

# Our Complete Benefits Solution

## One Source Administration

- **Web Based Enrollment and Eligibility Technology**
- **Consolidated Administration and Invoicing**
  - SelectSource will make it easier to administer benefit programs. We offer one invoice for all lines of coverage – we collect and remit payment to all carriers on behalf of your client.
- **Manage Compliance Needs**
  - *ACA Compliance* – SelectSource can provide reporting to aid with year-end filing to help clients maintain compliance with 6055/6056 IRS reporting.
  - *Full Cobra Services* - With our comprehensive, worry-free COBRA administration, your dedicated SelectSource representative will handle everything. All general and specific notices will be generated and sent directly to employees and dependents; all monies will be collected directly from enrollees and remitted directly to carriers. Not only will we continually monitor and interpret all COBRA-related legislation, we will also assume full liability for all COBRA-related transactions. COBRA participants are included in the platform's online reporting module.
- **Ongoing Support/Customer Service – Call Center and Dedicated Account Manager**
  - We offer one resource for questions through a dedicated client service representative and call center for employees to call.
- **On-Site Training**
- **Dependent Audits**
  - SelectSource offers full dependent eligibility and life event audits.



# BenefitSolver Technology



- **ACA StatusTracker**
  - Measure, track, apply eligibility, create ACA-required reporting, and allow eligible employees to enroll without a file exchange from the same technology platform.
- **Insurance Exchange Technology**
  - Leverage our marketplace technology and services to take advantage of any of several distinctly different pooled insurance models.
- **Defined Contributions**
  - Our flexible defined contribution solution will help you find a model that supports your benefits strategy.
- **MyChoice Recommendation Engine**
  - Help your employees make smarter benefits
    - buying decisions with our smart, comprehensive,
    - and completely configurable recommendation engine.
- **Branding and Customization**
  - Your enrollment and administration website will be branded to reflect the look and feel associated with your organization; this includes custom logos, colors, pictures, rules, verbiage and tools.
- **Real-Time, Role-Based Management**
  - Our benefits management platform's role-based architecture allows for many different levels of 24/7/365 system access, including, but not limited to: various administrator permission levels, participants, brokers, and information-only for viewing by pre-eligible employees.



# BenefitSolver Technology (continued)



- **Employee Self-Service**
  - Systematic tasks, complete with decision support tools, or wizards, educate and direct employees to the information they need to process everything from initial enrollments to open enrollments and life status changes.
  - support for multiple languages and mobile devices means they can view and modify their benefits information anytime, from anywhere.
- **Automation and Data Integrity**
  - Your unique benefit plan rules will be built into the core framework of the platform, driving the options and rates that are offered to each employee.
- **Comprehensive Communication**
  - Web-based messages can be delivered through the Welcome Page, the built-in Message Center, or throughout the enrollment experience.
  - The platform's Case Manager module automatically captures every communication and transaction related to each participant.
- **Flexible Reporting and Analytics**
  - Administrators have instant access to ad hoc and custom reports and exports on benefits, participants and plan financials.

# Compliance



- SelectSource is committed to monitoring and maintaining our clients' compliance with HIPAA, PHI, the Affordable Care Act and state underwriting regulations.
- The platform's powerful ACA StatusTracker™ technology also allows employers to configure their own measurement, stability, and administrative periods, track overlapping new hire and ongoing employee statuses, and then apply that eligibility status directly to the employee's record within the same technology.
- We fulfill the following healthcare reform mandates as a standard service for all of our clients:
  - W-2 Reporting
  - Summaries of Benefits and Coverage
  - Defined Contribution
  - Full-Time Status Measurement and Reporting
  - Exchange Notifications
  - Government-Required Coverage Reporting



# Data Security and Development



**Your data security is vital to us.**

Our benefits management platform

- Is submitted to quarterly application vulnerability scans.
- Undergoes annual network penetration tests, risk assessments and SSAE 16 audits.
- Is constantly monitored by intrusion prevention and detection systems.
- Your custom site will be defaulted to require “strong” user passwords per industry best practice, and you have the option to tighten that security.
- Bi-weekly development cycles, using six sigma process improvement, ensure ongoing exceptional quality.
- Improvements are based on input from an open community of consultants, employees and clients – including you.

