



BENEFITS & INSURANCE SERVICES



## CBIZ BENEFITS & INSURANCE SERVICES

### Your business is all about people. At CBIZ Benefits & Insurance Services, so is ours.

Our mission is simple: to work with clients to develop a successful employee benefits strategy; to provide clients with CBIZ's local benefits services, complemented by our national practice strength and expertise; and to use technology to enhance and streamline the delivery of these services.

At the local level, our clients receive expert consulting, administration and technology solutions from CBIZ benefits professionals. At the national level, our 43 locations, 15,000 clients and \$5.5 billion in managed premiums have earned CBIZ strength and leverage with more than 100 select insurance and financial service companies.

CBIZ professionals enable you to focus on what truly matters—your employees, your clients, and the ultimate success and growth of your business.



### Benefits Consulting

The most important point we make with clients about employee benefits is this—strategy is everything. The benefits programs you invest in affect multiple facets of your business, from company morale and employee retention to administrative efficiency and your bottom line.

Turning your company's benefits program from a drain on your bottom line to an asset that contributes to your profitability requires that you:

- Control costs
- Assess & transfer liabilities
- Minimize administrative time
- Increase employee awareness & appreciation

CBIZ utilizes each of these components to design a benefits strategy that fits your employees' needs as well as your organization's financial goals.

### Benefits Administration

When you put CBIZ to work for you, our entire staff becomes a part of your team. We specialize in working with employers on the full spectrum of benefits services including:

- Audit & review of current plan
- Plan design, rate negotiation, marketplace review
- Implementation
- Actuarial services
- Plan management
- Legal affairs/Employee benefit law updates
- Industry trends
- Employee communication
- Day-to-day account service

Partnering with CBIZ gives you a proactive resource with the knowledge and experience necessary to keep you and your HR team in the driver's seat—responding more and reacting less to the changes and complexities of benefits administration.





## Benefits Technology

### CBIZsolutions.com

CBIZsolutions.com brings benefits administration and employee communication together in one user-friendly portal. With CBIZsolutions.com, employees have 24/7 access to their benefit plan descriptions, paycheck "snapshots", personal information and company documents.

- 24 hour access, 7 days a week
- View employee benefits online
- View paycheck
- Find a doctor
- Online company documents
- Forms
- Tracking reports

### CBIZ Online Enrollment

For larger or multi-site companies, CBIZ will streamline enrollment, administration and billing processes so that they are virtually paperless.

- HR does not have to collect enrollment forms.
- Elections are sent electronically to payroll.
- Elections are sent electronically to the TPA/Carriers.
- Terminations are sent electronically to the TPA/Carriers.
- CBIZ communicates directly with your COBRA Administrator



**Self-administered billing.** Since CBIZ prepares a self-administered invoice for each TPA or carrier, HR will no longer have to audit the list bills from each vendor.

**Reporting Capabilities.** All the election data is captured in one setting and stored in one place, so HR has access to reports for analysis, budgeting and GL Entry. Statistical enrollment data is instantly accessible.

**Call Center.** If employees are more comfortable talking "to a live human being", our Call Center is available for enrolling in benefits and/or ongoing benefits questions.

## Retirement Plan Services

Retirement planning is a major concern of the American work force. Qualified retirement plans, especially 401(k) plans, remain one of the few tax-leveraged investment options available today. We focus on providing you with the expertise necessary to make your retirement plan a benefit that will attract and retain the people whose efforts make your business a success, all while keeping in line with your business goals.

CBIZ provides the full range of retirement plan services with expertise in 401(k), profit sharing and ESOP plans, money purchase plans, 403(b) tax sheltered annuities, third party fiduciary and investment management, and customized employee communications.



## Risk Management Services

As one of the largest publicly owned property and casualty insurance brokers in the country, CBIZ represents the finest companies in the industry and is positioned to negotiate with the most competitive insurance carriers.

- Our Enterprise Risk Management consultants help clients proactively deal with the financial, operational and strategic risks they face today and will be confronted with in the future.
- CBIZ's commercial lines staff manages clients' product and liability coverage, workers' compensation, employment practices liability, warranties, fiduciary and ERISA bonds.
- Our experienced and dedicated personal lines staff works for you on automobile, home and other property insurance. Our 800-service center is available 24/7.



Your Business  
Just Got Easier.



## Multiple Services with a Single Focus: Your Success

National Resources;  
Personal Service

ACCOUNTING, TAX, &  
FINANCIAL ADVISORY

BENEFITS CONSULTING &  
ADMINISTRATION

HUMAN RESOURCES

INSURANCE

LITIGATION SUPPORT

M&A/CAPITAL ADVISORY

MARKETING

PAYROLL

PROPERTY TAX

REAL ESTATE ADVISORY

RETIREMENT & WEALTH  
MANAGEMENT

TECHNOLOGY

VALUATION & APPRAISAL

### **Operating a successful business is never simple.**

Beyond production or delivery of the service or product your company offers, you have to manage the people and systems that keep it running efficiently and profitably. There are always financial and tax issues, employee benefits and insurance concerns, technology challenges, and numerous other business problems which keep you from focusing on your core business.

That's where CBIZ can help. We are uniquely positioned to assist you with a wide range of professional services and solutions, all with a single focus: your success.

For more information, contact your local CBIZ Advisor or call our toll-free help line, 1-800-ASK-CBIZ (1-800-275-2249).



Your Business Just Got Easier.

[www.cbiz.com](http://www.cbiz.com)