

This offers employers a total solution to benefit administration. Our innovative line of services transforms benefit administration and management into one seamless process that reduces the time, cost, and resources associated with benefit administration. By streamlining and automating our processes, and through fees paid by carriers to reduce their administration cost, we can offer this package *absolutely free of charge* when two or more proprietary products are included in the offering. No per member per month charge. Simply Free.

- Expedite and simplify the benefit enrollment process
- Increase operational efficiency
- Automate transmission of eligibility changes to carriers
- Lower administrative costs

Web-based Benefits Enrollment and Administration

Our proprietary web-based system streamlines the benefit enrollment and administration process by consolidating employee benefit data into one easy-to-use platform that simplifies benefit management tasks.

Paperless Enrollment	Save time with our paperless application process. All applications are completed online and signed with a secured PIN.
Accelerated Application Process	Fill out demographic and eligibility information just once and use it for every benefit you enroll in.
Electronic Payroll Updates	Generate customizable payroll files to import into your organization's existing payroll system.
Defined Contribution	Employers may contribute a specific dollar amount and prioritize the benefits it can be used to purchase. As employees choose benefits, the balance is reduced so that employees know how much of the contribution remains to be used.
Real-time, Around the Clock Access	Benefit descriptions, contact numbers, and claim forms are examples of information that can be available to employees 24/7.
Customizable Reports	Generate on-the-fly, highly customizable reports based on benefit, employee, and dependent information.
Intuitive User Experience	User-friendly system interface makes for a short learning curve and easy implementation.

EDI Feeds

Eliminate the time-intensive task of contacting each carrier individually when employee eligibility information changes. With as little as one transaction in **this system**, our EDI feeds automatically notify carriers of changes through the secure and seamless transfer of data files.

Please note that EDI feeds are heavily dependent on specific carrier requirements. For instance, some carriers will not accept feeds for groups of less than 100 employees.

Consolidated Billing

Employers are no longer required to reconcile invoices from each carrier. Instead, we will send one invoice to the Employer for all of the active benefits. Employers will make one payment to us and we will remit payments to each carrier.

Web-based Invoicing and Reconciliation

Our proprietary, web-based invoicing and reconciliation system will simplify and expedite the employer's current invoice payment process.

Immediate Reconciliation	As changes are made online, the amount due is automatically adjusted so you know exactly how much to remit.
Search Feature	Speed up reconciliation by allowing searches of partial names and social security numbers.
Instant Reports	Change lists and summaries by product are available at your fingertips.
ACH Debit	Employers may eliminate checks by authorizing us to debit their account for amount due.
Paperless Invoicing	Reduce turnaround time and guarantee receipt of the invoice (no more lost invoices!); Invoices can be printed any time for auditors, etc.
Invoice Archive	Easily search and view past invoices.
Security	Website secured by GeoTrust® using 256-bit encryption.