



GBS Fully-Insured Broker Services

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

For brokers serving fully-insured clients, GBS provides essential support services to meet the challenges of growing your book of business.

As a broker, you will benefit from GBS' assistance in containing the rising cost of employee benefits for your clients. With industry-leading creative and innovative product solutions, we give you access to our state-of-the-art technology, superior benefits knowledge and administration expertise. Attract and retain more business from fully-insured clients, with GBS.

GBS is your single-source for designing and administering fully-insured benefit packages that put your clients back in control of their health plan costs.

GBS' Comprehensive Insurance Products

With a range of products for every client, GBS' sales and administrative systems can support any complex product mix you may place with your clients, such as:

Medical Plans

- Health Maintenance Organization (HMO)
- HMO – Opt-Out or Open Access
- Preferred Provider Organization (PPO)

Consumer-Driven Health Plans

- GBS Advantage HRA
- High-Deductible Health Plan
- Health Savings Account (HSA)

Dental Plans

- Traditional Indemnity
- Dental Maintenance Organization (DMO)
- Preferred Provider Organization (PPO)

Vision Plans

Group Term Life, AD&D and Dependent Life

Voluntary Employee Benefits (Life, Disability, Dental)

Flexible Spending Accounts (FSA)

COBRA/HIPAA Administration

A Choice of Carriers for Every Client

To assure that brokers have the best programs available to meet their clients' benefits and cost objectives, GBS maintains long-standing partnerships with the Mid-Atlantic region's most trusted carriers of medical, dental, vision, life and disability insurance products. We understand, through over 25 years in the industry, which carriers to call upon to get the best programs for your clients at the most competitive pricing available.



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Sales and Renewals

Brokers depend on GBS to provide the following sales and renewal support services:

- Knowledgeable sales and renewal assistance to sell and retain clients
- Recommendations based on marketplace competitive factors for carrier, plan design and rates
- New and renewal submission process completion to carriers in a timely manner
- Client presentation assistance
- Ongoing, timely information on industry trends and regulatory changes, via training classes and newsletters

Single-Source Administrative and Financial Services

Brokers benefit from GBS' ability to provide the following single-source administrative and financial services:

- Consolidated enrollment form for multiple coverages, improving efficiency and accuracy
- Consolidated monthly premium invoice, enabling the employer to make a single bill reconciliation and premium payment
- Dedicated Account Administrator, serving as the contact regarding enrollment or billing questions
- COBRA/Maryland State Extension Services, providing complete services, including notification, election tracking, premium billing and collections, carrier remittance, expiration notice and termination

Technology Services

Brokers using GBS' technology gain competitive advantage as follows:

- **GBS OnQ™**, our online, real-time quoting system, enables brokers to generate competitive, custom proposals quickly for prospects and renewals
- **GBSAccess™** provides brokers and clients with access to important information such as enrollment, billing and premium history
- **GBS Online Enrollment** allows clients to perform enrollment activities such as new hires, terminations and other enrollment changes

GBS is committed to offering the most cost-competitive employee benefit plans and administrative services in the marketplace. Our comprehensive suite of solutions provides your clients freedom of choice, flexibility and affordable costs. For superior service and quality benefit plans for all of your clients' employee benefit needs, call us at 800.638.6085.