

Wealth Protection Organization

- › What differentiates us from the competition is our unparalleled level of support and services. Plus, we thoroughly understand the benefits world and what's important in today's ever evolving marketplace. Our experts remain ever-vigilant in evaluating the most cutting edge products and leading vendors to offer you the best solutions for every unique need.
- › We think of our clients as our partners. Their success is our success. As a client, you will have access to all of the necessary tools and resources you need to effectively manage your HR responsibilities and keep your employees happy. We're there for you and your employees every step of the way.



Unparalleled Level of Support

Our reputation for the way we conduct business, along with our partnerships, has allowed us the opportunity to develop close relationships with all of the major insurance carriers and leading industry vendors.



This gives us the unique advantage of:

- › Dedicated Carrier Support
- › Exceptional Customer Service
- › Faster Turnaround Times
- › Access to Cutting Edge Products

Large Group Support Services

Our Team will be there behind the scenes, and onsite, to assist you in every way we can:

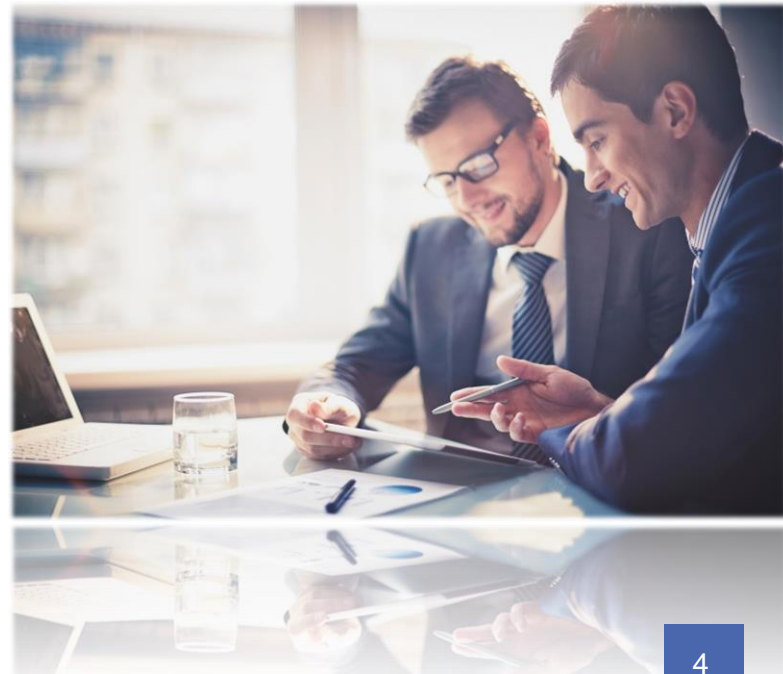
- › Marketing, spreadsheeting, underwriting, final presentations and binders using our format or yours
- › Vendor due diligence
- › Hold expert enrollment/educational meetings (face-to-face and/or Virtual), and prepare employee communications including detailed enrollment kits with more member information than what the carriers provide
- › Billing reconciliation and regular claim analysis and review
- › Obtain or produce SBC's, review for accuracy and distribute
- › Claims advocacy and dispute resolution through our dedicated claims support team
- › Reporting and industry benchmarking
- › Strategic and annual planning including healthcare reform consulting
- › Wellness initiatives and disease management programs
- › Renewal process management (medical and ancillary carriers review our large renewal blocks on a monthly basis, we leverage our book size for most desirable outcomes)
- › Full ERISA Compliance support services
- › Access to full library of ThinkHR, a human resources virtual library covering a variety of HR topics



Small Group Support Services

Our Team will be there behind the scenes, and onsite, to assist you in every way we can:

- › Process new business and renewals (utilize available carrier portals for faster install)
- › Hold expert enrollment/educational meetings (face-to-face and/or Virtual)
- › Prepare customized employee communications (electronic and/or print versions)
- › Provide new hire training and ongoing support
- › Enrollment, term and change processing (real time transactions when available)
- › Claims advocacy and dispute resolution through our dedicated claims support team
- › Obtain or produce SBC's, review for accuracy and distribute
- › Billing reconciliation
- › Access to PEO's through exclusive partnerships
- › ERISA Compliance support services



Brokers are ready for online enrollment



Simplify Enrollment

Save time during open enrollment and ongoing management by eliminating paper forms, reducing errors, and creating digital employee files for you and your groups.



