

Building Trusted & Valued Relationships with Healthcare Service Providers

Benefit & Risk Management Services (BRMS) is a single-source solution to analyze, purchase, administer and service employee benefit plans end-to-end.

Presently, BRMS manages the consolidated billing and eligibility as well as the COBRA, FSA, HIPAA and retiree health care accounts, for 44 Health Care facilities representing 34,769 employees. In addition, we offer various levels of TPA services to 9 hospitals who have self insured their Medical, Dental and Visions programs. These 9,738 lives all have multi-level network benefits in which BRMS has purchased or contracted (on their behalf) one or more of the network tiers.

With services tailored to healthcare services providers, BRMS has the ability to customize services to meet your specific needs. Our objective is to make your organization more competitive by saving key employee benefit dollars.

BRMS services are powered by our Virtual Benefits Administration System (Vbas®), an exclusive Web-based application with a 10-year proven history of reducing costs for organizations by centralizing benefit information and streamlining benefit communication, transmission, enrollment, management, reporting and billing.

❖ Vbas® Online Benefits Administration

- Re-Insurance Underwriting & Placement
- Medical Management
- Utilization Review
- Data Warehousing & Reporting
- PPO Network Development

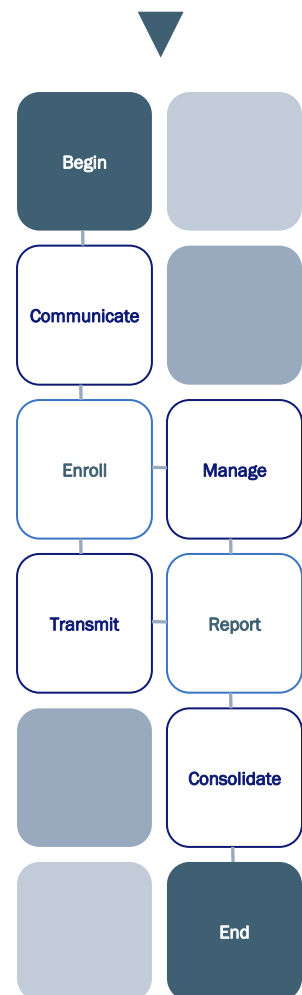
❖ Third Party Administration

- FSA/ HSA/ HRA Administration
- COBRA Administration
- Customer Support Call Center
- Auditing
- Claims Administration

❖ Risk Management

- Plan Design and Consultation
- Risk Assessment and Insurance Underwriting
- Self-Insured Coverage
- Fully Insured Coverage
- Employer Management
- Employee Self-Service
- Consolidated Billing & Reconciliation
- Custom Reporting
- EDI Data Transfer
- HR/Payroll System Integration

Benefit Solutions from Beginning to End



Visit us online www.brmsonline.com
or call for a free demonstration of our Vbas® technology 800.959.4767

BRMS Healthcare Services Division Case Study

BRMS Currently Provides Services to 39 Affiliates for Client A

Client A is a family of not-for-profit hospitals and physician organizations. The Client A system consists of more than 22 hospitals, seven medical foundations, and various other health care service providers. The system collectively employs approximately 44,000 people.

❖ Services we Provide to Client A

- Medical, Dental, Vision Claims Administration
- Flexible Spending Account Administration
- COBRA Administration
- Consolidated Billing & Reconciliation
- Retiree Billing
- Leave of Absence (LOA) Billing
- Online employee benefit Open Enrollment with Vbas®
- Online ongoing employee benefit administration with Vbas®

With strict performance accountability standards, unlike anyone in the industry, we leverage our deep marketplace experience and relationships to ensure every benefit dollar is buying the best products and services possible.

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Example of the benefits Client A receives by using Vbas®

- Client A was utilizing an HR system to administer their health benefits. Feedback from employees, HR and benefit staff showed flaws existed in their system, despite efforts to address and resolve them.
- In July 2003, BRMS was formally engaged to do online open enrollment for the employees of Client A. Client A is still using Vbas® for open and ongoing enrollment today.
- Client A documented over a hundred hours and hundreds of thousands in cost savings due to Benefit & Risk Management's elimination of rework, verification and testing.
- BRMS' Vbas® saved Client A over \$257,500 during the Vbas® implementation audit.
- Employee satisfaction scores on online enrollment increased 20+ percentage points. In select areas, the 'Extremely Satisfied' score went up as much as 34% in navigation of the site and online instructions.

**Call us for more information on our Health Services Division
800.959.4767**