

Relph Benefit Advisors invites you to **EXPERIENCE RELIEF** as we resolve the challenges you face in providing and administering employee benefits.

We assist our clients in controlling their medical plan costs, providing paperless and pain-free benefits administration, audit-proof compliance, comprehensive wellness programs, employee education and claims support.

**CALL: 1.800.836.0026**

**VISIT: [relphbenefitadvisors.com](http://relphbenefitadvisors.com)**



**7<sup>th</sup>**  
LARGEST PRIVATELY HELD  
EMPLOYEE BENEFITS FIRM  
IN THE NATION

**15 STATES**  
**40 LOCATIONS**  
**20,000**  
**CLIENTS**

## National Scope. Local Service.

Relph Benefit Advisors is an Alera Group Company, the 7th largest privately held employee benefits company in the nation. Alera Group is an independent national firm passionate about helping clients achieve exceptional outcomes through providing employee benefits, property and casualty, risk management and wealth management.

## CONSULTING SERVICES

*How successful have you been at controlling medical plan costs?*

Plan design and funding must incorporate cost management initiatives as well as keeping a watchful eye on ever-changing ACA legislation and its potential impact on health care benefits.

RBA's multiyear plan strategies include:

- Benefit designs
- Negotiate annual rate renewals
- Manage carrier contracts
- Cost conscious provider utilization
- Targeted wellness programs to reduce claims utilization
- Demographic management
- State and federal compliance
- Benefit administration
- Contribution strategies

We believe that balancing choice for employees while maximizing plan efficiency is key to better benefits that allow recruitment and retention of the best employees, while managing costs.

### Strategic

- Initial review of all contracts, agreements, and mandated documents
- Benefit plan consultation
- Funding and design strategies
- Comprehensive claims analysis
- Negotiate carrier/vendor pricing and performance standards
- Negotiate Pharmacy Benefit Management (PBM) agreements
- PPACA planning and impact analysis

### Actuarial and Data Analytics

- Rate development, reserve analysis and quarterly reporting for self-funded clients
- Medical & Rx relative-value modeling
- Migration predictive modeling
- Clinical utilization analysis, including benchmarks
- Gap in care analysis
- Disease prevalence and benchmarking
- Carrier renewal review
- Risk tolerance analysis

### Health & Productivity

- Targeted wellness programs to reduce claims utilization
- Development of customized wellness strategy
- Establish a culture of health and wellness for your company

## EMPLOYEE SERVICES

**Customer Support:** We take a full-service, fully integrated approach to managing your benefit needs. RBA has a team of on-site customer service professionals fielding calls daily from employees inquiring about their benefits. Our professionals are familiar with the intricate details of our client's benefit plans and often resolve issues within the first call.

**Open Enrollment:** The delivery of information regarding your benefits package is highly concentrated during this time. Employees will be informed and educated about their benefit options, which allows them greater focus on their day-to-day role within your organization.

### Services associated with Open Enrollment include:

- Preparation of annual employee benefits package
- Employee presentations and education assistance
- Multiple on-site or web-based group meetings with customized enrollment presentation
- Customized enrollment website detailing all benefits
- Employee communications encouraging health care consumerism
- Communication of your wellness initiatives
- Communication of important compliance information
- Customized enrollment website detailing all benefits
- HIPAA compliant secure communication portal

## COMPLIANCE SERVICES

Our services include preparation of summary plan descriptions, preparation and filing of 5500 forms as well as preparation and distribution of the numerous notices required by the different governmental agencies and laws.

We have the law firm of Marathas Barrow Weatherhead, Lent, LLP on retainer and specifically work with ERISA Attorneys Peter Marathas, Esq. and Stacy H. Barrow, Esq.

Our in-house compliance team takes the advice and information from our ERISA Attorneys and operationalizes that data into a working process for each client.

### Compliances Services Include:

- Comprehensive Initial Compliance Audit
- Ongoing legislative updates including ACA
- Compliance Checklist
- DOL Audit Support
- Signature ready 5500s / Schedule A
- SAR's (Summary Annual Report)
- Medicare Part D Annual Notice and CMS Reporting Notification
- HIPAA compliance
- Creation of Summary Plan Descriptions (SPD) & Summary Material Modifications (SMM)
- Timely Distribution of all mandated documentation (SPDs, SMMs, SBCs, 1094 & 1095s, etc.)
- Compliance updates via email
- Monthly webinars
- Annual discrimination testing

## ADMINISTRATIVE SERVICES

*High touch and high tech combine to provide you with complete administrative relief:*

**Team:** 1PointPlus offers benefit administration relief with a dedicated point of contact and comprehensive compliance services from a team of experts.

**Technology:** R-Solution is a web-based platform providing a paperless and pain-free enrollment experience for your employees with greater data visibility and streamlined administration for you.

### Administrative Services Available:

- HR Support: phone and email with one point of contact
- Online enrollment
- Benefit administration system
  - Adds, changes, terminations
  - Bill adjudication
- COBRA administration
  - Initial COBRA notification
  - COBRA premium, billing, collection and reconciliation
- ACA administration\*
  - Hours tracking and consultation
  - 1095-C fulfillment and IRS reporting

\*Additional fee required.