

FLEXIBLE. EXPERIENCED. RESULTS ORIENTED.

SBR Overview



Strategic
Benefit
Resources

Table of Contents

- 1 Who We Are
- 2 What We Do
- 3 Why We Do It
- 4 Contact Information

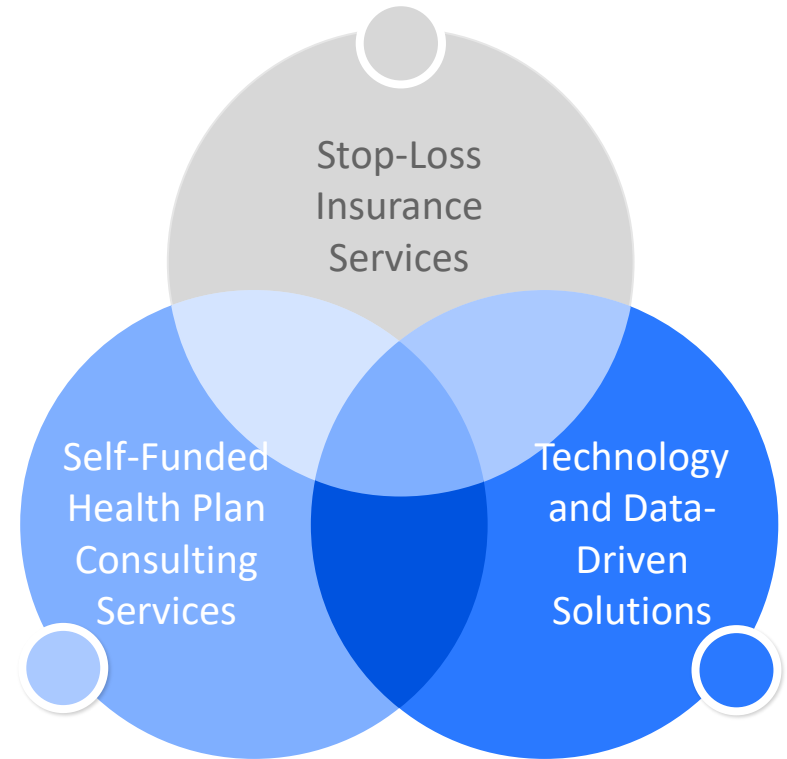
WHO WE ARE

About Strategic Benefit Resources

Flexible. Experienced. Results Oriented.

Strategic Benefit Resources partners with employee benefit advisors, third party administrators and other intermediaries to provide specialized self-funded health plan expertise, customized outsourced stop-loss insurance services, and unique technology-driven solutions.

This is all achieved through strong stop-loss carrier and vendor relationships, extensive industry expertise and proprietary risk analysis and decision support tools.



WHAT WE DO

What We Do



STOP-LOSS INSURANCE SERVICES

Strategic Benefit Resources works with you to maximize the value you bring to your clients. We take ownership of the stop-loss insurance process from start to finish, enhance your offerings and streamline your workflow by providing comprehensive stop-loss insurances services.



SELF-FUNDED HEALTH PLAN CONSULTING SERVICES

Whether its helping manage the components of a self-funded health plan or structuring complex group purchasing deals, SBR can be your back-office self-funded health plan expert. Regardless of your needs, the Strategic Benefit Resources team has the expertise to help add value to your business.



TECHNOLOGY AND DATA-DRIVEN SOLUTIONS

Our data-driven solutions, combine comprehensive analytics with innovative technologies and expert data management to enable our employee benefit broker partners and their clients to better manage their self-funded health plans.

STOP-LOSS INSURANCE SERVICES

Stop-Loss Insurance Services



Stop-Loss Marketing and Risk Decision Support Analytics

We understand the complexity of medical stop-loss insurance, the underlying contract details and why they are important. Negotiations are not specific to rate alone. We work with industry leading carriers to analyze their contracts, understand their value added services and ensure we're delivering the best available benefits package to you and your clients.

