



Kasheila L. Browne, SFA, MHP; Principal

Benefit Strategies

- Health, Dental, Vision
- Life & Disability
- Flexible Benefit Programs
- COBRA

Human Resource Planning

- Employee Handbook
- HR Policies.
- Compensation Practices
- FLSA compliance
- HIPPA Compliance

Business Continuity Planning

- Key Employee Coverage
- Transition Planning
- Retirement/401(k) Services

“Discover the difference service makes”



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The Process

Employee Benefit Strategies

*Benefit Plan Design
Human Resource Planning & Assistance
Business Continuity Planning*

Serving business and individuals in the Northwest since 1999



Preparation coupled with a national perspective..., KB experience at work.

Over 15,000 employees of existing clients have experienced the difference Kash Browne can make.

The Process:

- KB receives a Broker of Record Letter
- Insurance carriers are notified that KB is now managing the account.
- KB assesses your situation, makes recommendations and develops strategies to help you achieve goals.

**The Transition to
Kash Browne & Company**

- There is no need to change the programs already in place.
 - Clients of **KB** receive guidance immediately after a Broker of Record Letter takes place, informing current carriers that we now are helping to manage your account.
 - We will assess your particular situation, make recommendations and determine strategies with you in mind.
- 1) First, **KB** will audit and review all existing plans. With your objectives identified, long term goals can be determined. Quarterly meetings will take place to identify renewal strategies.
 - 2) As renewal dates approach, **KB** will discuss and negotiate renewal rates with existing carriers. If a change of carrier is considered, **KB** will provide the bid specifications and census data to all carriers for their bid.
 - 3) Bid data will be evaluated with comparisons and recommendations being made. Should a change be in order, **KB** will coordinate the transition process including the scheduling of employee meetings accordingly.
 - 4) We will assist in completing necessary paperwork, securing signatures on all contracts, enrollment applications, etc. We will obtain summary plan descriptions, booklets/certificates,

and ID cards for all employees and dependents. We are available to answer questions concerning benefits, claims, and technical issues which might arise.

- 5) As changes in the employee base occur, **KB** will provide information to all the insurance carriers serving the client. Because **KB** pulls all the coverages together, contacting insurance carriers separately is not necessary.

If problems arise, *KB* experience in the claims arena allows us to quickly address the issues. Our experience and knowledge of the process enable us to better tackle the confusing issues that can arise in the claims process.

Kash Browne and Company, LLC (*KB*) sells service, period.

Employee benefits can and should be managed with quality.

Keeping you abreast of changing benefit and employment laws, assisting with confusing contracts, paperwork, administration, etc. are all things we deal with.

