

Employee Benefits

Services Outline



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Overview

This service is designed to guide employers through the complexity of planning, communicating, and managing a successful employee benefits program. The exceptional array of services includes:

- **Advisory Team**
- **Health Care Reform Counseling**
- **Analysis, Strategy, & Design**
- **Enrollment & Communication**
- **Proactive Management**
- **Compliance Assistance**



Advisory Team

Our Team consists of talented professionals with wide-ranging areas of expertise to provide clients with first-class support in all aspects of their employee benefits program.



Advisor

The client's trusted advisor for long term consulting in establishing a successful employee benefits program, inclusive of appropriate coverage, cost control, contribution strategies, plan design, and ancillary products.



Account Manager

A licensed Account Manager assists with the daily administration of the employee benefits package. Areas of assistance include, but are not limited to, claims support, general questions on policy and procedure, billing inquiries and transaction processing.



Technology Specialist

Our Technology Specialist provides demonstrations and in-depth training on our online enrollment and benefits administration system as well as our HR Advisor solution.



Ancillary & Specialty Advisor

An ancillary expert will educate the client on how to best complete the employee benefits program through employer sponsored and/or voluntary products and then will take the lead on negotiating and securing the desired plans.



Account Executive

A seasoned insurance veteran brings the unique perspective of having consulted hundreds of benefits programs for employers of all sizes and has valuable working relationships with carrier representatives.



Implementation Specialist

An Implementation Specialist works with the client and account manager to ensure new clients get on board properly and are maximizing our client resources and services for the most positive customer service experience.



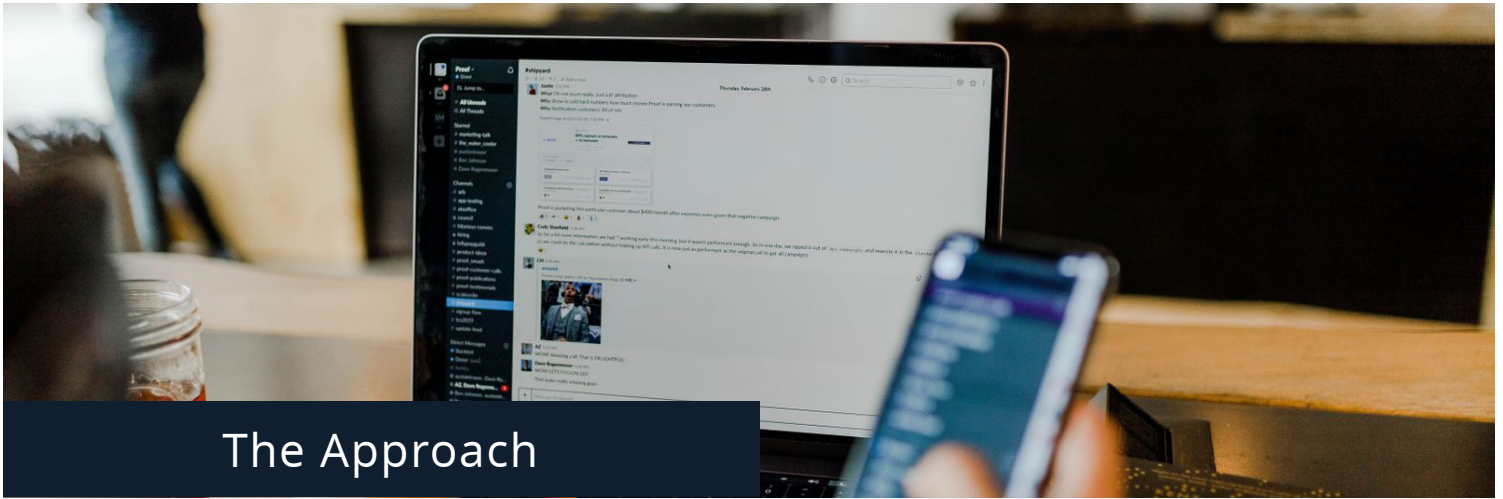
Benefits Counsel

Our on-staff counsel monitors industry changes, legislative news, and health care reform requirements to prepare useful communication bulletins that help simplify these complicated issues for our clients.



Disability & TBD Advisor

Considered the premier DBL agent in NY and NJ, our staff can access up to 18 carriers and specializes in competitive pricing, administration, and servicing of state mandated disability plans across all statutory states.



The Approach

Our services offer in-depth analysis, strategy, and design for long term employee benefit solutions. The MBA approach towards a successful employee benefits program consists of four core categories: benefits consulting, enrollment & communication, benefits management, and compliance assistance. Throughout our process, the MBA advisory team provides the knowledge and experience to deliver client-focused solutions.

