

Hiring ONEGROUP Benefit Consulting Group as Your Employee Benefits Consultant

Saving money on employee benefits is imperative in today's economy. The cost of providing benefits is rising significantly, while employees consistently seek more and more from their benefits packages. Many employers struggle to balance employee needs with their own capabilities and bottom lines. Helping you meet these divergent needs is our specialty.

Since 1983, ONEGROUP Benefit Consulting Group has been providing insurance and employee benefits consulting services that far exceed those of the typical insurance broker. Built upon a tradition of integrity, industry leadership and excellence, we are committed to delivering tailored benefit solutions with thoughtful strategic planning, valuable professional services and technology-based solutions.

With that in mind, we understand that retaining a consultant to advise you about your insurance and benefits programs is an important process. You need to understand exactly how a broker/consultant and client and carrier relationship works, and why choosing ONEGROUP Benefit Consulting Group as your broker/consultant is right for your organization.

What should you expect from your insurance broker/consultant?

Obtaining competitive quotes for coverage and handling claims problems is only a small part of what you should expect from your insurance and employee benefits consultant. ONEGROUP Benefit Consulting Group goes further, providing quality service throughout the year, including custom employee communication materials, human resources tools, claims data analysis services and much more. We use these tools to help you meet your benefits objectives, and will raise the bar for what you would expect from your typical insurance broker.

How can you officially retain OneGroup's services?

There is no "standard" contract used to retain an insurance broker/consultant on your behalf. OneGroup is an independent agency that works with a wide range of carriers in order to provide the best products for your insurance and employee benefits programs. Providing your current carriers with a simple letter that names OneGroup as your "Broker of Record" will allow us to do an in-depth market analysis. By naming us as Broker of Record, OneGroup can get quotes from more markets, better leverage our relationships with carriers, and enjoy a better negotiating position with carriers by truly serving as your representative.

We can provide a sample Broker of Record letter at your convenience.

How is OneGroup compensated for our services?

The resources that OneGroup has invested in and provides to you are supported by commission paid to us by our clients' carriers.

Typically, clients select carriers at renewal, and pay a premium to these carriers each month.

With that premium dollars in-hand, the carrier provides coverage to our clients and pays their claims, and pays commission to OneGroup.

Because brokers typically receive commission dollars on a monthly basis, your plan renewal dates do not affect your ability to retain broker/consultant services. You can easily change your broker/consultant at any time during your plan year.

Consider the added value that OneGroup's broker/consultant services offer you.

Are your employees getting the best value for their money?

Your employees are paying for a portion of the benefits you provide for them, and thus are paying a portion of our fees. You therefore want to ensure that you are providing the best value and service for both your company and your employees by working with a highly experienced and trusted benefits firm. OneGroup's clear and easy to use enrollment materials, wellness communication materials, and personalized service result in happy employees and reduced stress for you.