



# Total Support Spectrum





# Our Spectrum of Solutions

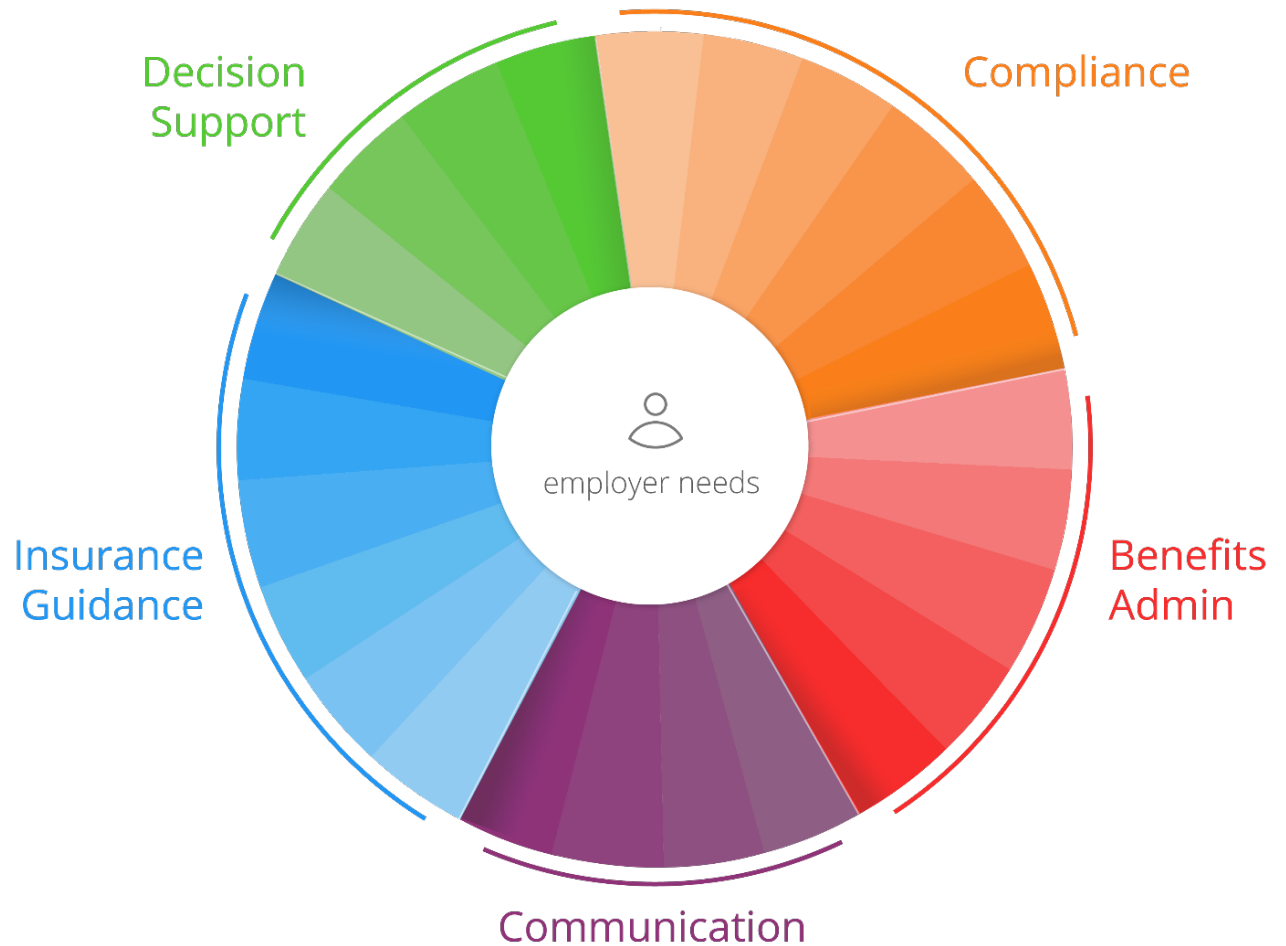
- Plan Design & Selection Support
- Medical & Rx Analytics
- Plan Disruption Analysis
- Employee Retention Strategies

- ACA & DOL Compliance/Tools
- 6055/6056 Reporting
- 1094/1095 Filing
- HR Assistance
- Employee Benefits Statements
- Employee Handbook

