

# Great Lakes Employee Benefit Services, Inc.

## Company Background

Founded in 1997 by Joseph F. Coan and James T. Scoggin, Great Lakes Employee Benefit Services, Inc. (GLEBS) is an independently owned and operated employee benefit brokerage and consulting firm, specializing in health and welfare benefits (medical, dental, vision, life, disability, flexible benefit plans, wellness and consumer-driven health plans).

GLEBS serves a variety of clients that typically range in size between 100 and 5,000 employees. GLEBS' current client base includes a blend of publicly and privately held companies as well as public sector entities across the U.S. Working harder than its competition, the firm has retained over 95% of its clientele on an annual basis since its inception.

The company has gained a national reputation for providing exceptional service at a competitive cost. GLEBS has developed a wide range of "value added" services that are above and beyond those provided by traditional employee benefit brokers.

With a dedicated team of benefit professionals, GLEBS takes an independent, objective and consultative approach to meeting the employee benefit needs of clients. The company does not believe in a "one-size-fits-all" solution for every employer, but works diligently to meet specific client needs.

### A Team Approach

GLEBS provides each customer with a dedicated team to handle all aspects of employee benefits planning, led by a Principal of the firm. The Principal teams with an Account Executive and Group Account Manager(s). Together, the team manages all aspects of the client's health and welfare benefit planning including plan design, managed care network evaluation, financial analysis, administrative support, communication and regulatory compliance services. In addition, to meet client needs that go beyond the realm of the firm's standard services, the team works with outsource vendors to provide actuarial services, wellness and health management services and technology solutions.

### GLEBS Services

- *Employee Benefit Plan Management* – GLEBS provides traditional employee benefit brokerage and consulting services for clients, including assessments of clients' marketing needs and objectives; vendor evaluation; plan design consulting; financial analysis; managed care network evaluation; benchmarking; renewal negotiations; and communication, administrative support and regulatory compliance services.

- *Actuarial Services* -- Through GLEBS' affiliation with one of the country's premier actuarial firms, "big company" actuarial services are provided to customers at an extremely competitive cost. With this partnership, GLEBS is able to provide core actuarial reports covering comprehensive assessment of health plans; benefits positioning; plan design; renewal evaluation; budgeting, contribution and trend; financial monitoring and many more actuarial services.
- *Wellness/Health Management* -- GLEBS works with employers to develop wellness programs – incentive-based programs that reward participants for exhibiting and maintaining healthy behaviors, leading to lower health care costs, lower absenteeism, lower disability costs, higher productivity and higher profitability. GLEBS provides an independent approach to finding appropriate wellness vendors to meet each clients' needs.
- *HR & Benefits Technology* – Through strategic relationships, GLEBS has gained access to market expertise and a portfolio of technology that will best fit clients' unique situations. If these partners don't have the right solutions, GLEBS will assist clients in the research and RFP process to ensure their unique business needs are addressed. With the help of trusted partners, GLEBS stays on top of trends and emerging technologies to continually guide clients with solutions that can help them achieve their goals.

### **Continuing Industry Education**

GLEBS partners with the nation's largest and most well-respected actuarial firms to conduct an annual Mid-Market Health and Welfare Survey and Benchmarking Report, where data is consolidated from each regional survey to provide local, regional and national benchmarking, best practices and strategies.

In addition, GLEBS sponsors a series of webinars and seminars throughout the year, hosted by industry experts, to alert and educate clients about how changing trends in benefits insurance, regulatory compliance and industry trends might affect their companies.

The company distributes weekly electronic newsletters published by the Bureau of National Affairs. Interested parties receive a user ID and password allowing them to access the BNA site, review the weekly newsletter and access other resources provided by the BNA. GLEBS also provides clients with copies of research reports, newsletters and client action bulletins. These publications are produced on a regular basis or as the environment dictates.

GLEBS is a member of the HRT Advisors Network.

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