Policy Disclosure and Implementation Management

Stop-Loss Claims Management

Transactional

- Web-Based Intake (HIPAA Compliant)
- Renewal/New Case Submission Review
- Prepare Request for Stop-Loss Proposal Market Submission
- Negotiate Pricing, Terms and Conditions
- Stop-Loss Marketing Report

Consultative

- Analyze and Optimize Stop-Loss Market Results – SL Advisor 3.0
- Plan Design Optimization
- Analyze Case Specific Health Risk
- Insured to Self-Funded Plan Analysis
- Provider Network Evaluation
- Reference Based Pricing Analysis
- PBM Analysis
- Cost Containment Program Evaluation and Strategies
- Financial Underwriting and Premium Equivalent Rate Development

Stop-Loss Insurance Services



Stop-Loss Marketing
and Risk Decision
Support Analytics

Policy Disclosure and
Implementation
Management

Stop-Loss Claims
Management

Strategic Benefit Resources takes ownership of the benefit placement process, including disclosure management for Medical Stop-Loss. Prior to final contract approval, we provide a thorough contract review to ensure all negotiated contract features, rates and rate guarantees are included.

- **Collect all required new business applications and documents.**
- **Manage the disclosure process and negotiate any potential lasers.**
- **Review contracts to confirm all negotiated rates and benefits are accurate.**
- **Manage regulatory requirements of health care reform.**
- **Minimize mistakes, contract gaps and potential future claim liability.**

Stop-Loss Insurance Services



Stop-Loss Marketing and Risk Decision Support Analytics

Policy Disclosure and Implementation Management

Stop-Loss Claims Management

Strategic Benefit Resources aggressively manages all stop-loss claims to ensure claims are adjudicated accurately and reimbursed expeditiously.

Claims Processing and Management

- Submit Specific 50% and trigger diagnosis notifications, claims, and appeals directly to the carrier or MGU.
- Import and submit line-by-line claim details.
- Attach and submit documentation for eligibility, pre-certification, case management, subrogation, COBRA, etc. to completely document the claim.
- Automated web-based eligibility verification process.
- Track aged claim receivables by policyholder, claimant and carrier.
- Record claim recoveries by date received and all charges pended or denied by the carrier.
- File appeals for pended and denied charges and track all outstanding pended or denied charges by policyholder, claimant and carrier until complete.



Broker Portal

Aggregation, Access and Transparency

Stop-Loss Marketing

Automated marketing submission intake
Real-time access to stop-loss marketing activity
Aggregated market statistics reporting by book of business

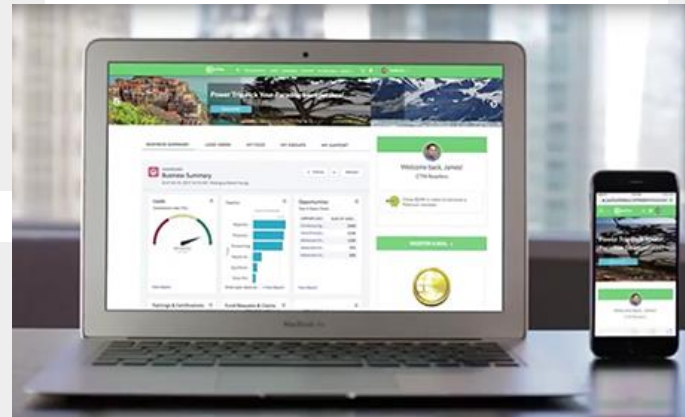
Customized User Access
Security
HIPAA Compliant

Self-Funding Knowledge Center

Knowledge Database
White Papers
Educational Content
Powerpoint Presentation Templates

Stop-Loss Policy Management

Real-time access to stop-loss policy details
Access to policy documentation (i.e. policy, riders/endorsements)
Access to sold case documentation (i.e. disclosure statements, carrier proposal)



Revenue Tracking
Internal Collaboration

Stop-Loss Claims Management

Real-time access to stop-loss claims information (i.e. claimant, policyholder, carrier, book of business)
Aggregated claims reporting by book of business

SELF-FUNDED HEALTH PLAN CONSULTING SERVICES

Self-Funded Health Plan Consulting

Flexible. Experienced. Results Oriented.

