The "NEW" normal in Benefit communication

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# FOCUS ON INSURANCE AGENCIES

### **R&B** Insurance Services

AT R&B Insurance Services, we have developed several ways to help businesses of all sizes with "no human contact" employee benefit communications and a "no human contact" method of collecting employee benefit information to complete the benefit enrollment during — and beyond — the COVID-19 crisis.

We created a Human Resources Information System, using software solutions, at no additional cost to our clients. Companies of all sizes can enroll their current and future employees into the company's benefit plans, without using paper forms or paper applications. Our HRIS system explains each benefit clearly to the employee, so the employees can customize their employee benefit selection to build a plan tailored to his or her specific needs. The enrollment process takes minutes, and we can reduce the company's open enrollment process from weeks to days. After the HRIS system has captured the employee benefits decisions, these decisions are electronically delivered to each of the employee benefit vendors. There is no longer a need for our clients to collect forms, process forms, and send forms to the employee benefits providers. This saves our clients time and money.

We partner with some of the best professionals in the industry to ensure our clients are in compliance with State and Federal requirements such as COBRA, FMLA, and other mandatory notifications. These services are provided at no additional cost for our medical insurance clients.

Through our simple to understand, and customized solutions, R&B Insurance Services can show your company how to maximize the resources your company has now, while saving both time and money. Our clients have also discovered that offering quality benefits at the best value, can increase employee retention and employee morale. And by allowing employees to have some flexibility in the design of their employee benefits, the employees have peace of mind.

We are locally located at 833 North Park Rd Suite 200 Wyomissing Pa 19610 610-373-2000 opt 301.

### Scargill McClurken Insurance Agency

Scargill McClurken Insurance Agency, specializing in both personal and business insurance, is a 4th generation, independent agency, proudly serving Phoenixville and all of Pennsylvania and its surrounding areas since 1924. The professionals at Scargill McClurken Insurance Agency take pride in their business and strive to be relationship specialists providing you with the total insurance solution for all your needs.

Their team truly believes TEAM-WORK makes the DREAM WORK! They strive to prevent, protect and make a great, positive impact to all who make contact with their agency and to put into practice clarity, vision and a purpose in providing your best insurance needs.

The agency's "Better Together" approach is demonstrated through their

commitment to their community and non-profits, including: Weekly volunteering at the Soup Kitchen, in Phoenixville;

Monthly meals at the men's shelter, Good Samaritan, in Phoenixville; Annual National Employee Volunteer Day at our Agency; Annual Food Drive for the Spring City Food Pantry;

Annual Toy Drive in November for the Phoenixville Salvation Army; Annual "Put a Sock in It" Sock Drive in March for Hope Rescue Mission of Reading; "Sunshine Fund" – Agency employees donate to various local charities every 6 months; Main Line Gives Back Award; and Difference of One Award.

Scargill McClurken Insurance Agency is located at 525 Schuylkill Road, Phoenixville, PA 19460. For additional information, please call 610.935.8201 and visit www.scargillmcclurken.com.



Medicare



# The Loomis Company

The Loomis Company is a third-generation owned insurance agency founded in 1955. It started as a family-owned business and has grown to a national company with a focus on service, expertise and technology.

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perience in the insurance industry with diverse skills in liability, property, workers compensation, professional liability, cyber liability, and more. Other divisions include our marine, aviation, health and employee benefits.

Insurance Brokers

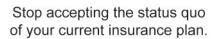
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### JAB Insurance Brokers Inc.

JAB Insurance Brokers Inc. is an innovative firm that strives to provide competitive insurance solutions for our customers large and small. They exist to protect businesses, families, and individuals from accidents and injuries and the unfortunate consequences that result!

Their focus is on educating the client in ways that it is very easy for them to understand their coverage. Most people do not understand their insurance but when the professionals at JAB put a program in place and the customer is comfortable with it their goal has been achieved. They believe this approach along with honesty and integrity can provide value to their customers and revolutionize the experience of purchasing insurance.

The professionals at JAB Insurance Brokers are local, personal and experienced. They provide total insurance solutions for businesses from large to small, and for individuals in all stages of life. Insurance is a valuable tool that transfers risk away from you. It is very important to understand as a business or an individual what risk you are retaining and what risk you are transferring.

JAB Insurance Brokers offers a free coverage analysis along with free comparison proposals in order to make sure you understand the underlying coverage you are paying a premium for. They help their clients to understand the details which aren't often explained. This gives meaning and significance to the purchase of insurance.

Insurance lines include: Commercial; Homeowners; Personal Auto: and Niche Industries, including condo associations, property management, artisan contractors, and automotive repair shops.

Company president and founder John A. Bigham III has lived in the Pottstown, PA area his entire life. He attended Owen J. Roberts High School and received his MIS degree from Saint Joseph's University in Philadelphia, PA. Upon graduation from college, John worked for a large accounting and finance firm as a consultant for large insurance companies. He became a producing insurance agent/broker in 2005. Since then John has become successful by utilizing his insurance knowledge and strong work ethic to provide his clients with the necessary insurance coverage at a competitive price combined with superior customer service.

For additional information, please call 484.366.1281 or email info@jabins.com, and visit www.jabins.com.

