


















## INSURANCE BROKER / CONSULTANT SERVICES COMPARISON

Selecting the right insurance broker is a challenge, especially in today's environment. With LDP, you can rest assured that you will receive award winning customer service from experienced professionals dedicated to delivering results.

| DOES YOUR INSURANCE BROKER OFFER:  |    | YOUR BROKER   |
|--|---|---|
| <b>A PROFESSIONAL &amp; EXPERIENCED STAFF?</b>   |   |   |
| Over 250 years of collective benefits experience with a wide range of backgrounds and perspectives to provide you with a complete solution - consultants, carrier executives, underwriting, claims examiners, and a prior business administrator   |    |    |
| <b>EMPLOYEE BENEFITS EXPERTISE AND NEGOTIATING LEVERAGE?</b>   |   |   |
| Manage over \$300 million in annual premium with over 100,000 members insured  |   |   |
| A successful and proven track record since 1972  |  |  |
| <b>TRUE VALUE ADDED SERVICES?</b>  |   |   |
| <i>Online Benefits Center</i> - a customized benefits website including provider research tools, hospital comparisons, healthcare resources, carrier links, forms and benefit details  |  |  |
| <i>Benefit Resource Cards</i> - wallet sized card with carrier information such as group numbers, phone numbers, websites and addresses for claims submission  |  |  |
| <i>Benefits Administrator Guide</i> - a compliance and regulatory reference providing comprehensive information on benefits topics such as COBRA, HIPAA, FMLA, etc.  |  |  |
| <p><i>Collective Bargaining</i> - specialized knowledge and experience in all phases of the bargaining process, including arbitration, mediation and fact finding.</p> <ul style="list-style-type: none"> <li>• Prepare a customized, comprehensive guide on employee benefit negotiation options, develop negotiation strategy and present proposed benefit changes</li> <li>• Help negotiate mutually agreeable settlements</li> </ul> |  |  |

**TO FIND OUT MORE ABOUT HOW LDP CAN HELP YOU SUCCESSFULLY MANAGE YOUR HEALTHCARE COSTS AND INCREASE YOUR EMPLOYEES' SATISFACTION WITH THE BENEFITS PROGRAM, CALL US TODAY AT 1-888-LDP-2829.**