



EMERSON, REID & Co.

EMERSON REID

Overview and Mission Statement

Emerson, Reid & Co. Inc., founded in 1974, is currently the only wholesaler with true general agency contracts in Downstate New York, New Jersey, Pennsylvania, Southern Connecticut, and Delaware.

Our mission is to differentiate you, our broker, from your competition, through the introduction of new and innovative programs while providing the tools, knowledge and support necessary to expand and protect your business.

We invite you to take this opportunity to discover the significant competitive advantages that are available through Emerson Reid.

In the brochure, you will find examples of the resources we have developed or secured to accomplish our mission. By combining these resources with our service and expertise, our brokers are able to grow their business and outpace the competition.

Quick Facts:

- Founded In 1974
- 7 Office Locations
- Over 150 Employees
- We Are A True Wholesaler And Do Not Compete Against Our Brokers
- Through Our Broker Channels, We Manage Over:
 - \$2.5 Billion In Insured Premium
 - 200,000 Medical Lives
 - 7,200 Group Disability Policies



EMERSON, REID & Co.

OFFICE LOCATIONS

New York, New Jersey & Pennsylvania

To better serve our brokers, we have offices in New York, New Jersey, and Pennsylvania.

Our strategic presence across these markets contributes to our ability to establish unique partnerships that help to provide a competitive advantage for our brokers.

Southeastern Pennsylvania

Executive Campus
630 W. Germantown Pike, Suite 215
Plymouth Meeting, PA 19462
484-351-7400

Central Pennsylvania

4507 N Front Street, Suite 301
Harrisburg, PA 17110
800-988-0998

Western Pennsylvania

2000 Oxford Drive, Suite 420
Bethel Park, PA 15102
412-851-5200

Manhattan, New York

470 Park Avenue South, 6th Floor South
New York, NY 10016
212-706-9400

Nassau County, New York

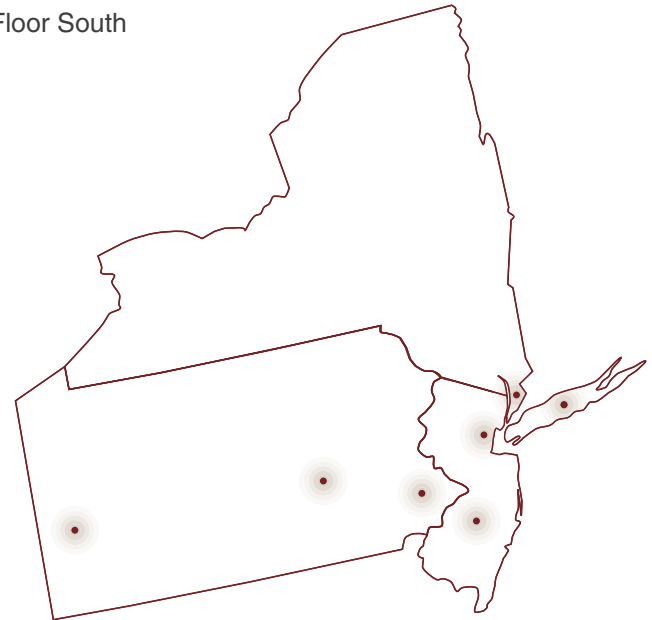
400 Post Avenue, Suite 210
Westbury, NY 11590
631-961-5200

Northern New Jersey

669 River Drive, Center II
Suite 305
Elmwood Park, NJ 07407
201-815-2300

Southern New Jersey

9 Cooper Avenue
Marlton, NJ 08053
856-810-0440





EMERSON, REID & Co.

SERVICE & SUPPORT

The Foundation Of Our Business

Brokers who partner with Emerson Reid as their general agent, have the industry's finest professionals at their service.

We pride ourselves on providing unparalleled service and support to our brokers, enabling them to rise above their competition.

We Care About Our Broker's Business

Our staff is comprised of licensed, seasoned insurance veterans who all have one common goal – *to grow and protect our broker's business.*

Our brokers have a dedicated sales representative and service team. These highly qualified individuals, along with the team behind the team, function collectively to assist our brokers in every facet of their business.

