

Demonstrated expertise, superior services and advanced analytic tools all add up to the ...  
Digital Advantage.

# digital advantage

*a solution from digital insurance*

Digital, the nation's fastest growing independent employee benefits consulting firm, delivers a powerful new approach to benefits by combining the commitment of experienced, local market advisors with the sophisticated technology and innovative resources of a respected national firm.

Digital is well equipped to help clients save time and money, stay compliant and attract and retain a talented workforce. Here's why ...

- **More Products, More Carriers, More Solutions:** Digital has relationships with hundreds of top-rated insurance carriers nationwide, plus access to proprietary options not found elsewhere. Our marketplace clout provides clients with phenomenal, budget-conscious options.
- **Knowledgeable Service:** Our expert benefits consultants provide the personal, responsive service customers appreciate.
- **Decision-Support Analytic Tools:** A suite of proprietary tools that quantifies and evaluates plan alternatives, including the most optimal carriers, benefits packages, employee contribution levels -- and more.
- **Benefits Administration and HR Support:** Digital integrates all aspects of HR, payroll and workforce management into one technologically advanced and secure system, saving businesses time, money and hassles.
- **Benefits Risk Management and Compliance:** Keeping up with regulatory requirements is a challenge for companies. Digital alleviates business owners' worries by helping to educate them on risk and exposure issues.
- **Integrated Product Solutions:** Offering supplemental benefits programs help companies stand out in the job market. For the small- to mid-sized business segment, Digital has developed a unique suite of proprietary products that offers features usually reserved only for large companies.
- **Customer Advocate Center:** Staffed by experts who thoroughly understand each customer's specific health plan, Digital's advocates answer workers' questions directly and troubleshoot issues related to claims, billing, eligibility, plans, prescriptions -- and others.
- **Health Care Reform Expertise:** Valuable reform information and tools to help employers stay abreast of the regulations and mandates that impact their businesses.
- **Benefits Resource Center:** An employer resource available 24/7 with online state-specific benefits information, including an "Ask-the-Expert" support desk, library, training tools and educational materials such as employee handbook templates and newsletters.
- **Wellness Management Center:** Online wellness tools and resources to guide employees and their families to a healthier, more productive lifestyle -- on and off the job.
- **Ongoing Education:** Digital understands the need to continually educate its clientele. We've developed a comprehensive mix of communications tools, including timely newsletters, informational advisories, complimentary webinars, helpful handbooks -- and much, much more.

Digital expertly manages employee benefits expenses, demonstrates savings and provides real solutions. Please visit our website at [www.digitalinsurance.com](http://www.digitalinsurance.com) to learn more about the true Digital Advantage, our services and our people.