



Trumark Health Account Services Division

BenefitMall



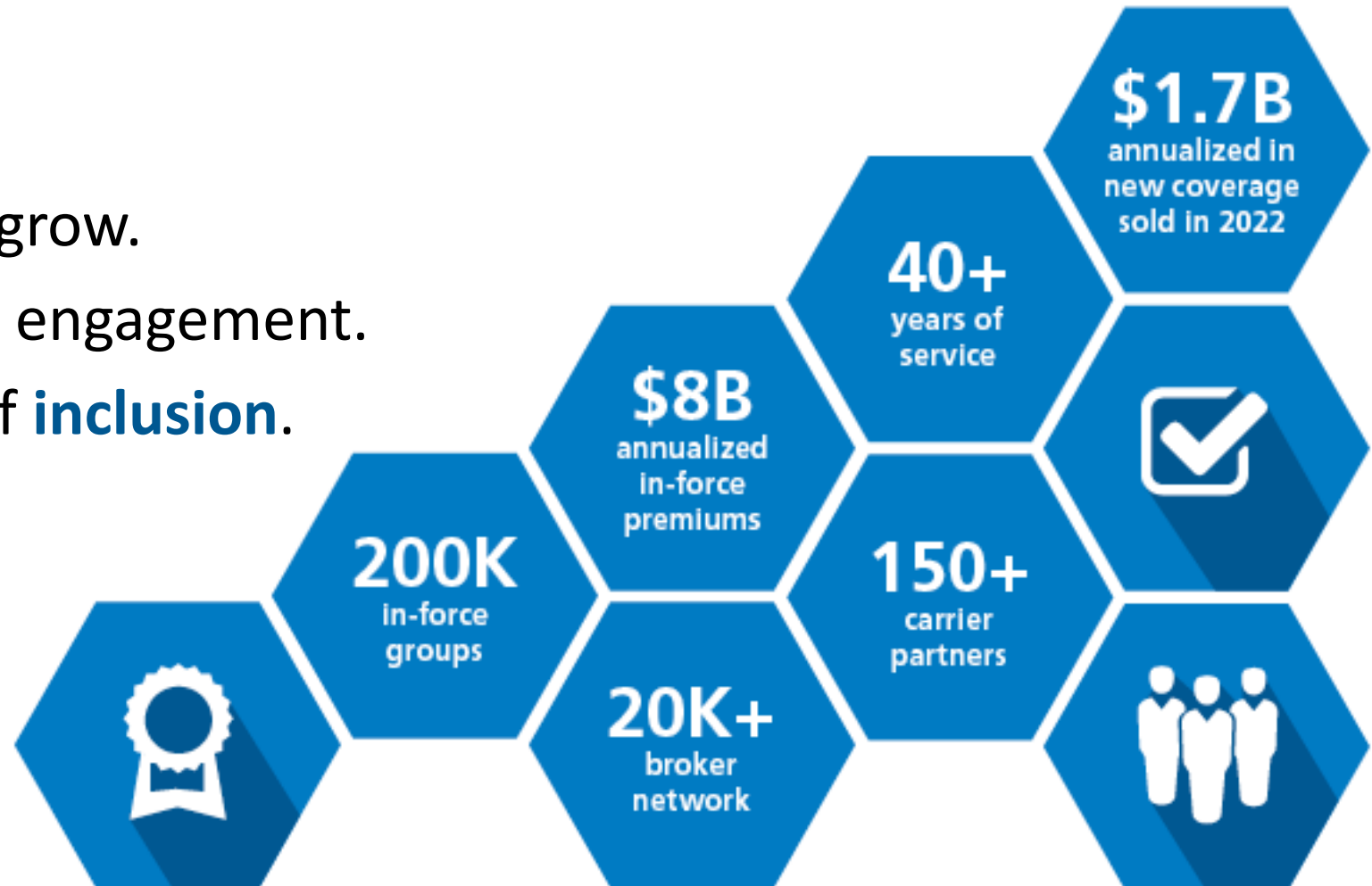
- Headquartered in Dallas, Texas, BenefitMall is the largest employee benefits General Agency in the U.S.
- For more than 40 years, we have proudly offered a premier carrier portfolio of more than 150 carrier partners.
- We serve more than 200,000 small- and medium-sized businesses nationwide through a network of 20,000 insurance brokers.

