DEDICATION. PASSION. SERVICE.

AN INTRODUCTION TO OUR VALUE PROPOSITION

Word&Brown®

MORE THAN JUST GREAT SERVICE.

When you work with Word & Brown, you not only have a dedicated team of sales professionals backing you up, but an entire company with your best interest in mind.

We're here for you — from prospecting to renewals — delivering a wide range of services to help drive more sales.

Let's get started.

WE ARE READY TO ASSIST YOU.

SALES & QUOTING
Our team helps you quote, present, and close the deal.

ENROLLMENT & UNDERWRITING
We get your cases approved fast and offer onsite, multilingual enrollment support.

BROKER TECHNOLOGY
Simple, intuitive technology solutions to meet your business needs.

ACCOUNT MANAGEMENT
A team dedicated to helping you with everyday questions.

COMPLIANCE
Your resource for everything ACA.

TRAINING, EDUCATION, & MARKETING SUPPORT
In-person and online training — we'll keep you and your clients in the know as well as help you market your services to secure more business.

CLIENT EXTRAS
From COBRA to POP to *HRWow*, we'll pick up the tab for your clients.

SALES & QUOTING.

THE ONLY PLACE OFFERING 100% ACCURATE QUOTING.

READY WHEN YOU ARE

You'll have a direct line to your Word & Brown sales rep, who's ready to provide top-notch customer service on a moment's notice.

FULL MARKET PORTFOLIO

Access to all major Small Group and Large Group Medical and Ancillary carriers, as well as additional lines of coverage (such as IFP and Supplemental Medical) ***plus*** extras like Professional Liability, Telemedicine, Workers' Compensation, and more.

QUICK TURNAROUND

Get 24-hour turnaround on all quotes, so you can respond to new business opportunities faster.

INSTANT COMPARISONS

Our proprietary quote engine makes it easy for your clients to compare their current plans with renewal options, while making it easy for you to put together the best scenario with the best rates. We'll also highlight any plan differences so you don't have to.

100% GUARANTEED ACCURACY

Avoid errors, ensure accuracy, and keep your clients happy with built-in safeguards that prevent inaccurate rates.

SALES TRAINING

No-cost sales training and proven techniques from our team of experienced sales professionals.

RENEWALS

When it comes time for your groups to renew, our team will show you a full market analysis, allowing you to help your groups make the best decision.

SMALL GROUP

CA: 1-100 | NV: 1-50

- Full commissions
- Rates guaranteed!
- Deliver side-by-side plan comparisons with highlighted differences (current vs. proposal)
- Automated deductible and Rx updates that alert you when deductibles apply before benefits kick in
- Alerts that notify you if you pair plan packages that can't be sold together
- Over 30 different layout options, including an option to brand quotes with your name and logo
- Translation services for five languages (English, Spanish, Chinese, Korean, Vietnamese)

LARGE GROUP

CA: 101+ | NV: 51+

- Streamline the RFP process, with one easy-to-use census for all carriers
- Strategize on the best possible options for your clients and prospects
- Negotiate with carriers on your behalf
- Develop customized side-by-side benefit and rate comparisons
- Custom presentation portfolios with your name and logo created on your behalf

ENROLLMENT & UNDERWRITING.

ONE-CLICK ENROLLMENTS

WBQuote integrates with Ease and California*Choice*, so you can start your online enrollment directly from a quote with a click of a mouse.

ONLINE OR PAPER

Run your enrollments online or go the paper route — it's your choice. We'll even do both for you, depending on what your clients want.

ONSITE SUPPORT

Our experts are available for onsite enrollment meetings at your client's location. We'll be on hand to review benefits, explain carrier perks, complete employee applications, and finalize and submit paperwork. Our multilingual team is available to assist, too.

EXPERT UNDERWRITING

Our experienced underwriters provide 24-hour turnaround and clean-case submissions, ensuring your groups are approved without a hitch and get their ID cards faster.

PERSONAL TOUCH

For onsite enrollments, we'll provide personalized employee worksheets and kits, customized with the employer's name and logo.

Along with delivering enrollment materials, we'll also pick them up and review them to make sure there are no issues that might hold up the deal.

Get the latest Underwriting Quick Reference Charts or register to quote at **wordandbrown.com**.

Quotes are great, but going from quote to enrollment is the name of the game.

ACCOUNT MANAGEMENT.

AT YOUR SERVICE.

Our team of account managers provides on-demand assistance to help you respond to opportunities, troubleshoot client issues, and keep your clients happy. Turn to us for whatever you need.

ACCOUNT MANAGEMENT

GENERAL QUESTIONS

Get answers to any of your group, plan, and coverage questions.

TECHNOLOGY

We have your back on all technology questions, from Online Enrollment, HRIS, and Benefits Administration.

SEARCHES & REQUESTS

Ensure your clients get what they want with research on doctors, hospitals, Rx, and more.

ACCOUNT

Get answers to all of your and your clients' questions on billing, claims, commissions, and more.

COMPLIANCE

Rely on our team for answers to questions on changing compliance rules and regulations.

MAINTENANCE

Whatever change you need to make, you can depend on us to help you.

COMPLIANCE.

IT DOESN'T HAVE TO BE COMPLEX.

OUR TEAM IS YOUR TEAM
Our compliance experts are here to help simplify your life, on call to answer any question and address any concern.

IRS DOCUMENTATION
We'll have answers to your compliance questions within two business days, accompanied by IRS documents, so you don't have to waste time combing through the IRS website on your own.

