



JSCLARK
BENEFIT SOLUTIONS SPECIALISTS



JS Clark Agency

Description of Services

25900 W. 11 Mile Road, Ste., 210 | Southfield, MI 48034

Phone: 248.355.9600 | Fax: 248.355.3145

solutions@jsclarkagency.com | jsclarkagency.com

Understanding Your Group

The JS Clark Agency, An AssuredPartners Company, provides employee benefits services focused on **financial analysis, regulatory compliance and administrative solutions**. The creation of your company's benefits plan starts with a general understanding of where your organization is today, and **strategizing about where it needs to be** in the short and long term. Our services help you create a plan that attracts talent, is cost-effective and suits your employees. We begin with the basics including:

- Headquarters and Satellite Locations
- Industry Type
- Employee, Retiree and Union Populations
- Employee Classifications
- Staffing Fluctuations
- Eligibility Guidelines
- Organizational Culture
- Corporate Philosophy
- Budget Considerations
- Census Data
- Common Control
- Contribution Schematics
- Compliant Opt Out Bonus Strategies

Reviewing Your Program

The **JS Clark Agency works directly with you** to ensure our understanding of both your short- and long-term financial goals and benefit objectives.

We offer a complete menu of plan design options for you to choose from including:

- Medical and Prescription Drugs
- Dental
- Vision
- Life and AD&D
- Short- and Long-Term Disability
- Long Term Care
- Critical Illness and Accident Plans
- Global Medical Plans
- Travel Accident Coverage
- Flexible Spending Accounts
- Health/Medical Reimbursement Accounts
- Health Savings Accounts
- COBRA
- Wellness Programs

Plan Design Considerations

In today's environment, **there are many variables** that will **impact the success** of your benefits program. Some common considerations are:

- Program Types (PPO, HMO, EPO, Self Funded, etc.)
- Retiree Plan Design
- Copayment Structure
- Deductible Management
- Formulary Management
- Coordination of Benefits
- Funding Mechanisms

Carrier Considerations

Our **analysis** includes a **review of the financial performance of all existing plans**. We conduct a thorough service evaluation of the existing or prospective carrier. We then compare our research with both industry and geographic norms, examining the following areas:

- Network Availability/Utilization
- Discounts
- Rating Structures
- Claims Utilization
- Settlement Options
- Financial Ratings
- Data Mining Programs
- Claims Management Systems
- Case/Disease Management
- Disruption Analysis



Blue Cross
Blue Shield
of Michigan

UnitedHealthcare®



TOTALLY THERE FOR YOU



Mutual of Omaha

PriorityHealth

Renewal Process

The renewal process **begins six to nine months before the renewal date**. We start by working with you to obtain an updated employee census, copies of the most recent insurance billings and confirm premium contributions. We also take a look at:

- Claims Utilization Review
 - Benefit Plan Usage
 - Emergency Room vs. Urgent Care
 - Generic vs. Brand Medications
 - Hospitalizations
- Case/Disease Management Opportunities
- Renewal Forecast
- Identify Union Negotiation Preparations

THREE MEETINGS = A SUCCESSFUL BENEFITS PLAN

Pre-Renewal Meeting	Renewal Presentation	Decision Meeting
<ul style="list-style-type: none"> • Plan Design Options • Carrier/Network Options • Funding Options • Eligibility Provisions • Contribution Strategies • Tax-Savings Plan Options 	<ul style="list-style-type: none"> • Renewal Pricing • Alternate Plans and Carrier Pricing • Alternate Concepts 	<ul style="list-style-type: none"> • Finalize Plans • Finalize Contributions • Prepare for Open Enrollment • Begin Preparation for New Hires

Meeting Compliance Requirements

Businesses of all sizes are subject to constant changes that transform the design of employee benefits plans. Annual **benefits cost per employee continue to increase**, and new regulations add levels of complexity and additional costs.

The need for **assistance with regulatory compliance has grown**. JS Clark has developed cutting edge financial tools to assist our clients. These tools allow our clients to make confident benefit plan decisions for their future based on the results of our models.

RESOURCES AVAILABLE TO JS CLARK CLIENTS INCLUDE...



JS Clark clients have unlimited access to *HR360*, a virtual, comprehensive and attorney-reviewed Human Resource toolkit. HR360 helps HR professionals receive the most current guidance in the areas of benefits, COBRA, Health Care Reform and human resources. Users can customize their HR360 experience by state or specific areas of professional priority, and control how they receive breaking HR news.

Regulatory & Compliance Guidance

JS Clark monitors regulatory agencies such as the **IRS, CMS, Departments of Treasury and Labor**. We ensure that you remain compliant with issues regarding **ERISA, HIPAA, Section 125/HSAs, HRA, Medicare** and **health care reform (ACA)** to name a few.

