

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 to learn more about the true Digital Advantage, our services and our people.