

# GBS BROKER SOLUTIONS

*Great Broker Support – It's What We Stand For*



# Group Benefit Services

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Brokers choose GBS as their business partner to achieve their business goals.

"I view GBS as my business partner. The team of people I work with is very responsive and always willing to help. This allows me to devote my time to more strategic issues."

*Current GBS Broker*

As the only employee benefit plans administrator with both fully-insured and self-funded products and services, GBS provides you with strategic advantages to attract and retain clients of all sizes.

To demonstrate our unwavering commitment to the brokers who partner with GBS, we offer a series of innovative products and services that give you the competitive tools you need to grow your business.

## **Benefit from the Advantages of Partnering with GBS**

As a pioneer of innovative solutions in the industry, GBS continues to develop new strategies to help our brokers and their clients contain costs. Rely on us for unique product offerings and superior administrative capabilities that help you offer competitive solutions and better service to your clients.

The unique product advantages of partnering with GBS include:

### *Comprehensive Product Portfolio*

GBS offers our brokers in-depth access to fully-insured carrier products including Medical, Dental, Vision, Life and Disability. GBS also offers consolidated enrollment and billing administration and COBRA services for your clients.

### *Proprietary GBS Advantage Plans*

To help employers lower their health plan costs, while adding greater flexibility and benefits for their employees, GBS Advantage Plans offer two innovative product types: **GBS Advantage HRA** (Health Reimbursement Arrangement) and **GBS Advantage HSA** (Health Savings Account).

### *Third Party Administrative Services (TPA)*

GBS custom designs and administers innovative self-funded products through our Third Party Administrative (TPA) Services division. We believe health plan members must be engaged to become more responsible for improving their health and lifestyles. This is accomplished through disease management and health and wellness programs.

Our professional sales, renewal and administrative staff will help you grow your business.



## GBS – The Foundation of Great Broker Support

The cornerstone of the GBS experience is our customized broker support strategy. Our dedicated professional staff and innovative technologies form the core elements of this approach.

### **Dedicated Support**

We value the relationship we have with our brokers. We dedicate a team of professionals to help you every step of the way. When you partner with GBS, you are assigned a dedicated Sales Representative, a Renewal Representative and an Account Administrator to support your new business and renewal efforts.

### **Advanced Technologies**

By utilizing our interactive Web tools, you and your clients can perform many tasks quickly and accurately anywhere, any time – day or night. **GBS OnQ™**, **GBSAccess™** and **GBS Online Enrollment** deliver the technology edge you are looking for.

### **Broad Experience**

With extensive experience in both the fully-insured and self-funded markets, and an in-depth knowledge of the latest plan designs and technologies, our benefit professionals have the expertise to make all the difference for you.

### **More Negotiating Leverage**

GBS is here to assist you in negotiating your new business and renewal quotes for your larger clients. We can also help you determine whether a self-funded product alternative would be cost-effective for a particular client.

For innovative product and plan designs, advanced technology and superior service, call 800.638.6085.

“GBS offers innovative products and customized levels of service to meet your business needs. The goal of our professional sales, renewal and administrative staff is to help you attract and retain clients. We invite you to partner with GBS to gain your competitive advantage.”

Timothy E. Hayden  
*Vice President, Sales & Marketing  
Group Benefit Services*



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