

Health and Welfare Benefits Administration

Total Solutions and Services

Face it – you didn't get into employee benefits to shuffle paper, hassle with carriers, spend hours each month reconciling insurance bills or disappoint your employees by not providing them with the tools and resources they need to enroll promptly and efficiently. Spending long hours at the office around open enrollment season isn't much fun either.



TRI-AD A Different Approach

- TRI-AD – the one mid-market provider who administers every employee benefit
- TRI-AD – the one provider focused solely on mid-market employers' comprehensive benefits needs
- TRI-AD – the one provider who takes care of all the benefits administration details so that you don't have to worry about them

TRI-AD Provides a Better Way

Your benefits process may be paper-based right now, or you may be working with a provider who is either very expensive or not flexible enough to meet your needs. You can trust TRI-AD to take the administrative burdens off your hands and deliver high-quality work at a reasonable cost. This frees you up to address strategic issues.

TRI-AD's Hire Through Retire Solution

Dedicated Client Service Team

Retirement

401(k) & 403(b) Recordkeeping • Defined Benefit Plan Admin • Deferred Comp Recordkeeping & Admin
SnapIRA™

Call Center

IT/Systems

Outsourced Benefits Administration

Eligibility Calculation • Online Enrollment • Verifications • Enrollment Feeds • Premium Billing Management

Our Clients

Direct Billing

Retiree • LOA

Business Process Management

Competent, Friendly Associates

Reimbursement Plans

FSA • HSA/HRA • Commuter • Tuition

COBRA

Compliance





Profiles In Success

Profile: A high-tech client **saved \$75,000 in the first year** when TRI-AD uncovered an error in the LTD premium calculation method that had previously been used.

Profile: A large grocery chain **saved almost \$100,000 in the first year** when TRI-AD's audits revealed people on the carrier rolls that should have been dropped months earlier.

Profile: A 4,000-employee biotechnology company redeployed its benefits staff to focus on a comprehensive wellness initiative. Their health plan rates fell 5% in a year when other companies were seeing double-digit increases, and employees felt truly valued by the time, energy and interest the company was showing in their overall health.

Profile: The Benefits Manager at a 3,000-life client went to Australia for a family reunion during open enrollment, trusting TRI-AD to get it right in his absence.

Save Time

Reduce your administration time by up to 80%. Benefits administration doesn't have to be painful! Our survey shows that our clients reduced their in-house time by up to 80% when they moved to TRI-AD, whether they were newly automating or coming from another service provider.

TRI-AD can take you from swamped to strategic in just a few weeks. We worry about the details so you don't have to. Our proven implementation process and attentive, personal client service help you "go live" successfully and stay on track.

You can leverage your time even more by using a "one-stop shop" approach. Our flexible, total solution lets you delegate the administrative burden to us.

Save Money

What if you could cut 2 to 5% off your benefits budget instantly? Our clients have shown that our sophisticated edits and carrier management processes can save tens or even hundreds of thousands of dollars in premium overpayments simply by improving recordkeeping.

With this kind of payback, outsourcing to TRI-AD typically pays for itself within a year. Imagine your management's reaction when you report the positive impact on the company's bottom line because of your decision to move to TRI-AD!

Make a Difference

The result? You can **focus on leading-edge strategic benefits issues** that really let you shine in your organization. We help you make benefits a secret weapon in your company's arsenal of ways to attract and retain key talent.

How We Do it

Many firms provide these services but few do them well. *We do.* You can trust TRI-AD's experienced staff to deliver the results you expect because we have a track record of meeting and exceeding our clients' expectations. We do it with three key service elements:

- **Flexible processes and technology:** We tailor our service model to meet your process. You won't hear us say "we can't do that." With many competitors, you have to change your benefit plans or rules to fit their system. You don't have to do that with TRI-AD.
- **Fantastic service:** Our friendly, knowledgeable, accessible staff is committed to your success and satisfaction. In our latest survey, 100% of our outsourced benefits administration survey respondents were "satisfied" to "very satisfied" with service—a perfect score!
- **Flawless execution:** Once your system is implemented, benefits administration should "just happen" day-to-day so that you don't even have to think about it. There should be no employee complaints, no missed eligibility records, and no billing errors. The sound of this on your end is silence.

"Our open enrollment process used to be a nightmare. We stuffed 20,000 packages and shipped them to more than 750 locations. TRI-AD took this huge effort off our hands and managed the process beautifully. They also gather all the enrollments for us electronically and send back a file. Open enrollment is a breeze now compared to what it used to be!"

