



EXPERIENCE THE SEBO DIFFERENCE!

STRUCTURED EMPLOYEE BENEFITS OF OHIO, INC.

- ANNUAL MARKET AND BENEFITS ANALYSIS OF ALL COVERAGES
- A LEADER IN CONSUMER-DRIVEN HEALTH PRODUCTS
- FREE COBRA COMPLIANCE
- FREE SECTION 125 ADMINISTRATION
- FREE HIPAA, ERISA AND FMLA COMPLIANCE
- SEBO ONLY WORKS WITH "A" RATED CARRIERS
- DEDICATED AND KNOWLEDGEABLE ACCOUNT MANAGERS
- SUPPORT STAFF THAT TAKES YOUR EMPLOYEES' ISSUES SERIOUSLY
- COMPREHENSIVE WELLNESS PROGRAMS

SEBO...FOR THE HEALTH OF YOUR BOTTOM LINE...



The SEBO Group
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Why Structured Employee Benefits of Ohio, Inc. (SEBO)?

- SEBO does not charge any additional fees or charges for their services
- SEBO provides COBRA compliance, Section 125 administration, HIPAA compliance and FMLA compliance for eligible groups at no cost
- SEBO completes an annual market comparison and analyzes the current market trends and is knowledgeable in new products and options with insurance carriers and will help tailor a benefits program to meet the needs of your company. SEBO is also a leader in the consumer driven health products market (health savings accounts and health reimbursement accounts)
- SEBO only works with “A” rated carriers and is rated as a Platinum Level agency with Anthem and has tier 1 status with United HealthCare
- SEBO has dedicated account managers who are licensed and work closely with your group’s administrator
- SEBO’s staff works with the carriers on behalf of your employees
- SEBO will provide a disc for the HR Department with all benefit summaries, forms, brochures, rates and supporting information for the group to have on file
- SEBO can create personalized worksheets and confirmations for every employee
- SEBO will work with any group to establish a comprehensive Wellness Program
- SEBO will provide help with generic medication comparisons, network provider listings and facility listings to help employees better utilize their benefits
- SEBO can provide an extensive list of groups that use our services SEBO has over 300 accounts throughout Ohio and the country
- SEBO is a member of: OAHU Ohio Association of Health Underwriters, CAHU Columbus Association of Health Underwriters, & NAHU National Association of Health Underwriters
- SEBO will provide the employees with specific and personal assistance with chronic care, claims resolution, network issues and carrier support



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The SEBO Process

Strategic Planning

SEBO prides itself on conducting all of the necessary research before we recommend a group benefits plan to prospects and clients. With a personal approach, we will discuss your present situation and develop a clear understanding of your needs and goals.

Design

Once we agree on your benefit goals, the existing plan will be reviewed. At that point, we will develop, market and recommend a benefits program selecting appropriate products, plan designs, carriers, funding options, etc. that not only meet your needs and financial budget, but also satisfy the needs of your employees.

Implementation

If our recommendations fit your needs, we will begin the implementation process. Our staff will enroll and communicate the benefit plan to your employees, providing them with educational enrollment kits. We will review all plan documents and booklets, applications and contract information and will coordinate administration of your plan.

Management

SEBO is dedicated to continuous day-to-day service. We assign a dedicated service representative to every client, which acts as an extension of your human resources function.

Review

Prior to your renewal, our staff will review your group benefit plan, contact the health insurance provider, and negotiate your renewal. If necessary, we will shop your plan(s) to evaluate the current market place. Upon examination of your renewal and our marketing efforts, we will recommend a course of action.

STRUCTURED EMPLOYEE BENEFITS OF OHIO, INC.

Referral List as of January 2015

	<u>Company Name</u>	<u>Contact</u>	<u>Phone Number</u>
1.	Central Ohio Farmers Co	Scott Crowder	(800) 258-2213
2.	Ohio Library Council	Doug Evans	(614) 410-8092
3.	FABCO	Jim Smith	(614) 538-5600
4.	Brexton, LLC	Tim Galvin	(614) 441-4110
5.	EUBA Corp	David Sharpe	(937) 339-8007
6.	J. Parker & Sons	Norma Parker	(330) 733-2235
7.	Stark Co. District Library	Russ Humerickhouse	(330) 458-2690
8.	Youth Advocate Services	Glenn Richard	(614) 258-9927
9.	M.P. Dory Co.	Jeffrey Kuhn	(614) 444-2138
10.	Radial Grinding, Inc.	Jerri Haddad	(330) 733-1098
11.	Steubenville Library	Alan Hall	(740) 282-9782
12.	First National Bank	Doug Naylor	(937) 783-2451
13.	Southern Ohio Pizza	Lou Metro	(937) 746-1005
14.	Renovators Inc.	Mark Shy	(614) 334-4903
15.	Coshocton Library	Eric Taggart	(740) 622-0956
16.	Marion Public Library	Gary Branson	(740) 387-0992
17.	Delaware Cty Dist Library	Mary Jane Santos	(740) 362-3861