

PLAN MANAGEMENT COMPREHENSIVE CLIENT SUPPORT

When it comes to designing an annual employee benefits strategy and executing every component, details matter. But so does the big picture. Our Plan Management process is comprised of a Multi-Stage Approach that attends to the daily and annual requirements of your benefits program while maintaining a focus on the horizon. Our approach to benefits management delivers an immediate and ongoing positive impact on the employer's organization and plan participants, allowing for data-driven refinements along the way.

Strategy: Analyzing Your Long-term Goals

Using participant data, our experts develop an overall strategy to achieve long-term benefits goals and priorities. Our recommendations are shaped by our deeper understanding of you and your employees.

Design: Structuring Your Annual Plan

We optimize annual renewals to cost-effectively work toward your overall strategic goals via ongoing data analysis and program refinement. We leverage our position in the marketplace to negotiate optimal, cost-controlled plan design.

Execution: Day-to-Day Benefit Management

We relieve administrative burdens, simplifying the entire benefits process. Our team of account managers, specialists and underwriters execute the requirements of your plan to ensure administrative efficiencies, increased regulatory compliance, and mitigation of risk exposures. We assist plan participants to get the most out of their benefits, providing education and personal support that helps them make informed decisions and properly enroll in and use their plans.



73%

of **130,000** survey respondents say managing **healthcare costs** keeps them up at night.

Source: Zywave Broker Survey

PLAN MANAGEMENT

COMPREHENSIVE CLIENT SUPPORT

Corporate Synergies' Plan Management process embraces the design, functionality, cost, risk and value of the entire health and welfare program...year to year and over the long term..

Synergies360SM

Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.



For more information visit corpsyn.com or call **877.426.7779**

A Look Inside Our Unique Plan Management Process:

- **Employee Data Capture and Analysis:** Acquiring ongoing data through Corporate Synergies' internal listening posts (BenefitsVIP[®] advocacy center, BenefitsLIVESM proprietary technology, etc.); analyzing impact of employee behaviors and utilization on cost
- **Ongoing Claims Experience Review:** Monitoring and reporting on expected liability, contractual stop-loss obligations, fixed costs, budget forecasts, etc.
- **Trends and Cost Driver Identification:** Evaluating plan performance against business goals
- **Benchmarking:** Reporting on plans, utilization, costs, demographics, etc.; modeling the impact of changes; evaluating benefit plans against other employers
- **Funding Alternatives:** Guidance and recommendations on minimum premium, level funding, self-funding, etc., based on risk tolerance, cash flow requirements and group size
- **Plan Marketing/Renewal Negotiations:** Utilizing a four-step process during the plan year to monitor claims activity and provide projections for a "no-surprise renewal"; negotiating rates and design
- **Annual/Multi-Year Program Design:** Annual and long-term strategies to achieve improved cost control and overall value
- **Plan Implementation/Ongoing Support:** Yearlong monitoring and reporting of tasks, roles and timelines
- **Open Enrollment Support:** Delivery of contracts, amendments and summary plan descriptions; support of employee meetings; development enrollment materials; supervision of carrier and vendor deliverables
- **Compliance Risk Mitigation:** Identification and remediation of immediate risks; ongoing strategies to keep plans compliant; continuous information flow on changes in laws and regulations impacting benefits
- **Participant and HR Advocacy:** Personal inquiry and issue resolution through our BenefitsVIP employee and HR advocacy and support center
- **Client and Participant Education:** Award-winning employee communications campaigns and materials; complimentary webinars, forums and conferences for ongoing client education; weekly releases of thought leadership blog articles, videos and "eAlert" updates
- **Wellness and Disease Management:** Designing, implementing and supporting health and wellness programs
- **Vendor Management:** Designing metrics, establishing service levels and monitoring best-of-breed vendor partners
- **Performance Guarantees:** Establishing mutually agreeable standards and metrics for implementation, account management, customer services and processes