

**ALL YOUR
BENEFIT SOLUTIONS
IN ONE SIMPLE PACKAGE**



**COLLATERAL BENEFITS
GROUP**

A Simple All-Inclusive Benefit Program Handled by One Provider

Collateral Benefits Group is a full service benefit service organization that offers all-inclusive employee benefit programs for companies large and small.

We use a consultative approach to select products and services from our comprehensive offering to construct the best employee benefit program and the best value for your company.

This is important, because bringing together all the components of a benefit solution in one place and developing custom programs saves your company [time](#), [money](#), and [resources](#).



Why Collateral Benefits Group

We do everything from start to finish. With a team of experienced benefit strategists and a comprehensive suite of products and services, Collateral Benefits Group helps companies of all sizes meet their employee benefit program goals now and over time.

We offer employers access to exclusive products, multiple enrollment methods, added value services for HR and Employees, post-enrollment administration such as consolidated billing, call center support, and much more.

We have a better way of constructing and implementing a benefit plan, which means your company no longer has to handle the “messy work” that comes with offering benefits. We are [independent](#) of carriers, we have [flexible](#) enrollment options, and a [comprehensive](#) menu of products and services.

Consistent Quality

By handling your benefit program from start to finish, Collateral Benefits Group is able to provide you and your employees with consistent quality service. Our benefit advisors work with your employees during an enrollment, and the same individuals are also available in the call center for additional help whenever needed.

Multiple Enrollment Methods

We understand that no two clients are the same and to conduct enrollments as if they were is wrong. We help you decide which combination of enrollment methods meet your needs. We can do [face to face](#) enrollments where we meet directly with your employees, over the phone using our [call center](#), [online](#) using our enrollment software, or with [packets](#) that contain all the materials your employees need.

One partner, One call, One team

Our support teams work directly with you so there is no need to juggle a rolodex full of product providers to answer your employees insurance questions. If they have a question about a product, regardless of carrier, they only have to remember one toll free number. This means fewer questions for you to field. Only having to make one call to get all your questions answered saves you time, and as the saying goes “[Time is Money](#)”.



Key Benefits

- Only one vendor for entire benefit program.
- Full suite of services tailored to fit your needs.
- Flexible enrollment options: In person, over the phone, online, or by packet.
- Best insurance products at the most value.
- We save your company time and money by providing added value services that make your employee benefit program easy to maintain.

Our Advantage Over the Competition

Independent

Flexible

Comprehensive

- We are independent of insurance carrier, which means we can select the best products at the best value in every category.
- With flexible enrollment options you are never forced to do any method you don't want.
- A comprehensive menu allows us to do everything in house so there is no loss in program quality.

We do two things really well

1 We make offering a benefit program easy and painless for employers.

Common Issues For Companies

- Paying multiple benefit bills each month
- Answering questions about benefits
- Handling an endless supply of paperwork
- Remaining in compliance
- Having to work with multiple providers

2 We help employees make informed decisions about their benefits.

Common Issues For Employees

- Don't know what benefits they need
- Not enough choices meet their budget
- Don't understand enrollment process
- Benefit package isn't that competitive
- No one to answer their questions

Our Employee Benefit Program Platform

Products

Working with multiple carriers enables us to locate the best value products in each category. This enhances the products in your benefit program, while saving your company time and money.

Package Options

- Income
- Life
- Health
- Retirement
- Specialty

Enrollment

Our enrollment process is quick, easy, and painless. You decide what you want and we do the work. A tailored enrollment experience ensures your employees understand their benefits instead of being pushed to buy a product.

Package Includes

- Employee Education
- Custom Enrollment Plan
- Flexible Benefit Election Methods (F2F; Call Center; Election Packet; Online)

Services

Add value to your benefit package with no direct cost to the company with our comprehensive service package. Eliminate the expense and headache of providing a benefits program by letting us handle communications, the numerous employee questions, and much more.

Package Includes

- Help Desk
- Personalized Benefit Website
- eNewsletter
- HR 360 Access

Administration

Relieve yourself from the burden of administering a benefit program by letting us handle your billing and compliance needs. A single destination for all your plan administration needs saves you time and resources. Plus you don't have to study up on the new rules every year!

Package Options

- Consolidated Billing
- 403(b)
- 457 (b)
- Cafeteria Plan

Frequently Asked Questions?

Q. Who does Collateral Benefits Group work with?

A. We work with companies large and small (2-10,000 employees) that have an employee benefit program.

Q. What makes Collateral Benefits Group different from my current benefit provider?

A. We use a consultative approach to select products and services from our comprehensive offering to construct the best employee benefit program and the best value for your institution.

Q. How do you conduct enrollments?

A. Before an enrollment we help you decide which combination of enrollment methods meet your needs. With multiple options we are able to be flexible to your unique situation. Regardless of method, our benefit advisors provide direct counseling and educational material to your employees on all our products and services.

Your enrollment options include:

- Onsite or In Person
- Customer Service Center
- Online
- Packet

Q. Can you help with retirement plans?

A. Yes, we offer retirement plan admission for companies as well as wealth management services for individuals.

Get started today



Contact a Benefit Advisor at
1-800-817-9699



Email us at
info@collateralbenefits.com



Visit us at
www.collateralbenefits.com



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