Increase Engagement

Deepen your relationships with your groups by easily adding new lines of coverage, integrating benefits with their payroll provider and other HR services, and regularly promoting your solution.



Gain Visibility

Stay on top of enrollment status, access group information 24/7 and support your groups year round.

Technology

easecentral

EaseCentral is an easy but powerful way to provide a total solution for today's market that competes with 'Technology Brokers', payroll vendors, PEOs and others.

EaseCentral provides brokers of any size with the ability to provide a modern suite of employer services to any sized employer.

EaseCentral is a broker and GA-centric solution.

Why Should Brokers Enroll With EaseCentral?

- Reduce time and costs of paper administration
- Quick setup
- Download completed, accurate enrollment
- Real time reports and enrollment dashboards
- Access to a marketplace of services to grow revenue
- Carrier integrations to eliminate enrollment forms and speed up approvals

The screenshot shows the EaseCentral Medical Plan enrollment interface for Bill Belichick. The interface is divided into several sections:

- Left Sidebar:** Contains navigation links for Profile, Dependents, Contacts, Benefits (highlighted), Documents, and HRIS.
- Medical Plan Section:** Features a graphic showing a cartoon character with a piggy bank and text indicating a "High-Deductible Health Plan (HDHP) and Health Savings Account (HSA)" with a "\$50 x 12 = \$600 Saved!" calculation. Below this, it states "We have 1 new plan this year. Please review the plan details and resource documents for each plan option below for more information."
- Plan Selection:** A table titled "Choose your Medical plan" with columns for Plan, Cost Per Pay Period, and Details. The selected plan is "Anthem 2000 Select Network" with a cost of \$599.56.
- Right Sidebar:** Contains a "Benefit Summary" section with details for the Health Savings Account, Short Term Disability, and Voluntary Life/AD&D.

Why Should Employers Enroll With EaseCentral?

Employees

- Better understand their benefits
- No more confusing forms
- Access to helpful resources like provider search and SBCs
- 24/7 access to benefit information

HR Admins

- Easier and more secure than paper
- Real-time enroll progress visibility
- Offer employees a central location for HR
- Integrations with Payroll and other services

Value Added Services

Benefits Overview and Custom Branded Materials

Our in-house marketing team will create a comprehensive, professionally designed interactive benefits overview package for your clients. When presented to employees, a well-structured overview will support their Human Resources department in proactively answering questions and demonstrate value to both current and prospective employees.

We have several templates to choose from and can customize further based on individual needs.



We can also provide any additional custom branded materials that will assist you and your clients in a successful partnership.

Just ask, we are happy to help with any request.

Value Added Services

Overcome Health Care Reform

Understanding the many nuances of healthcare reform legislation following the passage of the Patient Protection and Affordable Care Act (PPACA) can be quite challenging and now there is even more confusion with uncertainty of what's to come with the new administration.

- ✓ Does my benefits package provide minimum essential coverage and minimum value?
- ✓ Does my benefits package meet affordability guidelines?
- ✓ Am I offering my benefits package to all eligible employees?
- ✓ Are we subject to “play or pay” fines?

These are just some of the complex issues that need to be addressed by you and your clients, while still trying to achieve your business objectives. With healthcare mandates in constant flux in an uncertain market, PGP is here as your partner and compliance expert, to help ease the burden. Our team of advisors will work with you and your clients to minimize the risk of noncompliance and educate you on the impact of healthcare regulations. We will proactively keep you informed as laws and requirements change.



We are excited to help you navigate and unravel all the elements of Health Care Reform.

- › Expert Consulting
- › Affordability Testing
- › Compliance Partnerships
- › Reform Checklists & Summaries

Value Added Services

Professional Employer Organization (PEO)

What is a PEO?

A Professional Employer Organization (PEO) is a vendor that allows small to mid-size businesses the opportunity to outsource human resources management and benefits administration as well as deliver an array of human resources services through a “co-employment” model. Under the co-employment concept, the vendor is essentially forming one large conglomerate consisting of all its clients’ employees.

Why PEO?

A co-employment relationship means you are sharing certain risks and responsibilities with the vendor. So you are not alone when facing the threat from changes to laws and regulations and other compliance mandates. These economies of scale also allow for reduced health and workers comp insurance premiums as well as state unemployment tax rates.

