BASIC GURU

"What a difference a Guru makes! Are you a Guru?"

HR and Benefits administration is hard. We make it "basic" by providing an automated HR and Benefits platform that gives your clients a complete, one-stop solution, from simplified benefits administration to effective communications...while providing you with a *new* online resource that enables your clients to ensure compliance with ever-expanding workplace regulations -- saving you and your clients large chunks of time and preventing unexpected costs for non-compliance. Ultimately, BASIC Guru enables you to deliver superior service while underscoring your chief business differentiator: your expertise.

Key Differentiators

►**Build Customized HR and Benefits Portal in Under 1 Hour**
Drag-and-drop design tools, agents and brokers can build a branded benefit portal for an employer group of 25 employees in under an hour.

►**BASIC GURU Compliance Webinars**

►**NEW! BASIC GURU Audit Compliance Service**
This gives you and your clients a leg up, facilitating the online access, distribution and tracking of up-to-date documents, from cafeteria plans to SBC documents, simplifying compliance. Optional legal consultation from prominent ERISA attorney and BASIC Guru legal consultant, Larry Grudzien. (extra fee)

►**Consistent and Effective Engagement and Communications**
BASIC hr subscribers can send monthly HTML newsletters to all of their clients and prospects using our customizable monthly newsletter every month. (For an additional fee).

►**Total Compensation Statements**
Agents can create customized employee benefit statements for their group employees. This is a great way to help your groups share all the benefits options that they pay for in one comprehensive annual statement.

►**BASIC Discounts**
We offer a 10% discount on COBRA, HSA, HRA and FSA administration. We offer our Premium Only Plan for only $95 to BASIC Guru Users.

►**Accessibility**
We offer you the ability to upload as many clients, employees and prospects as you want for one monthly flat fee as part of the BASIC Guru package

> "It has become harder for employers to keep up with everything they're supposed to do. The BASIC Guru platform is an indispensible resource for brokers, agents and their clients in simplifying compliance -- today and into the future. Proactive advisers who use the platform will demonstrate their value to clients by ensuring compliance, positioning you as the go-to source for regulatory expertise...while you and your clients can focus on core business or strategic issues."
>
> **Larry Grudzien, BASIC Guru ERISA consultant**

<u>Key Features</u>

Agency/Agent Tools
- <u>Group Import</u> is used to upload all group information via Excel into your BASIC Guru secured site
- <u>Employee Import</u> is used to upload all employee data via Excel into your BASIC Guru secured site
- <u>Renewal Management</u> allows the agency/agent to manage group or prospect renewals by line of coverage
- <u>Group/Employee Notification</u> provides real-time notification to the agency level when a group or a group employee makes a change to their data
- <u>Communicate</u> with your clients or prospects, with the carriers you work with and with the BASIC Guru administrator
- <u>Library</u> allows the agency or agent to create/assign resources (forms, documents or links) to your own online agency library, where resources can be assigned on demand to your groups and employees
- <u>Ticker</u> allows the agency or agent to create multiple tickers that run across the top of the screen with important information directed to the agent, or the HR administrator. The HR administrator can create multiple tickers for their employees
- <u>Agency Admin</u> allows the agency or agent to update their information as well as upload their license numbers (by agency and agent), and set up continuing education and commission reminders
- <u>Password</u> all levels of users can change their passwords on demand
- <u>Universal Reminder</u> allows you to create/share reminders with your groups and their employees
- <u>Multiple Plan Year Management</u> allows the agency/agent to archive old benefit information by group, accessible anytime to the agency/agent on demand <mark>(your agency could go paperless with this tool)</mark>
- <u>Notes Management</u> allows the agency, agent, employer or employee to communicate via notes to each other at anytime in a secure environment. Each level of user can follow notes by category on demand
- <u>Bulk E-mail</u> allows the agency/agent to create e-mail groups and send bcc e-mails directly from BASIC Guru
- <u>Configure E-mail</u> allows the agency or agent to add their agency logo as well as create customized disclaimers that are added to all e-mails sent from BASIC Guru

