



Better Benefits for your Clients

**Serving thousands of customers in New England and beyond.
One source. One solution.**



It's what we do.

csONE.com

What We Do

Our History

csONE Benefit Solutions is a General Agency, Third Party Administrator, and Enrollment Firm serving the employee benefits community since 1975. For nearly 50 years, we've been recognized throughout New England and beyond as a trusted resource for producers.

We offer an extensive product portfolio including Group and Voluntary Life & Disability, Dental, Vision, Worksite, GAP, Flexible Benefits and COBRA administration. Our team offers client-centered enrollment support and education, unparalleled in the industry. csONE provides true "Benefit Solutions" for agency partners and their clients.



Employee Benefits

Bringing quality products and services to your clients to support and retain employees



Administrative Services

csONE offers comprehensive services for small and large businesses



Enrollment Support

csONE will assist your agency in providing benefits education and enrollment support for your clients of all sizes



Our Unique Products & Services



- Group Life and Disability
- Paid Family and Medical Leave
- Voluntary Life and Disability
- Individual Life and Disability
- Group and Voluntary Dental and Vision
- Worksite Insurance Product
 - Accident
 - Critical Illness
 - Hospital Indemnity
 - Term and Permanent Life
- Supplemental Health and Gap Plans
- Flexible Spending Accounts (FSA)
- Health Reimbursement Arrangements (HRA)
- Individual Health Reimbursement Arrangements (ICHRA)
- Wellness and Lifestyle Benefit Plans (through an HRA)
- Plan Document/Wrap Document Preparation
- Health Savings Accounts (HSA)
- Qualified Transportation Accounts (QTA)
- COBRA Compliance Administration
- Retiree Billing Services
- Benefits Education and Enrollment
- Customized Benefits Announcement Letters
- Benefits Administration Systems

Our Carrier Partners



Northeast Delta Dental

Additional carriers are available for unique situations.



We'll Make the Comparison for You

- One stop shopping for quotes with multiple carriers
- Benefits analysis with easy to understand spreadsheets
- No commission reduction
- No premium rate load or hidden fees

Sample Comparison Spreadsheet | ABC Company Coverage Effective Date 1/1/2025

Life & AD&D

Carrier	Carrier A	Carrier B	Carrier C	Carrier D	Carrier E	Carrier F	Carrier G
Guaranteed Issue Amount	\$200,000	\$85,000	\$100,000	\$90,000	\$90,000	\$50,000	\$50,000
Rate Guarantee	3 Years	2 Years	2 Years	2 Years	3 Years	2 Years	3 Years
Employer Contribution	100%	100%	100%	100%	100%	100%	100%
Volume	670,250	670,250	670,250	670,250	670,250	670,250	670,250
Life Rate/ \$1000 of benefit	\$0.41	\$0.38	\$0.45	\$0.43	\$0.33	\$0.35	\$0.28
AD&D Rate/\$1000 of benefit	\$0.03	\$0.02	\$0.02	\$0.04	\$0.04	\$0.03	\$0.02
Total Rate	\$0.44	\$0.40	\$0.47	\$0.47	\$0.37	\$0.38	\$0.30
Monthly Cost	\$294.91	\$268.10	\$315.02	\$315.02	\$247.99	\$254.70	\$201.08

STD

Carrier	Carrier A	Carrier B	Carrier C	Carrier D	Carrier E	Carrier F	Carrier G
All Eligible Employees - Benefit %	60%	60%	60%	60%	60%	60%	60%
Weekly Maximum	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300
Plan Design	1/8/13	1/8/13	1/8/13	1/8/13	1/8/13	1/8/13	1/8/13
Rate Guarantee	3 Years	2 Years	2 Years	2 Years	3 Years	2 Years	3 Years
Employer Contribution	100%	100%	100%	100%	100%	100%	100%
Volume	\$8,815	\$8,815	\$8,815	\$8,815	\$8,815	\$8,815	\$8,815
Rate per \$10 Weekly Benefit	\$0.35	\$0.22	\$0.40	\$0.42	\$0.46	\$0.63	\$0.53
Monthly Cost	\$308.53	\$193.93	\$352.60	\$370.23	\$405.49	\$555.35	\$467.20