Mission:

To provide the fastest, easiest, and most trusted benefits selling experience.

BENEFITMALL'S CORE VALUES

- **Collaborate** to win.
- **Innovate** to **simplify**.
- Have the **courage** to grow.
- Earn **trust** with every engagement.
- Co-create a culture of **inclusion**.



BenefitMall's Different Divisions

General Agency (GA)

- Provides **BROKER** support
- **BROKER** remains customer-facing
- Provides quoting tools, technology, and support to **BROKER**
- **BROKER** provides broker services to clients
- **BROKER** places new business

Account Services Division (ASD)

- Provides **CLIENT** support
- **ASD** becomes customer-facing
- BenefitMall GA provides quoting tools, technology, and support to **ASD**
- **ASD** provides broker services to clients
- **ASD** can place referral business

Account Services Division (ASD)



- Partnership to manage clients defined by you
- Co-broker arrangement to generate guaranteed margin and contingent commission without staffing
- BenefitMall handles the entire spectrum of account management

BenefitMall's Account Services Division (ASD)



Started in 2010 to expand BenefitMall's services to the employer-level



Performs all broker functions except for prospecting



107 dedicated ASD employees utilize GA resources and staff, but not restricted by the GA footprint



Currently partners with 12 of the 13 largest insurance brokerages



Manages 7000+ clients in 48 states



Placed over 50,000 members in 2022

Benefiting from an ASD Partnership

Firms can increase profitability

- Firms without dedicated small business resources generate a higher margin by partnering with BenefitMall than they do when they manage the book themselves

Firms can add help without adding headcount

- Free up Account Managers to reallocate to more profitable accounts

Firms will improve client retention by redeploying staff

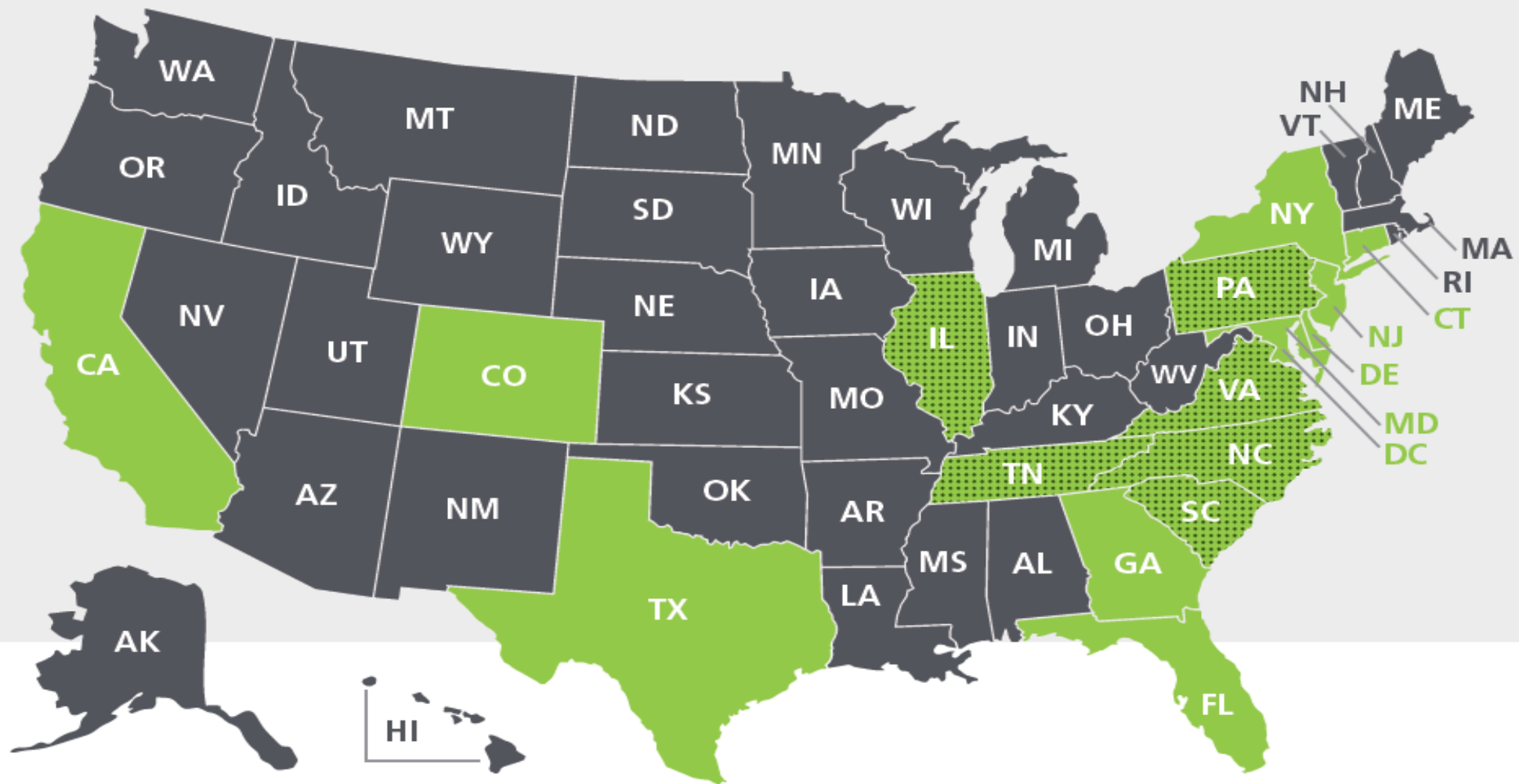
- COVID legislation has created an unexpected workload burden to an already strained account management staff

