

# 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 Administrator:  
**HUNT INSURANCE GROUP, LLC**

	<b>GACS PROGRAM</b>	<b>OTHER AGENCY</b>
<b>MARKETING and CONSULTING</b>		
Access to GACS Specific programs and plan designs with competitive rates	YES	
Use of Top-Rated Carriers and Companies	YES	
Start the renewal process early (90 days or earlier) to ensure a smooth 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	
Assist with enrollment meetings and employee communication materials	YES	
Market benefits, prepare RFPs or quotes for coverage, and provide renewal proposals	YES	
Analyze claims and report findings to employer, using customized reports like the Dashboard and Plan Advisor, including benchmarking	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	
Administer Section 125 (Premium-Only-Plan) plans, including required testing, document preparation, set up and maintenance	YES	
Flexible Spending Account set up and administration*	YES	
Invoice monthly consolidated premium billing for all GACS coverages, regardless of number of carriers	YES	
Reconcile premium billing with all carriers on your behalf	YES	
Maintain employee eligibility, notifying carriers via paper or electronic means; ensure data integrity through audits	YES	
Flexibility of design for employee benefits plans to meet member's individual needs	YES	
Various benefits available including: health, health reimbursement arrangements, defined contribution plans, COBRA/HIPAA administration, life, accidental death & dismemberment, dental, vision, disability, Section 125, and voluntary benefits	YES	
Benefits are available on an employer-paid or voluntary basis	YES	
Review and analyze all employee benefits policies to insure they meet your objectives	YES	
Adjudicate qualified benefits claims (FSAs and HRAs)	YES	
Coordinate claims appeals, case management, utilization review, and subrogation	YES	
Provide in-depth financial reporting, including cash flow analysis, for all self-funded clients	YES	
Invest reserve funds for all self-funded clients	YES	
File high-cost self-funded claims to excess carrier	YES	
Provide data to accountants and actuaries to confirm and maintain plan integrity	YES	
File Medicare Part D notifications to CMS, as well as all data and reports for employers electing subsidy reimbursements	YES	
<b>EMPLOYEE COMMUNICATIONS</b>		
Provide benefit booklets, ID cards, and periodic required notices to employees	YES	
Create and supply customized Enrollment packets for all employees every year	YES	
Establish online tools and enrollment of benefits using HRconnection® website*	YES	

TURN THIS PAGE OVER TO DISCOVER ADDITIONAL SERVICES AND REASONS TO MAKE THE CHANGE TO THE GACS EMPLOYEE BENEFIT PROGRAM.

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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. For additional information or to obtain a customized proposal, please contact the GACS Administrator:

**HUNT INSURANCE GROUP, LLC**  
**EMPLOYEE BENEFITS DEPARTMENT**  
**1-866-331-3961**



## CLIENT ADVOCACY and GACS MEMBER SERVICES CALL CENTER

	GACS PROGRAM	OTHER AGENCY
ID cards and direct Employees to call GACS Member Services before calling HR	YES	
Call Center to ensure prompt service 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	
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	
Client Surveys on Customer Service	YES	
Serve as a liaison between the client and all insurance companies/vendors	YES	
Monitor administrative processes and assist in the smooth resolution of elevated issues	YES	
Act as employee/employer advocate by answering inquiries from you and your employees regarding eligibility, benefits, and claims (resolution of on-going claims issues)	YES	

## HEALTH AWARENESS PROGRAMS

Health Awareness Programs to encourage, track and manage employees to better health	YES	
Smoking Cessation Programs	YES	
Health Fairs*	YES	

## COMPLIANCE

Legal Counsel on staff for updates and assistance with laws and regulations	YES	
Seminars on Regulatory and Legislative Requirements	YES	
Provide data, community bulletin board, and more through use of MyWave®, a web-based Human Resource Center	YES	
Provide notifications, alerts, and webinars from Willis professionals on timely topics, such as COBRA and HIPAA changes	YES	
Assist with or complete government filings as required	YES	
Maintain compliance with Georgia Statutes and Federal laws governing insurance and self-insurance	YES	

## NEW CAPABILITIES

Transfer of eligibility from paper to electronic format (if not currently electronic), saving time and possible errors	YES	
Creation of Willis Online website for increased communication, with file sharing, project calendar and action items	YES	
Connection to Willis self-service library, full of templates, customizable documents, and employee communication materials	YES	
Connection to Willis compliance handbook, full of HR and employee benefit plans information	YES	
Provide additional depth of experience with benefits attorneys, actuaries, and underwriters, often at no additional expense	YES	
Provide wellness templates, health risk assessments, toolkits, and guides	YES	
Provide discounts for Willis Rewards, the Biggest Loser League, Virtual Health Fair, and other wellness and disease management programs	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!**