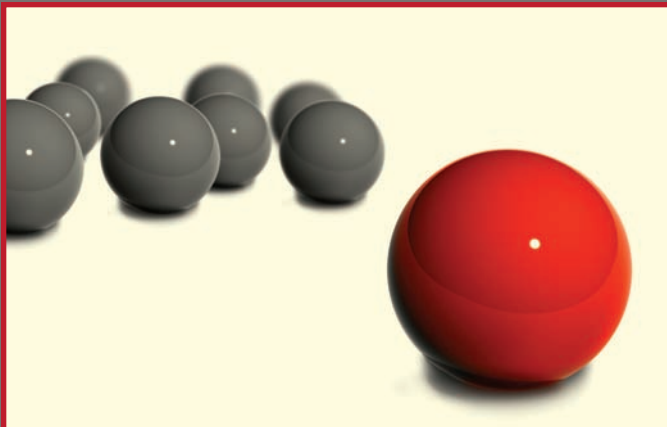


WHY PARTNER WITH WARREN BUSINESS SERVICES, INC.?



BUSINESS SERVICES, INC.

Providing employee benefit brokerage services,
benefit compliance and human resource services
for small businesses.



A Different Approach to Being a Benefits/Insurance Agency

We do more!

Traditionally a benefits brokerage company or an agent would help an employer choose an insurance carrier and a plan for their employees. The plan would then be submitted to the carrier and the agency/agent would provide customer service during the year. This process would start over in 10 months.

Today an employer still needs an insurance agent/broker to help them select a benefits package and obtain the best pricing. Employers also need an agent/broker who provides compliance products for the many legal issues regarding employee benefits. We provide these services but also provide HR compliance services.

Services

- Benefits/Insurance Brokerage
- Plan Administration and Compliance
- Human Resource Management

How We Help Your Business

WARREN Business Services, Inc. provides employee benefit design, brokerage and support through experienced and qualified professionals. Since every client is different, our sales and service team ensures you have the correct benefit plan in place.

In addition to employee benefits, we can help with all of your Human Resource needs. We provide all the HR functions usually associated with a traditional in-house HR department. We will help you keep your HR costs down and help you avoid potential HR nightmares so you can focus on what you're good at - *Building Your Business.*

Benefits	Quality coverage options Benefit Compliance
HR Services	HR Compliance Local human resource professionals
Customer Service	Our customer service is designed to exceed our customers expectations. We truly want our clients to feel that the products they have purchased have met their expectations.
HRMS	Affordable options are available for a true Human Resource Management System with local service.



Three Great Platforms Support a Full Menu of Insurance Products

Standard Benefit Service Level

- Review your current benefit offering
- Discover what improvements are needed and what inefficiencies there are currently
- Build plans to fit your needs
- Verify you are in compliance with state and federal benefit laws
- Negotiate carrier offerings to insure the best pricing is delivered
- Implement plans on a turnkey basis
- Conduct educational enrollment meetings
- Provide all employee communications (i.e., outlines, premium illustrations)
- Submit new case documents to carriers
- Follow through to make sure all policies are issued correctly
- Provide personal assistance throughout the plan year: Answer employer and employee questions, provide claim assistance
- Monthly updates regarding benefits (employer newsletters)
- Monthly employee wellness newsletters
- Start the renewal process 90 days prior to the renewal

Enhanced Benefit Service Level

All of the above services, along with the following:

- Online Enrollment
- Additions of new employees, dependents, and terminations are completed by our office
- Custom benefits communication tool with company logo provided
- Section 125 Plan documents and end of year testing
- State Continuation and COBRA administration
- Medicare notification Part D (annual notification)
- CHIPS notification (annually)
- Grandfathered/Non-Grandfathered notifications
- ERISA Compliance
- FMLA Compliance (if group has 50+ employees)

Enhanced Benefit Service with HRMS

All of the above services, along with the following:

- HRMS with 24/7 Access: employee record and personnel actions, HR compliance (EEOC, OSHA, I9, etc.), benefits administration, absence management (PTO, LOA, FMLA, etc.)
- Employee benefit statements (hidden paycheck)
- Monthly billing statement review (verify you are paying for the correct employees and dependents)
- Integrated payroll
- This is a short summary of services provided

