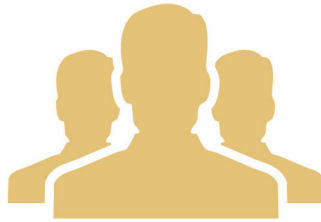


HR/Benefit Service Center



Providing help to navigate the benefits maze

BCI's Benefit Service Center is staffed with professional Benefit Representatives who are trained to follow customer-specific scripts. It serves as a centralized point of contact to help resolve benefit problems, answer enrollment questions and respond to benefit inquiries by phone.

Customer Value

- Ninety-one percent of HR/benefit decision makers at large companies agree that outsourcing at least some elements of benefit administration provides real value for their companies.¹
- Fifty percent of large companies outsource certain benefit administrative functions to gain access to knowledge/expertise and to alleviate the administrative burden on internal staff.²

Advantages

- Serves as a centralized point of contact assisting employees with:
 - » Enrollment questions
 - » Benefit questions
 - » Eligibility inquiries
 - » Qualifying events
 - » Status changes
 - » Claim issues
 - » FSA, HSA and HRA-related questions
 - » Measurement, administrative and stability periods
 - » Summary of Benefits and Coverage (SBC) requests
- Provides quick and effective problem resolution
- Helps employees gain a comprehensive understanding of their overall benefits package
- Reduces the administrative burden on Human Resources by decreasing the number of benefit-related questions
- Increases employee satisfaction
- Offers real-time reporting
- Multi-lingual capabilities

“74% of employees say they “only sometimes,” “rarely,” or “never” understand everything that is covered by their medical insurance.”³”

Delivery Options

- Call center one-on-one with trained Benefit Counselors
- Live chat with trained Benefit Counselors

^{1,2} ADP, “HR/Benefits Pulse Survey on Benefit Administration: To Outsource or Manage In-House,” December 2011.

³ Harris Interactive, “Aflac 2011 WorkForces Report,” February 2011.

Contact BCI's Marketing Department to learn more about our Benefit Service Center capabilities.

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