Consulting

The Advisory Team's deep understanding of the marketplace, health care reform, and strategies for multi-year cost containment leads to a successful employee benefits program.

Compliance

As health care reform unfolds, our on-staff Benefits Counsel prepares insightful guidance around the employer's responsibilities, options, and potential consequences for non-compliance.



Enrollment

Innovative technology and the unique experience of an Implementation Specialist help ensure the plan information and value of the benefits are properly communicated to employees.

Management

A designated Account Manager, equipped with a proactive 12-month service calendar, provides continuous assistance with the ongoing administration and optimization of the program.

Benefits Consulting

Our role in benefits consulting has changed with the adaptation of health care reform. As an advisor, our responsibility is no longer primarily limited to evaluating and recommending carriers, plan options, and funding strategies. In today's market, our role begins with ensuring our clients understand the impact of health care reform and formulating a benefits strategy that is in line with reform, organizational culture, and financial objectives.

Health Care Reform

As the Affordable Care Act (ACA) continues to unfold and evolve, employers are turning to My Benefit Advisor for guidance on interpreting the legislation and understanding the impact to their business. Our Benefits Counsel actively monitors pending legislation and interprets regulations to help ensure our staff and clients are aware, educated, and prepared to make informed decisions. Our Advisors take the leadership role in helping employers understand their business options around health care reform relative to compliance, employee satisfaction, and financial risk management. With multi-year cost containment in mind, we will recommend a course of action that addresses the organization's short and long term objectives with the appropriate benefits strategy.

With the impact of ACA, employers need to consider:

- Affordable coverage
- Cost sharing subsidy
- Defined contributions
- Employer penalty
- Full-time employee status
- Government reporting
- Minimum essential coverage
- Notification requirements
- Premium tax credit
- Public and private exchanges
- Risk management
- W-2 safe harbor, and more

Complete Financial Analysis

Diligent review of existing benefits program; inclusive of short and long term budgetary requirements, minimum standards, and consideration of employee satisfaction.

Carrier and Plan Alternatives

All applicable insurance carriers are considered in every product market, ensuring a thorough analysis of all options available and strategies considered.

Carrier and Plan Alternatives

Education and advice on alternative funding strategies: minimum premium, fully insured, health savings account, health reimbursement account, or self-funding.

Third Party Administrator Options

Review of third party administrator options, including: health savings accounts, health reimbursement arrangements, flexible spending accounts, section 125, dependent care accounts, and transit.

Ancillary and Voluntary Benefits

Best practices on how to incorporate employer sponsored and/or voluntary benefits to strengthen employee morale, loyalty, and productivity.

Wellness Program

Provide guidance on selecting a vendor to implement a wellness strategy with incentives to positively impact employee health, productivity, and health care expense.

Online Enrollment System

We can provide a self-service employee benefits enrollment system for employees to update personal information, add dependents, and make benefit elections. The system features a class-based rules engine, meaning employees only see what is offered to them.

Employees can view side-by-side plan comparisons, rates per pay period, and benefit summaries to assist with making decisions. Employers can track the completion of each employee's enrollment and assist where needed. The reporting tool features custom report building, the ability to save report templates, and easy export to Excel. After the open enrollment period, the system can be used to manage life events, new hires, and dependents.

Electronic Submission

If the carrier accepts enrollment data electronically, MBA will configure the enrollment system with the employer's benefit plans and company information to conduct the open enrollment process.

Third Party Administrator Options

The enrollment system is built for mobile devices with a format that makes it easy for employees to enroll and access benefits online, from their smartphone or tablet.

Step-by-Step Enrollment Process

The system guides employees through the enrollment process with a step-by-step checklist. Each section contains all plan information, rates, and documents. The compare plan feature is available when multiple plans are offered.

The screenshot shows a web browser window displaying the ACMEWORKS online enrollment system. The user is logged in as John Smith. The interface is titled "Consumer Directed Health" and "Health Savings Account". It features a navigation menu on the left with links for "Enrollment steps", "Employee Information", "Dependent Information", "Medical", "Consumer Directed Health", "Dental", "Vision", "Life", "Voluntary Long-Term Disability", "Voluntary Life", "EAP", "Employee Perk", and "Enrollment Summary". The main content area shows a "Review" step with the following details: "IRS Contribution Limit: \$8,850", "Eligible Yearly Contribution: \$8,750", and "Employee Yearly Contribution: \$5,000". The effective date is "01/01/2018". There are "Save" and "Skip For Now" buttons. A "Documents" section includes a link for "Cigna Choice Fund Brochure". A "please note" section lists eligibility criteria: "you are not eligible if ... you are covered by Medicare", "you are the dependent of another taxpayer", "you or your spouse participate in a Flexible Spending Account (Limited Purpose FSA, those that cover only vision and dental expenses, is permitted)", and "you are covered under the IRS Grace Period for an FSA a prior plan year".

