

Pages:

About Page:

Benefits Connection - What We Do

Benefits Connection is an Employee Benefits firm specializing in the design, communication, enrollment, and administration of Consumer Driven Health Care Plans (CDHC). We have provided Third Party Administration of Cafeteria / Flexible Spending Account plans since 1990 and COBRA Administration Services since 1987.

These services, coupled with our 25+ years of experience in Employee Benefits, allow us to assist in creating a benefits strategy that is cost effective and meets both the employer's and employees' needs. Partnering with employers, consultants, and service providers throughout the country, we are your single source specialty partner for administering today's highly regulated world of employee benefits.

Benefits Connection is a certified member of The Women's Business Enterprise National Council (WBENC). Certification by WBENC proves that Benefits Connection adheres to strict world class standards, which you will be proud to support. You are assured that by partnering with Benefits Connection, you will receive the best from your insurance partners.

Why Choose Benefits Connection?

At Benefits Connection, we acknowledge that ours is a people business. We have a small window of time to offer a human touch to complicated, regulated employee benefits. We choose to make a positive impact! With the right attitude and knowledge, we can be the "Difference Maker" in how your employees view you and your benefit plans. We don't take this responsibility lightly.

It's not rocket science; in fact, it is quite simple. We focus on the customer – the customer is whomever is on the other end of our phone lines, whether that caller is an employer, a broker, or a provider. Each client is assigned a dedicated account representative, and our customer service lines are answered by one of our specialized Customer Service Representatives, not an automated attendant. This sounds basic, but in today's world of technology, the human touch is often lost. People are talking to machines and pushing buttons for service and information – you deserve better!

Benefits Connection - Who We Are:

Benefits Connection is a full-service, turn-key provider for COBRA Administration and Cafeteria Plan/Flexible Spending Account Administration.

Partnering with employers, consultants and service providers throughout the country, we are your single-source solution to handle today's highly regulated world of employee benefits. With clients ranging in size from 25 to 200,000 lives, we provide our services on as broad or small of a scale as your company desires, and customize a plan to meet your unique business goals.

Your Benefits Are Many:

- Increased productivity,
- Fewer frustrations,
- Happier employees,
- Compliance maintenance,
- ... and a healthier bottom line.

Services

We are committed to Benefits Administration as a specialized field. Our services include:

- Employee Benefits
- COBRA Administration
- Flexible Spending Account (FSA) Administration
- HRA Administration
- Billing Services (Retiree, FMLS, Leave of Absence)
- Voluntary Benefits
- HSA Administration

Our Mission

Benefits Connection, LLC, is dedicated to providing each client with a unique level of excellence in customer service. Our mission is "Connecting People and Benefits with Service Beyond Your Expectations!"

In Summary

Benefits Connection, while a smaller vendor, brings a vast level of experience to their many large, national accounts, each of whom is serviced on a very personal level. Through our relationships and partnerships, we are well connected and respected within our industry – our customer service shines for every one of our clients and your employees. Our strategy uses your benefit programs that are already implemented and working well, and adds an additional level of Consumer Driven Benefits, while significantly reducing your overall cost. We are committed to our field and to the overall good of employee benefit programs.

Benefits Connection is a certified Woman Owned Business by WBENC, a Disadvantaged Business Enterprise (DBE) and a self-certified SBE.

Company History Page:

Connecting People and Benefits Since 1986

Benefits Connection has over 75 years of collective insurance knowledge. As part of a brokerage firm for over 15 years, we designed and implemented total solutions for our clients.

In the 1980's and 1990's, Kelly Walker was responsible for creating COBRA and FSA Services serving such clients as:

- HCA
- Life Point Hospitals
- Dollar General Stores
- Ingram Industries
- and many public sector clients

All Services Under One Umbrella

In 2003 the Benefits Services division of the brokerage firm was purchased by Kelly, bringing all of the existing clients and employees under the Benefits Connection umbrella. Benefits Connection is built on strong customer service, integrity, and the ability to think outside the box, looking at the best solution for the employer and the employee. In all of our years of providing services, we have never failed to meet a performance guarantee.

In 2011 Benefits Connection, as a Third Party Administrator, once again saw the need to expand and create customer services that were much in demand, where there was at that time a void in the marketplace. Voluntary and Supplemental Insurance carriers focused on the "sale" of benefits, and TPAs did not have the insurance background or resources to implement winning strategies. Thus was the beginning of finding the best voluntary benefits provider with whom we could partner to bring value to our clients and their employees.

