

# What does your broker do for you?

	<u>Your Current Broker</u>	<u>Crawford Advisors</u>
<b>Enrollment Services</b> - Web Enrollment      - Carrier Transmissions - HR Reporting        - Provider Links	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Human Resources Support</b> - Claims utilization analysis and predictive modeling - Dedicated client services team provides ongoing assistance - Onsite Education meetings for Open Enrollment - Daily benefits consulting - Resource for industry norms and external information - Vendor management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Total Absence Management</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Benefits Communications</b> - Benefits Guides - New hire benefit enrollment kits - Open Enrollment advertising	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>COBRA</b> - Notification management - Termination Procedures - Eligibility - Options Program - Monthly Billing	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Compliance</b> - Initial/ongoing review of current plan documents and summary plan document - Assistance with COBRA, HIPAA, FMLA, ERISA, TEFRA/DEFRA, Section 125, Section 105(h), Section 79, Section 152 - 5500 filing - Summary annual reports	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Flexible Spending Accounts Administration</b> - Health Care            - Claims review - Dependent Care      - Check issuance - Parking                 - Debit card	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Premium Administration/Calculation</b> - Consolidated electronic or paper billing - COB Reporting information - Payroll deduction reporting - Direct electronic connection to carriers - Aggregate tracking	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Employee Service Center</b> - Liaison between HR department and carrier - Assist employees with benefit questions and claims inquiries - Liaison between employees and carrier - Employee benefit hotline during open enrollment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Predictive Modeling Questionnaire</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Claims Reporting and Predictive Modeling</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>International Solutions</b> - Local Risk Assessments - Country Analysis - Design & Marketing - Implementation & Ongoing Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>