



Capabilities Comparison		CBS	
Strategic Services			
<ul style="list-style-type: none"> • Process review and analysis 		✓	
<ul style="list-style-type: none"> • Vendor review and request for proposal design and evaluation 		✓	
Insurance Services			
<ul style="list-style-type: none"> • Access to all employee benefits insurance carriers 		✓	
<ul style="list-style-type: none"> • Benefit design and recommendations 		✓	
<ul style="list-style-type: none"> • Carrier and request for proposal design and evaluation 		✓	
<ul style="list-style-type: none"> • Lead application and implementation process 		✓	
<ul style="list-style-type: none"> • Assistance with new employee enrollments and terminations 		✓	
<ul style="list-style-type: none"> • Claims analysis and renewal evaluation 		✓	
Employee Communications			
<ul style="list-style-type: none"> • Open enrollment meetings/webinars 		✓	
<ul style="list-style-type: none"> • Employee claim resolution 		✓	
<ul style="list-style-type: none"> • Wellness campaigns 		✓	
<ul style="list-style-type: none"> • Employee benefit and total compensation statements 		✓	
Human Resources			
<ul style="list-style-type: none"> • Access to HR360 online human resources and compliance library 		✓	
<ul style="list-style-type: none"> • Employee handbooks and company policy documentation 		✓	
<ul style="list-style-type: none"> • Workplace compliance posters generator 		✓	
<ul style="list-style-type: none"> • Assistance and advice with complex human resources issues 		✓	
Compliance			
<ul style="list-style-type: none"> • Advice about federal, state and local laws including healthcare legislation, mandatory paid time-off and minimum wage laws 		✓	
<ul style="list-style-type: none"> • Proactive education and advice about new and proposed legislation 		✓	
<ul style="list-style-type: none"> • ERISA plan documentation review and creation 		✓	
<ul style="list-style-type: none"> • Access to on-line employee benefits notices generator 		✓	
<ul style="list-style-type: none"> • Compliance reporting including annual ACA reporting 		✓	
<ul style="list-style-type: none"> • Assistance with corresponding to federal, state and local inquiries 		✓	
<ul style="list-style-type: none"> • Regulatory audit assistance 		✓	
Technology Tools			
<ul style="list-style-type: none"> • Access to online employee benefits management platform for onboarding, benefits management, paid time-off tracking and compliance reporting 		✓	
<ul style="list-style-type: none"> • Educate about how to use our employee benefits management platform 		✓	
<ul style="list-style-type: none"> • Assist and troubleshoot issues with the use of our employee benefits management platform 		✓	
Tax			
<ul style="list-style-type: none"> • Educate and advise about tax-advantaged employee welfare plans such as IRC Section 105 and 125 plans 		✓	
<ul style="list-style-type: none"> • Educate and advise about tax-advantaged flexible spending accounts (FSA)s, qualified small employer health reimbursement plans (QSEHRA), and health savings accounts (HSA) and voluntary employee beneficiary associations (VEBA) 		✓	
<ul style="list-style-type: none"> • Educate and advise large employers about the required Affordable Care Act reporting 		✓	