

Advisor Selection Test

When choosing your health, life or disability benefits advisor, we encourage you to consider the following qualifications:

<u>Qualifications</u>	<u>Chelko</u>	<u>Others</u>
Solely focused on health and welfare benefits	Y	?
Focused on mid to large employers	Y	?
Completely independent of insurance companies	Y	?
Underwriting and actuarial tools and expertise	Y	?
“Been there, done that” benefits directors	Y	?
Affordable, fee-for-service compensation model	Y	?
Self insurance and compliance expertise	Y	?
Monthly Scorecard of “measures that matter”	Y	?
Data tools and analytical expertise	Y	?
Fact-based, data-driven recommendations	Y	?
Collaborative, transparent, knowledge sharing approach	Y	?
Market beating results – consistently demonstrated	Y	?