- Vacation Tracking
- Online Enrollment
- On-boarding/Off-boarding Assistance
- Plan Design Decision Support
- Employee Portal/HR Intranet

- Health & Wellness Information
- Healthy Lifestyles/Fitness Programs
- Employee Newsletters & Videos
- Employee Benefits Communications

- Quote Plans
- Claims & Billing Assistance
- Negotiate Renewal
- Plan Comparison
- Coverage & Policy Expertise
- Application Submission

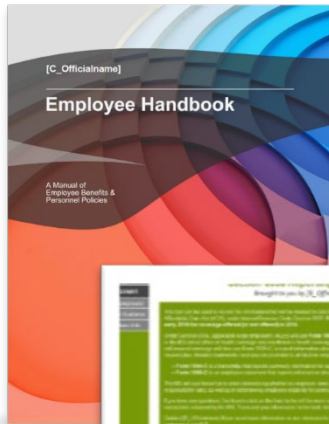
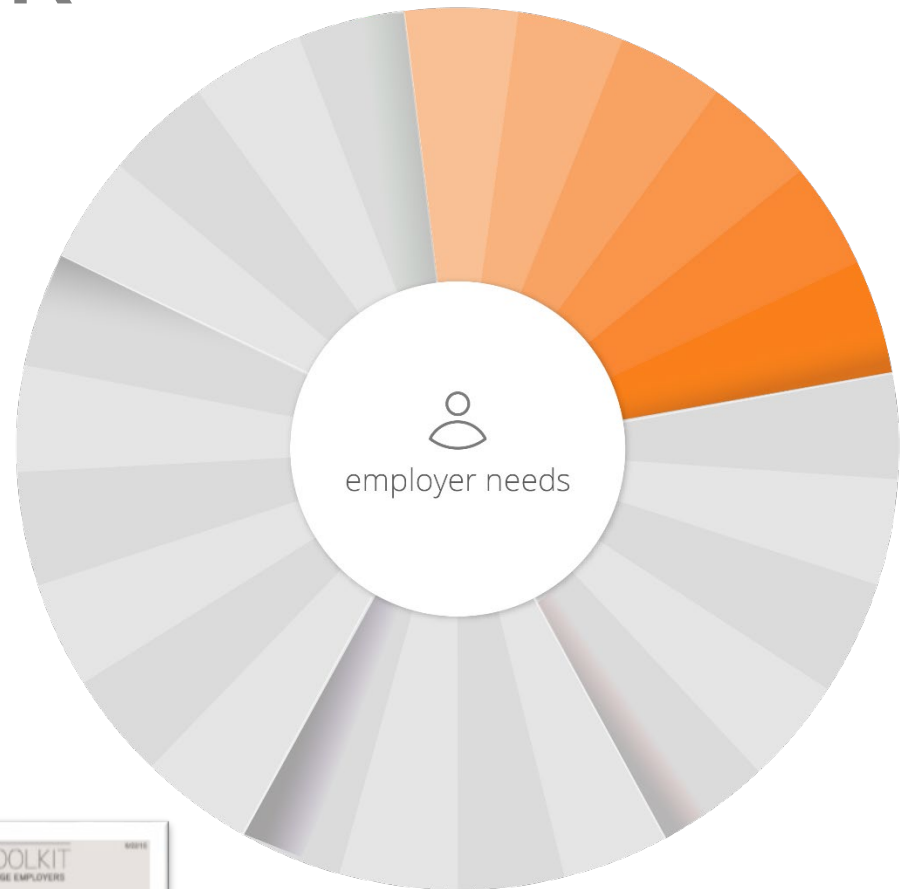




