Employee Benefits Services

Kibble & Prentice can help contain your benefit costs today—and in the years to come. We offer thoughtful solutions to complex problems, integrating your company's needs for plan design, reporting, long-term planning, administration, compliance and communication services.

Kibble & Prentice
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OUR STRATEGIC PARTNERSHIPS, YOUR SOLUTIONS

In today's climate of ever-increasing healthcare costs, you need a consultant who has the knowledge and resources to support your company's critical employee benefits decisions. Kibble & Prentice's market leverage allows us to negotiate advantageous pricing, design superior products and deliver preferred services to you and your employees.

Through our preferred vendor relationships, we're able to negotiate rates and benefits based on our large and growing block of business. Our clients frequently receive special consideration from carriers in matters of both claims advocacy and plan structure. Our clients also have access to select life, long-term care and disability insurance products with features, benefits and lower costs unavailable elsewhere.

OUR RESOURCES, YOUR TEAM

When you have a complex problem, we have the resources to provide answers. At Kibble & Prentice, our staff of professionals is committed to your interests. We work with you as a business partner, helping you improve your bottom line in structuring your benefits plan for the greatest return on cost. Our service team professionals respond quickly and knowledgeably to resolve problems.

WE HELP YOU MAKE INFORMED DECISIONS

We ensure your plans are innovative and fairly priced. Our broad industry experience and knowledge drive our disciplined process; the recommendations we make, and your choices, are based on rigorous research and analysis.

Financial Analysis: Our analysts protect your commitment to your employees through deep scrutiny of products and premiums. We educate you about the advantages and risks connected to each method of benefit financing based on our analysis of underwriting practices for fairness and appropriateness of rates. Our periodic market surveys keep your plans competitive, and ongoing evaluations of insurance companies' financial ratings ensure that continuing financial strength backs your coverage.

Contract Analysis: We **eliminate surprises** by performing in-depth contract and policy reviews. We recommend the best products and we make sure you understand them.

Reporting and Planning: We help you **compete for talented employees** by using timely information. Our benchmarking tools help you put your benefits and costs into perspective. We provide periodic reporting, renewal projections, trend modeling and long-term planning.

CUSTOMIZED SERVICES MAXIMIZE IMPACT AND MINIMIZE RISK

Do you want to reduce your administrative and regulatory responsibilities and shield your company from liabilities and coverage gaps? Through our preferred vendor relationships we offer flexible and scalable third party administrative services. Our Benefits Compliance unit is dedicated to communication and education regarding compliance issues.

Our compliance experts keep you abreast of legal, legislative and market developments. We prepare tax forms and reports to help you meet your legal requirements.

ACCESS TO THE RIGHT INFORMATION

Kibble & Prentice helps companies and their employees stay informed about what to expect—and provides ongoing education about the entire benefits picture. Our Benefit Resource Center is your employees' resource and problem resolution partner. Through a range of media tailored to your needs, we foster a strong relationship between you, your insurance companies and your employees.

EMPLOYEE BENEFITS PRODUCTS AND SERVICES:

- Customized medical/dental/vision employee benefit plans
- Voluntary employee-paid insurance plans
- Alternate financial arrangements for partially self-insured group plans
- Third-party administration (COBRA, Section 125, Self-Insured Dental, Simple Billing)
- Annual benefit review
- Claims assistance
- Government reporting
- General consulting and employee advocacy
- Employee communication
- Vendor/product screening and negotiation

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

INNOVATIVE & DISCIPLINED

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