We will be happy to provide specific documentation about our security, including the hosting environment and disaster recovery, at your request.



# Consolidated Administration



SelectSource provides consolidated invoicing to make reconciliations a breeze. No more writing multiple checks to every carrier. Clients will see what they are being charged for every employee every month for every benefit.

- All carrier premiums in *one* place
- Multiple formats of invoice reporting for client auditing convenience
- Payment of premiums direct to carriers with qualified TPA agreements
- Clients can make *one* payment for benefits
- Detailed invoice reporting provides information on individual employees for payroll tracking

SelectSource has the ability to house benefit documents with secure and convenient access for employees. A designated Benefit Service Representative assigned to the group is there to provide continuing support and monitoring of any benefit changes made by employees via the secure website. Staff is well versed in providing assistance with benefit plan comprehension and eligibility requirements.

- Case management for securely storing and managing employee documents and account inquiries
- Reference Center to house plan documents for employee ease of access
- Secure messaging system for communicating between employees and HRs as needed



# COBRA Services



With our comprehensive, worry-free COBRA administration, your dedicated SelectSource representative will handle everything. Not only will we continually monitor and interpret all COBRA-related legislation, we will also assume full liability for all COBRA-related transactions.

- All general and specific notices will be generated and sent directly to employees and dependents.
- All monies will be collected directly from enrollees and remitted directly to carriers.
- COBRA participants are included in the platform's online reporting module.

The screenshot shows a web application interface for COBRA administration. The main window is titled 'Review Enrollment for Aladdin Prince' and displays 'Total Employee Cost \$0.00\* Monthly'. Below this, there are sections for 'Personal Information' (Aladdin Prince, DOB: 03/01/1978, Gender: Male, Marital Status: Married) and 'Employment Information' (Date of Hire: 08/01/2010, Date of Termination: 03/12/2012, Employment Status: Terminated - Involuntary). An inset window titled 'Qualifying COBRA Event Information for Aladdin Prince' shows a 'Qualifying COBRA Event' of 'Employment Termination' on '03/12/2012'. It lists 'Qualifying Event Covers' for Aladdin Prince, John Child, and Jasmine Princess-Prince. There are also fields for 'COBRA Subsidy' with options for 'Monthly Percentage', 'Monthly Amount', or 'Same as Employee'.

# ACA Reporting



SelectSource can provide reporting to aid with year-end filing to help clients maintain compliance with 6055/6056 IRS reporting.

- Online 1095 Reporting available
- 1094/1095 document processing
- Annual IRS E-filing
- Knowledgeable staff for inquiries
- Fulfillment Services available

1095-C		Employer-Provided Health Insurance Offer and Coverage				<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-2251							
ID # 5						<input checked="" type="checkbox"/> Efile <input checked="" type="checkbox"/> 1094 <input type="checkbox"/> Printed		2015							
Control Number	Social Security Number	Employee ID	NAME CTRL	Applicable Large Employer Member (Employer)											
4002329934	109944838	100394955	JDOE	INTEGRATED DATA MANAGEMENT SYSTEMS, INC.											
First name	M	Last name	Suffix	DBA IDMS ACCOUNT ABILITY											
JOHN	M	DOE	JR	555 BROADHOLLOW ROAD SUITE 273											
Street address (including apartment no.)				Employer identification number (EIN)											
4155 KINGS HIGHWAY APT 4D				13-3249948											
City	State	Zip Code	Zip Ext.	DP	Foreign	PLAN Start Month (00-12, Tap F1 for Help)									
BROOKLYN	NY	11234	2039	44	<input type="checkbox"/>	07									
Email				Employer provided self-insured coverage											
JOHN.DOE@ABC.COM				<input checked="" type="checkbox"/>											
Covered Individuals		Manage 2													
Offer Code:	All	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Emp. Share:	1H	1H	1H	1H	1H	1H	1H	1B	1B	1B	1B	1B	1B		
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00		
4980H Code:		2A	2A	2A	2A	2B	2B	2C	2C	2C	2C	2C	2C		
Covered Individual	SSN	DOB	All	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
ELAINE R DOE	493-99-3933		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RANDY DOE JR		08/13/2015	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Ask your SelectSource Sales Representative for more information on cost and services.



