

Service Specialties

Strategic Planning

- **Benefit Strategies** – develop short and long term program strategies
- **Current Programs** – benchmark plans, resources, and objectives
- **Plan Design** – develop recommendations and solutions consistent with corporate objectives and competitive landscape
- **Competitive Bidding** – market, analyze, and recommend benefit solutions – annually or as needed
- **Marketplace and Healthcare Trends** – educate and communicate critical issues, industry opinions and product innovations
- **Vendor / Plan Performance** – negotiate guarantees and evaluate vendor performance
- **Executive Presentations and Client Seminars** – create and deliver regarding benefit plan management and strategies
- **Executive Recruiting Services** – provided on an as needed basis

2009 Initiatives:

- Developing affordable health and wellness strategies to meet client goals
- Working with clients to streamline and improve administrative efficiencies
- Developing cost effective benefit plans in an ever changing and challenging economic marketplace

Financial Management Plan

- **Renewals** – drive process to include negotiations, financial analysis and overall outcomes
- **Performance Recommendations** – analyze performance including claim experience, utilization, network discounts, pharmacy and market standards
- **Projections** – provide financial projections for accounting and budget modeling
- **Reserves** – calculate and monitor reserve accruals and accounting methodologies
- **5500s** – collect data, complete and submit forms for all legislative requirements
- **Contribution Strategies** – develop contribution prototypes consistent with claim experience and market/competitive norms
- **Demographic Analysis** – evaluate employee demographics and cost implications; make recommendations
- **Carrier/Vendor Audits** – assess carriers/vendors including financial performance, benefit payments and policies and procedures
- **Mergers and Acquisitions** – provide direction and financial analysis of merged or acquired benefit programs
- **Reporting** – produce or review monthly claim experience and evaluate inforce
- **Reporting** – produce or review and analyze quarterly high claims, utilization, network, medical management, pharmacy and financial performance

Value Exceptional Service
Experience Accountability

Do these words describe your current broker or consultant?

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Service and Benefit Administration

- **Service Management** – produce a monthly service report and meet with client to evaluate performance and issues
- **Vendor Management** – facilitate quarterly review with client regarding vendor performance and issues
- **Claim / Customer Service Management** – monitor and evaluate claim timeliness, claim quality, telephone service and provider negotiations
- **Benefit Advocate** – interface with client and vendors for any and all issues
- **Claim Resolution and Support** – interface with client and employees to resolve claim issues and appeals
- **Employee Service** – interface with client and employees to resolve access to care, pharmacy, eligibility, id cards and administrative issues
- **Billing** – interface with client and vendors to resolve billing issues and concerns
- **Eligibility** – interface with client and vendors to resolve eligibility issues/discrepancies and ongoing enrollment management
- **Contracts and Agreements** – develop, review and manage issuance of all contractual documents
- **Summary Plan Descriptions and Certificates** – develop, review and manage issuance of documents
- **COBRA, HIPAA, ERISA, FMLA, (etc.)** – provide expertise, guidance, and solutions for all state and federal legislative requirements
- **Human Resource Policies and Procedures** – provide expertise and guidance in developing internal policies
- **COBRA Administration Outsourcing*** – facilitate outsourcing with matrix partner
- **Online Enrollment*** – manage automated eligibility functions, self service enrollment, and administration with an outsourced partner

Benefit Communication and Employee Education[^]

- **Communication Strategy** – develop and implement a strategic plan within the organization including employees and their families
- **Plan Education** – develop and manage initiatives via meetings, email, conference calls, home mailers, payroll stuffers, etc.
- **Wellness/Health Education** – develop and manage initiatives via meetings, email, conference calls, home mailers, payroll stuffers etc.
- **Open Enrollment Communications** – develop and manage, including design, text, production, fulfillment
- **Open Enrollment Meetings** – conduct meetings and/or conference calls to facilitate process and provide education
- **Health Fairs** – design and deliver employee healthfairs
- **Health Risk Assessments** – design and coordinate assessments with carriers and or vendors
- **Focus Groups** – develop and conduct focus group sessions; provide objective analysis to shape and model plan designs
- **Benefit Statements** – develop and deliver annual “hidden paychecks”
- **Employee Surveys** – develop, execute and evaluate surveys
- **Online Communication Tools** – develop and manage online tools (interface with vendors)
- **Educational Sessions** – conduct employee meetings, orientation, and question and answer sessions

** Resource and service outsourced to matrix partner; cost to be negotiated; generally not included in base compensation*

[^] Certain costs for services and products (including professional printing and postage) to be negotiated