Firms will win more new business by creating account management capacity

- Capability to create capacity for new business acquisition

Small clients will have a better customer experience

- Implementing a segmentation strategy will provide the right people, the right tools, and the right technology for small market clients



■ CRQS Quoting Tool Availability

■ Limitations Apply

VA (No Anthem)

PA (No UPMC)

IL (no UHC)

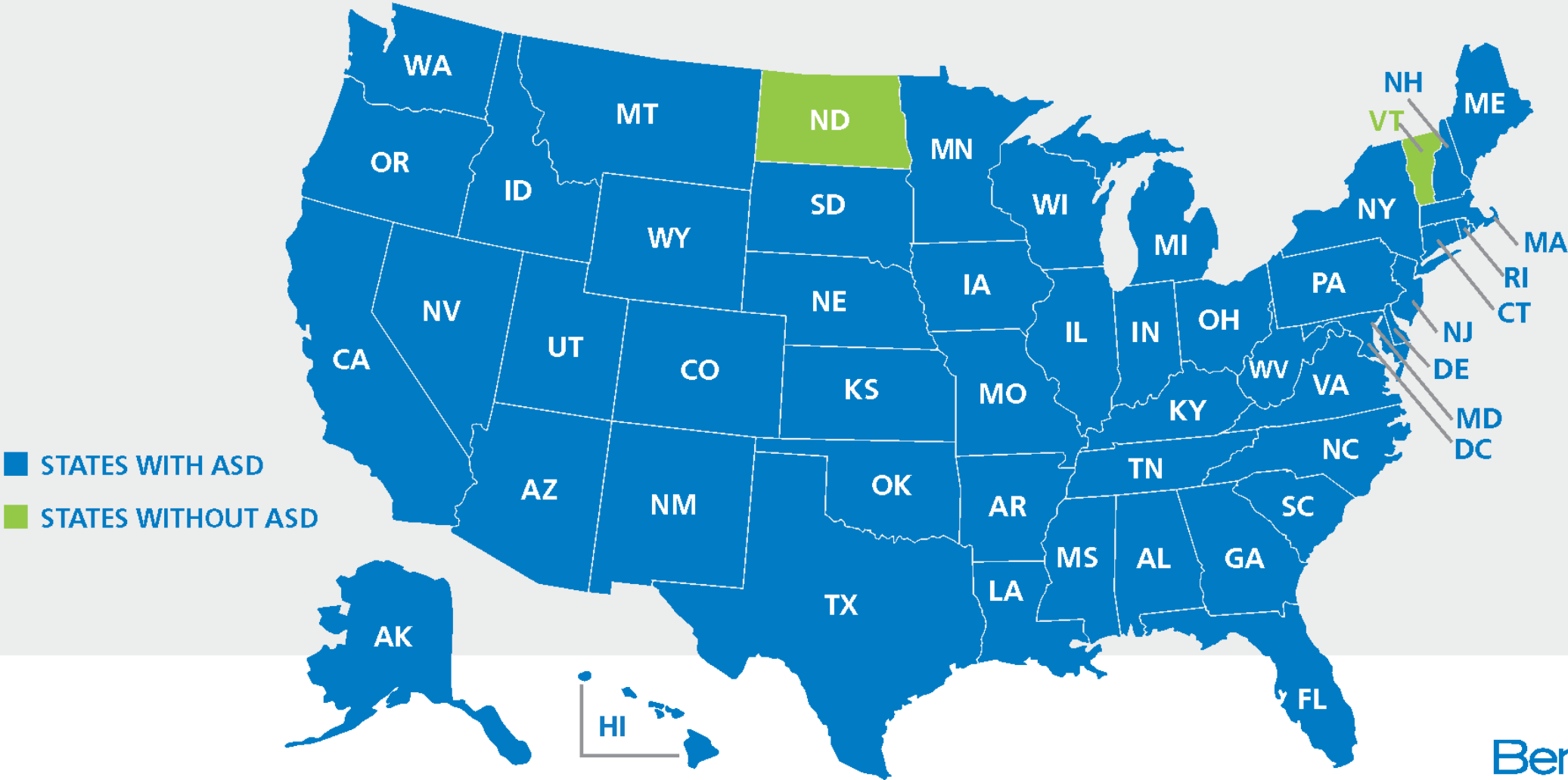
NC (Aetna AFA only)

SC (Aetna AFA only)

TN (Aetna AFA and Cigna+Oscar only)

BenefitMall
NEXT GENERATION BROKER SERVICES

Account Services Division | *Product Availability*



Clients are assigned a dedicated team consisting of five employees:

- **Account Executive** – Manages employer relationship, makes renewal recommendations, conducts open enrollment meetings, builds long-term strategic plan.
- **Account Manager** – Customer-facing to assist employer with administration of the plan, onboarding, plan maintenance, communication, and supports the Account Executive.
- **Customer Service Representative** – Provides daily administration services to employees for support with claims issues, plan questions, qualifying events, network questions, and lost ID cards. Provides employer support for eligibility and billing issues.
- **New Business Analyst** – Non-customer facing role to support our internal team from the sale/renewal through implementation.
- **Sales Administrative Assistant** – Non-customer facing role to support our internal team with pre-sale/pre-renewal functions.

HOW TO | Refer a Potential Customer to BenefitMall?

To introduce a potential client to BenefitMall, email referrals@benefitmall.com. At a minimum, please include the following:

- ✓ Group name
- ✓ Group email address
- ✓ Group contact
- ✓ Phone number



ASD Staffing Model

Clients are assigned a dedicated team consisting of five employees:

- **Account Executive** – Manages employer relationship, makes renewal recommendations, conducts open enrollment meetings, builds long-term strategic plan.
- **Account Manager** – Customer-facing to assist employer with administration of the plan, onboarding, plan maintenance, communication, and supports the Account Executive.
- **Customer Service Representative** – Provides daily administration services to employees for support with claims issues, plan questions, qualifying events, network questions, and lost ID cards. Provides employer support for eligibility and billing issues.
- **New Business Analyst** – Non-customer facing role to support our internal team from the sale/renewal through implementation.
- **Sales Administrative Assistant** – Non-customer facing role to support our internal team with pre-sale/pre-renewal functions.