# Compliance & HR

You Can Rest Easy

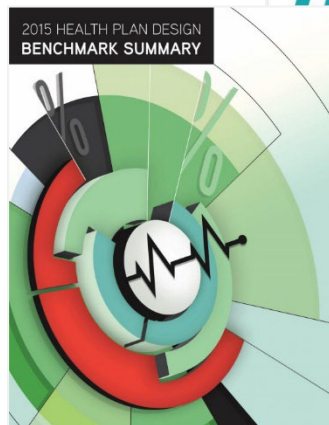
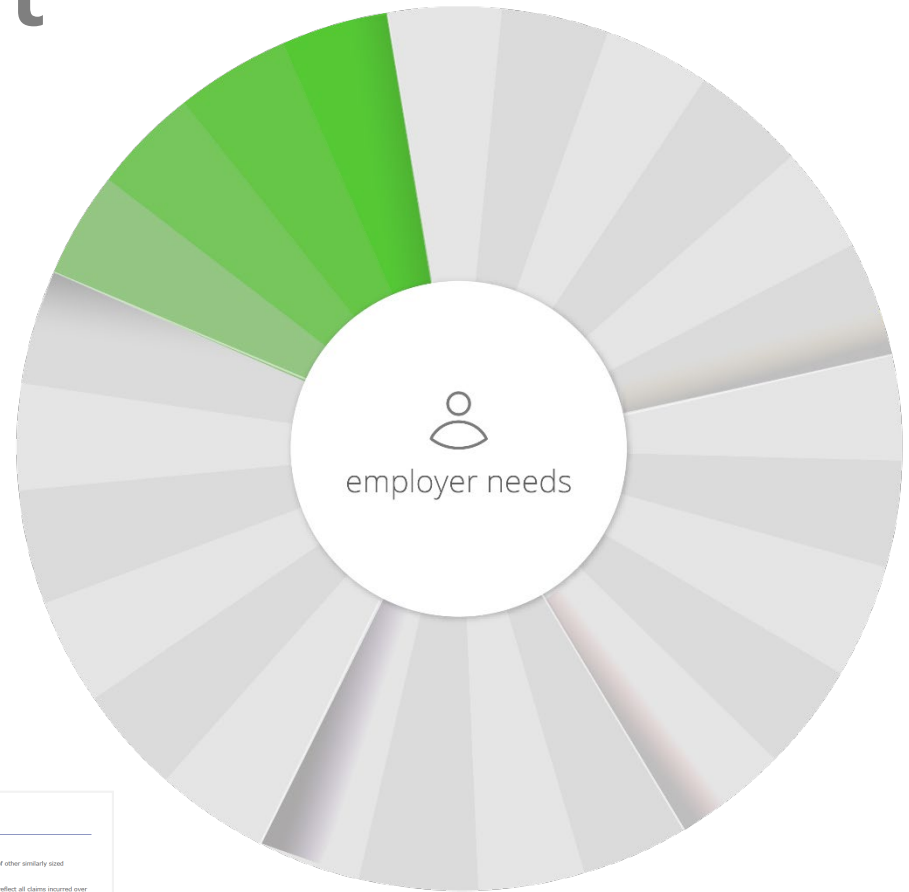
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Employee Benefits Statements  
Employee Handbook



# Decision Support

Help Your Bottom Line

Plan Design & Selection Support  
Medical & Rx Analytics  
Plan Disruption Analysis  
Employee Retention Strategies



## Demo Company, Inc. Health Plan Cost

Compare how your total health plan expense per employee compares to that of other similarly sized employers in your region and industry. Keep in mind:

- Prescription drug and food costs shown are based on values provided.
- Claims amounts represent claims paid during the period; they may not reflect all claims incurred over this period.

Region	Health Plan
Midwest	Health Plan

Points to consider:

- Do you employ the most appropriate funding method for your health plan?
- Is there a need to revise contribution levels or implement a special carve-out?
- What impact do catastrophic claims have on your costs?
- Is there a reasonable return on investment for managed care or other cost containment programs?
- Would potential cost savings be achieved if services, such as utilization review and disease management, were unbundled?

Actual	Region	Size	Industry
Total number of employees	678		
Actual cost per employee	\$5,733.70		
Total health plan cost	\$5,921,449.03		
Norm cost per employee (region)	\$6,114.08		
Norm total cost (region)	\$5,961,682.00		
Norm cost per employee (employee size)	\$5,798.42		
Norm total cost (employee size)	\$5,629,332.00		
Norm cost per employee (industry type)	\$5,234.31		
Norm total cost (industry type)	\$4,972,462.00		