The Importance of Communication

As true benefits professionals, and as employees ourselves, we see the need for communication and education, while assisting employer clients with plan design, cost savings, and an overall strategy.

Employers can provide the best benefits package in the world, but if the employees do not understand the benefits or are not connected – it is a true loss for the employer for a service that is a major expenditure. We feel so strongly about communication, voluntary benefits, and education, that we became a Colonial Life agency at the end of 2011 to be able to provide a total solution.

Looking Toward the Future

Benefits Connection continues to stay informed and updated on all changes in laws and procedures, and is able to access the best from the insurance world for our clients.

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Meet Our Leadership Page:

Kelly Walker, President & CEO, Benefits Connection

(Image Here)

There are two things you should know about Kelly. First, she is passionate about helping people. Second, she knows the business of employee benefits. With more than 20 years of experience, she has developed a comprehensive understanding of COBRA and FSA administration which she now utilizes to make important decisions in her role as CEO and President of Benefits Connection. In 2003, Kelly purchased the benefits department at Crichton, Brandon, Jackson & Ward, Inc. and Benefits Connection, LLC, was born. Since then, Kelly has kept busy bringing in new business and making sure that Benefits Connection provides its valued customers with “service beyond their expectations”. She was named NAPW Professional Woman of the Year for 2010/2011 by the National Association of Professional Women. Outside the office, Kelly’s passions are traveling, volunteering, cooking, dancing and hanging out with her family.

Favorite Quote: “It’s not how you start, it’s how you finish”

Lacey Hancock, Client Services, Benefits Connection

(Image Here)

This Houston native is not only passionate about music and literature, but also servicing the clients of Benefits Connection. Lacey began her career at Crichton, Brandon, Jackson & Ward, Inc. in the benefits department. Her roles at Benefits Connection include ensuring that account deadlines are met, educating clients about rules, informing participants of changes to their accounts, and serving as the point person for supervisory concerns. In a nutshell, Lacey simplifies the process by presenting the details in a manner that is easily understood. With over seven years of experience managing these accounts, she has established herself as the in-house “Flexible Spending Guru”. Besides honing her flexible spending skills, Lacey also loves photography and listening to Led Zeppelin.

Favorite Quote: “Opportunity is missed by most people, because it is dressed in overalls and looks like work.” – Thomas Edison

Debra Ramsey, Compliance Analyst, Benefits Connection

(Image Here)

A quest for knowledge is a continued theme in Debra’s life. She spends her day researching to ensure the compliance of the company’s COBRA and Flexible Spending Account programs. This includes reviewing and communicating IRS Revenue rulings, DOL opinion letters, and future legislation as it relates to business operations, policies, procedures and overall company compliance. She realized her passion for employee benefits administration while working at the Metropolitan Board of Education in the insurance and retirement department. Debra also handles human resources and special projects at Benefits Connection. When she isn’t

researching compliance issues, she spends her time enjoying the finer things in life like nature, reading and football.

Favorite Quote: “You must be the change you wish to see in the world.” – M. Gandhi

Services Page:

Benefits Connection - What We Do

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Why Voluntary Benefits?

According to the 2011 Mercer survey, voluntary benefits are an excellent solution for employers. Not only are they a cost savings mechanism, but they are also a way to provide more benefits to employees at no cost to the employer.

Statistics show that employees appreciate the opportunity to become engaged and involved in their benefit programs. Benefits available on a voluntary basis include, but are not limited to:

- Life
- Supplemental Life
- Accident
- STD
- Legal Assistance
- Pet Insurance
- Cancer
- Critical Illness

Employer Services

Benefits Connection brings all of these various components, and much more, to become a total solution in Consumer Driven Health Care and enable you, the employer, to expand and build upon on your already successful model.

Click the button for more information.

Employee Services

We enable your employer to provide Consumer Driven Health Care – which means that YOU are in control of your own health care! We help you to become a savvy consumer – to make the most of your benefits and benefit dollars.

Click the button for more information.

Broker / Consultant Services

Partnering with Benefits Connection enables you to generate more income and strengthen your client relationships. Chances are, your clients are either already offering Voluntary Benefits or they are thinking about it. Shouldn't they hear from you?