Referral Management Support

- Broker-partners establish a relationship with an opportunity
- A Referral Management Specialist is assigned based on company location and will contact the referral within two business days
- A summary will be sent to broker-partner to update agency management system
- Reporting will be provided quarterly on lead volume, close ratio, placed revenue, and total premium
- Targeted to opportunities with 5 or more employees

HOW TO | Refer a Potential Customer to BenefitMall?

To introduce a potential client to BenefitMall, email **referrals@benefitmall.com**. At a minimum, please include the following:

- | | |
|-----------------|-----------------------|
| ✓ Group name | ✓ Group email address |
| ✓ Group contact | ✓ Phone number |



New Business Referral RFP

Contacts:

Send your referral request and member-level census to:
referrals@benefitmall.com

Broker Information

☐ Small Group Market (1-50) ☐ Middle Group Market (51-99) ☐ Large Group Market (100+)
☐ Composite Rate Quote ☐ Age Rate Quote

Broker / Agency: Trumark Health Phone: _____

Return Quotes to: _____ Email: _____

Company Name: _____ Years in Business: _____

Corporate Address: _____ Addtl Work Site ZIPs: _____

Nature of Business or SIC: _____

Do you want BenefitMall to contact you before we contact the group directly? ☐ Yes ☐ No

Requested Effective Date Month: _____ Year: _____

Employee Data Include FT, PT & Seasonal

FT EEs: _____ PT EEs: _____ Eligible EEs: _____ COBRA: _____ # Electing: _____

Current Carrier

Medical: _____ Original Eff Date: _____

Dental: _____ Vision: _____

LIFE: _____ STD: _____

LTD: _____ HRA/GAP/FSA/HSA: _____

Other: _____

Claims Data ☐ Attached ☐ Not Attached

Member Level Census is required for all requests

DOWNLOAD THE CENSUS MANAGEMENT TEMPLATE

Plan and Carrier Selection – Request plan info to quote below

Benefit Platform:

☐ Fully Insured
☐ Level Funded
☐ Base ☐ Underwritten ☐ Commissions PEPM
☐ MEC
☐ Self Funded

Requested Plan Description: _____

Ancillary:

☐ Dental ☐ ER Paid ☐ Voluntary ☐
☐ Vision ☐ ER Paid ☐ Voluntary ☐
☐ Life ☐ ER Paid ☐ Voluntary ☐
☐ STD / LTD ☐ ER Paid ☐ Voluntary ☐

☐ Quote Delivery Type: ☐ Excel ☐ PDF ☐ CRQS ☐ Carrier

*Please be advised that some quotes may not be available in Excel

Notes

Employee Benefit Solutions for Small Business Clients

Why introduce BenefitMall to your small business clients?

Benefits are complex, and evolving regulations are complicated. Business owners need the right partner to help navigate the insurance market to find the best value for their employees.

Providing benefits helps employee recruitment and retention, creates a positive work culture, and provides tax advantages to employers. BenefitMall provides the tools and technology, HR and administrative support, and insurance expertise to help meet the demands of running a business.

Turn to BenefitMall for your benefits needs

BenefitMall will help you and your clients find solutions for their needs. We offer comprehensive solutions for all-size clients, including startups, spin-offs, subsidiaries, and related companies.

Plus we can help you:

- Increase profitability
- Improve retention of larger clients
- Create staff capacity to win new business
- Provide a better customer experience

ADVANTAGES INCLUDE

- ✓ Dedicated account management team
- ✓ Customer service team to handle adds/deletes and employee questions
- ✓ Access to all competitive products, including level-funded alternatives
- ✓ Proven model with 90%+ client retention
- ✓ Manage all compliance requirements, including mandatory notifications
- ✓ Access to benefits administration through Ease at no cost
- ✓ Access to employment law assistance

HOW TO | Refer a Potential Customer to BenefitMall?