Employer Benefits Management
These tools provide your agency a competitive edge when you are trying to become broker of record. They also help you retain your existing Groups by enabling them to manage their employee benefits and perform critical HR functions such as:
- Summary of all benefits that each employee has selected, viewable to them only via secure user name and password.
- Create customized Employee Benefit Statements
- Agency/employer both have access to premium amounts by benefit plan
- Network options
- Your groups can use BASIC Guru as their own company Intranet, where they can store any important documents and make them available to employees on demand
- <mark><u>Unlimited document storage for each group</u></mark>
- Employees can submit personal profile changes directly to their human resources department
- Access to important forms, documents or links for the group

BASIC hr
Employee Benefits — Federal and State guidelines and how-to information to help you stay compliant

- Downloadable and Customizable sample Employee Handbook
- Laws such as COBRA, ERISA, FMLA, HIPAA clearly explained
- Human Resource information including how to do a performance review, interview, hire and terminate
- Hundreds of downloadable forms, policies and checklists
- HR Tools such as the Job Description Builder and Salary Benchmarking tool
- Downloadable federal and state posters
- NEW! Audit Compliance Service: enables employees to securely access and electronically acknowledge SBC documents, simplifying and assuring compliance with the Patient Protection Affordable Care Act's ERISA's disclosure requirements (the penalty for non-compliance is $1,000 per employee). Also provides optional access to the consulting services of ERISA expert Larry Grudzien.

Online Enrollment
EasyAppsOnline facilitates the process of insurance enrollment.

- One generic form will pre-populate multiple health insurance carrier applications including medical, dental, vision, life, short term and long term disability.
- Information is archived for the user so next year's enrollment is even easier - it's a simple matter of reviewing the data and making updates as needed.
- Electronic signature provides a paperless pre-screening and enrollment process.
- Quick census upload link for Agent/Brokers to pre-populate employee applications.
- Client HR portal provides Enrollment and Exception Reports to track enrollment progress of employees and the ability to complete the Employer Application online.

Employee Resources

- Employees/enrollees can access SBC documents on-demand
- Employees have access to their site by secure user name and password. Employees can quickly review a summary of their benefits as well as their company summary plan description by line of coverage for more detailed information.
- Employees can view their network choices and check on provider status.
- Employees can review brochures for other insurance coverage as well as download important forms from the carriers that their employer works with from the resource library
- Access nationwide healthcare costs for elective procedures – Healthcare Blue Book
- Free benefit card to receive discounts on Rx, Hearing, Dental, and Vision
- The employee can communicate with HR as well as submit changes to HR.

Product Management
Add customized summary plan descriptions (PDF or URL link) to your own products library to assign directly to your group on demand**.**

Commission Tracker
This enables the agency to setup, track and split commission and fees for all agents and sub agents. As commissions are entered into BASIC Guru, the system automatically splits the commission for reporting.

Prospect Management
This enables the agency to setup prospects, sort prospects by renewal dates, and store notes of conversations throughout the year with a prospect. Send out census forms to prospects with ease. One touch conversion from a prospect to a client with all notes transferring automatically into the employer notes section.

Carrier Management
Carrier administration allows you to select carriers that your agency works with as well as create an agency contact database. You can add additional carriers to your database at any time.

Continuing Education (CE) Management
- Keep track of agent continuing education requirements
- Create CE completion reminders for each agent
- Track completed classes
- System identifies remaining hours to meet state requirements
- Print and e-mail reports on demand

Reports
- Summary of benefits for all lines of coverage by employer group for easy viewing
- Client/Prospect renewal report
- Employee election report
- Commission summary by product
- Commission summary by employer
- Continuing education credits report
- Agency Book of Business report

> "I typically do a client set-up and training in person. I can set up employee access, assign benefits, and load summaries—whether they are universal or custom documents—for an employee group of 20 in about an hour. It's easy to go from the broker portal to the client's with BASIC Guru. And if I can't do an on-site visit, I can send the client an email and walk them through it—it's that user friendly."
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> **Paige Alfonso, Signature Benefits**