Additional costs apply for the Enhanced Benefit Service Levels

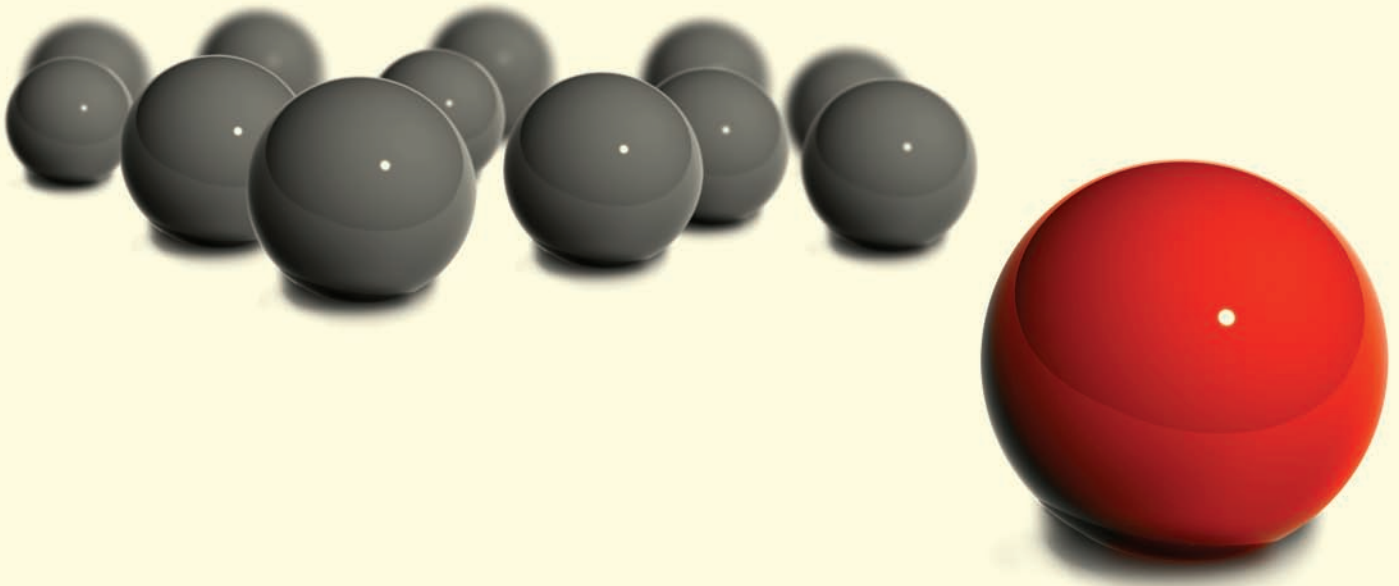
We Simplify Human Resources for Small Businesses

HR Management

The HR Management feature can be added to any of our benefit administration options.

- **HR Compliance** (*Annual HR Audit; handbook; FLSA; FMLA; AAP; EEOC; Federal Posters; Orientation*)
- **Recruiting and Hiring** (*Job Descriptions; Recruiting; Applicant Tracking; Reference Checks; Skills Validation; Criminal Background and Checks; Drug Screens*)
- **Compensation and Benefits** (*Compensation Review and Grouping*)
- **Employee Relations/Performance** (*Performance Reviews; HR Metrics; Employee Relations Investigation and Advice; General Communications*)
- **Employee Separation/Termination** (*Exit Interviews; TWC Advice*)
- **Recordkeeping and Documentation** (*Manager and Employee Self-service; Record Retention; Org Charts*)
- **HRMS with 24/7 Access:** employee record and personnel actions, HR compliance (*EEO, OSHA, I9, etc.*), benefits administration, absence management (*PTO, LOA, FMLA, etc.*)





EXPERIENCE THE DIFFERENCE

Things are done differently at WARREN Business Services, Inc. We provide a service you will be glad to have and provide to your employees. Expect to be satisfied. Add our human resource service to your employee benefits and you will have a complete package.


WARREN Business Services, Inc. provides everything you need to attract, manage and retain employees.

- Knowledgeable agents/brokers and human resource professionals
- Dependable account managers that support your plans locally
- A complete menu of products

If you and your employees have not experienced WARREN Business Services, Inc. call us today at 713-365-3800 or visit us at www.warrenbs.com.



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All insurance products offered and sold only through licensed insurance agents of  Insurance Group, LLC or the Licensed agents of it's carrier partners.