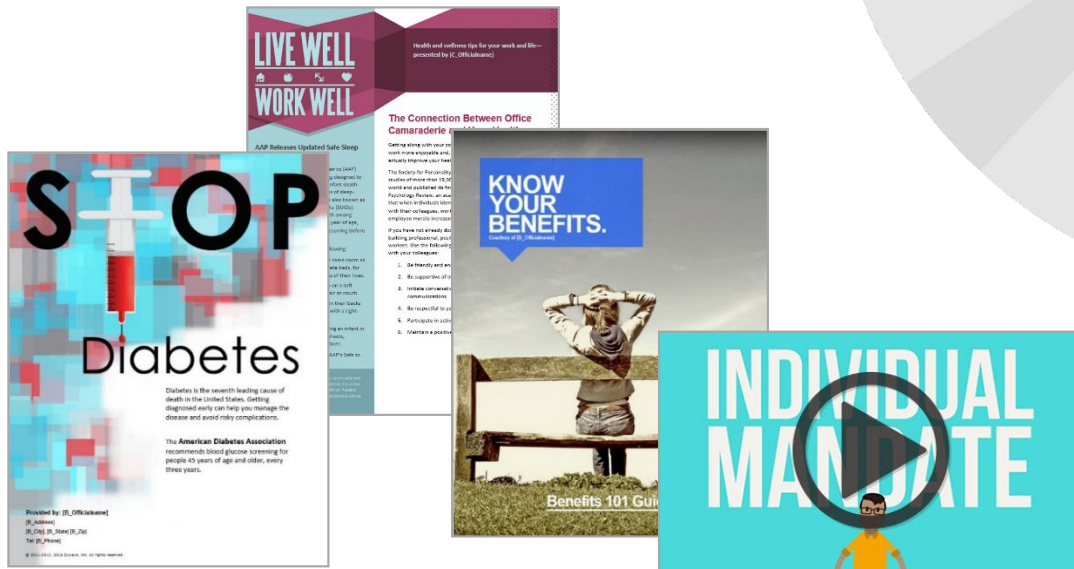
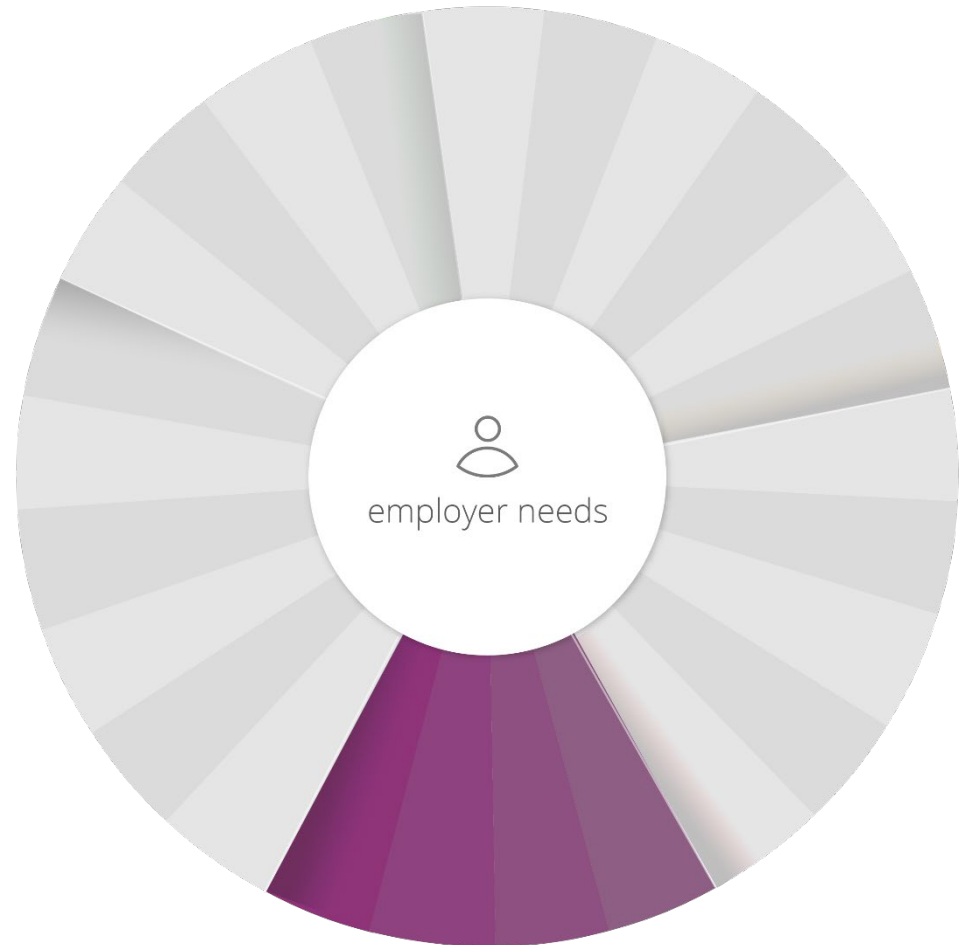
Source: "Employee Health Benefits 2013 Annual Survey", The Henry J. Kaiser Family Foundation and Health Research and Educational Trust, September 2013.  
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# Communication

