

*finally*, an intelligent approach to employee benefits:  
**BALANCE COVERAGE AND COST**



BENEFIT *by* LINK, LLC  
THE RIGHT PLAN AT THE RIGHT PRICE™



## WE DELIVER PLANS THAT FIT, PERFECTLY.

In a rapidly **changing**, increasingly **complex & expensive** employee benefits marketplace... Benefit Link provides the **confidence** that you're getting the **most value** for your employee welfare benefit dollar.

- Are your employees paying for more insurance than they need?
- Are your employees truly getting the coverage that best meets their needs?
- Are your employee benefits an effective recruiting and retention tool for your company?
- Is chasing down a solid, cost-effective employee benefit program—from an ever-growing array of choices—taking up too much of your time?

With everything else you have to do to keep your business on track, managing the ever-shifting complexities of employee benefit plans is probably not the most effective use of your time. It certainly doesn't directly generate revenue for your company.

But with employee benefits as one of the largest expenses on your income statement, you know that *someone* has to do the required cost-benefit analysis, request and assess the competitive bids, implement the plans, and educate your employees.

### **Benefit Link—an intelligent, independent, integrated approach you can trust**

We are an employee welfare benefit management and consulting company that takes the work, worry and hassle out of choosing and implementing the program that's right for you and your employees—and both of your budgets. When you work with us, you take advantage of:

- ✓ An **intelligent** approach. We work with you to develop an employee benefit program that ensures that your workforce is

neither overinsured nor underinsured. Our focus on employee education fosters an appreciation for the benefits you provide.

- ✓ A business culture that supports **independent** advisors whose only loyalty is to your company and your employees.
- ✓ An **integrated** offering—from initial design through proactive, ongoing service.
- ✓ A **thorough and transparent process**. We have no exclusive or preferential ties to any single carrier. We submit requests for proposals to all carriers offering the types of benefit plans you specify, and we present the results from each of them.

### **Balance coverage and cost—to meet the needs of employees and employers**

We believe employee needs should drive the coverage elements of your program. But we are equally sensitive to the escalating cost of employee benefits. We work to balance both by designing plans that include:

- ✓ The **involvement of your employees**—providing tools to help them align their expectations with the realities of their personal needs and the associated costs of coverage.
- ✓ A **cost-effective focus**—we analyze your plans on an ongoing basis so that no opportunity—whether for cost savings or coverage adjustment—goes unnoticed.
- ✓ A **long-term partnership**—a continuous focus on adjusting to the changing needs of you and your employees.

*“We were in essence a start-up company with 40 employees when we outsourced our employee benefits to Benefit Link. In three and a half years, they’ve **seen us through a transition** to 340 employees working in five states.*

*Benefit Link is a **valuable resource**, helping us recognize the **changes** we needed to make and providing **expertise** about the insurance industry.*

*As an **independent procurer** of benefit products, they don’t steer us to any particular company, and we appreciate that.*

*Benefit Link **knows its business**; they’re **effective and responsive.**”*

—Tim Fournier, Chief Operating Officer  
Conifer Realty, LLC, Rochester, New York

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**Customized employee benefit programs**

**Medical Plans (regional and multi-state)**

- Fully Insured
- Minimum Premium
- Self-insured
- Health Reimbursement Accounts (HRAs)
- Health Savings Accounts (HSAs)

**Dental Insurance**

**Disability Insurance**

- Short-term (state mandated & enhanced)
- Long-term
- Supplemental

**Term Life Insurance**

- Basic
- Supplemental

**Various Supplemental Insurances**

**We can also provide:**

- Access and referrals for IRC Section 125 and cafeteria (flexible benefit) plans and retirement plans
  - Access and referrals to human resource consulting and audits
- .....

*“Before Benefit Link we found ourselves dealing with agents who had ties to a specific provider, so we weren’t getting objective information. Nor were we getting good follow-up service. Benefit Link is **not product-driven or provider-driven**. There is no tie to a particular insurance provider—they are what I consider to be **a true consultant**. They’re **objective**.*

*With the cost increases of the past few years, you just need to know what alternatives are out there—and **I trust Benefit Link** to know what is best for us. They are also very **proactive**; if something out there is better for us, they **find it** and let us know.*

*Benefit Link provides everything that seems missing in corporate America—**responsiveness, attentiveness, and sincere caring**.*

*They are out there looking for **real solutions** for their clients.”*

—Jon Shay, Vice President  
Main Tire Exchange, Inc., Dansville, New York

## **MAKE IT SIMPLE. CALL BENEFIT LINK.**

We would be delighted to speak to you about how we can streamline and improve your employee benefit program. Contact Benefit Link at 585-785-8000 or [info@benefitlink.net](mailto:info@benefitlink.net)



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## Benefit Link—taking your interest to heart, every step of the process

We follow a comprehensive methodology with every client to maximize the value of your customized employee benefit program:

### 1. Design — understanding your goals, involving your employees

- ✓ Consult with you regarding the goals you have for your company's program
- ✓ Survey your employees regarding their needs, preferences and expectations
- ✓ Solicit bids from insurance carriers and help you design plans that fit coverage and cost needs
- ✓ Navigate you through the decisions and issues surrounding your program
- ✓ Provide benchmarking data to help you assess employer and employee contributions

### 2. Implementation — worry-free, hassle-free, information-rich experience

- ✓ Facilitate paperwork necessary to secure your contracts
- ✓ Design and manage informative employee enrollment meetings, coordinating enrollment materials and benefit summaries
- ✓ Provide guidance on the human resource regulatory issues surrounding employee welfare benefit programs
- ✓ Provide tools to help your employees understand their current and future coverage needs

### 3. Program Partner<sup>SM</sup> — unique, continuous assistance and proactive fine-tuning

- ✓ Establish a streamlined service program between you and your Benefit Link Relationship Manager
- ✓ Address any issues that arise regarding your program and answer any questions you may have
- ✓ Continuously survey the marketplace to bring you solutions
- ✓ Conduct mid-year informational meeting—Breakfast & Benefits<sup>SM</sup> — for your employees. We believe education about employee benefits improves the balance between coverage and cost.

## Our Vision—insight, integrity, value

By combining insight with integrity, Benefit Link delivers value to our clients by:

- ◆ Designing employee welfare benefit programs that transform a company's vision into reality,
- ◆ Translating complex information into critical knowledge,
- ◆ Communicating the total employee welfare benefit picture with clarity and objectivity, and
- ◆ Anticipating and aggressively pursuing cost-effective opportunities.

Benefit Link was founded in 1999 by Robin Flaherty. Robin entered the human resource industry in 1995 after several years as a CPA with a national "Big 6" accounting firm.

"I became interested in the various issues that surround the human resource industry while in public accounting. Once I had made the career change, I was surprised to discover how fragmented it was for employers trying to design, implement and maintain their employee benefit programs. It was clear that employers needed one trusted source for information on and access to all available plan options *and* the necessary human resource expertise to implement and maintain their program.

"Our business model was created to deliver what you *should* expect from a benefit advisor. We build a long-term relationship based on your trust in our abilities and our committed service. Our goal is for clients to come to rely on us in much the same way they rely on their CPA and attorney."

## MAKE IT SIMPLE: 585-785-8000

You can also reach us via email at [info@benefitlink.net](mailto:info@benefitlink.net).

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