 **Menu of Agent Services**

***Reference Guide***

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**Completing the *Description of Services* on your compensation disclosure form:**

1. Use a simple description like the following example:
   1. **Brokerage services including (but not limited to) the selection, placement, enrollment, and servicing of all insurance products and services related to the health plan**.
2. Or utilize the menu of services listed below that would also align with any service agreement you may have with the client.

**Menu of Potential Services Provided by Agents:**

**Renewal Services.**

* Underwriting analysis of renewal
* Creating actuarial rates
* Claims analysis
* Interpret claims data and develop action plan
* Mid-year renewal
* Insurance carrier contract renewal
* Carrier evaluation
* Voluntary needs analysis and market study
* RFP creation
* Plan design modeling
* Ancillary lines of coverage renewal

**Strategic Services.**

* Employee questionnaire
* Creation of employee benefits strategic plan
* Benchmark plan design for comparison
* New employee administration
* Ongoing service with carrier

**Enrollment.**

* Electronic enrollment for employee plan selection
* Employee enrollment meetings
* Collection and review of enrollment materials
* Enrollment communication to carrier
* Retirement plan administration
* Enrollment communication campaign

**Employee Communication.**

* Employee newsletters
* Benefits education campaign
* Employee benefit statements
* Wellness campaign
* Social media consulting

**Compliance Resources.**

* Health Care Reform news and information
* Health Care Reform penalty modeling
* Information on compliance with federal and/or state laws including:
  + COBRA
  + HIPAA
  + FMLA
  + Internal Revenue Code Section 125
  + Medicare Part D
  + 6055 & 6056 Employer Reporting
  + Additional employment laws
* Summary Plan Description audit

**Human Resources.**

* Portal for employees to access HR/benefits information
* Time-off tracking
* Employee handbook
* Access to professional community
* Benchmark survey data
* HR library of forms