



# EMPLOYEE BENEFITS

OUR APPROACH IS SIMPLE

*Provide the highest quality employee benefits at the lowest price possible - while offering the most seamless client experience around.*



## Advanced Technology

We utilize state of the art technology and applications to make our processes quick and intuitive for employers and their employees



## Superior Service

Our trained and experienced benefits team responds quickly to our clients needs with expertise that drives results



## Market Access

We have access to the top programs and carriers in the market, ensuring our clients have tailored plans that fit their groups needs

## *Committed to our clients*

*For over 60 years, Schroeder Insurance has been committed to building long term relationships by providing broad insurance protection to our clients, along with prudent advice, exceptional customer service, and attentive, neighborly care in times of crisis.*

# Our Step-by-step Benefits Process



## 1 Fact Finding

- We gather information needed to be a true consultative broker.
- You complete a questionnaire and provide necessary documents.
- It is important that we understand your needs and current benefits holistically.

## 2 Pre-quote Analysis

- There is a wide variety of options when it comes to benefits. How we approach your benefits package depends on many different factors.
- Doing a thorough analysis of your current needs and situation will uncover details that dictate what type of plan options we recommend.

## 3 Electronic Health Statements

- Our technology enables your employees to complete health statements online in an efficient user-friendly system.
- Completed health statements are loaded into carrier forms automatically.

## 4 Applications Submitted to Carriers

- We submit employee applications to carriers for pricing on plans that fit your needs as an employer.
- Once applications are submitted, it may take up to 14 business days to receive responses from carriers with underwritten pricing.

## 5 Post-quote Analysis

- We breakdown quotes from carriers and create comparisons that make it easy for you, the employer, to make important decisions about your benefits package.

## 6 Enrollment

- We submit all necessary paperwork to enroll you in the plan(s) of your choice.

## 7 Ongoing Service

- Our experienced team is right there with you after enrollment to answer questions, help with claims, and help make managing your benefits simple.

# Employer Checklist



- Completed Employer Questionnaire (*attached*)
  
- Basic Census (*attached*)
  
- Most recent renewal
  
- Most recent billing statement from current carrier(s)
  
- Most Recent MO Quarterly Contribution & Wage Report (*MODES-4*)

# Employer Questionnaire



Business Name: \_\_\_\_\_

DBA: \_\_\_\_\_

FEIN: \_\_\_\_\_

Entity Type:

LLC    Corporation    S-Corp    Partnership    LLP    Sole Proprietor    Non-Profit

Year business started: \_\_\_\_\_

Payroll Cycle: \_\_\_\_\_

Website: \_\_\_\_\_

Location Address: \_\_\_\_\_

\_\_\_\_\_

Mailing Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Primary Benefits Contact:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Plan Information:

Current Carrier(s): \_\_\_\_\_

Renewal Date(s): \_\_\_\_\_

Employer Contribution (*% employer pays of premium*) : Employee \_\_\_\_\_% Dependent(s) \_\_\_\_\_%

Current Coverage:

Medical                       Vision                       Other \_\_\_\_\_

Dental                          Life                         \_\_\_\_\_

Are you interested in any other coverage for your business? If yes, explain \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



ease



# Goodbye Paper, Hello Ease

Solve all of your enrollment and onboarding headaches with one streamlined solution.

Tired of chasing down enrollment forms and decoding illegible signatures? Wish that new employees had answers to their coverage questions?

Ease partners with your broker to bring you a streamlined enrollment for you and your employees. With Ease, over 60,000 businesses and more than 1.5 million employees are enjoying more secure access to coverage information and changes, and shorter enrollment times.



Our broker trained me on how to use the system and I was immediately able to use it.

**Michelle Martinez,**  
Safeway Electric,  
Ease user of 3 years



# Save Time With Simplified Benefits Administration



## Broker Supported

Your health insurance broker can set up, manage, and teach you how to use Ease. Have a question? Your broker is there for you.



## Digital Enrollment

Ease maps employee information to carrier enrollment forms so no field is left incomplete. Employees can also e-sign their forms, eliminating paperwork completely.



## Plan Comparison

Employees can compare unique plan details like copays and deductibles in a single view. As plans are selected, employees see a running total of actual costs per pay period helping them make better decisions.



## Enrollment Progress Dashboard

Email employees about open enrollment and view a snapshot of enrollment progress for each employee directly in Ease.

## Your Employees Will Thank You

Signing countless forms, researching plan options, and trying to remember your plan details throughout the year are just some of the pains your employees experience with paper enrollment.



### Conduct Faster Enrollments

Employees only enter their information once, are required to complete all fields, and can digitally sign their forms.



### Make Better Decisions

Ease helps your employees make smarter decisions by putting copays, coverage, SBCs, and actual costs at their fingertips.



### Unlock 24/7 Access

Employees can access Ease via web, mobile, or iOS and Android mobile app to view important benefit details year-round.

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Don't spend time on administrative tasks when you could be doing more of what you love, like engaging with your employees.

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Ask your broker  
for a demo.

—  
Start managing  
benefits with Ease.

—  
Get more time back  
in your day!

