

# GACS EMPLOYEE BENEFIT PROGRAM COMPARISON

The GACS Employee Benefit Program promise is to out-think and out-serve other risk management and insurance providers by creating solutions that you can depend on and solutions that are exactly right for you, your people and your business goals. The GACS Employee Benefit Program provides all of the services listed in this comparison for the same standard commissions you are paying your current agent or firm.

	GACS PROGRAM	OTHER AGENCY
<b>MARKETING and CONSULTING</b>		
Access to GACS Specific programs and plan designs with competitive rates	YES	
Use of Top-Rated Carriers and Companies (Aetna, MetLife, and HRH)	YES	
Start the renewal process early (120 days or earlier) to ensure a smooth Open Enrollment	YES	
Proven leverage tactics and strategies to optimize rate reductions	YES	
Employee contribution analysis, benchmarking & recommendations	YES	
National, Regional, Industry & Employee Size benchmarks on all benefits	YES	
Seminars on Market Trends, Underwriting, Alternative Funding and Carrier Performance	YES	
Employee Surveys (provider choice, satisfaction, benefit/cost tolerance & general feedback)	YES	
CPT and Provider Contract Analysis	YES	
<b>ADMINISTRATIVE SERVICES</b>		
Enrollment form processing and bill reconciliation services*	YES	
Employee On-Line Enrollment services and tools*	YES	
COBRA administration (including billing, collection, notification, and open enrollment)	YES	
Section 125 (Premium-Only-Plan) plan document, set up and maintenance	YES	
Flexible Spending Account set up and administration*	YES	
<b>COMPLIANCE</b>		
Legal Council on staff for updates and assistance with laws and regulations	YES	
HIPAA compliance training for your workforce (as required by law)	YES	
Seminars on Regulatory and Legislative Requirements	YES	
MyWave®, a web-based Human Resource Center	YES	

**Turn this page over to discover additional services and reasons to make the change to the GACS Employee Benefit Program.**



**Hunt Insurance Group, LLC / Willis HRH**  
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Our proactive philosophy sets us apart from our competitors and provides GACS Members with an efficient, innovative and cost effective approach to employee benefits planning.

	GACS PROGRAM	OTHER AGENCY
<b>EMPLOYEE COMMUNICATIONS</b>		
Create and supply customized employee benefits packets*	YES	
Create and supply customized Open Enrollment packets every year	YES	
Employee Benefit Statement, outlining the Employer's expense that is often hidden	YES	
Employee On-line Enrollment services and tools*	YES	
<b>CLIENT ADVOCACY and GACS MEMBER SERVICES CALL CENTER</b>		
ID cards and posters direct Employees to call GACS Member Services before calling HR	YES	
Call Center to ensure immediate attention when you or your employees call	YES	
Call Center staffed with Experts in resolving Claims and Administrative problems	YES	
Call Center is fully HIPAA compliant including signed Business Associates Agreements	YES	
All calls are audited by a supervisor for quality assurance	YES	
Dedicated Account Manager for more personal service and attention	YES	
Automated system tracks all service issues throughout the problem resolution cycle	YES	
Voice Response System for claim or service issues after hours	YES	
Client Surveys on Customer Service	YES	
<b>HEALTH AWARENESS PROGRAMS</b>		
Health Awareness Programs to encourage, track and manage employees to better health	YES	
Smoking Cessation Programs	YES	
Health Fairs*	YES	

\*These services require a minimum enrollment in the Employer's benefit program.

**Getting started is easy. You do not have to wait until your renewal. We are ready to start working today!**



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