

Benefits Administration Services

High Tech & High Touch Support to Meet Today's Business Requirements

The rules governing America's health care are changing fast. With health care premiums rising at double digit rates, employers are forced to take a hard look at how they deliver benefits and integrate cost containment and management programs into their existing infrastructure. Secova's HR and benefits administrations solutions are designed to provide participants with benefits decision support and communication resources that simplify the enrollment process and drive down the costs of delivering HR and employee benefit services.



Meeting Compliance Demands From Health Care Reform Complexities of provisions within the new law make it challenging for employers to administer benefit changes, manage adult dependents, and meet today's reporting requirements. Secova's HR and benefit administration solutions not only offload these overwhelming activities, but also lift the demands off personnel through custom tailored HR solutions that directly impact your bottom line and your company's ability to comply with the law.

Reduce Benefits Administration Costs Benefits administration not only oversees the welfare of the participant, but also the well-being of the employer. Government reporting, employee notification and record keeping requirements result in less time being spent on key strategic initiatives and an increased cost of doing business. By simplifying administration and ensuring the proper automation of these tasks, employers can cut hidden costs and maintain HR compliance.

Seamless Supplement To Your HR Team Secova's benefits administration services increase productivity with customized high-touch and high-tech solutions that bring measurable ROI to your benefits program. The average employer spends 50% or more on HR employee work hours by handling benefits in-house. Gain access to HR solutions and services to reduce the HR workload of your benefits management team and add additional services that focus on areas where administrative support is needed.

Data Management and Issue Avoidance Interactions between your company and your benefits carriers must be tightly managed, controlled and constantly audited. In-house benefits administration resources that are stretched too thin often do not have the time or the systems to effectively manage this critical function. Secova's benefits administration services ensure accurate data exchange, effectively removing the likelihood of errors and allowing you the time and resources to focus on the truly strategic aspect of benefits administration.

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| Online Enrollment | •Empower your employees to efficiently "self serve" their benefit coverage with access to HR support services and answer center. |
| Employee Advocacy Call Center | •24 x 7 x 365 call center support to assist your employees with their questions and resolve any issue they may be facing. |
| Eligibility Management | •Make sure your company is covering (and only covering) the right employees and their appropriate dependents. |
| Premium Billing and Reconciliation | •Manage multiple plans, vendors, rates and bills without wasting company time and money. |
| Direct Billing & Retiree | •Effortlessly invoice, collect and administer benefits to individually billed employees and retirees. |
| COBRA Administration | •Seamless COBRA Administration with full assurance that all compliance and support needs are being met. |

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Secova's Proven Process

Offering a fully detailed, customized solution for Benefits Administration focused on high-tech and high-touch, Secova is dedicated to truly supporting your company and your employees. Secova is different from other benefits outsourcing companies in that we maintain a higher standard of quality and dedication to the companies we serve. We provide a single point of contact and accountability for all transactions between your company, your employees, and benefit carriers.

Customized Solutions - Secova's services are fully customized to companies of all shapes- there is no "one size fits all" for benefits administration support. Choose to utilize all our services, or only those that match your company's specific needs. Secova's programs keep the channel of communication open between your HR department and employees, enhance management effectiveness and ensure considerable savings, which can be better utilized elsewhere.

24x7x365 Employee Advocacy Support - Secova services include anytime, online access and 24x7x365 call center support that is available to assist your employee's with all of their benefits administration needs. From simple questions about benefit design and usage to complex claims resolution, Secova's Benefit Coordinators take full ownership of your employee's needs and work to resolve all issues on their behalf; leaving your employees free to concentrate on their work, their family and their lives.

User Friendly Technology – Secova's technology integrates with all major HRIS and payroll systems. The highly flexible nature of our systems architecture allows us to data map to a given customers requirements, inclusive of both future dated and retroactive event/effective date triggers. Integrated modules facilitate both employee facing Enrollment, Communication and Eligibility Management services as well as Employer Administration for HR & benefits professionals.

The Secova Difference

Secova's depth of experience combined with our historical knowledge of working in the complex benefits environment distinguishes us from our competitors and provides us with the know-how to meet your expectations and achieve your desired goals – on time and within budget.

Secova is an HR and Benefits Management Services company focused on helping clients control and drive down the costs of their health and welfare benefits offerings. Our clients include organizations from both the public and private sector, including many Fortune 500 companies.

Find out how Secova can reduce your costs, increase employee satisfaction with your benefit programs and help you achieve your goals...all with measurable bottom line results.

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- 24 X 7 X 365 Employee-centric Support
- Positive Communications For A Common Vision
- Experienced Delivery
- Flexible Design
- Comprehensive Support Programs