"What a difference a Guru makes!
Are you a Guru?"

Key Differentiators

Employee Hand Books
Agents will be able to help their clients or prospects create their own customized employee handbook. (Did you know that almost 50% of all small employers do not have a hand book?) This is a great way to help a client or a prospect minimize future problems by having a written guide to follow (additional charge – **BASIC hr***)*

Monthly Newsletter
Agents can now send monthly HTML newsletters to all of their clients and prospects using our monthly newsletter every month at no additional charge. If you subscribe to BASIC hr, we will provide you a customizable monthly newsletter (additional charge).

Total Compensation Statements
Agents can create customized employee benefit statements for their group employees. This is a great way to help your groups share all the benefits options that they pay for in one comprehensive annual statement.

BASIC Discounts
We offer a 10% discount on COBRA, HSA, HRA and FSA administration. We offer our Premium Only Plan for only $95 to BASIC Guru Users. ***Most of these discounted products pay commission****.*

Accessibility
We offer you the ability to upload as many clients, employees and prospects as you want for one monthly flat fee*

Key Features & Benefits

Agency/Agent Tools
- *Group Management is used to upload all group information via Excel into your BASIC Guru secured site*
- *Employee Management is used to upload all employee data via Excel into your BASIC Guru secured site*
- *Renewal Management allows the agency/agent to manage group or prospect renewals by line of coverage*
- *Group/Employee Notification provides real-time notification to the agency level when a group or a group employee makes a change to their data*
- *Communicate with your clients or prospects, with the carriers you work with and with the BASIC Guru administrator*
- *Library allows the agency or agent to create/assign resources (forms, documents or links) to your own online agency library, where resources can be assigned on demand to your groups*
- *Ticker allows the agency or agent to create multiple tickers that run across the top of the screen with important information directed to the agent, or the HR administrator. The HR administrator can create multiple tickers for their employees*
- *Agency Admin allows the agency or agent to update their information as well as upload their license numbers (by agency and agent), and set up continuing education reminders as well commission reminders*
- *Password all levels of users can change their passwords on demand*
- *Mail Merge*
- *Universal Reminder allows any level of user to create/share reminders with any other level of user*
- *Multiple Plan Year Management allows the agency/agent to archive old benefit information by group,*

accessible anytime to the agency/agent on demand (your agency could go paperless with this tool)
- *Notes Management allows the agency, agent, employer or employee to communicate via notes to each other at anytime in a secure environment. Each level of user can follow notes by category on demand*
- *Bulk E-mail allows the agency/agent to create e-mail groups and send bcc e-mails directly from BASIC Guru*
- *Configure E-mail allows the agency or agent to add their agency logo as well as create customized disclaimers that are added to all e-mails sent from BASIC Guru*

Employer Benefits Management
These tools provide your agency a competitive edge when you are trying to become agent of record. They also help you retain your existing Groups by enabling them to manage their employee benefits and perform critical HR functions such as:
- *Summary of all benefits that each employee has selected, viewable to them only via secure user name and password.*
- *Single sign on link for **BASIC hr** if you offer this feature to your client(s)*
- *Create customized Employee Benefit Statements*
- *Agency/employer both have access to premium amounts by benefit plan*
- *Network options*
- *Your groups can use BASIC Guru as their own company Intranet, where they can store any important documents and make them available to employees on demand*
- *Unlimited document storage for each group*
- *Employees can submit personal profile changes directly to human resources*
- *Access to important forms, documents or links for the group*

Employee Resources
- *Employees have access to their site by secure user name and password. Employees can quickly review a summary of their benefits as well as their company summary plan description by line of coverage for more detailed information.*
- *Employees can view their network choices and check on provider status.*
- *Employees can review brochures for other insurance coverage as well as download important forms from the carriers that their employer works with from the resource library*
- *Access nationwide healthcare costs for elective procedures*
- *Free benefit card to receive discounts on Rx, Hearing, Dental, and Vision*
- *The employee can communicate with HR as well as submit changes to HR.*

Product Management
Add customized summary plan descriptions (PDF or URL link) to your own products library to assign directly to your group on demand.