When we ask our brokers to evaluate the quality of our service and support staff, the results impressively indicate that we continue to be successful in attracting and retaining the highest quality of employees to best serve our brokers.

The Team Behind The Team

In addition to having a dedicated sales representative and broker service team, our brokers benefit from knowing there are management teams and specialized experts supporting our operations.





EMERSON, REID & Co.

CARRIERS & PRODUCTS

True General Agency Contracts In NY, NJ, PA, CT & DE

As a True Wholesale General Agent, Emerson Reid represents and partners with the highest quality of carriers and vendors for our broker partners.

Our Medical Carrier Partners Include:

- Aetna
- AmeriHealth
- Assurant
- Atlantis
- Capital BlueCross
- Cigna
- Blue Cross of Northeastern PA
- Emblem
- Geisinger
- HealthAmerica/HealthAssurance
- Healthpass
- Highmark BCBS
- Highmark Blue Shield
- HIP
- Horizon BCBS
- Independence Blue Cross
- Keystone Health Plan Central
- Keystone Health Plan East
- Oxford
- UnitedHealthcare
- UPMC & others ...

Emerson Reid Is The Only General Agent In Pennsylvania With Contracts For All “Blue” Carriers, Including:

- Blue Cross of Northeastern Pennsylvania
- Capital BlueCross
- Highmark Blue Cross Blue Shield
- Highmark Blue Shield
- Independence Blue Cross

Employee Benefit Products

Our broker support team has superior product and technical knowledge of the employee benefit marketplace.

- Medical Plans
- Dental Plans
- Vision Plans
- Group Life Insurance
- Disability Products
- Medicare Products
- Association Products
- Sole Proprietor Products
- Individual Supplemental Insurance Products
- Third Party Administration Of Alternative Funding Mechanisms

Employer Services

Emerson Reid has established an array of enhanced employer services products which will increase our broker's capacity to deliver the level of service and support needed to compete in today's group marketplace.

- Employee Advocacy
- Human Resource Information System (HRIS)
- Professional Employer Organization (PEO)
- Wellness Programs
- Employee Assistance Program
- Transit Check Administration
- FSA/HRA Administration
- Consolidated Billing
- COBRA Administration
- Payroll



EMERSON, REID & Co.

EMERSONREID.COM
Industry Information At Your Fingertips

Staying up-to-date on the ever changing insurance industry, it's regulations, carriers, products, and forms can be daunting.

For this reason, we have developed several informational resources to streamline the daily activities of our brokers.

Whether it's access to carrier forms, reviewing commission statements, creating marketing material, researching client questions through our research center or staying abreast of industry changes, our resources will maximize our brokers' productivity and their bottom line.

EmersonReid.com

Inside the secure section of our website, our broker partners have access to:

- Run group and individual quotes
- Access commission statements 24/7
- Search our Document Center consisting of over 3,000 carrier documents, which can be downloaded and emailed directly from our website
- Find answers to difficult HR questions in HR360, a library featuring the most current federal and state laws and updates plus step-by-step guidelines for compliance
- Watch on demand video presentations on various topics including healthcare reform, carrier presentations, and Emerson Reid resources
- Conduct email marketing campaigns with real-time tracking results as well as access marketing material automatically branded with your logo and color scheme through our Digital Marketing Center
- Review past newsletter editions and more...

Online Commission Portal & EFT

To better serve our brokers, we have created a paperless environment for commission processing, replacing traditional checks and paper statements.

Access to current and past statements is available 24/7 through our Broker's Portal, as well as all financial details on the business placed through Emerson Reid.

Weekly Newsletter - The Market Beat

Our newsletter consolidates important carrier and industry news from the previous week into one email for our broker's convenience.

Within the newsletter is an Instant Marketing section which provides brokers with immediate access to private labeled marketing material to distribute to their clients and prospects.

View this email as a web page

marketbeat newsletter

May 2, 2011

Dear Chris,

Here is the latest edition of our newsletter. Please contact me with any questions or comments.

Chris Goff
631-961-5117

News By Market

General News
New York
New Jersey
Central Pennsylvania
Northeastern Pennsylvania
Southeastern Pennsylvania
Western Pennsylvania

Webinars

Blue Cross of NEPA
5/4/11 - 10:00am | Register

Aetna NY NJ CT
5/5/11 - 10:00am | Register

Colonial
5/12/11 - 10:00am | Register

NJ Individual
5/24/11 - 10:00am | Register

Instant Marketing

Choose an item below to download a marketing piece with your contact information.

