

Benefit Solutions

Let us manage your employee benefits, so you can get back to your core business.

We know what it's like. You don't have the budget for a benefits department. Yet benefits administration and open enrollment require tracking hundreds of details and tons of employee follow-up that sometimes keeps you from doing what's really important for your company.

Benefit Solutions not only brings you the benefits expertise of our experienced staff, but also our proprietary enrollment automation platform.

You'll have one source for online enrollment and benefit management, no matter how many benefit options you offer. The result? We greatly reduce the time and effort you spend managing benefit-related tasks. And employees have better access to benefit decision tools.

In short, you provide us with your employee census and benefit options; we do the rest.

- Outsource the entire benefits process
- Provide employees with online automation
- Real Savings Compared to In-House Administration
- Focus on your core competencies
- No co-employer relationship needed
- Improve Employee Satisfaction

We've been doing benefits solutions for more than a decade. Benefit Solutions gives you access to benefits expertise and technology you could never cost justify on your own.

Want more info?

WorkableSolutions.com/BenefitSolutions



Services Provided

One-stop Online Enrollment for Benefits
Eligibility Maintenance
New Hire Enrollment
Enrollment Packets (Creation and Delivery)
Qualifying Events Administration
Renewals/Open Enrollment
Compliance Education
Premium Only Plan Doc
Recordkeeping
Consolidated billing
Reporting

Products Administered

Medical
Dental
Vision
Supplemental (Life, LTD and STD)
FSA
HRA
HSA
Parking and Transit
COBRA
HIPAA
Non-Discrimination Testing



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What you need to know: Benefit Solutions

About Us

Workable Solutions ... our company name is our mission. We have spent more than a decade developing the knowledge and systems to help employers find real benefit solutions. Workable Solutions was founded in 1997 on the idea that access to information fosters employee understanding and understanding leads to better benefit decisions.

Flexibility is at the foundation of our processes. We know your benefit package is unique and you need a customized solution to properly and efficiently manage your benefits.

Workable Solutions has developed tools and products that help us deliver on our promise. We are a Florida-licensed Third Party Administrator and currently administer more than 60,000 lives. Each month we bill, collect, post and remit more than \$14 million in benefit premiums.

Our Benefit Solutions clients range from large benefit purchasing cooperatives, to insurance carriers, to individual employers.

Turnkey Integration

We not only manage benefit administration, we also offer Pre-Tax Solutions, including FSAs, HRAs, HSAs, Parking and Transit Plans. Our COBRA Solutions product is a turnkey solution for managing COBRA events and elections and integrates with Benefit Solutions for seamless COBRA compliance.

Benefit Solutions utilizes a web-based, "software as a service" platform. That means there is no software to install, no expensive servers to maintain and no software updates to manage on your end. Both appropriate employer contacts and employees may access benefit information, conduct annual enrollment, maintain eligibility and update demographics from any Internet-ready computer anywhere in the world. Software updates are immediately available to every user at sign-on.

We use state-of-the-art encryption technology, for both data storage and back-up, as well as secure socket layered connections to our system.

Implementation Flexibility

Unlike some competitors, we don't expect you to set-up your group. We'll learn every detail of your benefit program and create rules to ensure only eligible employees may enroll. If you have different benefits in different locations, we can handle that. If there are dependencies between benefits, we'll enforce them.

For example, if life insurance coverage for a spouse is limited to 50% of the employee coverage, the system will enforce that dependency.

The system also handles specific benefit criteria that may be unique to your employees by adding ad hoc data fields. For example, if a certain benefit was only available to employees with blue eyes, we would add an "eye color" field and limit eligibility only to those with blue eyes.

Outstanding Customer Support

We support Benefit Solutions with extensively trained management and customer support staff who are accustomed to speaking with employers and employees about their benefit program. Our customer support team utilizes the same database we make available to you, so any changes in the system are entered real time and instantly available to all users.