Click the button for more information.

Blog Posts:

Spotlight on Benefits... FSA Store

Do you have a Healthcare FSA?

Healthcare Flexible Spending Accounts are an employee benefit that allows you to set aside a certain amount to use pre-tax for healthcare costs. Contributing to your FSA is a cost-effective way to reduce your taxable income and save money on health care essentials. But there is a “use it or lose it” rule: Any dollars left in FSAs at the end of the plan year are forfeited. To help with this problem, some employers allow a grace period after the plan year to use up the money.

Know when your plan year ends

Some FSA plans are calendar year, but they can end at any time of year. If you do have a calendar-year plan, many companies offer a 2½-month extension, to deplete accumulated savings in your Flexible Spending Account. If your plan is for the calendar year, your extension goes until March 15. Ask the human-resources department where you work about your deadline.

About 20 percent of people who don’t use up all their FSA money forfeit \$500 or more, according to the Employers Council on Flexible Compensation. About 40 percent of participants forfeit at least \$1.

Don’t wave goodbye to your cash – Buy supplies!

When the end of the year rolls around and you have an excess of funds in your FSA account, you can conveniently stock up on medical products that don’t expire and may be useful to you in the future such as bandages, breastfeeding supplies and qualifying skin care products.

But how do I know what I can buy?

We are here to help! The FSA Store offers a dedicated learning center where you can find the answers to commonly asked questions. They also have a directory of FSA eligible service providers right on their site. The directory contains lists of common medical service providers as well as some of the more obscure professions such as acupuncturists and eligible Lasik service providers.

The FSA Store is “The Flexible Spending Account Site”. Living up to its name, it contains products, services, directories, commonly asked questions, and even an updated list of what has been added or removed from FSA eligibility for the current year right on the site.

If you're in a hurry to check it out before reading the rest of this article, click here.
Shop the FSA Store Now! The Largest Selection of FSA Eligible Products Online

The FSA Store has the largest selection of FSA products available online, and everything in the FSA Store is eligible. Not only that, but all their products are discounted. The discount ranges between a few dollars to a few dozen percent, depending on the product.

Pay with any FSA Card or Major Credit Card

All products can be purchased with FSA accounts, and all FSA debit cards are accepted, along with major credit cards.

Knowledgeable Customer Service 24/7 and Live Chat from Any Page

At The FSA Store, you'll notice a live chat box on the bottom corner of every page. Just start typing your question and a real person will happily help you with all your questions.

Free Shipping!

Keep in mind while shopping that all orders over \$50 get free shipping! That's worth a lot with today's expensive shipping prices. And with that added bonus to all the goodness of the FSA Store, there's no excuse to ever let your FSA dollars disappear!

Spotlight on Benefits... LegalShield

Protect Yourself From Crippling Legal Expenses

What happens when you find yourself in need of the services of a lawyer? It can happen as suddenly as a traffic accident or tax audit, or as everyday and normal as buying a house or preparing a will. Can you pay for these services as you need them? Would you rather keep your life savings for yourself and your family?

These are the questions that inspired the creation of LegalShield more than 40 years ago, when its founder had a terrible car accident. Although the other party was determined to be at fault for the accident, they filed suit against him. The costs of legal defense depleted his life savings.

This got him thinking, that although we have insurance for everything else, we don't have insurance for our legal needs. Inspired, he formed LegalShield (then known as The Sportsman's Motor Club), one of the first companies in the United States organized solely to design, underwrite and market legal expense plans to consumers.

LegalShield now provides legal services to approximately 1.4 million families across the US and Canada. For one low monthly fee these legal plans, called memberships, offer a variety of legal services in a manner similar to medical reimbursement plans or HMOs.

Members have direct, toll-free access to their provider law firm, rather than having to comb through the yellow pages for a referral. Provider firms are carefully selected and the quality of service is closely monitored to maintain the highest of standards.

The Legal Needs Study

To read more about the effects of Legal Issues on employees, read LegalShield's Summary of the Legal Needs Study here:

The Legal Needs Study: Group Marketing Summary (outside link)

So, how does it work?

LegalShield is now available as a Voluntary Benefit!

LegalShield offers our legal plans to families, small business owners, and to employees of companies as a voluntary benefit through payroll deduction added as an enhancement to compensation benefits packages.

