

An Important Message For Our Valued Clients:

Good Changes Are Coming!

Here's what you need to know:

We want to let you know that on **June 1, 2019**, North Ranch Benefits Trust (NRBT) will make two important changes. They're detailed below.

Please note that your rates and benefits will not be affected.

Here are the upcoming changes effective June 1, 2019:

1 First change: NRBT will create a product portfolio within the Trust called Inshore Benefits. It will include all of our insurance products.



We will continue to offer your clients the same quality dental and vision plans from our trusted partners.

We'll also have a new website for Inshore Benefits! With this new site, we also plan to have a wider array of insurance options later this year.

2 Second change: We will change third-party administrators, from HealthSmart to Pathian.



This means Pathian will manage your plan eligibility and billing. We're confident Pathian will deliver the high level of service you and your clients expect and deserve.

Its staff has a broad range of employee benefits expertise. They'll serve you using up-to-date billing and enrollment technology.

The customer service number will remain the same:
(800) 786-6525.

Now that you know what will happen, **please see page 2** to learn about one step you'll need to take.

What you need to do next:

What you need to do depends on whether you mail your premium payments or have them withdrawn from an electronic-funds transfer. With that in mind, you will need to:

1 Pay by Check

Make checks payable to Pathian Administrators **starting with your June invoice**, and mail them to Pathian's new address.*

*If your bank has been mailing your check payments via Auto Bill Pay, please update the recipient address to:

Pathian Administrators
P.O. Box 17791, Denver, CO 80217

or

2 Pay by EFT

Sign an electronic-funds transfer form **before Wednesday, May 29, 2019**.

For your convenience, we've enclosed the forms for you. There are two ways you can send them:

- **Mail:** Use the enclosed postage-paid return envelope.
- **Fax:** (818) 960-0141

Do you have questions?

If you have any questions, please visit **inshorebenefits.com/clientFAQ**. You can also contact us at **(800) 786-6525** or **service@inshorebenefits.com**. Our office hours are from 8 a.m. to 5 p.m. (PST).

We appreciate your business and look forward to serving you.