



UNITING EMPLOYERS FOR SAVINGS

B E N E S E R V A L L I A N C E



BeneServ[®]
ALLIANCE

BeneServ.com

REDEFINING SELF-FUNDING

To truly increase your bottom line and stay competitive in the market, it's time to consider BeneServ Alliance. The Alliance is a solution for companies with at least 25 covered employees. This time-proven program leverages stop loss purchasing power and provides greater control and transparency for employee benefits. It's a health insurance alternative that is client-focused, offering greater protection and savings.

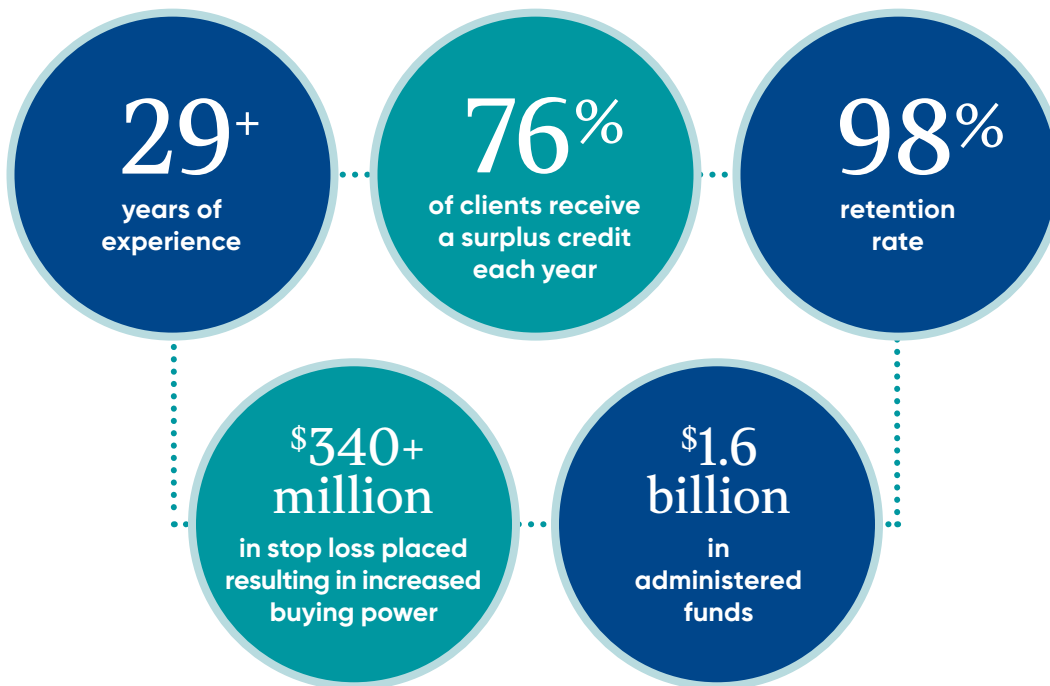
LOWER COSTS & BETTER RETURNS

- Purchasing power secures stop loss insurance at wholesale pricing
- Independent actuaries price the program – not the insurance carrier
- Claim risk is limited and capped; volatile risk is transferred to the stop loss carrier
- Pay only for what you use and retain 100% of unused cash at the end of each year and re-direct towards future healthcare spend

THE VALUE OF THE ALLIANCE

- Eliminate the pitfalls of stand alone self-funding or carrier level-funded products
- Control over benefit plan design and choice of carrier partner
- Strategic balance of fixed costs vs. claims funding
- Full transparency of claims and every financial component of the program
- No up-front capital required to join

BY THE NUMBERS



- ▶ **Control**
Choose the plan design, network & funding options
- ▶ **Full Transparency**
Access to all claims data
- ▶ **Proven Actuarial Pricing Model**
Priced by independent actuaries, not the insurance carrier
- ▶ **Stop Loss**
Guaranteed renewable; no underwriting or lasers at renewal
- ▶ **Surplus**
100% of surplus is retained by the group
- ▶ **Savings**
Lower trend and renewals consistently below industry average

Available networks based on group size & location:

Aetna | Meritain | UHC & UMR | Blue Cross | Cigna | Select TPAs

WHY BENESERV?

With BeneServ Alliance, you still retain the benefits we offer to every client including:

BENEFIT CONSULTING

As one of the area's largest benefit consulting firms, we are able to offer comprehensive benefit options designed specifically for your company at reduced costs.

HUMAN CAPITAL MANAGEMENT TECHNOLOGY SYSTEMS

We are your trusted resource for all aspects of human capital management. BeneServ ensures employees are enrolled and terminated accurately from all benefit plans. We provide access to all of the top technology platforms.

HR SERVICES

BeneServ understands that HR is an important part of managing your workforce, administering employer policies, and handling day-to-day tasks. We provide a range of services to assist with all of your HR needs helping you stay focused on what's important – running your business.

DIRECT EMPLOYEE SUPPORT / HEALTH ADVOCACY

Your employees will never have to contact the insurance carrier directly for questions or concerns. They will feel confident knowing that our employee care team is always available to help with claims, denied procedures and expediting critical care. We'll help you get to the right doctors faster.

REGULATORY COMPLIANCE MITIGATION / RISK REDUCTION

Keeping your company compliant is our common goal. BeneServ is here to help you navigate the ever-increasing government regulations and to help you avoid costly lawsuits and fines.

ANNUAL OPEN ENROLLMENT SUPPORT

We provide all the tools and staff to streamline the open enrollment process and to make it stress-free. Bilingual enrollment materials are available.

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Telemedicine MDLive provides employees 24/7 access to board-certified doctors via phone, secure video, or smartphone app. Decrease employee absenteeism, lower medical claims, and reduce renewal increases. The service is provided to employees at no cost and each virtual visit is 100% free with no copays.

HEALTH & WELLNESS PROGRAMS

BeneServ will coordinate wellness campaigns to help lower claims, decrease absenteeism, and improve productivity.

- Registered Health Coaches
- Weight Loss Exercise Programs
- Nutritional Counseling
- Tobacco Cessation

EMPLOYEE ASSISTANCE PROGRAM (EAP)

BeneServ provides an Employee Assistance Program (EAP) for all of our clients to help your employees lead a happier and more productive life at home and at work. Licensed, professional counselors are available 24/7 with three face-to-face visits.

ATLANTIC BENEFIT CARD ACCESS

With this card, your employees can get additional savings from dental and vision providers, LASIK providers, discounts on legal services, free wills, discounted hearing aids, nutritional products and more.

Learn more about saving on your employee benefits today. Call BeneServ Alliance at 1-800-925-3030.

Our in-house client support team is available Monday through Friday from 9 a.m. – 8 p.m. to provide immediate assistance. Clients can also reach us 24/7 online, through email or by text.



BeneServ[®]

Benefit Consulting & HR Services

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