

Paul Global Benefits

PUTTING OUR CLIENTS' PIECES TOGETHER FOR OVER 15 YEARS



PAUL^U
Global Benefits

Let Us Be An Extension Of Your Team!

WHY YOU SHOULD WORK WITH PGB

When you are working with the Paul Global Benefits (PGB) team, it is like having an insurance executive on your side. We have unprecedented experience and leverage in the marketplace! Our team makes it our mission to not only provide your organization with the best experience possible, but we also make sure that you are receiving the best possible pricing available in the market. We leverage our relationships and knowledge from working with some of the world's largest organizations to bring differentiated value to our clients.

Our firm has helped clients reduce their direct insurance costs, saving them significant money and allowing them to better manage their bottom line. It is our mission to continuously bring creative tools and technologies to our clients to help them better manage the benefit administration process. Our passion for innovation has led to PGB creating industry-leading tools such as:

- On-line enrollment
- Web-based employer financial dashboards
- Web-based employer projection tools
- HR on-line library
- Customized employer web sites

Our team is experienced and ready to assist you! We will work tirelessly to help you achieve your goals and objectives! We can assist you with any of your international needs as well!



Bottom Line:
Your goals are our goals and we will not stop until we help you achieve them! We have an unmatched commitment to service and cost, and we understand the delicate balance of the employee benefits world

DETAILED SERVICES OFFERED BY PAUL GLOBAL BENEFITS

Marketing & Plan Evaluation Process

Once your organization has appointed Paul Global Benefits, a seasoned representative will begin the evaluation process of your benefits program. This will entail an end-to-end analysis of benefits, costs, short/long-term organization goals and employee communication tools/resources. At the end of the review process our team will present a strategic blue print for your consideration. Once buy-in is achieved, we will implement and manage the long-term plan.

Experience

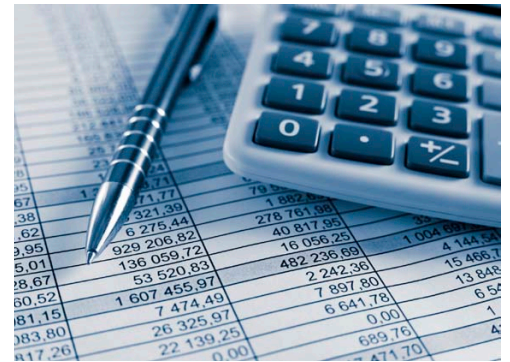
The PGB team has experience managing global membership. We have a combined 50+ years of market and executive level experience within the industry. Our knowledge of Underwriting has even lead to Paul Global Benefits being hired to consult for International Insurance companies.

Financial Acumen

PGB has extensive experience managing and negotiating financials with insurance companies. We have senior leadership with the internal know-how and drive for results that are unprecedented in the marketplace. We can review your program and make strategic recommendations that encompass both funding arrangements, as well as long-term strategies to reduce claim cost escalations.

Innovation

We pride ourselves in continuously bringing innovative solutions to our clients. We have created employee education videos and newsletters, and have hosted employee meetings. Our web-based tools give you the capability to communicate with all your employees at once, or to communicate a targeted group of employees only. Our goal is to always bring innovative solutions to our clients without increasing their costs.



“We pride ourselves in continuously bringing innovative solutions to our clients.”

PAUL GLOBAL BENEFITS CONTINUOUS CONSULTATION MODEL

A Unique Approach to Concierge Service

At Paul Global Benefits we understand that employee benefit programs have several dynamics that create varying levels of complexity. Based on our extensive experience working with a broad base of clients, we have created a unique service offering called the Continuous Consultation Model (CCM).

As a PGB client, you will have a dedicated Account Executive specifically assigned to your benefit program that will be charged with deploying this strategy to support you. He or she will be responsible for all servicing aspects of the continuous consultation model and will remain as your SINGLE POINT of contact for all your needs.

The continuous consultation model has three core components:

Concierge Employee Support, Human Resource Support and Management Support.

