

## Customer Service For Employers and Employees

### **RESOURCES**

- Eight Benefit Specialists with 10 years of industry experience each
- 1-800 access Mon-Fri, 6:00 am to 6:00 pm PST
- Multi-lingual support
- Priority "back-door" access to insurance carriers

### **SERVICES**

- Claims tracking and resolution
- Carrier/provider negotiations
- Explanation and advice on benefit usage
- FSA and COBRA support
- Call logging and confidential reporting to employer

## Compliance and Education

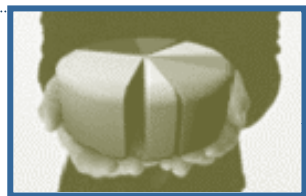


### **RESOURCES**

- In-house ERISA attorney
- Two compliance experts with 10 years of industry experience each
- Exclusive suite of online products BenefitManager™
- Specialized newsletters and bulletins for HR, administrators and employees

### **SERVICES**

- Contract and booklet review
- Professional seminars on compliance and other benefits topics (4-6 per year)
- Compliance guides and reference manuals
- Company intranet portal set-up
- Targeted on-site employee education to improve utilization, manage entitlement and introduce new benefits



## Actuarial Analysis & Underwriting

### **RESOURCES**

- Specialized actuarial consultants
- Predictive modeling software and resources
- Dedicated underwriting analyst
- National benchmarking data warehouse

### **SERVICES**

- Quarterly experience reporting and utilization analysis
- Predictive modeling of plan designs and funding methods for cost/benefit optimization
- Benchmarking of plan design versus other employers in similar industries