

How does your current broker



COMPARE?

What Midlands Financial Benefits, Inc. Provides		Current Broker	Midlands Financial Benefits
Insurance Market Access	We provide access to virtually all insurance and administration markets.		✓
National Affiliations	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.		✓
Strategic Planning	We will develop a customized strategic plan for you that define objectives and outlines the actions needed to fulfill those objectives. Our strategic planning services ensure an organized, complete approach to fulfilling your benefits needs.		✓
Five-Star Service	We pride ourselves on the level of knowledge and service we bring to our clients. All of our clients are assigned a team of specialists dedicated to serving their needs. Each client accesses our team through a single point of contact, making working with us seamless and easy.		✓
Experience	Founded in 1969, we have over 40 years of proven dedication and commitment to excellence in our service to the business community.		✓
Technology	We use leading-edge technology to provide our customers with the latest data analysis, legislative, communication, and human resources administration tools.		✓
Actuarial Services	When needed, we employ the services of professional actuaries to assist with calculations critical to your employee benefits plans.		✓
Data Analysis	Using employee claim data from your carrier or TPA, we analyze your data and show you how and where to adjust your plan design to save money. We can even model recommended changes to show you the potential savings.		✓
Legislative Briefs	Our exclusive Legislative Brief publication summarizes recent federal legislative developments in insurance and employee benefits.		✓
Client Portal	All of our clients receive access to a personalized Web site. The site is devoted to helping you with administration, compliance, employee communication, and more!		✓
Legislative Guides	Included with your client portal, our Legislative Guides provide comprehensive information about federal legislation such as COBRA, HIPAA, HIPAA Privacy and FMLA.		✓
Custom Communication	We can assist you with all phases of employee communication, from employee meetings to payroll stuffers and brochures about employee benefits and wellness.		✓
Human Resources Tools	HRconnection® is available to you from Midlands Financial Benefits, Inc. This Web-based tool is a complete employee communication system that helps you improve communication, increase productivity, streamline processes, and save money!		✓
Voluntary Benefits	We have experienced and highly knowledgeable brokers and consultants who can help you with this growing and important area of employee benefits.		✓
Client Portal Community	When partnering with Midlands Financial Benefits, Inc., you gain access to professionals from all over the country through the Community section on your client portal. An answer to a problem you have is just an email away. As an example, one client writes, "We just recently implemented a premium only cafeteria plan. Can anyone tell me how this will report on the W-2s?" This question was answered quickly, saving them time and resources.		✓
Cobra Administration	The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows terminated employees or their families who may lose their health coverage because of termination of employment, death, divorce, or other life events to continue that coverage under the employer's group plan for limited periods of time. A third party vendor provides administration and compliance services to clients of Midlands.		✓