Benefits Connection offers LegalShield plans that give you access to a wide variety of legal services from a carefully-selected law firm for a low monthly rate. In addition, you can get add-ons to your plan – Identity Theft and Safeguard for Minors.

Want to watch a short video from LegalShield? Here it is:

LegalShield Video on mybenefitspeople.com (inside link)

Who is included in the plan?

- The member
- The member's spouse
- Never-married dependent children of the member or member's spouse who are under 21 and living at home
- Children under age 18 for whom the member or member's spouse is the legal guardian
- Full-time never-married students under 23 years old if the student is a dependent of the member or member's spouse
- Any dependent child, regardless of age, who is incapable of sustaining employment because of mental or physical disability and who is chiefly dependent on the member or member's spouse for support

What is included in the plan?

Protect yourself and your loved ones with LegalShield:

- Advice
- 24/7 Emergency Assistance
- Letters and Phone Calls on Your Behalf
- Legal Document Review (up to 10 pages each)
- Standard Will Preparation
- Motor Vehicle Legal Services
- IRS Audit Legal Services
- Trial Defense

Tell me about the Add-Ons...

In addition, LegalShield offers a superior Identity Theft product, which in combination with our legal plan, creates a wall of security that is unsurpassed in the industry to fight the growing issue of identity theft. Benefits Connection also provides you with a NO-COST Identity Theft Awareness Training.

And because children under the age of 18 have a much higher risk of identity theft than is commonly realized, Safeguard for Minors was created. For only \$1 more per month for the family, up to four minor children can be enrolled. Thieves target minors because the child's information may be used for years without discovery – until the minor is old enough to establish credit. With Safeguard for Minors, dependent children up to 18 are covered for consultation and restoration.

GAIL IVEY Writing Sample (Benefits Connection) <http://mybenefitspeople.com/>

Click to view informative videos! >>> 6 Great Sources for Identity Theft Information <<<
(inside link)

Add LegalShield to your Voluntary Benefits!

LegalShield's nationwide premier network of 2,500 high-quality legal firms provides you with affordable access to the legal system.

COBRA Administration

Why You Need Benefits Connection

In your business, whether you are a small business owner or the Human Resources Manager of a huge corporation, you know how difficult it is to stay current with all the ever-changing health care rules and regulations. For many of you, staying up to date on all the changes in health creates a drain on your resources, both in time spent maintaining the necessary knowledge and understanding the systems, and in profits when and if mistakes are made and your company is fined for noncompliance.

Your problem is even more difficult when managing with the complex web of the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA. The program was designed to provide a way for your employees and their families to maintain their group health benefits after their job loss, divorce, or other loss of dependent status, known as a “Qualifying Event”.

Too many companies underestimate what is involved with COBRA administration. The complex program has a large number of requirements, such as notices, account tracking for varying time frames, and more, depending on the type of qualifying event. It is not something that most companies can, or should handle on their own.

So, what makes COBRA Administration so complex? How should I handle this for my company?

What is COBRA?

COBRA gives workers and their families who have lost their health benefits the right to choose to continue their group health benefits which had been provided by their group health plan, for limited periods of time. The circumstances for their loss of health benefits may be voluntary or involuntary job loss, reduction in the hours they are working, transition between jobs, death, divorce, or other life events.

Why does my company need an outsourced COBRA administrator?

COBRA is complex to administer. You must be aware of deadlines and details that can make it difficult to be compliant with COBRA regulations. Because mistakes can be costly, in terms of fines or in lost time, it makes sense to outsource the task to an expert. That usually means you will need a third-party administrator for your benefit programs.

Benefits Connection’s COBRA administrators are experts in staying up to date on the regulations and in keeping their employer clients in compliance.

What does COBRA require from employers?

COBRA requires that employers send notices to employees, former employees and their spouses and children, and to calculate and collect premiums. Employers are required to keep track of employees who are eligible and employees who are not. They also need to have a record of who received notices and when they were sent. And finally, they need to determine whether premiums are accurate and paid on time.

What are my advantages to outsourcing COBRA administration?

In a sense, outsourcing COBRA administration can be considered a form of risk management for the employer. Because of the legal issues that surround proper administration of COBRA, it is essential that every aspect of the process is done correctly. One of the primary reasons employers outsource COBRA administration is in an effort to minimize their exposure to risk.

