



# Group Benefit Services, Inc.

## Key Features and Benefits of GBS Programs & Services:

### ADMINISTRATION

### BENEFIT INTEGRATION

### CLAIMS SERVICES

### CONSULTING SERVICES

### FSA ADMINISTRATION

### PBM SERVICES

### PPO MANAGEMENT

### PROVIDER AUTOMATION

### STOP-LOSS

### TRANSPLANT PROGRAMS

GBS is an insurance claim technology corporation. Our focus is to assist organizations in developing a variety of technology - based programs that meet your specific goals.

Our job is to design and implement a program work flow around your goals that leverage our technology and resources to save your firm time and money.

We will assemble a team of experienced, quality professionals specifically for your project.

We would welcome the opportunity to work with your organization from plan conception through final implementation.

### Preferred Plan Benefits *(Included on all quoted Major Medical Plans):*

- Retail Maintenance Prescription Program *(incentive copays for 90-day prescriptions)*
- CVS Minute Clinic Benefit *(Covered at 100%, no copay anywhere in the U.S.)*
- LabCard Benefit *(Covered at 100% anywhere in the U.S.)*
- Heartland Durable Medical Equipment Benefit *(Covered at 100% anywhere in the U.S.)*
- One Call Radiology Program *(Covered at 100% when a One Call provider is used)*
- Flu and Shingle Vaccines Covered at 100% when the Rx card is used

### Maxi-Care Medical Reimbursement Plan (MRP) *(Benefit Option Provided for All Plans):*

- Provides enhanced benefit levels for Medicare eligible employees
- Eligible participants keep Plan Sponsor's Rx Card Benefit
- Yields reduced Plan Sponsor & Plan Member cost

### Outstanding Claims Reporting & Analysis Tools:

- Benefit Management Report (BMR) *(retrospective review and prospective funding)*
- Year-end Key Performance Indicator (KPI) report
- Planwatch Reporting Tool *(provides claims analysis and Plan modeling)*

### Access to the Best Medical Services Providers in the U.S.:

- National Network of Preferred Providers *(Complete wrap networks anywhere in the U.S.)*
- Claim cost fee negotiation resources
- National availability to transplant and specialty medical providers (LifeTrac)
- Cost-Savings for employer and employees

### Enrollment Consolidation Program:

- Single GBS enrollment form for Medical and all Ancillary Benefits
  - Paper and/or Online enrollment
- Single monthly bill to employer for all lines of coverage
- GBS provides enrollment & disenrollment for all Ancillary Benefits
- GBS provides COBRA administration with all packages

### Best in Class Performance:

- Outstanding claim turn-around time *(2013 Results: .35 of 1 day)*
- Employer specific dedicated customer care representatives *(The claims examiner that processes the claims for a case also provides the customer service)*
- Live operators during business hours: Monday-Friday, 8a.m. to 5p.m. CST
- 24/7 Web Portal access for employers and employees *(Includes Encrypted Secure E-mail)*

### Consultation on Governmental Regulations/PPACA:

- Ensure compliance where required
- Ensure choice where exempt from compliance

### Additional Credentials:

- Celebrating 23 years in business *(December 28, 2014 marks our 24<sup>th</sup> year anniversary)*
- A+ Rated by the Better Business Bureau
- A.M. Best Recommended **"Expert Insurance Service Provider"** for nine (9) years in a row
- Best of Springfield, MO, in the TPA-Insurance category
- Served as Experts to Attorneys around the country in Litigation
- Provided Operational Workflow Consulting to TPAs throughout the U.S. & Canada