

FOR IMMEDIATE RELEASE
November 4, 2014

Media Contact:
Susan Sanders
J.W. Terrill
825 Maryville Centre Drive
Suite 200
St. Louis, MO 63017
314-594-2700
ssanders@jwterrill.com

J.W. TERRILL ANNOUNCES TERRILLCHOICE PRIVATE BENEFITS EXCHANGE SOLUTION

ST. LOUIS – Insurance, Benefits and Risk Management specialists J.W. Terrill is launching a new private benefits exchange solution called TerrillChoice.

Created with both companies and employees in mind, the TerrillChoice private benefits exchange offers organizations a way to control the cost of employer-sponsored benefit plans while providing employees the opportunity to customize their benefits.

According to Susan Sanders, Vice President of Benefits and the Project Manager for TerrillChoice, “J.W. Terrill recognized that employers are struggling with the need to offer a robust benefits package to attract and retain talented employees, while managing the rising costs of benefits in a competitive economy.”

Sanders continues, “Our company’s philosophy is based on true partnership with our clients. When making the decision to offer a private benefits exchange, we knew it was important to provide our clients a customized solution, with the attention to detail and range of services they’ve come to expect from J.W. Terrill. Rather than utilize an ‘off the shelf’ solution, J.W. Terrill built our own private benefits exchange. This approach allowed us to leverage strong relationships with our industry partners, and to design an exchange platform with the resources necessary to meet our client’s needs.”

Adds Sanders, “In addition to financial concerns, employers are faced with an increasingly diverse workforce. For the first time in history we have five generations actively working. Employees want choice, they want benefits that meet their unique needs. There is no longer a ‘one-size-fits-all’ employee benefits package. With TerrillChoice employers can empower employees with the resources and tools they need to create a

(More)

personalized benefits package. The key is providing employees more options in a cost effective manner. TerrillChoice increases efficiency by simplifying and streamlining plan administration.”

J.W. Terrill consults with employers to design a comprehensive benefits package that supports their strategic business goals. A defined contribution approach to benefits creates a predictable budgeting process by establishing the amount the employer will contribute for each employee. As the plan sponsor, companies select the carriers, products, and plan options to offer their employees.

J.W. Terrill has partnered with SmartBen for the administration, education, and enrollment for TerrillChoice. The technology platform provides online access for employer plan administration and employee self-service enrollment.

Employer resources provided by TerrillChoice include: Integrated data feeds, easy to use data and tracking reports, ACA compliance support and a customizable communications portal which can serve as a company’s HR intranet resource for employees. Employees are supported by integrated education and intuitive decision support tools including avatar technology.

Remarking on J.W. Terrill’s selection of SmartBen, Sanders notes, “For over 20 years, SmartBen has been a leader in their field. They offer the highest technology available with top level security, which are important factors for Terrill and our clients. SmartBen’s focus on integrating employee engagement with transactional efficiency and their proven track record were key considerations in choosing a technology partner.”

The new TerrillChoice private benefits exchange is ideally suited for companies with 100+ employees. Commenting on the type of clients considering a private exchange, Sanders notes, “TerrillChoice solves a broad range of employer challenges from budget constraints to recruiting and retention concerns. We’re excited to bring a flexible solution to the market that addresses employer needs while providing a new opportunity for employees to be more involved in their benefits.”

TerrillChoice is one of the many consultative solutions available to J.W. Terrill clients.

To learn more about the new Terrill Choice private healthcare exchange available from J.W. Terrill, please contact Susan Sanders at 314-594-2700 or via email at ssanders@jwterrill.com.

(More)

About J.W. Terrill

J.W. Terrill is a full-service provider of risk management and employee benefit solutions. Its comprehensive list of services includes commercial insurance, surety bonds, risk management and loss control, employee benefit plans and administration of benefit programs for self-insured businesses.

Founded in 1972, J.W. Terrill has built a tradition of customer service and commitment to employees to become one of the largest independent brokerages in the United States. Based in St. Louis, Missouri, the company serves accounts with premiums totaling over \$430 million with a staff of more than 190 employees.

J.W. Terrill is a member of The Council of Insurance Agents & Brokers, the premier association for the top national, regional and international commercial brokerage firms and agencies in the United States and around the world. For more information about J.W. Terrill, visit www.jwterill.com.

About SmartBen

SmartBen is a leading provider of cloud-based online benefit enrollment, administration, communication and private exchange solutions for consumers, employers, insurance carriers and brokers. SmartBen's flexible platform serves over 1,000 clients ranging from Fortune 100 clients to businesses with 100 employees. SmartBen pioneered the idea of employee engagement with benefits enrollment over 19 years ago, and remains the only solution that employs Psychology, Artificial Intelligence, and a Live Avatar to create an interactive user experience.

SmartBen continues to invest in leading edge technology to enhance consumer engagement and education in the increasingly complex post-Affordable Care Act world of employee benefits. SmartBen is a subsidiary of Hodges-Mace, a leading employee benefits technology and communications firm that helps employers improve their overall delivery of benefits. For more information, visit www.smartben.net or www.hodgesmace.com.

###