

No other broker provides the vast array of benefit administrative services, expertise and human resources services as BCG Advisors

<p><u>COST FOR ALL OF THESE SERVICES</u> You pay NOTHING more than you are currently paying your insurance carriers now. Commissions are already being paid to your insurance broker. We do not increase commissions nor do we charge additional fees to utilize our vast array of benefit and HR services. These services are part of the BCG Advisors value to our clients.</p>	<p>Your Broker</p>	<p>BCG Advisors</p>
<p><u>Healthcare Reform Compliance</u></p> <p>BCG Advisors will keep you up-to-date with all of the changes associated with the Federal Healthcare Reform Law and how they will affect you. We provide you with all of the appropriate notifications required by Healthcare Reform to distribute to employees and advise you on how to minimize any potential liabilities.</p>		<p>✓</p>
<p><u>Employee Concierge</u></p> <p>BCG Advisors works one-on-one with your employees to help them navigate the complex healthcare system. We will answer benefit questions, help with claims issues, assist with locating in-network providers and more.</p>		<p>✓</p>
<p><u>Day-to-Day Benefits Plan Administration</u></p> <p>BCG Advisors acts as your outsourced benefits department. All enrollments, changes and terminations for all carriers are sent to our office for processing with the appropriate insurance carriers. We notify you when we receive the forms and notify you when they have been processed with the insurance carrier</p>		<p>✓</p>
<p><u>New Hire Packets</u></p> <p>BCG Advisors will customize new hire enrollment packets which contain all of the benefits information and enrollment forms. This packet will include your logo and any specific information you wish to include in it. Additionally, it will include the necessary Healthcare Reform notices and the initial COBRA notifications to minimize your liability. This packet will be in PDF format for easy distribution to new hires.</p>		<p>✓</p>
<p><u>COBRA</u></p> <p>BCG Advisors will work with you and advise you on how to minimize your COBRA liability and administration. Our Firm will provide personalized COBRA letters upon an employee or dependent's qualifying event for you to send to the qualified beneficiary. BCG Advisors can help you understand COBRA, which employers must follow COBRA, who is eligible for COBRA and up to date notifications for recipients. Additionally, we will provide you with the necessary</p>		<p>✓</p>

initial COBRA notification when an employee enrolls onto the plan.		
<p><u>Employee Handbooks</u></p> <p>BCG Advisors will hand hold you through the complex task of authoring an employee handbook. We will review your organization’s current policies along with the needs and wants of your organization to create a customized handbook that reflects your organization’s mission, vision and core values – and keeps you compliant with current state and federal laws and regulations.</p>		√
<p><u>DOL Labor Laws</u></p> <p>Do you know exactly which posters and notifications the Department of Labor requires you to provide to your employees? BCG Advisors guides you through this process so your organization is current with the DOL specifications. By following our simple checklist, we can be certain you are in line with the current DOL posters and required information.</p>		√
<p><u>Compliance with NJ Paid Leave, FMLA & FLA Laws and Regulations</u></p> <p>Many organizations do not know if they are subject to FMLA or FLA laws and what is required by the organization when an employee takes leave. BCG Advisors will guide you through this process, advise you on your obligations and help you process the necessary forms and documents pertaining to the FMLA and FLA claims.</p>		√
<p><u>Safety / Risk Management Reporting and Compliance – OSHA</u></p> <p>BCG Advisors will advise you on safety and risk management, along with the reporting and compliance that come along with it. If you are unsure if you are in compliance with OSHA, HIPPA, FMLA, HACCP, etc, we can advise you on how to be certain you are up-to-date and filling out the appropriate forms and logs.</p>		√
<p><u>On-Boarding / Training Processes</u></p> <p>BCG Advisors can make the most out of your new hires first few days. We can work with you on designing new hire packets that will include all necessary and legal paperwork, employee applications, offer letters, payroll data, and training programs/schedules</p>		√
<p><u>Employee Maintenance / Filing and Recording</u></p> <p>BCG Advisors will advise you on the necessary forms, applications and documents you should be using on a day-to-day basis to eliminate confusion, minimize duplication and streamline administration. This all leads to a more productive workday. Additionally, we will work with you on how to accurately maintain your files and records and advise you on how long they must be kept. An example of some forms and applications:</p>		√
<p><u>Interview / Recruitment Procedure Development</u></p> <p>Many employers do not have a solid interview process in place. This can put you at risk of lowering your retention rate</p>		√

<p>or hiring employees that do not fit the culture and work ethic of your organization. BCG can help you formulate Interview Questions, Exit Interview Questions, advise you on how to get the most out of the interview process, what you can and cannot legally ask a prospective candidate. We can also help you produce attractive ads and advise you on the best places to post those ads, relative to your market.</p>		
<p><u>Policy Writing and Updating</u></p> <p>As your organization grows, develops and changes, your policies most likely need to change. Staying current and communicating new company policies, existing company policies and changing company policies ensures a coordinated workplace and minimizes liability. Without proper notification to your employees, these new policies may not be followed and your liability increases. BCG Advisors will work with you to formulate standard and tailored HR and company policies to fit the needs of your organization.</p>		√