ERISA

- Summary Plan Descriptions
- 5500 Reporting
- Annual Reporting

COBRA

- Third Party Administration
 - Initial Notification
 - COBRA Offer Letter
 - Payment Collection/Tracking
 - Carrier Processing

HIPAA

- Business Associate Agreements
- Privacy Notifications
- Secured Data Transmission
- Protection of Personal Health Information

ACA

- Large Group Reporting
- Affordability
- Tracking Employees Under ACA



Regulatory & Compliance Guidance

Employer Required Notifications

- Waiving Coverage and Special Enrollment Rights
- Women’s Health and Cancer Rights Act
- Newborn Mother’s Health Protection Act
- HIPAA Privacy Notice
- CHIP—Medicaid and Children’s Health Insurance Program
- Consent to Receive Electronic Notes

Government

- Individual Marketplace
- Small Business Health Options Program (SHOP)
- Annual Reporting
- PA 152
- PA 106
- PA 202

Private Marketplace

- Small Group



Execution of Open Enrollment

Your JS Clark Agency Account Manager prepares for open enrollment by developing open enrollment materials such as an employee benefit memo, enrollment process, benefit summaries/side-by-side comparisons, employee election/waiver forms and compliance notices, online portal builds and presentations.

Document Procurement

Your JS Clark Agency Account Manager procures group level applications, contracts and documents and **reviews them for accuracy**.

Documents under review include:

- Carrier/TPA Agreement
- ERISA Summary Plan Descriptions
 - Development
 - Revisions
 - Inclusion of Section 125 Premium Only Plans
- Summary of Benefits and Coverage



Open Enrollment Services

Open enrollment is a busy time for human resource departments. Our Group Administrators **ease the administrative burdens** associated with open enrollment.

Services include: Confirm carrier rates, facilitate carrier transfers, coordinate open enrollment process, customize employee benefit communications, and complete audit of open enrollment period.

Enrollment Maintenance Services

The work for a human resources team doesn't stop after open enrollment. The **Group Administration team at JS Clark continues to serve your HR department** in conducting enrollment maintenance such as family status changes, reinstatements, terminations and transfers.

Support is also offered in completing employee name changes, recording employee address changes, adjusting salary wages as required and **COBRA administration**.

CLIENTS ALSO HAVE ACCESS TO ELECTRONIC ENROLLMENT AND ADMINISTRATION TOOLS INCLUDING:



JS Clark Agency clients have access to *HRconnection*®, a trusted and user-friendly online enrollment system. *HRconnection*® boosts productivity and costs savings by driving efficiencies, offering anytime, online employee access to critical HR and benefit information.

BenXpress® covers all aspects of benefit plan administration including:

- Benefit plan implementation
- Dependent and beneficiary tracking
- Payroll, carrier, and premium reporting
- Carrier interface
- EDI transfers

Health Carrier Relationships

Your JS Clark Agency Account Manager **maintains carrier relationships** by:

- Overseeing Implementation of New or Modified Plans
- Ensuring Timelines of Benefit Effective Dates
- Monitoring I.D. Card Release
- Managing Deadlines
 - Contract Submissions
 - Payroll Inputs
- Acting as a liaison to carriers for:
 - Eligibility Questions/Issues
 - Benefit Questions
 - Claim Questions/Issues
 - Rate Confirmations
 - Special Enrollments

Learn why finance and HR professionals have trusted **JS Clark** for more than 30 years!

 [JSClarkAgency.com/testimonials](https://www.jsclarkagency.com/testimonials)

Attention to Detail

- Management of Multiple Plan Options
 - Non-Duplication of Benefits
 - Renewal Date Alignment
- Management of Coverage Parameters
 - Eligibility Definitions
 - Definitions of Earnings
 - Guaranteed Issue Provisions
 - Evidence of Insurability Tracking

JS Clark knows effective benefits management leads to reduced costs and better outcomes.

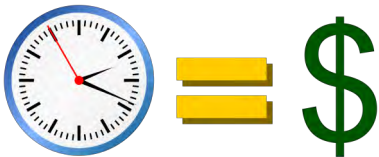
Administration and Billing Services

The **Group Administration Team** at JS Clark Agency provides **numerous administration and billing services** including: Maintaining an active employee roster, reconciling monthly invoices, premium remittance advice, discrepancy resolution and services as a carrier liaison.

Client Reporting Services

JS Clark produces a number of reports for our clients. Information is provided to you in an easy to understand format and is customizable.

Some of the reports we provide includes enrollment verification report, monthly eligibility report and contribution report. *This list is not all-inclusive.*



On average for a 100 life group, JS Clark's Group Administration Team saves **240 hours a year of administrative time** devoted to benefits. *Based on turnover your savings will vary.*



JS Clark Agency, An AssuredPartners Company
We Are Benefit Solutions Specialists!