# Ongoing Support and Customer Service



## Benefits Resources and Support

- SelectSource is your complete source for unparalleled benefits subject-matter expertise. We provide a single point of contact for all of your benefits carriers and accounts, interfacing with your employees and carriers for you. Your dedicated representative will provide authoritative information, best practices, trends and model policies to relieve all of your benefits concerns. We are SSAE 16 certified, validating that all of our processes are on par with the best in the industry.

## Employee Call Center

- Our call center is available directly to your employees for help with enrollment, life events and other benefits questions. This one reliable source for all of their plans provides the information they need, when they need it – resulting in better benefits decisions. We record all calls to maintain an exemplary service record.



# Dependent Audits



SelectSource offers full dependent eligibility and life event audits. By requiring proof of dependency, we will identify dependents who are currently being covered, but do not meet your plan's eligibility criteria. The termination of these ineligible dependents can result in an immediate savings of 5-8% of your total benefits cost.

## **Our service includes:**

- Initial notification and proof of dependency request,
- Multiple follow-up attempts, by mail, email and phone,
- Storage of documentary proof,
- Confirmation of receipt,
- Notification of resulting changes to all parties, and
- Comprehensive logging of the above, including call recordings.

Ask your SelectSource Sales Representative for more information on cost and services.



# Additional Programs -HR360-



As part of our dedication to supporting your business, we're presenting you with a subscription to the HR Library through HR360: your attorney-reviewed source for HR news, tools, forms and training.

Federal and State HR and Benefits Compliance, including:

- Latest Health Care Reform Tools and Guidelines
- Continuation of Benefits
- COBRA, HIPAA, FMLA, USERRA
- Minimum Wage

Fast Answers to HR and Benefits Questions, including:

- How to Hire and Terminate Employees to Prevent Costly Lawsuits
- How to do Performance Reviews at Every Level

Hundreds of Downloadable Forms, including:

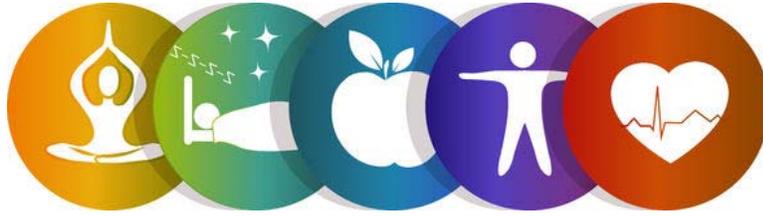
- Sample Policies and Checklists
- Customizable employee handbook

Interactive Online Human Resources Tools, including:

- Job Description Builder
- Salary Benchmarking Tool
- Employee Cost Calculator



# Wellness



Engaging your employees as a team will increase their success rate in achieving wellness. Your customizable, branded wellness portal – in combination with sponsored events, challenges and incentives – will motivate employees to improve their health through lifestyle changes and proper treatment.

- Health Risk Assessments (general, cardiac, diabetes & fitness), with guidance and resources based on individual results.
- Annual biometrics screenings (cholesterol, blood pressure, body fat %, glucose, etc.).
- Pedometer tracking system, with virtual international treks.
- Health Metrics tracker.
- Interactive Fitness and Nutrition Planner.
- Online appointment system for your custom events.
- Comprehensive reporting for users and administrators.
- iPhone/Android App, including portal resources and virtual pedometer.

WellWorks program available at no additional cost