LTD

Carrier	Carrier A	Carrier B	Carrier C	Carrier D	Carrier E	Carrier F	Carrier G
All Eligible Employees - Benefit %	60%	60%	60%	60%	60%	60%	60%
Monthly Maximum Benefit	\$5,200	\$5,200	\$5,200	\$5,200	\$5,200	\$5,200	\$5,200
Elimination Period	90 Days	90 Days	90 Days	90 Days	90 Days	90 Days	90 Days
Benefit Duration	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA	To age 65
Own Occupation Disability Period	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months
Employer Contribution	100%	100%	100%	100%	100%	100%	100%
Rate Guarantee	3 Years	2 Years	2 Years	2 Years	3 Years	2 Years	3 Years
Volume	\$63,667	\$63,667	\$63,667	\$63,667	\$63,667	\$63,667	\$63,667
Rate /\$100 Covered Salary	\$0.77	\$0.45	\$0.41	\$0.35	\$0.50	\$0.46	\$0.53
Monthly Cost	\$490.24	\$286.50	\$261.03	\$222.83	\$318.34	\$292.87	\$337.44

Total

Total Monthly Cost	\$1,083.67	\$748.53	\$928.65	\$908.08	\$971.82	\$1,102.91	\$1,005.71
Total Annual Cost	\$13,004.05	\$8,982.38	\$11,143.86	\$10,897.01	\$11,661.78	\$13,234.96	\$12,068.52

Helping You Move Forward Successfully

In addition to assisting with employer-paid benefits, csONE Benefit Solutions can find the right Voluntary Benefits for your clients to help fill in the gaps.

Short Term Disability

Long Term Disability

Paid Family & Medical Leave

Accident

Critical Illness

Hospital Indemnity

Life Insurance

Full Benefits Administration

Voluntary Benefits Yield Returns

Employers and employees increasingly recognize the power of voluntary benefits to improve and personalize benefit packages.

Approximately 70% of employees agree they are more likely to work for an employer that offers voluntary benefits.¹

Benefits for Employers and Employees

HR professionals report that offering voluntary benefits to their workforce:

- Improves employee engagement
- Increases employee job satisfaction
- Increases employee productivity
- Increases employee retention

Valuable Coverage for Employees

- Premiums conveniently deducted through payroll deduction
- benefits can help employees recover out-of-pocket expenses

csONE Enrollment Team

- Professional, licensed benefits councilors
- Provide tailored educational benefit material
- Offer educational enrollment support annually to ensure employees understand the benefits being offered to them

Electronic Enrollment Solutions

- Secure online enrollment removes paper, provides accuracy
- Online benefits administration eliminates burden when changing carriers



Your client's #1 source for Employee Benefits

Key Enrollment Firm Statistics

93% of employees say they need someone to talk to for benefits information and enrollment assistance

71% of employers feel their benefit communications are improved by working with an enrollment firm

90% of employees who enroll 1-on-1 with an insurance representative express high levels of satisfaction with their enrollment

Top 5 Reasons to Use an Enrollment Firm

1

Professional Benefits Counselors, at no cost to the employer or the broker.

Provide employees with individual benefits enrollment with non-commissioned, licensed benefit professionals.

2

Enhanced Education, an extension of HR.

Tailored messaging, directed by HR. Enhanced and personal education reduces the strain on HR during open enrollment. Our benefits counselors understand both core and voluntary benefits, providing holistic communication.

3

Employee Access, across multiple locations.

The ability to reach benefit-eligible employees regardless of location or work schedule. One-to-one enrollment and call center support.

