

# DFBenefits & DFB TPA Services Checklist

Is your current Broker/Agent bringing you the below value added services?

	Broker		DFBenefits
	Yes	No	
<b>Does your broker conduct annual audit and review current plans?</b> <b>Examples include:</b> A. Prepare reports, analyzing current plan(s) and format strategy for renewal B. Complete update census 90-100 days in advance of renewal and send to market C. Negotiate renewal rates with carrier no later than of 60 days prior to increase D. Provides complete analysis of market & recommends options 60 days prior to renewal			YES
<b>Does your broker share self-funding ideas with you?</b>	Yes	No	YES
<b>Does your broker have support staff to provide the following?</b> A. Announcement memo, enrollment meeting and custom employee booklets B. Assist in completion of all documents and contracts C. Collect & report all enrollment changes to the appropriate vendors/carriers D. Order carrier certificates, ID cards and answer employee questions	Yes	No	YES
<b>Does your broker assist you with compliance issues?</b> <b>Examples include:</b> A. Assist and implement federal & state requirements (COBRA, TEFRA, DEFRA, HIPAA) B. Provides several resources for legislative issues C. Assist in developing summary plan descriptions (SPDs) and 5500 forms	Yes	No	YES
<b>Does your broker provide you with a HIPAA Business Associate Agreement?</b>	Yes	No	YES
<b>Does your broker conduct ongoing plan management?</b> <b>Examples include:</b> A. Review claims experience reports (if available) B. Evaluate and recommend future options (Dental, Vision, Disability, Retirement Plans) C. Evaluate and recommend options for discriminatory benefits like key person coverage D. Evaluate property and casualty options (Home, Auto, Workers Comp, Liability)	Yes	No	YES
<b>Does your broker explain the expense factor of your benefits including the agent commission?</b>	Yes	No	YES
<b>Does your broker continue to keep up with continued learning and hold a qualified specialist degree?</b> <b>Examples include:</b> A. RHU, REBC, CEBS	Yes	No	YES
<b>Does your broker offer employee/employer access through a website?</b>	Yes	No	YES
<b>Does your broker provide ways to save taxes through the benefit program?</b>	Yes	No	YES
<b>Does your broker provide employees help when coverage is no longer available due to a lay off or termination?</b>	Yes	No	YES

SERVICING SCORE:

## SERVICE RATINGS:

- 9-10 Meeting the Mark** – Your broker is working for their money. Service is proactive and exceeds the expectations of most employers!
- 7-8 Average** – Your broker is doing more than most, your service is on par with your competition.
- 5-6 Below Average** – Your broker likes low maintenance easy to service clients.
- <5 Failing Grade** – You deserve better! You may want to consider other options!