



Creative Benefit Solutions to Meet your Business Needs

Why Cobecon?

As one of the country's leading Employee Benefit Management firms, Corporate Benefits Consortium (Cobecon) is an innovator in the development, delivery and management of Employee Benefits Plans that energize and strengthen an organization's most valuable resource, Human Capital.

With unparalleled experience in the Employee Benefits Industry, the professionals at Cobecon understand that the current status quo does not begin to offer the solutions necessary to craft more affordable and effective Employee Benefits Plans. The options currently offered to employers ignore the fact that all organizations have their own specific needs and challenges when it comes to developing a Benefits Plan that can make a difference in the health and productivity of an organization.

Representing mid-market employers across the country, with offices nationwide, Cobecon has set a high standard for providing opportunities to transform the one-dimensional paradigm of Employee Benefit Plans. Each Benefits Plan is uniquely designed, implemented and managed so that you realize the benefits of:

- Strategic plan evaluation and benefits development – specifically “partially” self-funded solutions
- Hands-on, customized service as well as ongoing plan management and monitoring
- Aggressively priced, conservatively structured, stop-loss arrangements with leading reinsurance carriers
- The country's leading Pharmacy Benefits Management (PBM) programs and discounts
- 100% population management through fully-integrated care management services
- Proven wellness initiatives with measured ROI
- A full suite of ancillary products including dental, life and disability insurance
- A comprehensive suite of reporting tools for detailed cost trend analysis, predictive modeling and benchmarking

Working Together to Give You an Edge

Brokers and Agents

Cobecon provides you, the broker, with innovation, client support and benefit management tools required to help your clients set and exceed the objectives of effective Employee Benefit and Wellness Plans. We provide the resources and heavy lifting that is required for success and allow brokers the time and flexibility that they need to run a successful agency.

The industry strategy to reducing the cost of employer health plans has rested primarily on the commodity driven approach of a broker's ability to secure a more aggressively priced alternative program. The landscape has changed dramatically. The development of a solid foundation is the first step in the multi-dimensional approach that Cobecon uses to effectively design, implement and manage a successful and long-term Benefits and Wellness Plan. Our techniques offer the ability to:

- Create a specialized Benefits and Wellness Plan that meets each organization's unique needs
- Provide innovative benefit management tools to analyze claims activity and plan utilization
- Interchange plan components to prevent the deterioration of a Benefits and Wellness Plan's effectiveness

Turning Employee Benefits into Your Competitive Edge

Group Administrators

Cobecon offers employers the opportunity to customize a Benefits and Wellness Plan to meet their organization's specific challenges and needs. The ability to attract and retain quality employees is difficult enough without having the additional complications of having to offer a Benefits and Wellness Plan that is “off the shelf” and not customized to reflect the unique philosophies and culture of your organization. Further complicating matters is the simple fact that employers and employees alike often find these programs cost prohibitive.

For years, Fortune 500 companies have had the privilege of providing cutting edge plans that until recently have not been available to mid-market employers. These companies have purchasing leverage, contractual advantages, risk management, cost containment resources and overall industry support that smaller mid-market companies simply have not had.

Cobecon provides the support mid-market employers require in order to take advantage of the opportunities these plans offer. Benchmarking and predictive modeling tools are provided to assist in the initial stages of plan development and to determine the necessary balance of plan offerings and cost. The monthly analysis of claims activity and plan utilization provides the information necessary to achieve plan objectives that have been established to improve the health, lifestyle, and productivity of all plan participants.

Keeping Your Most Important Asset Healthy

Wellness Solutions

At Cobecon, we help control costs by working to improve the health of employees and prevent expensive health conditions. After all, the most competitive discount is the claim that never occurs. Many costs driving the rise in trends are preventable, but it takes coordinated care within a broad portfolio of Wellness and Care Management Programs to actually change behaviors. The most powerful programs are proactive and engaging before claims are incurred.

In the fight against rising medical claim costs, you need a strong ally. One that has a proven track record of effectively managing rising medical costs. Cobecon will give you an advantage by aligning extensive, proven Wellness Plans to create affordable Benefit Plans today and well into the future.

In addition, the ability to create a customized Wellness Plan to meet the needs of a diverse organization and specific budget requirements is critical to improve the health and productivity of the organization’s most valuable asset – the employees. The professionals at Cobecon will assist in developing customized Wellness Plans to meet the unique needs of every organization.

For more information on these programs and partially self-funded options in your marketplace, please contact your local Cobecon Sales Representative at 1-877-Cobecon or visit www.cobecon.com.



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