- ▶ Aetna HMO NJ Design 1
- ▶ Aetna HMO NJ Design 2
- ▶ Aetna HMO NJ Design 3
- ▶ Aetna HMO NJ Design 4
- ▶ Adult Dependents
- ▶ Impact of Budget Deal
- ▶ W2 Reporting Interim Guidance

If your information is inaccurate, please email me the correct

Video Presentation: AmeriHealth New Jersey

In our continuing efforts to keep you informed, competitive, and efficient, we are creating easy to use, on demand, short videos.

Below is a video presentation focusing on AmeriHealth's network and product changes effective 4-1-2011. We encourage brokers licensed in New Jersey to review these key changes.

Read More...

General News

- Emerson Reid - NYC Office New Location
- Emerson Reid - BC of NEPA Webinar
- Emerson Reid - New Horizon EPO Plans
- Emerson Reid - HHIC Training, Plan Advisor & More
- Emerson Reid - Learn More about NJ Individual Plans

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New York

- Aetna - Health Reform Weekly
- Aetna - Employee Count Collection
- Aetna - Online Tools For Members in CDHP Plans
- Aetna - Acquires Prodigy Health Group
- Emblem - May Renewals
- Horizon - Introduces EPO's on Small Group 7/1/11



Our mission is centered around positioning our broker partners to grow and protect their business. With that in mind, we have secured and developed multiple resources necessary to gain a competitive advantage for new business development and client retention. With Emerson Reid as your General Agent, you will differentiate yourself from the competition!

Marketing & Lead Generation

With our technology and vendor partnerships, it's easy to conduct mass marketing campaigns to generate new leads. Our resources include:

- **List purchase** & lead generation vendors.
- **Direct mail system** with pre-designed templates, which includes turn key printing, labeling and delivery to the post office.
- **"Instant Marketing Material"** which is client ready, private labeled in your name and emailed directly to our brokers on a regular basis. Topics include carrier specific pieces, compliance bulletins, healthcare reform updates, and sell sheets.
- **Digital Marketing Center** providing the ability to conduct email marketing campaigns with real-time tracking results to identify which prospects and clients are most interested.

Quoting, Proposals, & Presentations

We understand time is important and should be focused on selling and strengthening client relationships. Our time saving resources include:

- **HealthConnect** - a small group quoting and proposal generation platform.
- **Large Group Marketing Department** - dedicated towards supporting our brokers on large group opportunities including RFP marketing, carrier negotiation, custom proposals, alternative funding strategies, ancillary cross sell strategies, and on-site sales and technical support.
- **iDecide** - a private labeled e-commerce platform where consumers can compare, apply for and purchase coverage from multiple health insurance carriers, directly online in a safe and secure environment.

Account Rounding / Cross Selling

To support the sales and services of products beyond group medical, we have established internal speciality departments and several strategic vendor alliances.

With our network of internal and external resources it is easier than ever to round out and protect your accounts.

Our resources include:

- ERC Ancillary Department
- ERC Disability / TDB Department
- ERC Individual Health Department
- ERC Large Group Department
- ERC Voluntary Department
- COBRA Vendors
- Human Resource Information System Vendor
- Payroll Vendor (no health sales)
- Professional Employer Organization
- Third Party Administrators

Value Added Programs

Providing clients with "value added" programs help to secure new accounts while providing incentive for the client to renew with our brokers. Our value added programs include:

- **HR Connect** – an employee benefit website offered at no cost to your clients with 10 or more medical lives written with ERC.
- **HR360** – an online resource for step-by-step guidance on how to comply with a broad range of laws from Health Care Reform, COBRA and FMLA to how to interview, hire and terminate employees.
- **Client Newsletter & Compliance Updates** – a private labeled monthly newsletter and on-going compliance updates that you can send to your clients.
- **5500 Document Preparation** – utilizing state-of-the-art software to help ensure compliance with all filing requirements.

In NY, the Dept. of Insurance requires employers to pay a fee for some value added programs. See your ERC representative for details.