## Employee Engagement

Health & Wellness Information  
Healthy Lifestyles/Fitness Programs  
Employee Newsletters & Videos  
Employee Benefits Communications

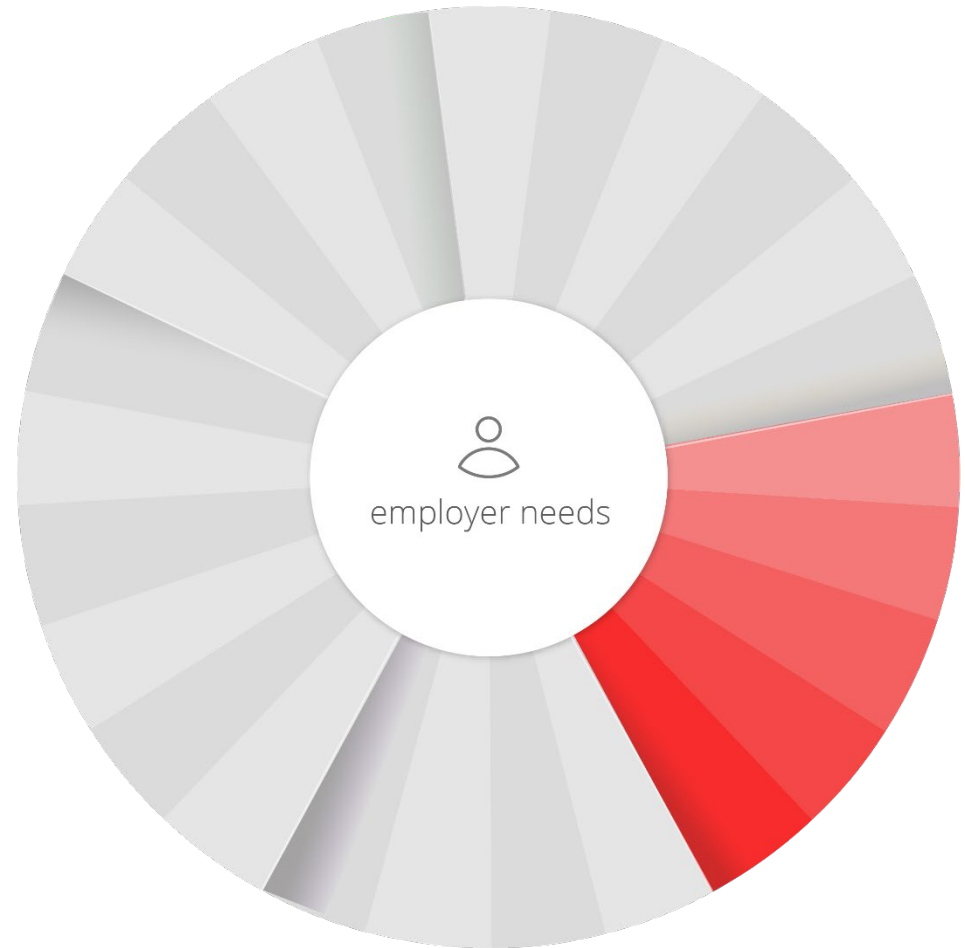




# Benefits Administration

Simplifying the Day-to-Day

Vacation Tracking  
Online Enrollment  
On-boarding/Off-boarding Assistance  
Plan Design Decision Support  
Employee Portal/HR Intranet