Strategic Benefit Resources can be your back-office self-funded health plan expert. We can manage the entire process or just pieces of the process. Whether it is managing the self-funded health plan vendor selection process (i.e. TPA, pharmacy benefit manager, provider network, wellness/disease management vendor), plan design consulting services or actuarial and underwriting support, the Strategic Benefit Resources team has the expertise to help you.



Alternative Risk Transfer Strategies



Third Party Administrator Evaluation, Selection and Implementation



Provider Network Evaluation, Selection and Implementation



Plan Design Consulting



Financial Underwriting and Premium Equivalent Rate Development including employer/employee cost sharing strategies



Financial Reporting and Claims Modeling



Plan document review and compliance

Alternative Risk Transfer Solutions

Flexible. Experienced. Results Oriented.

For some clients, they are looking for cutting edge, risk transfer strategies. Strategic Benefit Resources has the expertise to assist you and your clients in the evaluation, selection, implementation and management of these strategies.



Group Purchasing Coalitions



Risk Retention Groups



Captives



Loss Financing Programs

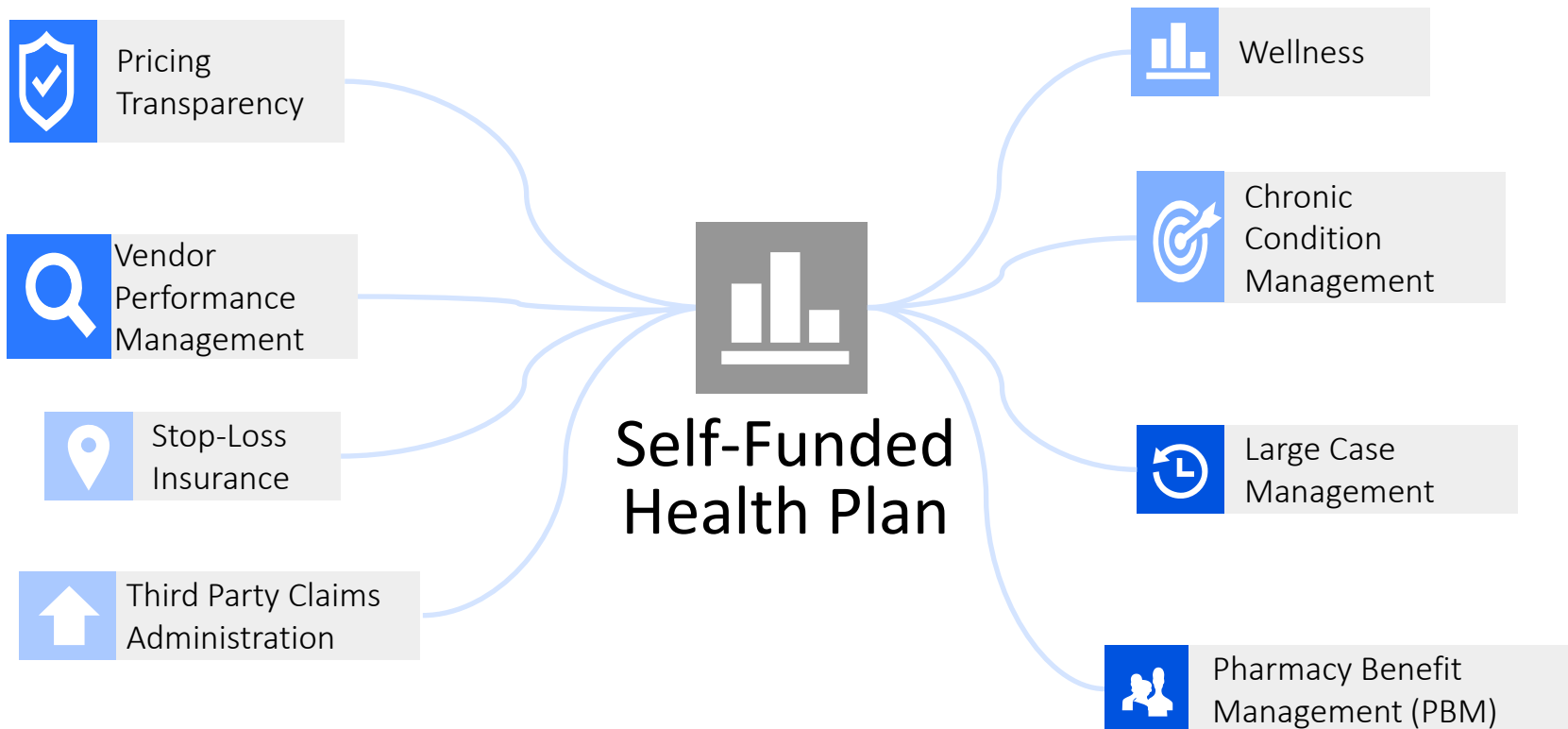


Performance Based Participation Programs

TECHNOLOGY AND DATA-DRIVEN SOLUTIONS

TRANSFORMING DATA INTO RESULTS