Benefits Management

Providing in-depth consultative advice with an ease of doing business and regular proactive communication is the foundation for helping our clients manage their employee benefits program.

Designated Account Manager

Clients are assigned a designated Account Manager as a familiar point of contact for the daily administration of their benefits program, claims support, general questions on policy and procedure, and billing inquiries.

Our Account Managers attend regular training and continuing education seminars. These include carrier product updates, carrier policy and procedures, industry updates, and legislative news.

Benefit Service Center

The Benefit Service Center is a dedicated call center to answer the questions of employees and administrators about your employee benefits program.

This resource is available year-round as a confidential resource where representatives advise on benefits and renewal options.

12-Month Service Calendar

Account Managers have a structured 12-month service calendar with automatic reminders to help ensure we are proactively managing and communicating the renewal process to our clients.

MYBENEFIT ADVISOR 12 Month Service Calendar: ACMEWorks, Inc.
Information

Details | **300+ Renewal Calendar** | Renewal Details | Notes

6 Months Prior

- 1. Request updated data from the client for RFP. Complete
- 2. Coverage checklist completed. Complete
- 3. Additional vendor services requested. Complete
- 4. Compile RFP for client review and submission to markets. Complete
- 5. Confirm enrollment method. Complete

Census Template

5 Months Prior

- 1. Deliver renewal to client in person. Complete
- 2. Discuss target rate change, funding, contribution and plan design strategies. Complete
- 3. Obtain provider listing for distribution reporting. Complete

Standard Contribution Analysis

4 Months Prior

- 1. Deliver marketing results to client with benefits and cost analysis. Complete
- 2. Negotiate final renewal from incumbent carrier. Complete
- 3. Finalist presentations from carriers. Complete
- 4. Final decision from client on carrier selection. Complete
- 5. Confirm enrollment schedule. Complete



Compare Our Services

The following are the resources and services that we provide as part of our standard purchase. **See how we compare to other benefits consulting firms!**

Advisory Team

Us	Them	
✓	<input type="checkbox"/>	Advisor
✓	<input type="checkbox"/>	Account Executive
✓	<input type="checkbox"/>	Designated Account Manager
✓	<input type="checkbox"/>	Implementation Specialist
✓	<input type="checkbox"/>	Technology Specialist
✓	<input type="checkbox"/>	On-staff Benefits Counsel
✓	<input type="checkbox"/>	Ancillary and Specialty Advisor
✓	<input type="checkbox"/>	Disability and TDB Advisor

Benefits Management

Us	Them	
✓	<input type="checkbox"/>	HR Administration System
✓	<input type="checkbox"/>	HR Advisory Resource
✓	<input type="checkbox"/>	12-Month Service Calendar
✓	<input type="checkbox"/>	Transaction Processing
✓	<input type="checkbox"/>	Proactive Communication
✓	<input type="checkbox"/>	Claims & Health Care Advocacy

Benefits Consulting

Us	Them	
✓	<input type="checkbox"/>	Health Care Reform Requirements
✓	<input type="checkbox"/>	Benefits Program Financial Analysis
✓	<input type="checkbox"/>	Carrier and Plan Alternatives
✓	<input type="checkbox"/>	Alternative Funding Strategies
✓	<input type="checkbox"/>	Third-Party Administrator Options
✓	<input type="checkbox"/>	Multi-year Cost Containment Strategies
✓	<input type="checkbox"/>	Employee Communication Strategy
✓	<input type="checkbox"/>	Ancillary and Voluntary Benefits
✓	<input type="checkbox"/>	Advice on Wellness Programs

Compliance Assistance

Us	Them	
✓	<input type="checkbox"/>	Timely Guidance on Important Topics
✓	<input type="checkbox"/>	Compliance Education Center
✓	<input type="checkbox"/>	Self-Help Compliance Tools
✓	<input type="checkbox"/>	COBRA Administration
✓	<input type="checkbox"/>	5500 Document Preparation

Enrollment Tools

Us	Them	
✓	<input type="checkbox"/>	Benefits Enrollment System
✓	<input type="checkbox"/>	Benefits Guidebook
✓	<input type="checkbox"/>	Benefits Hotline
✓	<input type="checkbox"/>	Benefits Video

Employee Programs

Us	Them	
✓	<input type="checkbox"/>	Wellness
✓	<input type="checkbox"/>	Online Training Courses