or mini-COBRA needs, depending on your state)


HELP WITH OPEN ENROLLMENT ISSUES

- Provide support at open enrollment time, including explaining benefit choices and assisting enrollment

FACILITATE RENEWAL AND ELIGIBILITY VERIFICATION

- Provide explanation of renewal
- Design plan alternatives in line with budget and priorities

PRODUCT AVAILABILITY

- Group-Health, Life, Medicare, Short Term Medical, Disability, Health Savings Accounts, Travel Insurance, Long Term Care, Cancer, Critical Illness, FSA, HRA, COBRA, POP Plans, Worksite/Voluntary benefits, Benefit Administration, Payroll Solutions
 - Individual-Health, Life, Medicare, Short Term Medical, Disability, Health Savings Accounts, Travel Insurance, Long Term Care, Cancer, Critical Illness
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Mission Statement

The mission of Group Insurance, Incorporated (GII) is to deliver the finest products and services relative to the employee benefit needs of our clients and the brokers who serve them. Attention to details including unique needs, management philosophy, compliance issues, and maximizing value enable us to build continuing personal relationships with the clients and employees we serve.