To introduce a potential client (with 5+ enrolled medical employees) to BenefitMall, email referrals@benefitmall.com. At a minimum, please include the following:

- ✓ Group name
- ✓ Group address
- ✓ Phone number
- ✓ Group contact
- ✓ Group email address



PRESENTING

BenefitMall NEXT GENERATION BROKER SERVICES

LARGEST GENERAL AGENCY

- Headquartered in Dallas, Texas, BenefitMall is the largest national General Agency.
- For more than 40 years, we have proudly offered a premier carrier portfolio of more than 125 carrier partners.
- We serve more than 200,000 small and medium-sized businesses nationwide through a network of 20,000 insurance brokers.
- BenefitMall's employees are a dedicated team of experts with local market knowledge throughout an unparalleled nationwide network of office locations supporting retail agencies, brokers, and SMB clients.

- With a dedicated focus on the broker community, BenefitMall leverages innovative technology backed by our human expertise to provide the very best in broker services nationwide.
- Through our network of brokers and carriers, we deliver efficient, secure, digital benefits solutions.
- Our ultimate goal is to empower each broker partner to maximize their full potential and grow their business.



DIGITAL TECHNOLOGY

AGENCY WORKSPACE

With Agency Workspace, brokers can easily grow and manage their BenefitMall book of business, all from a single, secure location. It provides instant access to the information, tools, and resources you need to empower your agency to succeed. You can expect to successfully run the entire quote to enrollment process, track commissions and rewards, and simply navigate each available tool.

CRQS

Available exclusively to our brokers, CRQS is a powerful, proprietary, online quoting tool that features multiple lines of coverage including medical, dental, vision, life, and disability plans – making it easy to find the right plan for your clients. With multi-carrier plan search, enhanced proposal capabilities and more, CRQS will streamline quoting for your book of business. Our advanced technology gives you more time to focus on what's important: your clients.

ONLINE ENROLLMENT

BenefitMall's Online Enrollment is far from ordinary. Consult with your client, select the desired plans and let us take it from there. Our Online Enrollment platform gives you a 360 degree view into your quoting and enrollment experience ensuring transparent service, and accurate and timely submission to carriers. Plus, Online Enrollment is the digital enrollment you and your clients need and it's accessible anywhere – even from a mobile phone.

DIGITAL SUPPORT

In addition to our award-winning technology, BenefitMall is excited to provide you with best-in-class service through our Digital Support Team – created especially for you.

The Digital Support Team is available to advise and assist you with:

- New Broker Registration
- Demo of Available Broker Tools
- Agency Workspace, Online Enrollment, and CRQS Product Questions
- Available Training and Resources

OPTIMIZING TECHNOLOGY TOGETHER

Manage every aspect of your BenefitMall business in a single, efficient, secure space.



+ THE HUMAN FACTOR

GENERAL AGENCY SERVICES

Today, brokers are responsible for advising on a variety of employer services. With BenefitMall, General Agency services are at the core of what we offer:

- Online Quoting & Side-by-side Proposals
- New Enrollments & Carrier Approval
- Post-enrollment Assistance
- Renewal Assistance
- Educational Services & Compliance Support



HUMAN FACTOR

Leveraging digital technology backed by human expertise to provide you best in class service.

CARRIER PARTNERSHIPS

Help your clients choose from a variety of products, hundreds of plans and services from numerous reputable carriers and partners.

MEDICAL

- Small
- Large
- Individual
- Senior
- Self-Funded

NON-MEDICAL

- Dental
- Life
- Vision
- Disability
- Long Term Care

VOLUNTARY/WORKSITE

- Critical Illness
- Hospital Indemnity
- Accident
- Cancer
- Disability

ADDITIONAL PRODUCTS

- TeleHealth
- Legal
- Identity Theft
- Pet
- EARWELLNESS
- FSA/HRA/COBRA
- International
- Executive Plans

COMPLIANCE & EDUCATIONAL SERVICES

BenefitMall helps businesses make sense of healthcare reform and federal and state regulations, from understanding the impact to staying compliant. With tools, advice and reports from BenefitMall, employers can develop strategies and stay on track.

