



The Andreini & Company

benefitsADVANTAGE™

Expertise in Employee Benefits Consulting

Andreini & Company
Employee Benefits
Basic Services

At Andreini & Company, we do more than sell you an Employee Benefits package. We are your partner in building an Employee Benefits Philosophy that will protect your employees and control your Employee Benefits costs for years to come -- not just at your next renewal. Our goal is to turn your Employee Benefits problems into solutions with creativity, persistence and integrity.

Strategic Planning Services

Strategic planning; cost targets Establishing cost targets is a critical part of our renewal evaluations each year and the ongoing review of the benefit program. It is crucial to balance the level of benefits with the benefit budget to make certain that the overall benefit package remains competitive with other employers while not exceeding the funds assigned for the program. More importantly, with an ever changing marketplace and the complexities of Employee Benefits, strategic planning is essential in building a comprehensive action plan to remain competitive in today's business climate.

Plan design and consulting for health & welfare plans We provide consulting and specialty plan design services to meet the needs of client demographics and corporate culture.

Benchmarking Benchmarking is a vital tool in evaluating strategy for employee recruitment and retention as well as cost analysis. We use several sources including: California Employer Health Benefit Study, the Hay Benefits Report, Spencer's Employee Benefit Research Reports, the International Foundation of Employee Benefits, and Zywave, Inc. We will also seek additional sources based on our clients needs.

Financial Management Services

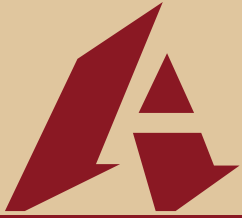
Financial Management (renewals, rates, coverage and funding methodology, year-end accountings; quarterly reviews and monitoring plan activity) We negotiate carrier renewal rates and coverage options. We develop and provide renewal analysis, cost projections and paid loss reports when available. Monitoring of plan activity and high claims is customary. Alternative funding plans including ASO, reinsurance, and shared-liability arrangements as needed.

Marketing of all benefit plans RFP specifications and carrier evaluation is an essential part of our client services. We do an ongoing analysis of all carriers in the marketplace to evaluate their capabilities with regard to **competitiveness, benefits, service and networks.**

Plan modeling & data analysis We can help you detect and determine problems with medical utilization or plan cost, isolate the root causes of utilization problems and provide innovative and creative solutions to mitigate your overall plan cost.

Client Support/ Customer Service

Daily support for benefits department and liaison with insurance companies; assistance on special projects Our system of client support is based on a team approach. All Clients are assigned an Account Executive, Account Manager, and Administrative Assistant. Depending on client demographics and size, additional staff may be assigned. All support staff are trained in responding to billing, eligibility, claims and provider relations' problems.



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Benefit program /plan implementation Full management of the implementation process with associated timelines to keep projects on track. Custom communications and presentation materials can be customized around the culture of the client.

Benefits administration We provide our clients with an HR resource center designed to offer you time saving tools and resources to manage everyday work tasks.

Employee education, employer surveys, employer focus groups We are strong advocates of the employee communication and education process as health and welfare benefits continue to get more complex. We will design a communication strategy that supports the needs and objectives of the organization with an emphasis on employee engagement through a variety of tools and resources.

ERISA and legislative compliance review We belong to the International Foundation of Employee Benefits and have participated in three Department of Labor outreach programs. As a resource, we maintain an ERISA law firm on retainer and also utilize for special client projects. We keep informed of legislative issues through a variety of sources including Spencer's Research and online law reviews. Information regarding issues of importance to our clients is communicated through letter, fax, or email.

Form 5500 and SAR preparation We use Department of Labor approved software in the preparation of Form 5500 and summary annual reports.

Reviewing plan documents; preparing SPD's, benefits summaries and forms as needed Plan documents, SPD's and benefits summaries are reviewed and prepared as required. ERISA, State & Federal requirements are always considered in our preparation of employer and employee communications and documents.

Outsourcing of billing and other administrative services We work with multiple leading vendors for FSA, COBRA Administration, and consolidated billing. Similarly, we are allied with several online enrollment service providers. We can provide access to training and assistance of installation.

Employee communications consulting We supply consulting as well as complete preparation of employee communications including custom communications.

Compliance

Other Services

Have questions? Call us at 800-969-2522

Andreini & Company

Insurance, Risk Management & Employee Benefits
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