A PEO provides small and medium sized businesses with a comprehensive, integrated solution helping them to:

- › Increase Productivity
- › Attract and Retain High Performance Employees
- › Reduce Liability and Risk
- › Outsource Administrative Burdens
- › Focus on Core Business



Since the regulatory environment shows no signs of slowing down, HR issues that aren’t managed properly can put businesses at a heightened risk of lawsuits, fines and penalties. By leveraging a PEO, your clients can get in front of it all and focus valuable time on revenue generating responsibilities, worry-free.



We have preferential relationships with a vast array of PEO’s to meet your specific needs.



TOGETHER



WE CAN

Value Added Services

Additional Human Resources and Compliance Support Services

- › Simple management of FSA and HRA accounts through our TPA partners
- › 5500 Reporting and Disclosure
- › Cobra Services
- › ERISA document preparation and DOL compliance
- › Legal Help Desk
- › Wellness Solutions



We are always on the lookout for new and innovative solutions that will help our broker partners and their clients achieve success.

Value Added Services

Medical Benchmarking

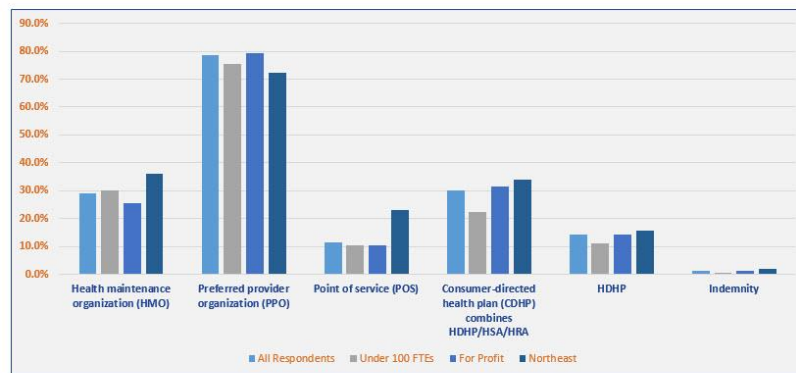
To help in the decision making process we've compiled extensive medical benchmarking data into easy-to-read graphs covering 100's of commonly asked questions.

Graphs are customizable by company size, company type, and region.

QUESTION:

What type of medical plans are offered? Check all that apply:

CATEGORY	Health maintenance organization (HMO)	Preferred provider organization (PPO)	Point of service (POS)	Consumer-directed health plan (CDHP) combines HDHP/HSA/HRA	HDHP	Indemnity
All Respondents	29.2%	78.7%	11.3%	30.2%	14.1%	1.1%
Under 100 FTEs	30.2%	75.6%	10.4%	22.5%	11.1%	0.4%
For Profit	25.5%	79.5%	10.3%	31.4%	14.4%	1.2%
Northeast	35.9%	72.4%	23.0%	33.9%	15.6%	2.0%



*Resource: Arthur J. Gallagher 2017 National Benefits Survey

Topics Covered Include:

- Medical
- Wellness
- Compensation & Benefit Costs
- Strategic Communications
- Healthcare Cost Containment
- Spending Accounts
- Rx Coverage
- Leaves & Disability
- Volume
- Dental
- Life

Value Added Services

Medicare

With 10,000 Americans turning 65 everyday, our Medicare has quickly become a valuable resource in today's benefits world. Our team of experts will help you and your clients navigate the unique products and questions about Medicare and Medicare Supplements.

We can help with:

- › Expert Medicare supplement, Advantage, and Part D comparisons with current health plan coverage for Medicare-eligible employees
- › Complete support in the sales process including guiding members to the most appropriate product upon reviewing a members medical and Rx needs, rating, installing and servicing.❖
- › Group Medicare options for situations where there is a group of Medicare eligible retirees



Our Commitment to You

We will continue to provide the exceptional service we are known for throughout the industry and maintain the extremely favorable relationships we have developed with all of the major insurance carriers.

The carriers we work with provide dedicated contacts and resources for our clients:

- › Aetna
- › AmeriHealth
- › Cigna
- › EmblemHealth
- › Empire
- › Guardian
- › Healthfirst
- › Hartford
- › Horizon
- › Lincoln Life
- › Nippon
- › Oscar
- › Oxford/
UnitedHealthcare
- › Principal
- › Many PEO's
- › MetLife
- › Mutual of Omaha
- › And More...

- ✓ Dedicated Support
- ✓ Superior Service
- ✓ Industry Expertise
- ✓ Innovative Products
- ✓ Tailored Marketing
- ✓ Strategic Planning
- ✓ Winning Leadership

