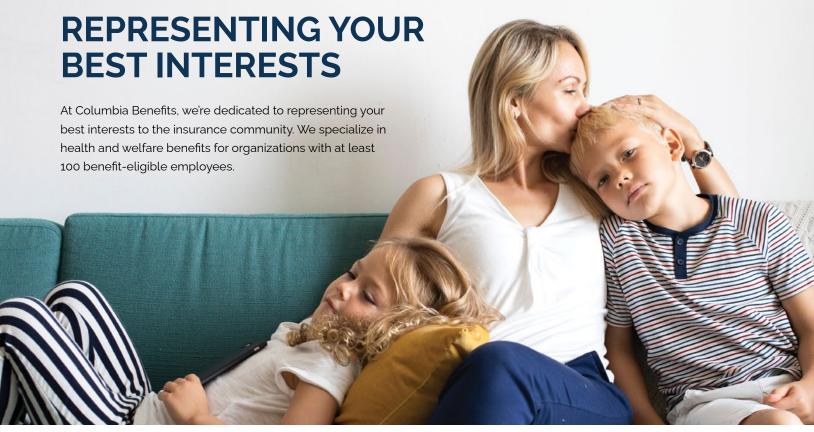


CONSULTING/BROKERAGE



### **Your Trusted Advisor**

Our approach is strategic and intended to be a long-term solution.

As your trusted advisor, we:

- Thoroughly review your benefits package
- Analyze eligibility and utilization data
- Create a long-term strategic plan to fit your budget
- Offer value-based health and welfare benefits

We work for and represent you when working with carriers.

### Columbia Health

As a self-funded, medical benefit plan, Columbia Health is designed for employers with at least 100 benefit-eligible employees. The plan benefits members, employers, and providers by promoting consumer-driven healthcare. Members can choose any provider, but they get the greatest financial savings with Tier 1 providers.

Each self-funded plan is backed with stop-loss insurance that protects against catastrophic or unpredictable losses. The pharmacy benefit program tied to Columbia Health provides cost savings to both members and the plan.



# SIMPLIFYING BENEFITS ADMINISTRATION



Through support and benefits administration technology, Columbia Benefits streamlines the admin side of benefits management, giving your HR/Benefits Department time to focus on other responsibilities.

Benefits administration support includes an online, rules-based enrollment platform that can send enrollment changes to carriers and interface with payroll and HR technology.

## Support

We support HR/Benefits Administrators or work directly with employers to answer benefits questions, resolve issues, submit Mayo Clinic Complex Care referrals, and manage travel arrangements.

#### **COBRA Administration**

Columbia Benefits offers COBRA administration services (excluding money handling) for benefits provided through Columbia Benefits.

# Simplified Benefits Administration for Employees and Administrators



### **ENGAGE**

Secure 24 x 7 Online Access Device & User-friendly HR Communication



### **ENROLL**

Guided Online Enrollment Benefits Package Continuity Eligibility Management



### **EXCHANGE**

EE/Admin Input Send/Receive Vendor Data Files Real-time Reports



### **EMPLOYEES**

Focus on Employees
Flexible Health Benefits Package
Employee Retention & Recruitment

