

The Vanorsdale AdvantageSM

LIFE & HEALTH DEPARTMENT

1. Identifying Your Needs

- Analyzing present benefit package
- Preparing a census
- Determining appropriate coverages
- Marketing plan requirements to carriers

2. Hidden Savings OpportunitiesSM

- Salary reduction plans -
Section 125
- Self insuring options
- 401K retirement plans

3. Custom Solutions Report

- Spreadsheet presentation with all carrier options
- Rate/benefit comparisons to current plan
- Plan recommendations by Benefits Consultant

4. Plan Installation

- Enrollment meeting conducted by Vanorsdale
- Forms/document preparation
- Explanation of plan to employer

5. Expert Servicing Guide

- Complete policy administration/change assistance
- Additions/deletions to coverage
- Premium inquiries
- Claim problem resolution