

# COR-BEN CONSULTANTS, INC.

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## Cor-ben 's Menu of products includes:

Group and Individual  
Medical  
Life  
Disability  
Dental

Voluntary Benefits  
AFLAC  
Colonial

Partial & Fully  
Self-Insured Programs

Cafeteria Plan  
(Section 125)

COBRA  
Compliance Plans

Pension & 401K

Personal, Fast and  
Attentive Service

## IT'S ALL ABOUT TIMING

As your insurance broker we are committed to providing you with the highest quality benefit services to take care of employee insurance issues on your behalf, freeing up your time to concentrate on your business.

Over the past six months we have streamlined our operations in our employee enrollment processing area. We now process many of your employee enrollments electronically, which allows a quicker turn around time and more accurate changes.

When an enrollment is received in our office it is forwarded to one of our enrollment specialists for expedited handling.

In order to serve you efficiently and accurately, we are asking for your help in a couple of ways:

- All requests for enrollment into your plan need to be made on the carrier's enrollment forms and faxed or emailed to us.
- All requests for changes or termination of coverage also need to be made in writing. A fax describing the request is sufficient. This allows us to have the documentation in the file to support your request.
- **Audit your carrier's invoice or Cor-Ben bill every month making sure that the adds / changes / terminations that you have requested have been made. Notify us immediately of any discrepancies.**

Due to Federal regulations, there are very specific time frames to add / change / terminate coverage for an employee. When several months pass before an enrollment issue is detected, it becomes very difficult to get the records corrected.

**We appreciate your business!**

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