

Fast Facts: Non-Medical Benefits Sourcing

Lower the cost of non-medical employee benefits.

WHAT CAN BENEFITS SOURCING DO FOR YOU?

Perfect Commerce has partnered with Universal Benefit Solutions, LLC (UBS) to bring customers together in a collaborative sourcing effort that lowers costs while maintaining an individual benefits program at each participating company.

Here's what you can expect:

- Overall cost reductions of 7 to 12 percent
- Enhanced benefits programs that maintain or *improve* current service levels
- Extended rate guarantees
- Detailed reporting

WHAT INSURANCE PRODUCTS ARE AVAILABLE?

UBS can help you lower the cost of **group life, accident, disability** and **worksite insurance**, as well as **vision** coverage. Your company will be rated individually and issued its own insurance contract. You select the products and the coverage levels that fit your current benefits program.

HOW DOES THE SOURCING PROCESS WORK?

The no-risk, no-obligation sourcing process includes the following steps:

- Gauge your company's needs and establish savings targets and performance guarantees.
- Submit customized Request for Proposal to selected insurance carriers. While a separate RFP is submitted for each customer, the insurance carriers understand they have the opportunity to provide coverage for multiple Perfect Commerce customers. This potentially larger population allows carriers to offer lower rates, discounts and other enhancements that would not be available to a single company.
- Present insurance proposals and potential savings to your company's stakeholders, allowing you to select the products that best fit your benefits program.

UBS is so confident of its ability to reduce pricing that it offers a performance guarantee—its compensation is tied to cost improvement.

DISTINCT VALUE TO YOU:

- Non-medical benefits—group life, accident, disability, worksite and vision—at reduced costs
- Overall cost reductions up to 7-12 percent through collaborative sourcing
- Enhanced benefits programs at a lower cost, *without* sacrificing service levels
- Extended rate guarantees
- Detailed reporting
- Individual rating of each customer and individual insurance contracts; not an association program
- Customer-selected insurance products and carriers based on current benefits program
- Performance guarantee—compensation based on improving the cost of benefits

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