COMPLIANCE TRAINING
We keep you and your clients up to speed on the latest compliance issues with no-cost, in-person and online training covering a range of accreditations including HRCI, SHRM, and CE-approved courses.

SPECIALTY COURSES
Protect your clients from liability and hefty financial penalties with our specialty courses on staying in compliance with the ACA, ERISA, and COBRA, as well as account-based plans including FSAs, HRAs, HSAs, and POPs.

DIFFERENTIATE YOURSELF
Use our professional marketing tools to showcase compliance services that set you apart.

ACA CALCULATORS
We have calculators designed to help you determine whether your clients are subject to ACA "play or pay" mandates, forecast any potential ACA penalty, and more.

ERISA COMPLIANCE
ERISA compliance can be daunting and tough to manage. We provide you with a virtual library of ERISA resources in one place. These include a reporting and disclosure guide for employee benefit plans, EFAST2 Form 5500 and 5500SF filing tips, and much more.

TOOLS AND RESOURCES
Our library of tools and resources is at your disposal. Simplify employer reporting with forms your clients can submit directly to the IRS. Get instant answers from our FAQ section. Access ERISA compliance materials, customizable health reform guides, and more!

HEALTH REFORM RESOURCE CENTER
Whether you have a client-specific, scenario-based ACA or Department of Labor (DOL) compliance inquiry, or you are looking for broker tools to help you understand the regulations that are transforming our industry, you can count on us.

Our WBCompliance team can answer any questions you have on how rules work together and apply in specific situations.

We also have these resources:

- FAQs
- Terms library
- Various customizable health reform guides
- Many other helpful resources

Get all this and more on our website when you register at **wordandbrown.com/compliance**.

STAY INFORMED AND UP TO DATE.

TRAINING, EDUCATION & MARKETING.

CE CLASSES

If you need Continuing Education (CE) Credit, we offer live events hosted by industry leaders as well as access to Web CE® courses. Watch your email for announcements or check our online calendar for upcoming courses.

PRODUCT AND CARRIER TRAINING

We partner with carriers, regional and state underwriter associations, the National Association of Health Underwriters (NAHU), and others to deliver the latest product and legislative updates that will impact you and your clients.

WEBINARS AND PODCASTS

Get access to on-demand webinars and our "**Breaking it Down with Word & Brown**" podcast series featuring experts who share their outlook on what's happening in the industry, where it's going, and how to be prepared for changes.

DIRECT MAIL AND TELEMARKETING LISTS

Finding new leads takes time you might not have. So let us lend you a marketing hand with prospect telemarketing lists and services* as well as direct mail services that produce qualified targeted leads.

*Cost associated with telemarketing services and direct mail

NEWS AND INDUSTRY UPDATES

Our broker Newsroom and social media (via LinkedIn, Facebook, and Twitter) offer the latest information on what's new in our industry and at Word & Brown.

You can also stay up to date by subscribing to our *J&R Report*, a compilation of news from around the nation on health care and the ACA.

FORMS, FLYERS, AND MARKETING

In addition to providing you with the latest forms and customizable fliers, we offer custom marketing collateral. Ask your Word & Brown representative to see if you qualify for a marketing sponsorship program.

KEY RESOURCES FOR YOUR CLIENTS.

In addition to useful broker tools, we provide information and resources you can offer to your clients to reinforce your role as a valuable consultant.

HR AND BENEFITS SUPPORT

Give your clients access to a centralized benefits and Human Resources (HR) management tool with Ease or free *HRWow*. In addition to online enrollment, your clients get tools designed to reduce their administrative burden and keep them ACA-compliant.

EMPLOYEE ONBOARDING TOOLS

Single entry for personnel forms, new employee paperwork, and employee benefits.

HR DOCUMENTS

Deliver employee handbooks, job descriptions, and required ACA notifications, including the ability to require an employee's review and e-sign acknowledgement.

ACA COMPLIANCE

Variable hour employee tracking, FTE calculations, and Applicable Large Employer (ALE) determination.

Ease offers optional payroll that works in conjunction with an existing payroll provider to keep employee information up to date.

HRWow provides a certified HR professional you can contact via phone or email.

BROKER-FRIENDLY PEO SERVICES

We help you provide your clients with insights on Professional Employer Organizations (PEOs) and human resources outsourcing.

COBRA AND POP

We offer COBRA administration to groups enrolled in Medical with 20+ enrolled employees, and a Premium Only Plan (POP) to qualifying groups with Medical.

INSTANT MEDICAL ID CARD ACCESS

WBMedID, our exclusive mobile app, gives your groups' employees immediate access to their Medical ID cards as soon as their case is approved.**

** Subscriber IDs will be available 24-48 hours after new group installation is complete for select carriers.

SO, WHAT'S YOUR BUSINESS WORTH?

At Word & Brown, we know your business is not for sale. We also know you have a lot of options when it comes to where you place your business. As you determine who you want to work with, know that we do not expect your loyalty, we work hard to earn it.

As our partner, you'll get an entire back-office team committed to helping you write and keep more business, year after year.

When you need a partner with an unequalled commitment to your success, just **say the word**.

Call us at **800.869.6989**.

Connect with us:

Word&Brown®

Northern California 800.255.9673 | **Inland Empire** 877.225.0988 | **Los Angeles** 800.560.5614 | **Orange** 800.869.6989 | **San Diego** 800.397.3381 | **Nevada** 800.606.4996

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