Commission Tracker
*This enables the agency to setup, track and split commission and fees for all agents and sub agents. This system can handle an unlimited number of commissions and fee splits. As commissions are entered into BASIC Guru, the system automatically splits the commission for reporting. Tracking reports can be viewed at the agency level (all agents). **(Updated in version 2)***

Lead Management
*This enables the agency to setup leads, sort the leads by renewal dates, and store notes of conversations throughout the year with a prospect. Send out census forms to prospects with ease. One touch conversion from a prospect to a client with all notes transferring automatically into the employer notes section. **(Updated in version 2)***

Carrier Management
Carrier administration allows you to select carriers that your agency works with as well as create an agency contact database. You can add additional carriers to your database at any time.

Continuing Education (CE) Management
- *Keep track of agent continuing education requirements*
- *Create CE completion reminders for each agent*
- *Track completed classes*
- *System identifies remaining hours to meet state requirements*
- *Print and e-mail reports on demand*

Reports

- *Summary of benefits for all lines of coverage by employer group for easy viewing*
- *Client/Prospect renewal report*
- *Employee election report*
- *Commission summary by product*
- *Commission summary by employer*
- *Service fee summary report*
- *Continuing education credits report*
- *Agency Book of Business report*

Why should you choose BASIC Guru?

1. *Key differentiators listed above*
2. *National TPA offering administration for COBRA, HRA, HSA and FSA at a discounted rate that pays you commission*
3. *The best customer service experience you will ever have - just ask us for a reference*
4. *Ability to share benefit information to as many groups as you want for a flat fee, with no charge for your groups or their employees or individuals that you place in BASIC Guru.**

What about online capabilities - EasyAppsOnline is our solution!

EasyAppsOnline facilitates the process of insurance enrollment.

- *One generic form will pre-populate multiple health insurance carrier applications including medical, dental, vision, life, short term and long term disability.*
- *Information is archived for the user so next year's enrollment is even easier - it's a simple matter of reviewing the data and making updates as needed.*
- *Electronic signature provides a paperless pre-screening and enrollment process.*
- *Quick census upload link for Agent/Brokers to pre-populate employee applications.*
- *Client HR portal provides Enrollment and Exception Reports to track enrollment progress of employees and the ability to complete the Employer Application online.*

BASIC Guru Special rate of $2.75 per employee per year

BASIC Guru Users pay a one time set up fee of $1,000.00

If you are interested in your own customized EasyAppsOnline sign on page, please ask!

BASIC hr

Employee Benefits — Federal and State guidelines and how-to information to help you stay compliant

- *Downloadable and Customizable sample Employee Handbook*
- *Laws such as COBRA, ERISA, FMLA, HIPAA clearly explained*
- *Human Resource information including how to do a performance review, interview, hire and terminate Hundreds of downloadable forms, policies and checklists*
- *HR Tools such as the Job Description Builder and Salary Benchmarking tool*
- *Downloadable federal and state posters*

$55.00 per month for agency access, includes customizable monthly newsletter

$12.00 per client per month

NAIFA

Monthly fees

2 year agreement   **$195.00 per month for 1 - 5 users (agents or CSR's)**
                                        $220.00 per month for 6 – 10 users (agents or CSR's)

3 year agreement   **$185.00 per month for 1 - 5 users (agents or CSR's)**
                                        $210.00 per month for 6 – 10 users (agents or CSR's)

Training and set up and
Ongoing customer service: **$550 (one time fee)**

NAIFA Members receive $30.00 per month discount (reflected in the rates above).

*This cost includes 500 MB of data storage; each additional 100 MB is an additional $9.99 per month.

We look forward to serving your needs in the near future.   If you have questions please contact Bret Spinks at 800/444-1922 # 451.

We offer weekly webinar's where we go over all 4 levels of use in BASIC Guru in about 30 minutes. To register for one a webinar or to learn more information please go to <mark>**www.guru.basiconline.com**</mark>*.*