How can I determine if I need to outsource COBRA administration?

To determine whether or not outsourcing COBRA administration makes sense for your organization, ask yourself these three questions:

- First, does the company have the time to administer COBRA correctly?
- Second, is the company knowledgeable about the latest COBRA requirements?
- Third, can the company afford the cost for the liability of noncompliance should it get it wrong?

If the answer to any of these questions is 'no', then the employer should strongly consider outsourcing COBRA administration to a professional administrator such as Benefits Connection.

What features should I look for in a COBRA administrator?

There are several features employers should expect from their COBRA administrator:

- You should expect billing and collection service on a monthly basis.
- You may want online credit and debit payment options available to COBRA participants.
- You may want flexible remittance options that give an employer the choice of how the premium will be paid to the carrier, the employer or both.
- It's important that COBRA administrators be capable of monitoring and tracking. This would include the 60-day election period, the 45-day initial premium payment period,
- the ongoing 30-day grace period and cessation of COBRA coverage.
- Expect an administrator to provide user-friendly monthly activity reports that summarize billing and collection from COBRA participants.

- Offering an employer a portal to view COBRA participants and activity in real-time, or even to enter information is now offering in COBRA administrators' menu of services.

What else can I gain by outsourcing COBRA administration?

Because COBRA can be difficult to understand as well as confusing, access to experts who can walk participants through the process is essential. Employers benefit by being able to rely on an experienced COBRA administrator which understands COBRA and can answer COBRA questions from your former employees. Being able to provide 24/7 access to account information online and happily accepting participant calls are two more important factors that employers can expect from any well-rounded COBRA administration service.

And, most importantly, when you outsource with Benefits Connection, you can expect to avoid the excessive work needed for you to stay current on all COBRA regulations, and to avoid the risks associated with doing it yourself and making a mistake!

Today, Benefits Connection turns 10!

We couldn't have done it without you and our other wonderful clients! Thank you!

Ten years ago today, Kelly Walker purchased the Benefits Services division of the brokerage firm where she had been making clients happy for many years, and created the Benefits Connection umbrella for clients and employees.

For ten years, Benefits Connection has been building a reputation for strong customer service, integrity, and the ability to think outside the box. We always look for the best solution for your business and your employees. In all of our years of providing services, we have never failed to meet a performance guarantee.

The Last 10 Years

Through the years, we have expanded our services and won many awards for our work on your behalf. Just look at some of the many accomplishments that you made possible:

- Nominated three times as the Nashville Business Journal's "Best in Business".
- Certified as a Women's Business Enterprise (WBE) by the Women's Business Enterprise National Council (WBENC).
- Received the CAS designation as part of the charter COBRA certification class.
- Kelly Walker named Professional Woman of the Year by the National Association of Professional Women for 2010/2011.
- Kelly Walker graduated from the Tuck Executive Program, a world-class accomplishment made available by Dartmouth's Tuck School of Business and IBM.
- Kelly Walker honored by the Women's Business Enterprise Council South.
- Appointed as a Carrier Representative for Colonial Life, making many additional options and services available for you!
- Expanded our services again, to include the offering of Voluntary Benefits to complement our Cafeteria Plan Services.
- Formed a strategic partnership with Inova Payroll.
- Featured in WBEC South's September 2012 WBE Spotlight.

- One of the 5 Finalists in the National Supplier Spotlight Contest, coming in at NUMBER 3 Nationwide!

Without your support, none of this would have been possible. Thank You!

We continue to add and create services for you. Benefits Connection has the insurance background and resources to implement winning strategies for you, with emphasis on communication and education, assisting our clients with plan design, cost savings, and an overall strategy.

Benefits Connection continues to stay informed and updated on all changes in laws and procedures, and is able to access the best from the insurance world for you.

We adhere to strict world class standards, which you can be proud to support. You are assured that by partnering with Benefits Connection, you will receive the best from your insurance partners!

Thank You!

Thank You for a wonderful 10 years, and for many more yet to come!

How do you interpret The American Dream?

(Contest: "A Healthy Pursuit of the American Dream" - 3rd place winner nationwide.)

