BimGroup

Our Proven Process

How We Guide Employers Through Uncertainty

At Bim Group, we believe good decisions start with truly understanding what our clients need. Our process isn't a checklist — it's a discipline. It begins the moment we meet a prospective client and never stops.

What follows is how we work: from the first conversation to year-round management, and every decision point in between.

PHASE ONE

Discovery & Benefits Blueprint

Before we make a single recommendation, we listen. We spend significant time understanding your organization — your current challenges, what's working, what isn't, and what you'd change if you knew the possibilities.

This isn't a surface-level conversation. We go deep: reviewing existing plan data, analyzing cost trends, benchmarking against peers, and pressure-testing assumptions. Only then do we build your Benefits Blueprint.

What the Discovery Process Looks Like

- Listen first. We conduct a structured Discovery session to understand your organizational dynamics, workforce culture, and benefits history.
- Gather your data. We collect existing plan performance data from all carriers and providers.
- Analyze with specialists. Our team — including underwriting, analytics, compliance, and health strategy — reviews the data together.
- Benchmark against peers. We compare your plan design, costs, and contribution strategy against employers competing for the same talent.

- Deliver your Blueprint. We present a Benefits Blueprint: a clear, strategic document that outlines go-forward recommendations aligned to our professional capabilities and your goals.

> ***"Our goal is to help clients achieve what they would want — if they knew the possibilities."***

PHASE TWO

5-Stage Year-Round Management

Once you become a Bim Group client, our work shifts into a structured, year-round management process. Five stages. No gaps. No surprises.

Each stage has a defined purpose, a dedicated team, and clear deliverables. This is how we stay ahead of your renewal — and ahead of the industry.

1 STAGE

Strategic Planning | *Pre-Renewal Meeting*

- Data collection from all providers
- Brainshark / EBO benefits education review
- Premium projection and budget development
- Strategize with your leadership team

2 STAGE

Benefit Plan Analysis | *Market & Financial Review*

- Renewal analysis and financial modeling
- Carrier proposals and market release
- Carrier analysis and scoring
- Advanced analytics and actuarial review

3 STAGE

Tactical Alignment | *Renewal Meeting*

- Finalize recommendations
- Executive summary presentation
- Finalize and produce employee communication deliverables

4
STAGE

Implementation | *Carrier Setup & Open Enrollment*

- Contract and benefit set-up review
- Open enrollment planning and execution
- Annual notices and required disclosures
- Carrier set-up and eligibility confirmation

5
STAGE

Post-Renewal Review | *Debrief Meeting*

- Eligibility review and migration analysis
- Renewal compliance review
- Year-end reporting
- Begin strategic planning for the next cycle

OUR COMMITMENT

The Bim Group Guarantee

We are asked sometimes: can you guarantee things won't go wrong?

The honest answer is no. In a complex industry with multiple carriers, regulations, and moving parts, issues will arise. What we can guarantee — completely and without reservation — is how we will respond.

> ***We cannot guarantee there will never be an issue. What we can guarantee is how we will react. We will be all in.***

All in means your call gets answered. All in means we advocate on your behalf with the same urgency we'd bring to our own family's coverage. All in means we don't rest until the issue is resolved.

That's not a marketing line. It's the standard we hold ourselves to every day.
