

The Value of Smart Partners™

Today's employers deliberate daily over issues ranging from employment law to fiduciary compliance and regulatory responsibilities, and other challenges. Benefit Advisors Network recognizes this and has developed a comprehensive suite of solutions. It includes the expertise for providing the necessary guidance required to stay compliant and to provide the highest value.

Solving problems, meeting tight deadlines, and answering difficult questions are just a few of the responsibilities that human resource executives and employers face each day. The benefit advisors who make up our network participate in training and education to stay current on changes in areas such as FASB, HIPAA and COBRA.



Why should I work with a Smart Partner™?

When you work with a member of Benefit Advisors Network, you benefit from the shared expertise of highly qualified benefit specialists, our Smart Partners™. From throughout the United States, each member is carefully selected, qualified and recognized as an expert in their marketplace.

By combining the "best of the best" resources and tools in benefit planning, communication and administration, Benefit Advisors Network has developed an unparalleled suite of services and tools known as Smart Services.

Smart Partners™ are local business owners, not merely staffers or executives of a national conglomerate. They have firsthand knowledge of your local economy and culture as well as the unique issues in your marketplace.

Can a Benefit Advisors Network Smart Partner™ cut through the "red tape"?

Because of its outstanding national reputation and strength, Benefit Advisors Network has unparalleled clout with carriers. Many of these carriers have established special "pipelines" to help our members work through service issues and cut "red tape". And, because our members are recognized as the "best of the best" in the country, many carriers honor their experience and expertise by providing them with direct access to underwriters. That means our members are better able to offer you even more creative plan designs, value pricing, and savings.

What is the benefit of working with a Smart Partner™?

Through their association with Benefit Advisors Network, Smart Partners™ provide their clients with unprecedented levels of access to the expertise, knowledge, strategies and proprietary tools from some of the most prestigious and progressive benefit firms in the United States.



What are some of the services that a Smart Partner™ provides?

Through collective resource sharing, Smart Partners™ provide world class services and solutions (Smart Services) to their clients.

These services include:

- **Smart COBRA** – Smart COBRA administers the continuation of group health coverage for qualified beneficiaries and handles it efficiently while maintaining compliance with all regulations.
- **Smart FSA** – Smart FSA helps your company maximize its compensation packages in order to attract and retain quality employees, and to do so cost effectively.
- **Smart Wellness** – Smart Wellness ensures that the administration of Population Health Management is as efficient and cost-effective as possible while freeing up your time and resources to focus on more strategic activities.
- **Smart Compliance** – Smart Compliance was developed to help your company avoid the many common pitfalls of health and welfare compliance that impact productivity and profit.
- **Smart Payroll** - Smart Payroll provides online payroll services and online human resources software with the ultimate in features and flexibility.
- **Access to Industry Leaders such as;**
 - Medical Director, Dr. David Rearick - specializing in wellness, population health management and claims analysis
 - Compliance Director, Peter Marathas, Esq. - specializing in ERISA and employment law
 - Pharmacy Director, Armand Dilanchian, R. Ph. - specializing in analysis of Rx claims and industry trends
- **Professionally Conducted Monthly Webinar Series** conducted for members and their clients
- **Compliance, Legislation and Trends Updates and Alerts** including a Compliance Guide that is updated at least annually
- **Benchmarking Report** – A Benefit Advisors Network branded compilation of Watson Wyatt and other studies
- **Resource Library consisting of:**
 - "Best of Breed" documents, resources and tools vetted through Benefit Advisors Network member committees
 - Regulatory compliance information and developments for HIPAA, ERISA and COBRA
 - Timely employer and employee communication materials
 - Health and wellness communication materials
 - Disease management communication materials
 - Electronic enrollment technology



Benefit Advisors
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Benefit Advisors Network is the premier, national
credentialed network of independent benefit advisory
& consulting companies.

Benefit Advisors Network delivers industry leading tools,
technology and expertise to member firms so they can deliver
optimum results to their employee benefit customers.

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