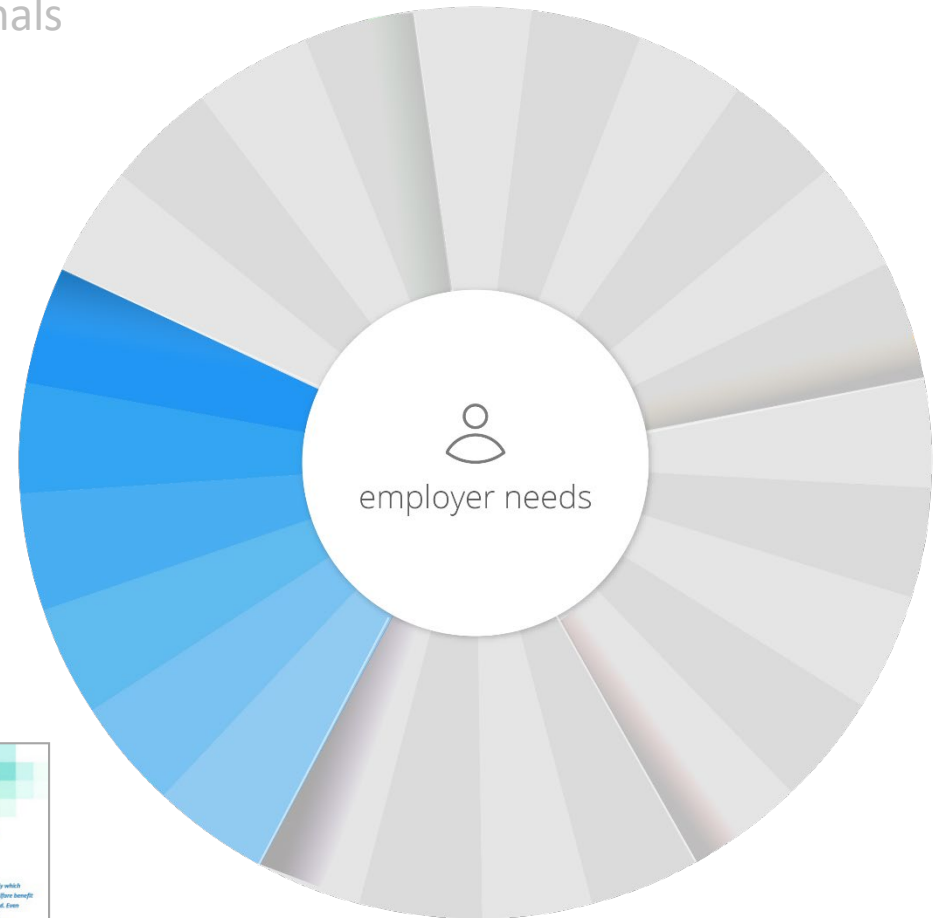




# Insurance Guidance

From Trusted Professionals

Quote Plans  
Claims & Billing Assistance  
Negotiate Renewal  
Plan Comparison  
Coverage & Policy Expertise  
Application Submission



2015 Service Commitment and Performance Summary

Presented by  
Joe Proctor  
Account Executive  
Dentex Systems Inc.  
1/1/15

**BENEFITS INSIGHTS**  
Report to assist the insurance professionals at  
the client

**Determining Whether a Welfare Benefit Arrangement is an ERISA Plan**

Arrangement is an ERISA Plan  
Determining exactly which plan an ERISA welfare benefit plan is complicated. Even when an employer maintains a welfare benefit plan, it is not always clear if the plan is an ERISA plan. Employer looking to provide benefits to employees without meeting an ERISA plan should use extreme caution as they may inadvertently create an ERISA plan, subjecting it to ERISA rules.

An ERISA plan refers to a plan, fund or program established or maintained by an employer, employee organization or both, for the purpose of providing specified benefits to participants and their beneficiaries.

This checklist, relating to each of these categories, will help guide you in determining if your welfare benefit plan is an ERISA plan.

**Plan, Fund or Program?**  
Create a reasonable summary

- Determine what the arrangement's intended benefits are?
- Determine the class of beneficiaries?
- Determine the source of funding for the arrangement?
- Understand how to supply for or reserve benefits under the arrangement?

**Employment or Relationship?**

- Did the employer intend to create a plan? Did the employer's actions suggest that it intended to create a plan?
- Is the employee clearly involved in the plan administration?
- Have the employees received any notice or information?
- Is the arrangement an indirect or direct benefit, or is it funding a retirement plan or other plan?
- Is there a written plan document?
- Are there any other factors of the plan, and how they relate to an employee?

**By an Employer, Employee Organization or Both?**  
Is the arrangement offered by an employer or an employee organization?