



FORESTER
BENEFITS MANAGEMENT

Forester Services Guide

*Providing Best-In-Class Voluntary Employee Benefits, Technology,
Implementation, Communications and Decision Support*

Contact Information

Forester Benefits Management

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Services Guide

Forester Benefits Management

FBM Services Overview:

- Underwriting partnership with Reliance Standard and American Atlantic Employee Benefits
- Active enrollment strategy
- Benefit administration
- Customizable benefit communication collateral
- FMC two-way texting solution
- Enrollment & decision support with onsite or call center benefit counselors
- New hire enrollments, QLE processing and ongoing employee support
- New hire group orientation meetings
- Ongoing client support

About Forester Benefits Management

Forester Benefits Management, LLC, headquartered in Knoxville, TN, is a Managing General Underwriter and benefits marketing firm that partners with employee benefits professionals – both Brokers and Consultants – to provide goal-oriented solutions for employee benefits.

Underwriting Partnership

Reliance Standard Life

Portfolio of Voluntary Benefits:

- Short-term disability
- Long-term disability
- Term life insurance
- Accidental death & dismemberment insurance
- Critical illness insurance
- Accident insurance
- Hospital indemnity insurance
- Whole life insurance with chronic illness rider *

** Underwritten by American Atlantic Employee Benefits*

Simplified Underwriting & Administration with True Guaranteed Issue at Every Annual Enrollment

- **True guaranteed issue** to the plan maximum for short-term disability, long-term disability, accidental death & dismemberment, hospital indemnity and accident insurance **at every annual enrollment.**
- **True incremental guaranteed issue** to group's guaranteed issue maximum for term life and critical illness **at every annual enrollment.**
- Incremental offering for short-term and long-term disability insurance with the ability to underwrite percent of income plans.
- Reduced number of age bands for short and long-term disability rates.
- **Participation requirements waived** * with Active Enrollment Agreement.

** Only 5 enrolled employees needed per RSL line of coverage and 10 enrolled employees on the American Atlantic whole life product.*

Enrollment Message

Active Enrollment Strategy

Communicate a Simple Enrollment Message

Each employee needs to **complete the enrollment process** to update their personal information, update their beneficiaries and enroll or decline each benefit offered even if they might not think they want to enroll in any benefits.

How Forester Supports the Enrollment Message

- Help you communicate the enrollment message to your employees.
- Focus on completing the enrollment process for each eligible employee.
- Provide an online employee enrollment resource center that provides employee access to all benefit information in one place.
- Use licensed, **non-commission based benefit counselors** to educate your employees on their benefits and facilitate the enrollment process.
- Keep you up-to-date during the enrollment on which employees still need to complete their enrollment.

Benefits of All Employees Completing Their Enrollment

By asking each of your employees to complete the enrollment process, you'll get:

- Updated demographic and beneficiary information for all employees.
- Employee benefit education and enrollment support.
- A record of each employee's completed enrollment.
- Better underwriting offers for your employees from your carrier partners.
- Full access to all Forester enrollment services.
- Ongoing benefit support throughout the year.
- **Reduced ben admin costs.**

Technology

Benefit Administration

Ben Admin Platform Provider

Forester is a licensed provider and fully supports these ben admin platforms:

- PlanSource
- Employee Navigator
- Selerix
- bswift
- Ease

Platform Support Provided:

- Setup, implementation, training and ongoing support
- Online self-enrollment
- API payroll integration
- EDI feeds
- Data management and reporting
- ACA reporting

Ben Admin Agnostic (Bring Your Own Platform)

Forester provides benefit underwriting & enrollment support using your current platform.

- ADP
- Ultipro
- Workday
- Paylocity
- Paycor
- Paycom and many others

Technology

Ben Admin Platform Options

PlanSource

PlanSource provides HR teams with one technology platform to efficiently manage all aspects of their benefits programs.

- Fully customizable
- Payroll integration - single source sign-on
- Bill creation and reconciliation and API integration with Boost carrier partners
- Mobile app for employees

Employee Navigator

All-in-One Benefits, HR & Compliance

- Inexpensive
- Very user friendly
- Easiest and fastest to implement
- Payroll integration with select payroll providers
- Marketplace of integrated partners

Selerix

All-in-One Benefits, HR & Compliance

- Industry leading product library
- Superior platform flexibility
- Administrative automation
- Compliance tools
- Standardized integrations

** Additional fully supported ben admin platforms include bswift and Ease.*

Employee Engagement

Customized Benefit

Communication Collateral

Communication Options

Select from a number of customizable options to help you communicate details about your benefits and enrollment to your employees:

- FMC two-way texting solution
- Pre-scheduled enrollment text campaigns
- Online employee benefit portal (Demo: ForesterBenefits.com/demo)
- Benefit overview videos
- Group education meetings
- Webinars
- Electronic benefit guides
- Benefit highlight sheets
- Open enrollment announcement memo
- New hire enrollment announcement memo
- Qualifying life event memo
- How the call center works
- Self enrollment instruction
- How to self enroll video
- Posters
- Wallet cards
- Enrollment platform notifications
- Postcards
- Confirmation statements
- Total compensation statements

Advanced Employee Engagement

Forester Mass Communication

FMC Two-Way Texting Solution

One Platform - Multiple Texting Solutions

Results after using FMC:

- 78% enrollment response rate
- 89% increase in website utilization
- 87% decrease in phone calls to HR

Great to Use For:

- Pre-scheduled open enrollment notifications
- Important employee reminders
- Ability to identify land lines or invalid mobile numbers
- Two-way communication via text with employee
- Different messages to different employee populations

Better Engagement Than Traditional Communication

Employees no longer answer their phones, often don't read their emails but they do **READ** and **ENGAGE** with the text messages on their mobile phones.