4

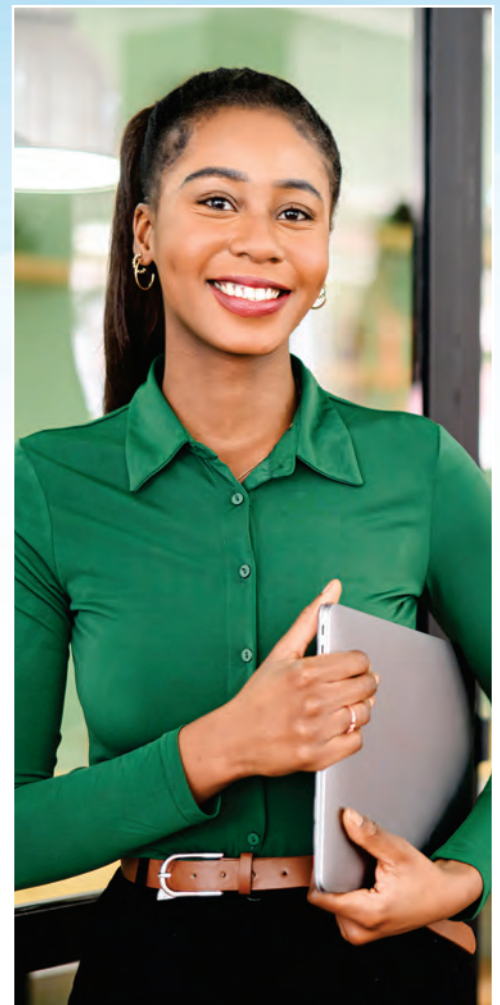
Product Delivery, ensuring participation is met.

With the emphasis on education, employees have a greater benefit understanding and satisfaction resulting in higher participation. Enrollment firms help prevent the risk of not meeting carrier participation requirements.

5

Technology Solutions, delivering a personalized, electronic approach to benefits.

Our team is experienced on multiple enrollment platforms. We can provide a streamlined electronic solution for benefits onboarding. Full Benefit Administration systems are also available.



Administrative Services Made Easy

Local Personalized Customer Service

- **New England Based Company**
With decades of combined experience, our team provides assistance with plan design and portal training. We'll attend meetings to explain our products and services. We'll actually answer your call and respond quickly to your emails.
- **Dedicated Analysts**
An analyst assigned to each group ensures a successful implementation and ongoing client satisfaction.
- **Compliance**
csONE Benefit Solutions closely monitors health care reform on both the Federal and State levels and we notify our clients with respect to these changes through special advisory email communications.

Comprehensive COBRA Administration

- **Carrier Direct**
COBRA Beneficiaries are billed directly by csONE.
- **Annual Set Charge**
Our annual fee includes plan setup on our COBRA system and our participation in the annual open-enrollment process.
- **Qualifying Event Notification**
Includes all billing, collection, remittance, reporting and other services for events occurring after group takeover.
- **Secure Portals**
COBRA Beneficiaries can enroll and make payments. Employers can notify csONE of terminations and access reporting. Producers can access all their csONE COBRA client accounts.

Flexible Benefits Administration

- **File Feeds**
We have direct claim feeds for HRA plans with Blue Cross Blue Shield of Vermont, Community Health Options, UnitedHealthcare, MVP, Harvard Pilgrim Health Care, and AllWays Health Partners which allow us to track deductibles and out-of-pocket costs.
- **Flexible Payment Options**
 - HRA payments can be set up to pay provider or participant
 - Flexible Spending Account reimbursements can be made by check or direct deposit
- **Debit Cards**
One card for FSA, HRA, and HSA. HRA card activated only after out-of-pocket is met. We have a 92% auto-substantiation rate.

Technology Keeps it Simple and Secure All Day, Every Day

- **Employer Portal** provides employers access to accounts and reporting.
- **Consumer Portal** provides participants access to account details, online claims submission and HSA account management, including investments.
- **Mobile App** allows participants to check balances of all accounts, submit claims, and check status of claims.

Participants also have the ability to download an electronic copy of their debit card into their mobile wallet.

Flexible Benefits & COBRA Powered by WEX



Multi-Account Coordination

Coordinate all flexible benefits on one platform.

Employer Empowerment

Access reports, employee updates, imports, alerts, notifications and statements. It's a secure, HIPAA-compliant, easy-to-use, role-based, live interface.

Compliance and Security

Our platform meets or exceeds security standards of the health care and financial services industries.

Easy Online Enrollment

Employees can enroll online. csONE can accept enrollment and census files through the employer, FTP (file transfer protocol) or paper enrollments.

Employee Information at their Fingertips

Consumers can view information, store health expense data and receipts, file claims by account, file distribution requests, manage their profile, view notifications, access forms, repay ineligible expenses by EFT and link to other helpful resources. This is available all day, everyday, online or on the mobile app.



Comprehensive Management

Wex simplifies COBRA administration. Perform online elections and open enrollment, make immediate payments, mail required notices and provide reporting.