Yes, The American Dream – that idealized life that all of us in this great country have within our reach – what does it mean to you? Does it mean owning your own home, having lots of freedom, a great job, or your own prosperous business? Whatever the American Dream means to you, individually, the core necessity of that dream is good health.

Without good health, your own prosperous business will flounder.

Without good health, your great job may be lost.

And without good health, you may not be able to keep the nice house that you worked and saved to attain.

The American Dream is the reason Benefits Connection exists – to connect every individual to the insurance benefits that will give them the best shot at maintaining their good health, and thereby save their dreams.

How do we do this? We do it in three ways: Teamwork, Giving, and Individual Service.

1. Teamwork.

Here at Benefits Connection, part of our core philosophy is Ralph Waldo Emerson's wise statement, "There is no limit to what can be accomplished if it doesn't matter who gets the credit."

Working as a well-oiled machine, our team is made up of unique individuals, each with special talents and abilities critical to the success of the company, and to its goal of always providing the best possible service for our clients. With our distinctively individual abilities comes specific roles and responsibilities, so that, rather than considering teamwork to be a way for some to usurp their own responsibilities, each of us recognizes our personal responsibility to our clients, our entire team, and to the company as a whole.

To foster the team principle, we always encourage and celebrate each other's successes. Knowing that our contributions are valuable creates in each of us a desire to do more, and to do it better.

Instilled in each of us as individuals, and as part of our core culture, is for each team member to recognize that each person's actions / inactions affect every facet of the company, and therefore affect our clients, for whom our goal is to always provide the best service that we possibly can provide.

With our successful application of the teamwork principle, each member of our team, and each one of our clients, has the ability to reach their own interpretation of The American Dream.

2. Giving.

It is a proven phenomenon that the more one gives, the more is received. You may believe that this is a Biblical principle, or you may attribute it to Karma, or you may simply say, “What goes around comes around”. However a person looks at the phenomenon, there is so much ample proof of its existence that we all believe that it truly happens.

When we, as individuals or as businesses, give to others, we not only assist in the abundance and prosperity of those receiving our gifts, but we receive abundance and prosperity in return.

Here at Benefits Connection, one of our core philosophies is a commitment to giving. To demonstrate our sincerity in the philosophy of giving, we encourage our associates’ participation in community and civic affairs. Benefits Connection employees are happy to pay \$5 per week to “Dress Casual” while at work. In a business generally populated by people in suits, this is a novel approach, and is much appreciated by our team.

100% of the monies collected from employees in this program are matched by us and used for charitable gifts.

And what do we receive in response to this universal law? As a company, we receive loyal clients and an excellent reputation in our community. As individuals, we receive an increase in our disposable income – after all, we don’t need to come to work every day in a \$300 suit! There are many other ways that we see abundance coming to us as a result of our giving, in both small and large ways, both individually and as a company. And the abundance that comes in to the company is useful in helping us to improve our services to our clients.

And, because of our commitment to giving, we are enabling those who receive our gifts, our team members, and our clients, to have a better chance to live their interpretation of The American Dream.

3. Individualized Service.

Another core part of our philosophy here at Benefits Connection is that we always give every client individual, personal, human service. Because individualized service is such a rarity in business, many clients come to us, or stay with us, because of our very personal, knowledgeable service.

Each client is assigned a dedicated account representative, and our customer service lines are answered by one of our specialized Customer Service Representatives, not an automated attendant. This sounds basic, but in today’s world of technology, the human touch is often lost. People are talking to machines and pushing buttons for service and information – our clients deserve better!

Just read through a few of our value statements to see how we give our clients individualized, great service:

- We will always provide prompt, accurate, and courteous services to our clients.
- We will always communicate and document critical information to the proper people.
- We will always service our clients regardless of our area of responsibility.
- We will always be courteous and respectful to our clients and to each other.

With this personal, exceptional service, we give and receive a basic need of every human being – to be treated with respect. A person who is treated with respect has the confidence to go out into the world and reach out for their vision of The American Dream.

Living the American Dream

Teamwork, Giving, and Individualized Service are the three philosophical cornerstones that ensure the success of Benefits Connection, the individual team members of Benefits Connection, and each of our individual clients. We are dedicated to providing each client with a unique level of excellence in customer service, and “Connecting People and Benefits with Service Beyond Your Expectations!”

Yes, at Benefits Connection, The American Dream is alive and waiting for us all to pursue!