



Cobbs, Allen & Hall of Louisiana

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SAVING MONEY on employee benefits is a must in today's economy. The cost of providing benefits is rising significantly, while employees consistently seek more and more from their benefits packages. Many employers struggle to balance employee needs with their own capabilities and bottom lines. Helping you meet these divergent objectives is our specialty.

For years, Cobbs, Allen & Hall of LA, Inc. has been providing insurance and employee benefits consulting services to the business community. Built upon a tradition of integrity, industry leadership, and excellence, we are committed to delivering tailored benefit solutions with thoughtful strategic planning, valuable professional services, and technology-based solutions. Our staff of experienced benefits professionals can develop benefits programs that make sense for your company and your employees.

Cobbs, Allen & Hall of LA, Inc. specializes in a wide variety of plans and lines of coverage, including:

- Fully-insured and self-funded health plans
- Group life insurance & Voluntary life
- AD&D
- Dental plans
- Vision plans
- Voluntary benefits
- Short and long-term disability plans
- Worksite benefits

If you are interested in receiving a quote, please complete a Takeover Checklist and an Eligibility Census and return to tjiles@cahins.com. If you have any questions, please call Tiffany Jiles at (318) 524-3505.

We look forward to servicing your Employee Benefits needs.



Our Broker Services

As your broker, we provide the following services and support to your company:

- ❖ ***Research and analyze client's groups benefits needs and physician networks.***
 - Review current plans and level of satisfaction.
 - Determine key person's objectives.
 - Collect census.
- ❖ ***Survey the marketplace for appropriate plans and carriers.***
 - Analyze the available carriers and plans.
 - Check that key person's physicians are in proposed network.
- ❖ ***Present plan alternatives that meet client's benefits and budgetary needs.***
 - Prepare presentation.
 - Explain plan differences.
- ❖ ***Define eligibility.***
 - Explain the requirements for group coverage.
 - Acceptable waivers.
 - Participation requirements.
- ❖ ***Prepare master application, supporting documents and employee enrollment.***
 - Group Application which defines the terms of the plan.
 - Eligibility documents supplied by group and included with the application.
 - Employee enrollments completed by employees defining their status and named dependents.
- ❖ ***Educate employees about their plan.***
 - Install the plan upon acceptance by the carrier.
- ❖ ***Support your client's employee benefits and HR needs.***
 - Be available to respond to questions regarding the plan, claims and eligibility.
 - Keep clients ahead of the curve by notifying them of changes in laws—issues that will directly impact their businesses.
 - Provide customer support throughout the plan year such as enrollment changes, claims and insurance I.D. cards.
 - Provide support when COBRA issues come up or mini-COBRA needs for less than 20 employees.
- ❖ ***Help with open enrollment issues.***
 - Provide support at open enrollment time with explaining choices and assisting enrollment.
- ❖ ***Provide documentation such as SPDS when needed.***
 - Arrange to provide the documents at inception and for changes in the plan.
- ❖ ***Facilitate renewal and eligibility verification.***
 - Provide explanation of renewal
 - Design plan alternatives in line with budget and priorities.