- Benefits Manager,
750+ Location Retail Chain

Your Complete Outsourced **Benefits Administration Solution**

With TRI-AD's outsourced benefits administration solutions, you can pick and choose specific services or get the entire benefit administration burden off your hands.

Distribute benefit communications. Using the portal, you can load plan design information, links to carriers and have all your SPDs, forms and other plan-related documents in one place. The portal is available 24 hours a day, 7 days a week from home and work.

If you still want to send paper packets, our fulfillment team can print, stuff and mail the packages for you.

Calculate eligibility. Show each employee only what he/she is eligible for, increasing enrollment accuracy.

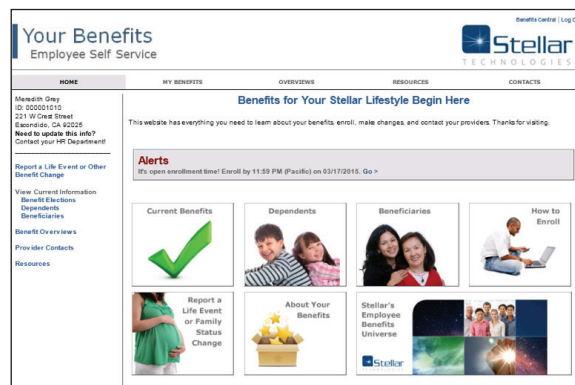
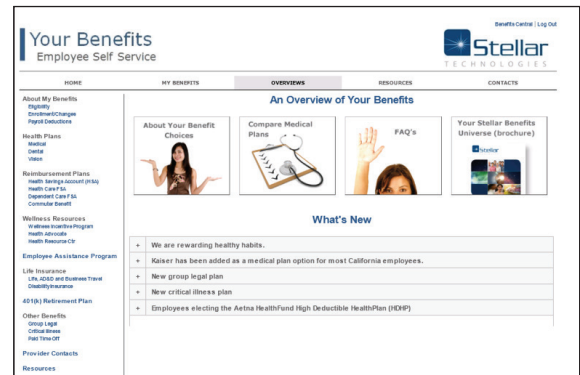
Gather annual elections using our easy-to-use Web interface, touch-tone phone/Interactive Voice Response (IVR) unit or forms.

Receive an HRIS/payroll feed. Our systems can produce a payroll deduction and an HRIS feed at open enrollment and throughout the year.



Easy-To-Use Features

The Communication Portal distributes communication materials easily. It provides education and evaluation tools.



The Enrollment Tool provides your employees with an error-proof way to enroll.

The Client Center provides complete access to participant level information, the at-a-glance dashboard, and reporting tools.





Your Total Benefits Administration Solution

For over 35 years, TRI-AD has been trusted and relied upon by mid- to large-sized companies nationwide for expertise in benefits design and administration solutions.

We provide the same custom benefits solutions and high-level expertise to mid-sized companies at a reasonable cost that large companies have been enjoying at a high cost for many years. Streamline your labor-intensive administrative work by using one service provider for all your benefits administration needs. TRI-AD's service offerings include:

- Online Benefit Enrollment, Carrier Feeds and Premium Billing Management
- Reimbursement Plan Administration (FSA, HSA, HRA, Wellness, Tuition, Commuter, etc.)
- Comprehensive COBRA Administration
- Retiree Billing and Premium Collection
- Retiree Health Reimbursement Plan Administration
- Leave of Absence Billing and Premium Collection
- 401(k) and 403(b) Recordkeeping
- Defined Benefit Plan Administration
- Nonqualified Deferred Compensation Plan Recordkeeping and Administration
- SnapIRA™

Greatly simplify your premium billing process. We provide a consolidated bill including adjustments. You can then pay the bills easily or provide us with the money to pay the carriers. We can also reconcile the bills.

Automate special processes like Evidence of Insurability or Domestic Partner taxation. You can get rid of this headache completely. Our tools automate these processes.

Manage new hires and life events year-round. Use the scheduled feeds and automated life event reporting tools to completely automate those items.

Consistently and accurately report eligibility to the carriers. We can take care of the carrier feeds and reconciliation process.

Optimize your benefits provider relationships. Our System shares data with our COBRA, Reimbursement Accounts, 401(k) and Retiree Administration services, giving you an accountable one-stop benefits administration solution.

Let us handle participant services. We can help your employees with their benefits enrollment and administration needs.



The single-source provider for all your benefits administration needs