Solutions for the Self-Funded Health Plan Ecosystem



TRANSFORMING SELF-FUNDED HEALTH PLAN MANAGEMENT

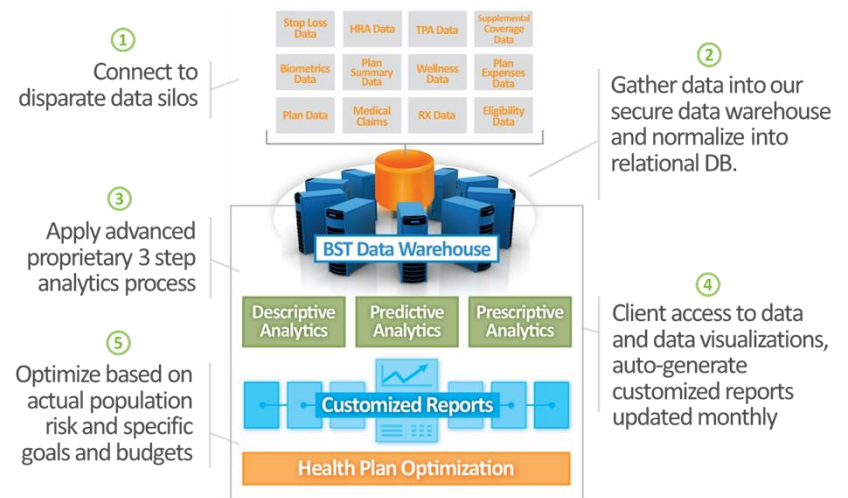
Turning Data into Actionable Solutions and Results

Data is everywhere. Effectively managed, data can be transformed into better decisions, greater efficiency, improved quality and better integration.

At Strategic Benefit Resources, we believe data is the key to effectively managing a self-funded health plan. Whether it is identifying, stratifying and managing a population's health risk or improving the renewal and marketing processes, Strategic Benefit Resources is committed to assisting our employee benefit broker partners to better manage their client's data.

Our data-driven solutions, combine comprehensive analytics with innovative technologies to enable our employee benefit broker partners and their clients to better manage their self-funded health plans. Our solutions focuses on four main areas:

- Automation
- Audit
- Analysis and Optimization
- Integration



Benefit: We leverage advanced data science to reduce costs while improving healthcare outcomes.

CONTACT INFORMATION

Contact Information

Strategic Benefit Resources

2839 Paces Ferry Road SE
Suite 830
Atlanta, GA 30339

<http://www.strategicbenefitresources.com>

info@strategicbenefitresources.com

(470) 344-1001



PARTNERS FOR SUCCESS



www.strategicbenefitresources.com