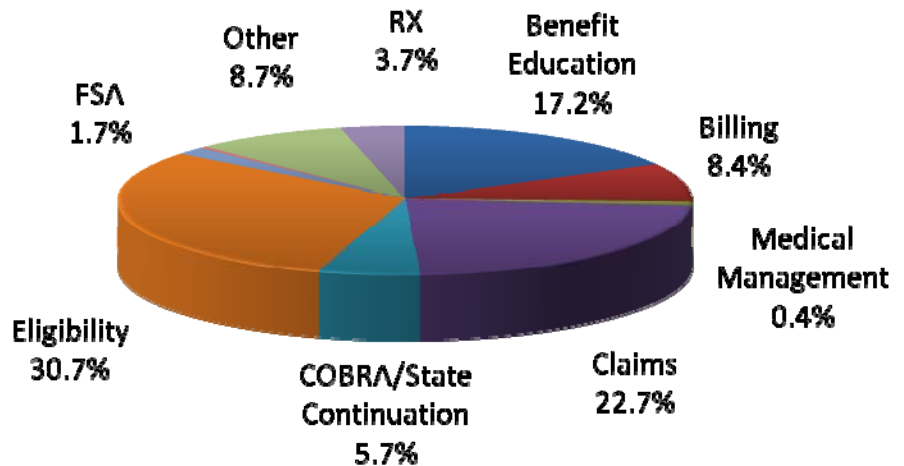




The HCW Client Service Team: An Expansion of your HR Department

At Hill, Chesson & Woody, our fully-integrated client service team is ready and prepared to handle inquiries concerning the client's benefit plan in a variety of areas, including billing questions, claims questions and administrative issues. Our representatives can address most tactical issues, allowing them to respond instantly to the client's needs. Our goal is to provide complete diagnosis and resolution to questions and issues brought to our attention.

What kind of questions does our service team field on average? The following graph breaks down the type of inquiries our team addresses:



What Happens When You Call HCW?

Response and Resolution Time is the Key to Client Satisfaction

Because we always strive to exceed our clients' expectations, our service team works hard at responding to and resolving client inquiries in a timely and efficient manner.

- Approximately 40% of our inquiries are resolved during the initial call.
- Of the remaining 60%, which can require extensive research, coordination with carriers, monitoring of promised solutions and follow-through, 80% of these are fully resolved within 15 days.

While all carriers monitor their customer service performance from an overall perspective, we can provide a more detailed analysis to high-level issues to help with claim resolution. In addition, the information we collect allows us to educate employees with targeted communications.

In general, we aren't happy unless our clients are happy. We know that complete focus on the customer is the key to our success, and we are dedicated to exceeding their expectations at every opportunity. If this sounds like what you've been looking for in a benefits consultant, call us at 919.403.1986, or visit our website at www.hcwbenefits.com, and see what we can do for you!

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