1. Concierge Employee Services:

Navigating the benefits world can be daunting and confusing. Our sensitivity to that is why we provide clients with a dedicated support team to help with any and all employee centered needs. Depending on need, we can provide a customized employee email box and call support to help provide an additional resource for your employees.

2. Human Resource Support:

We provide full support to the HR team and assist them with a wide range of services*:



**Not limited to the services listed*

There will be weekly meetings with the HR team both to remain engaged with their daily tasks and to seek opportunities to add value and extend their capacity.

3. Management Support:

We understand that management requires a more strategic, direct line of sight to their employee benefits program in order to fully comprehend the components of ROI and future program directions and choices. We provide customized executive summaries for senior management highlighting the most critical data points. Paul Global Benefits will also develop recommendations based on the data and relevant trends in the market. We have unprecedented financial acumen (insuring that your annual premium increases will reflect reality and not outdated formulas or algorithms) allowing us to deliver the highest level of support available.

WEB-BASED TOOLS OFFERED BY PAUL GLOBAL BENEFITS

► Employer Tools

PGB Projector

The PGB Projector is a web based tool that provides PGB clients that have more than 100 employees direct access to industry leading projection and reporting tools. This tool also allows employers to manipulate reports and projections based on their inputs and assumptions.

Employer Portal

This allows clients direct access to the PGB secure site to review key plan information. This resource can also be used to place archived plan documents and insurance certificates. This resource is available 24x7x365 anywhere you have internet access. As a user of this tool you will also have access to our Employee Newsletter library for additional self-help support on targeted employee communications.

HR 360

We have partnered with HR360 to provide our clients with a new, award-winning online library that delivers comprehensive, easy-to-navigate human resources and benefits news, content, tools and forms to companies nationwide.



► Employee Tools

eBenefitGlobal©

The eBenefitGlobal tool is a virtual resource to assist employers with communicating with employees and managing the overall administration of the employee benefits program.

Tool Capabilities:

The eBenefitGlobal tool has many different uses to employers. Some of the most common capabilities are as follows:

- **Employee Communication Interface** – this tool has a feature that allows the employers to post core communication messages to employees making it easier for employees to review benefit information, connect with useful resources and download important tools or forms for their personal use.
- **Employee Virtual Enrollment Tool** – manage open enrollment and new hire enrollment easier allowing your employees the ability to register and log onto the tool to make benefit election decisions. This eliminates the paperwork associated with enrollment and decreases workloads for the human resource team. This also allows your employees to complete their enrollment materials any time of the day when it is most convenient for them.
- **Employee Beneficiary Management** – this tool allows employees to assign their beneficiary information virtually making real time changes as needed. The tool will automatically require employees to assign a beneficiary when Life Insurance is an available benefit.
- **Employee Profiles** – this tool allows employers to easily manage their employees' data in a secure database that will also allow them to generate reports and census data based on the enrollment data contained within the team.



DETAILED SERVICES OFFERED BY PAUL GLOBAL BENEFITS

Our firm is dedicated to helping you manage all of your insurance needs. Below is a high-level overview of some of the key areas we specialize in. Please contact us today to discuss your specific needs!

Our Specialties

Employee Benefits & Business Insurance Specialty Products

US Employee Benefits

Health Benefits (Medical/Dental/Vision)
Life Insurance
Disability (Short and Long-Term)
Long-Term Care
Voluntary Programs
Business Travel Packages
Individual Coverage
Medicare Programs

Retirement Plans*

Defined contribution plans (401K)
Defined benefit plans (pension)

International Employee Benefits

Health Benefits (Medical/Dental/Vision)
Life Insurance
Disability (Short and Long-Term)
Global Business Travel Packages
Multi-National Pooling Programs
Individual Coverage

Property & Casualty Lines

General Liability
Property
Products Liability
Marine/Ocean Cargo
Commercial Auto
Workers Compensation
Umbrella/Excess
Crime
Cyber Liability
Professional Liability
Employment Practices Liability
D&O liability

Specialty Services

Carrier Underwriting Audits
Client Claim Audits



*Putting our
clients pieces
together
for over
15 years*

