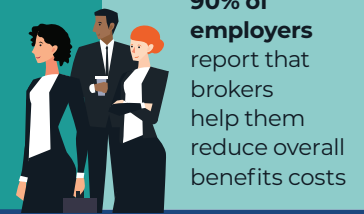


WHAT WE DO

Agents and brokers are essential in guiding the 153 million Americans with employer-sponsored health plans. As healthcare benefits grow more complex, **81% of employers rely on their expertise** to navigate challenges and maximize their investment.



90% of employers report that brokers help them reduce overall benefits costs

OUR ROLE IN SUPPORTING EMPLOYERS AND EMPLOYEES

Benefits Planning and Design

Agents and brokers act as expert advisors, helping employers create benefits strategies that meet their unique needs. They:

- **Evaluate** organizational needs and goals.
- **Identify** opportunities to enhance benefits packages.
- **Craft** solutions that align with the employer's workforce and business objectives.

86% of employers cite reduced administrative burdens as a key benefit of working with brokers



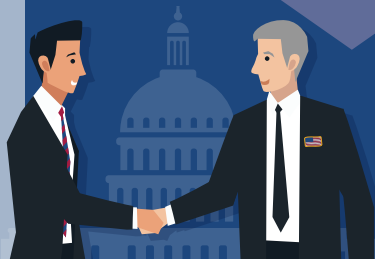
Vendor Selection and Program Implementation

Agents and brokers help employers choose the best benefit solutions by:

- **Managing** the RFP process
- **Analyzing and negotiating** insurer offers
- **Recommending** cost-effective, employee-focused options
- **Overseeing** implementation of employee benefits



92% of employers report better compliance with regulatory requirements when partnering with an agent or broker



Ongoing Benefits Management

Agents and brokers provide continuous support by:

- **Resolving** claims and educating employees
- **Ensuring** regulatory compliance
- **Streamlining** benefits technology
- **Implementing** cost-saving wellness and health programs

WHO WE ARE

For over 90 years, NABIP has worked to enhance access to healthcare and benefits for communities, employers, and employees nationwide.

100% of Fortune 500 companies rely on agents and brokers to manage their employee benefits programs



50% of small businesses state they wouldn't offer benefits at all without broker support

A VITAL RESOURCE FOR EMPLOYERS AND EMPLOYEES

Agents and brokers are the backbone of America's employee benefits system, helping businesses succeed, empowering employees, and ensuring families and seniors have access to affordable healthcare. Supporting their work strengthens a system that impacts millions of lives and drives economic stability.



For more information visit www.brokersmakingadifference.org