



Service Agreement

We at **Employee Benefits Incorporated, (EBI)** believe that we are required to monitor our client's employee benefits plan to insure that the level of benefits provided remains as high as possible, and that the prices remain within acceptable boundaries. We further believe that we need to provide effective interface between you, your employees, and the providers of coverage. We satisfy these requirements by providing this service agreement. We believe this agreement provides our clients with a means and method of measuring our performance.

We Pledge:

- v To represent your best interests to the insurance community;
- v To annually obtain competitive quotes for your review;
- v To fully disclose revenues received as a result of being your broker;
- v To assign a Service Representative to your account;
- v To conduct employee meetings at a place and time of your choosing and to have the Service Representative present at those meetings;
- v To prepare benefit summaries for distribution to your employees that explain, in plain English, their benefits;
- v To encourage your employees to contact your Service Representative with any questions regarding coverage, premiums, out of pocket expenses, Explanation of Benefits (EOB), or other concerns they may have regarding the coverage;
- v To have your Service Representative available, in person, at your location to meet with employees on a one to one basis to discuss their concerns;
- v To meet with your plan administrator as frequently as needed to decipher reports from the providers, explain changes in coverage, discuss legislative





changes, and to generally increase their working knowledge of your plan;
and

- v To assist your company in developing a long term strategy to provide reasonable benefits, communicate the value of those benefits to your employees, while taking a proactive stance to control costs.