Compliance training is a vital component for brokers. BenefitMall offers dedicated resources to stay abreast of changing legislation, and educates brokers through webinars, in-person seminars, resource guides, and more.

- allCompliance
- HealthcareExchange.com
- ACA Hotline
- Compliance Education

SENIOR & INDIVIDUAL

The Consumer Products Division supports brokers nationwide with coverage for individuals, seniors, and short-term medical. Brokers receive:

- Guidance for Medicare
- Carrier Contracting
- Quoting Tools

SELF-FUNDED

BenefitMall is a leader in the alternative-funded marketplace and have valuable, established relationships with major carriers in the self-funded market.

ACCOUNT SERVICES DIVISION

The BenefitMall Account Services Division (ASD) provides strategic advisor services and support for the entire continuum of your client's needs. As an extension of our partner's business and our commitment, we provide:

- Account Management
- Renewal Services & Reporting
- Customer Service for both Agency/Broker and Client Constituents

THIRD-PARTY ADMINISTRATION

With our Third-Party Administration (TPA) billing and enrollment services in the Mid-Atlantic market, BenefitMall supplies employers with the tools and data needed to make necessary decisions to design a plan that allows easier management of costs, while securing employee data.

BenefitMall
NEXT GENERATION BROKER SERVICES



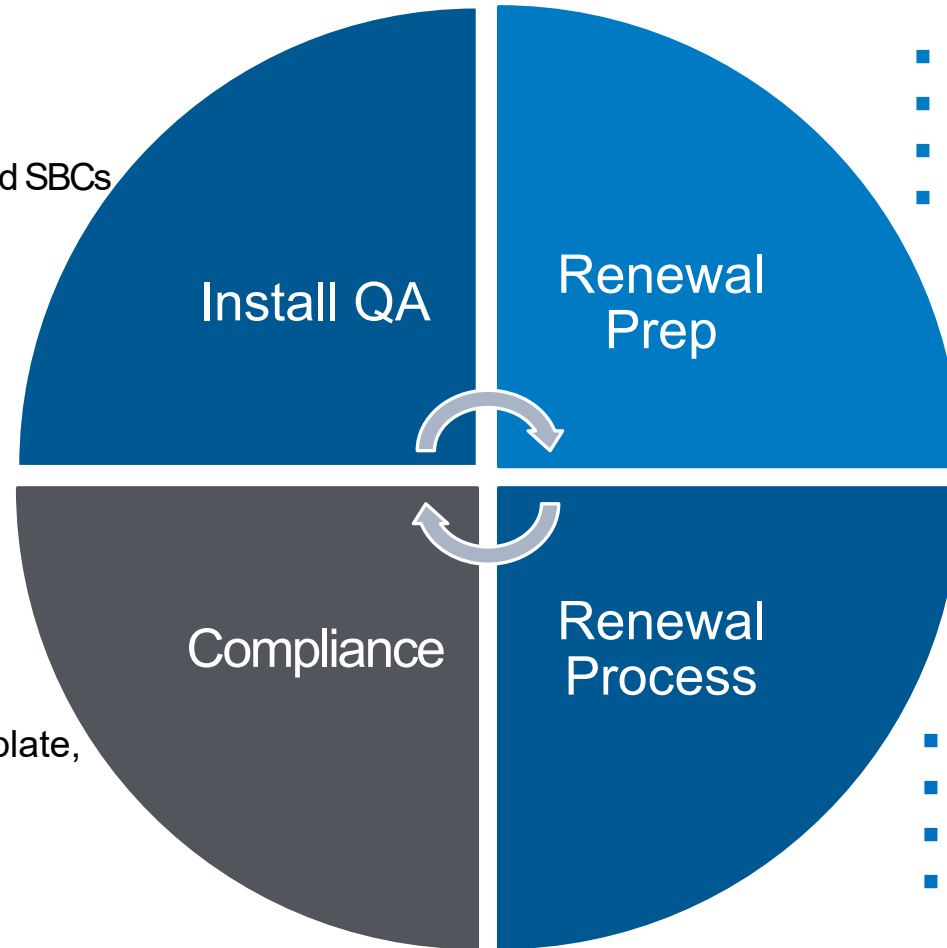
TRUMARK HEALTH

BenefitMall
ACCOUNT SERVICES DIVISION

Renewal Task Management

- Finalize contribution analysis
- Proof and manage release of ID cards
- Audit first month's bill
- Request & approve benefit summaries and SBCs
- Review & deliver policy booklets