Ready to Use, Fully Customizable Texting Campaigns

We will work with you to develop your own texting campaign.

Enrollment Services

Employee Benefits Enrolled

Core & Voluntary Benefit Enrollment Services

Forester can enroll these employee benefits:

- **Health insurance**
 - Medical benefits
 - Prescription benefits
- **Wellness Plans**
- **Health Spending Accounts**
 - Health reimbursement arrangements (HRA)
 - Health savings accounts (HSA)
 - Flexible spending accounts (FSA)
- **Dental Insurance**
- **Vision Insurance**
- **Life Insurance**
 - Employer-paid term life insurance
 - Term life insurance
 - Accidental death & dismemberment (AD&D)
 - Whole life insurance
- **Disability insurance**
 - Employer paid short & long term disability insurance
 - Short-term disability insurance
 - Long-term disability insurance
- **Supplemental Medical Insurance**
 - Accident insurance
 - Critical illness and cancer insurance
 - Hospital indemnity insurance
- **Employee assistance programs**

** Other employee benefits options not listed may be enrolled by our team.*

Enrollment Services

Enrollment & Decision Support

Enroll Onsite with a Benefit Counselor

Benefit counselors will enroll your employees in person while onsite.

Self-Enroll Online

Employees self-elect their own benefits online (if available).

Enroll via the Call Center with a Benefit Counselor

There are three types of call centers we can offer to support your enrollment:

- **Call center enrollment** - All employees can call the call center to enroll.
- **Call center support** - Employees self-enroll but can call the call center if they have questions about the enrollment process or the benefits offered.
- **Call center clean up** - After an onsite enrollment, benefit counselors in our call center enroll the employees who were not available while we were onsite.

Multiple Enrollment Option

Employees can use multiple enrollment options - onsite, call center or self-enrollment (if offered).

Easy-to-Use, Enroll by Appointment Scheduling Tool!

Employees can use our **online scheduling tool** to set up a specific time to enroll.

** Bilingual benefit counselors are available.*

Enrollment Services

New Hires, QLE's and Support

Ongoing New Hire Education, Communication, Enrollment & Decision Support!

- Selection of customizable new hire communication collateral.
- Online portal to benefit guides and other benefit information 24/7/365.
- Call center staffed with licensed, non-commissioned enrollment specialists.
- Dedicated toll-free number for inbound calls.
- Outreach via phone, email or text to each eligible new hire.
- Enrollment appointments available via online scheduling tool.
- Virtual new hire orientation meetings (requires HR participation).
- All calls are recorded for benefit enrollment confirmation.
- Benefit confirmation statements sent via email.

Qualifying Life Event Changes:

- Employee provides documentation of the QLE to HR.
- HR approves QLE and notifies Forester via email.
- Employees complete their QLE change through the call center.

Year-Round Employee Benefit Support

Your employees can get help with their benefit questions year round:

- Online benefit portal available 24/7/365.
- Call center support available throughout the year.
- Email support at benefitshelp@foresterbenefits.com
- Chat support through the online benefit portal.

Enrollment Services

New Hire Orientation

Sample New Hire Orientation Meeting Agenda

Forester offers regularly scheduled virtual new hire orientation meetings on a weekly, bi-weekly, monthly or quarterly basis presented by Forester & HR to help educate new hires about their benefits. Carrier reps and others may also participate.

- Welcome and Introductions.
- Eligibility & Qualifying Life Events (QLE)
- Benefits overview
- Company policies overview:
 - Paid Time Off (PTO)
 - Sick Leave
 - Vacation Days
 - Employee Assistance Program (EAP)
 - FMLA / Leave of absence
 - Handbooks
 - Other pertinent information that pertains to benefits
- How to access & use the benefit admin system.
- How to self-enroll in benefits.
- How to schedule an appointment to enroll with a benefit counselor.
- Question and answer session

Required for this service:

- Forester and employer HR representatives must participate in the new hire orientation virtual meetings.
- Each eligible employee must go through the new hire enrollment process.
- Forester will work with HR to customize an agenda, set-up the dates, times & frequencies for the orientation meetings.

Client Support

Ongoing Client Services

Dedicated Account Manager

Forester provides you a dedicated account manager to give you one point of contact.

Ben Admin Training & Tech Support

- Ben admin training for supported platforms
- Ongoing ben admin tech support for supported platforms
- Send eligibility and enrollment files to carriers
- Upload enrollment eligibility and change files to supported ben admin platforms

Billing & Claims Support

- Payroll deduction reports for new enrollments & re-enrollments
- Billing support
- Self-bill support
- Assistance with billing issues
- Claims assistance

EOI Administration

- Follow up on outstanding EOIs
- Monitor EOI status
- Approve, decline or withdraw pending EOIs
- Update employee confirmation statements

The Forester team supports you and your employees year round.

Get Started

Discovery Checklist

- Employer name
- Industry type
- # of EE's
- Employer location
- Multiple locations?
- State located in
- Payroll provider
- Payroll frequency
- Payroll deduction frequency
- Current ben admin platform
- Integrated with payroll
- Currently use self bill
- Enrollment methods
- Are new hires enrolled when eligible?
- How are new hires enrolled
- Employee benefits offered
- Forester services requested
 - Ben admin platform
 - Open enrollment support
 - Onsite enrollers
 - Call center support
 - New hire/QLE support
 - FMC two-way texting
 - Benefit communication
- What is the group looking to improve around ben admin and enrollments?

Reliance Sales Reps New Case Discovery Checklist: ForesterBenefits.com/discovery

Broker New Case Discovery Checklist: ForesterBenefits.com/discovery-broker/