Seamless Integration

Manage all your employee COBRA benefits all in one platform. We integrate with more than 350 payroll/HRIS/benefit administration partners and more than 225 insurance carriers.



Automation & Compliance

Our automation capabilities help keep you compliant with COBRA's rules and regulations so you can avoid costly penalties from the IRS and DOL.

Save Money. Deliver Fast, Secure Provider Payments. Get Full Visibility.

Our WEX Platform Provides:

- Benefits enrollment and administration
- Reimbursement & Health Savings Accounts
- Non-discrimination testing
- Dependent verification
- COBRA customer care center and direct bill
- Carrier bill reconciliation & payments
- ACA compliance

Navigate Your Employee Benefits with Ease

csONE offers an electronic solution to benefits with personalized virtual enrollment support. Our Ease System provides 24/7 core and ancillary benefits enrollment offering the perfect solution for today's hybrid workforce.

ease

Powered by



Power through your client's Open Enrollment with Ease.

- Ease is an electronic benefits enrollment and benefits administration system.
- Enrolling and managing benefits online eliminates paperwork and creates a more efficient and accurate enrollment experience.
- Mobile application provides participants with on-the-go access from their iPhone®, iPod Touch®, iPad®, or Android® device.
- Enrollment can include major medical, dental, employer-paid, voluntary benefits, and Flexible Benefits.
- Our call center is staffed by knowledgeable, in-house benefits representatives.
- There are no fees for a simple Ease voluntary benefits enrollment. We just require two or more products through csONE.
- A Benefits Administration System including medical and dental can be accommodated for a small PEPM (per employee per month) fee and often without a connection fee.
- Groups utilizing the full Ease Benefits Administration System that also contract with csONE as their COBRA compliance administrator will also find efficiencies in the notification process.



Digital Enrollment

Ease can map employee information to carrier enrollment forms so no field is left incomplete. Employees can also e-sign their forms.



Plan Comparison

Employees can compare unique plan details, like copays and deductibles, in a single view and see actual costs per pay period, helping them make better decisions.



Enrollment Progress

Ease emails employees about their open enrollment progress and encourages completion.



Mobile Application

The mobile application supports access from an iPhone®, iPod Touch®, iPad®, or Android® device.

What Our Clients Say

"Thank each of you for the hard work for our mutual client. . . This VB transition was well thought out and well executed and I really appreciate csONE's hard work over a period of weeks and months. A lot goes into a carrier change, especially when it involves one on one education and this team made it as seamless as possible."

Kristen K.
Benefits Consultant

"One of the key strengths of our partnership with csONE lies in their commitment to providing the right coverage rather than simply focusing on increasing volume. In our recent meetings, we have consistently observed how csONE's approach prioritizes the well-being of employees over sales targets. This has resulted in tangible benefits such as lowering overall costs across our existing policies while ensuring that employees are adequately informed about the coverages that are practical and relevant to their individual circumstances. Furthermore, this underscores the importance of partnering with csONE, whose expertise and guidance empower employees to make informed decisions about their insurance needs. In summary, csONE consistently demonstrates a commitment to balancing the right coverage with the right timing, prioritizing trust and ethical values over mere sales and profit. I wholeheartedly endorse csONE as a trusted partner in navigating the complexities of insurance and employee benefits."

Mike B.
Senior Benefits Consultant

"One of our large clients, a decentralized health care organization was looking to enhance their benefits program and reduce administrative costs. csONE proved to be an excellent partner as we developed a solution for our client. Working with csONE and using their strong insurance company relationships, we marketed a series of voluntary benefits and selected and implemented EASE. The client's access and data integrity has greatly increased. But most importantly, the time to accurately administer benefits has dropped significantly. To add value to the overall program, csONE provided telephonic benefit counselors to help the client's employees better understand their benefits and enroll for all coverages online. We witnessed a broader enrollment in the various voluntary benefits offered. Overall, the value of the benefits program increased in the employees' eyes. We have been very pleased with csONE's efforts and outcomes."

Robert F.
Vice President, Account Executive



Our Core Beliefs

Who We Are

csONE Benefit Solutions is a full-service General Agency, Enrollment Firm, Benefits Technology Provider and Third-Party Administrator in the broker distribution arena.

Mission

- Enhancing the lives of our customers in the workforce through benefits education and innovation.

Vision

- Delivering better benefits to employees.

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