



# How does your current broker compare?

	Value-Added Services	Midlands Financial Benefits	Your Current Broker
<b>Insurance Market Access</b>	We provide access to virtually all insurance and administration markets.	✓	
<b>National Affiliations</b>	In addition to our own talented professionals and specialized value-added services, we have a wealth of resources available to us through several national affiliations.	✓	
<b>Strategic Planning</b>	We will develop a customized strategic plan for you that defines objectives and outlines the actions needed to fulfill those objectives. Our strategic planning services ensure an organized, complete approach to fulfilling your benefits needs.	✓	
<b>Technology</b>	We use leading-edge technology to provide our customers with the latest data analysis, legislative, communication, and human resources administration tools.		
<b>Experience</b>	Founded in 1969, we have over 34 years of proven dedication and commitment to excellence in our service to the business community.	✓	
<b>Actuarial Services</b>	When needed, we employ the services of professional actuaries to assist with calculations critical to your employee benefits plans.	✓	
<b>Data Analysis</b>	Using employee claim data from your carrier or TPA, our Internet-based Decision Master Warehouse™ system analyzes your data and shows how and where to adjust your plan design to save money. We can even model recommended changes to show you the potential savings.	✓	
<b>Legislative Updates</b>	The exclusive <i>Legislative Update</i> publication summarizes recent federal legislative developments in insurance and employee benefits.	✓	
<b>MyWave</b>	All of our clients receive access to a personalized Web site called MyWave. The site is devoted to helping you with plan administration, legislative compliance, and communication.		
<b>Legislative Guides</b>	Included on MyWave, our exclusive Legislative Guides provide comprehensive information about federal legislation such as COBRA, HIPAA, HIPAA Privacy Rules, FMLA, and Section 125.	✓	
<b>Custom Communication</b>	We can assist you with all phases of employee communication, from employee meetings to payroll stuffers and informative brochures about employee benefits and wellness.	✓	
<b>Human Resources Tools</b>	MyResourcesite is available to you exclusively from Midlands Financial Benefits. This Web-based tool is a complete employee communication system that helps you improve communication, increase productivity, streamline processes, and save money for your human resources department.	✓	
<b>Pharmacy Benefits Services</b>	Through one of our national affiliations, we have access to PartnerRx™, an arrangement that allows us to compare your PBMs, and provide access to exclusive and extremely valuable terms for your pharmacy benefits.	✓	
<b>Cobra Outsourcing</b>	The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows terminated employees or their families who may lose health insurance coverage because of termination of employment, death divorce, or other life events to continue that coverage under the employer's group health plan for limited periods of time. COBRA Outsourcing Company provides administration and compliance services for our clients.	✓	