- ERISA SPD
- Section 125
- SBC distribution
- Prepare and distribute required annual notices
- Medicare Part D credibility advice, template, and reminder
- Verify COBRA/state continuation
- Verify local and state mandates



- Pre-renewal strategy meeting with client
- Prepare and deliver RFPs
- Request renewal report/accumulator file
- Request renewal packet

- Renewal presentation & recommendations
- Develop open enrollment communications
- Conduct open enrollment meetings
- Prepare implementation paperwork

Renewal Marketing Timeline

AE Outreach to Start the Renewal Process:

- Plan satisfaction
- Carrier satisfaction
- Budget
- Market trends
- Ancillary discussion
- Ben admin
- Reiterate value prop
- Updated census request

90 Days

Renewal Marketing:

- Quote every medical renewal, regardless of +/-
- Spreadsheet competitive options
- Note non-competitive carriers
- Attach comparison spreadsheet
- Address level-funding

60 Days

Account Rounding:

- Quote medical for ancillary-only clients
- Consolidate renewal dates when possible
- Offer voluntary dental plan
- Offer \$25k employer paid life
- Offer 12/12/24 vol vision
- Request census for disability
- Gap products
- Worksite

30-45 Days

Confirmation:

- Renewal confirmation sent to non-responsive clients five business days before the effective date
- Send summary to broker-partners by the 5th of the month following effective date

15-30 Days

Customer Service SLAs

- Transitioning to queue model post-COVID for business continuity.
- E-mails sent to general inbox, automated reply with case number assigned, and routed to a customer service representative.
- Phone calls answered within 15 seconds. Unanswered calls temporarily roll to voicemail.
- Customer Service Representatives are supported by Account Coordinators for complex inquiries.
- All activity tracked in Salesforce.

Customer Service Representatives	TAT Target	Unit	% SLA Target
Emails			
Receipt Confirmation with record number	1	minute	99%
Assignment of Customer Service Rep	2	business hours from receipt	98%
Response to submitter	4	business hours from receipt	90%
Phone Calls			
Call Pick-Up	15	Seconds	85%
Voicemail response	2	business hours from receipt	90%
Issue Resolution			
Simple Inquiries	2	business hours from assignment	85%
Complex Inquiries	4	business days from assignment	95%
Resolve/escalate Non-carrier interaction inquiries	2	business hours from assignment	85%
Process eligibility change	8	business hours from assignment	98%
Escalation to Account Coordinator	1	business day	95%
Client follow-up for pending issues	Every other	business day	95%

The ASD Advantage



Complimentary employment law advice through FordHarrison & access to other compliance services, including distribution of annual notices



Complimentary benefits administration through Ease or Employee Navigator



Proven model with 93% client retention in 2022



Access to carriers in all markets



Take accounts back as they grow

Our success starts with you

Share	Share all pertinent information with the BenefitMall team
Assure	Assure clients that our partnership is an enhancement with additional value to improve the customer experience
Communicate	Communicate recommended transition approach for each client
Escalate	Escalate client or internal issues immediately
Trust	Trust the process and allow BenefitMall team to take the lead



BenefitMall[®]

NEXT GENERATION BROKER SERVICES

HOW TO | Refer a Potential Customer to BenefitMall?

To introduce a potential client to BenefitMall, email **referrals@benefitmall.com**. At a minimum, please include the following:

- ✓ Group name
- ✓ Group email address
- ✓ Group contact
- ✓ Phone number

