



YOUR CREATIVE SOLUTION TO  
INSURANCE BROKERAGE AND CUTTING  
EDGE EMPLOYEE BENEFITS



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[WWW.TOTALBENEFITSEVALUATION.COM](http://WWW.TOTALBENEFITSEVALUATION.COM)

## WE MARKET THE FOLLOWING PRODUCTS:

Group Benefits:  
Health Insurance  
International Plans  
Limited Health Insurance  
Dental Insurance  
Vision Insurance

### Group and Individual Voluntary Benefits:

Health Insurance  
International Plans  
Long Term Disability  
Short Term Disability  
Life Insurance  
Long Term Care  
Worksite

Voluntary Benefits

Financial Planning

Human Resources Outsourcing

Total Benefits is a high-level provider of group and individual insurance. We have local, regional and national relationships with health, dental, life, disability and vision providers allowing clients access and eliminating all service and administrative expenses.

We are a leader in developing and servicing all aspects of employee benefits. As your benefits consulting partner, we design, install and service all aspects of your employee benefits portfolio which meets the financial and human resources objective of your company.

Our goal is to create solutions in insurance brokerage and cutting edge Employee Benefits.

## SERVICES AND SOLUTIONS

Total Benefits' experienced Employee Benefits specialists actively identify strategies, products, and technologies that improve the quality and effectiveness of our clients' benefits programs.

We are committed to assisting our clients:

- Control employee benefits costs
- Reduce administrative workload
- Educate and train employees



## RESEARCH

We gather information and data related to your business financial goals, current employee benefits program, and your employee recruiting and retention.

## NEEDS ANALYSIS

We evaluate the information received and identify areas of the current benefits program that could be improved in order to maximize your investment and evolving needs of your employees.

## SOLUTION DESIGN

We structure a portfolio of strategies, services, products, and technologies that will improve the quality and effectiveness of the program on an on-going basis.

## IMPLEMENTATION

Our account executives and sales support coordinators take an active role in guiding the implementation of the program, including facilitation of employee communications and plan administration.

## RESULTS MEASUREMENT

Every renewal we assess the previous year's program and determine if the program performed to expectations. We incorporate these results in our renewal needs analysis.

Once we gather all the information, we approach the proper market to make sure that we stay competitive both financially and benefits wise.



## KNOWLEDGE & EXPERTISE

■ **Team-based service:** Total Benefits provides each client with a full team of specialists, each of whom has expertise with a specific benefits function.

■ **Day to day service:** We provide clients with a dedicated service team that assists in managing the benefits program and in coordinating access to an integration of our resources and tools.

■ **Consumer Driven Health Plans (CDHP):** We offer cutting edge knowledge on the latest programs in the industry by ensuring that our sales representatives are constantly trained in order to offer and install programs such as HRA and HSA options to match the needs of the corporation and employees.

■ **Renewal Analysis and negotiation:** Time sensitive renewal system and ensures that we will be able to benchmark against similar companies. We do this to ensure that we are staying competitive financially and benefits wise.

■ **Audit of claims and modeling process:** A quarterly thorough analysis of the programs utilization and the company's medical costs resulting in a report of how these costs can be best managed and contained.

■ **Employee benefits outsourcing:** Partnerships with firms that provide all aspects of outsourced benefits administration including employee leasing, section 125 and human resources consulting.

■ **Web-based enrollment and administration:** We have adopted a three level enrollment process that ensures that every eligible employee in the company is seen one on one. This provides employees with all the information needed in order to make an educated decision about their benefits.

■ **Employee benefits information:** Through creating a "benefits at a glance" brochure, each employee will know ahead of time all the benefits options the company offers. This facilitates not only a smooth open enrollment, but on-going knowledge for the employees.