

THE AUSTIN ADVANTAGE

Benefits & Administration & Service Excellence



AUSTIN BENEFITS GROUP

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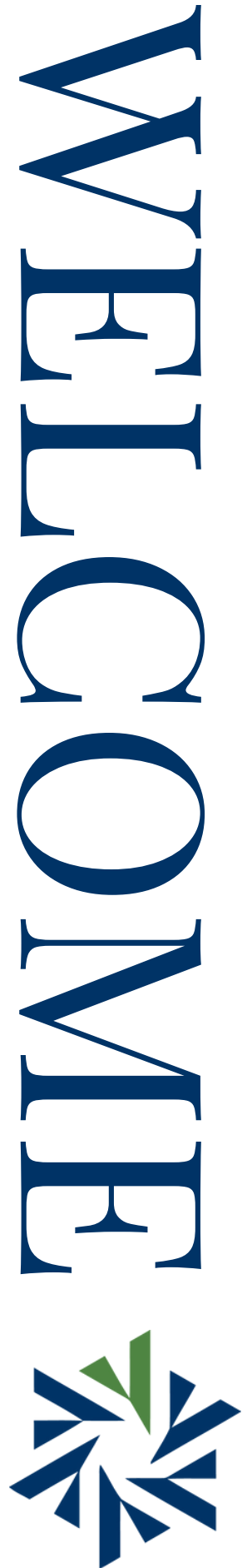
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Benefit renewal season is an essential time of year for both you and your employees. During this process, we will take the opportunity to review and access any necessary adjustments, explore new product offerings, and continue to ensure that you are providing the most robust benefit package available so that you can retain and attract the industries top talent.

Your Austin team has established a clear roadmap outlining next steps for your organization. This roadmap will provide you with a comprehensive overview of what you can anticipate throughout the renewal process and how we can assist in educating your employees so they can make the best decision for their personal situation.





MEET OUR LEADERS



Dean Austin, *President & CEO*

Dean, a seasoned insurance industry expert with over 30 years of experience, founded Austin Benefits Group in 2000. He has played a pivotal role of bridging the gap between employers and insurance carriers throughout his career.



Cathy Austin, *Chief Operating Officer*

Cathy joined Austin Benefits Group in 2009 and has over 20 years of experience in Human Resources and Benefits. Her focus on optimizing processes and efficiencies has been instrumental in elevating the renewal experience.



Cara Kukhar, *Vice President of Analytics*

Cara joined Austin Benefits Group in 2015 and has been instrumental in spearheading our analytics division, delivering tailored financial packages that align seamlessly with the unique business needs of our clients.



Samantha Andersen, *Vice President of Relationship Management*

Samantha joined Austin Benefits Group in 2021, bringing her expertise to elevate the client experience and redefine employee engagement in the realm of benefits comprehension.



SERVICES OFFERED



At Austin Benefits Group we pride ourselves on providing the highest level of service to our clients. We understand the complexities of the benefits you offer your employees, the importance of attraction and retention of key talent as well as the financial burden a robust benefit package places on any organization. We are here as your partner, enhancing what you provide your team and acting as an extension of your HR department. That is why at Austin, everything is included with no additional fees. Experience the Austin difference, we are your friends with benefits.



Benefits Consulting

When it comes to benefits, we guide you through every step, decision and question. The smartest benefit plans think outside the cubicle, so we design benefit programs unique to your organization.

Plan Administration - No Additional Charge

Our strategy is simple. We'll handle all aspects of your benefits administration so that you can focus on your business goals. Our team processes everything for you, every plan year so you never have to worry. New hires, terminations, life events - no problem. We will take care of them all and any other unique issues that you might encounter.



Claims Resolution

Each of your employees can rely on us as a source of knowledge to guide them through any claims issues or benefit questions. Our friendly relationship managers are part of your dedicated team and are here to assist any employee that is in need. We will even call their provider on their behalf, help them locate a new provider or order an ID card.



SERVICES OFFERED



Employee Communication

Benefits should be exciting, as they can be one of the most significant investments you make in your team beyond their salaries. Our tailored Benefit Menu, with simplified language, clearly demonstrates the worth of your benefit package. Additionally, our engaging Open Enrollment meetings, whether in person or Webex, offer an excellent educational opportunity for your team.

Benefits Technology - No Additional Charge

We'll go to great lengths for your employees so they understand the full value of their benefits package. Our SmartBenefits Online platform is your one stop source to manage your benefits. Enroll, view and review plan documents from any place at any time. Open Enrollment is easy to follow in this system, making the election process run smooth.



Payroll Integration - No Additional Charge

Streamline your process and fully integrate payroll with our online enrollment tool. No longer worry about updating data in multiple systems, let the systems talk to each other. Our team will assist you all the way through the process and help watch the integrations to identify any potential problems.

Plan Audits

Our process ensure that your invoices are audited throughout the year and most importantly, right after Open Enrollment. This helps to ensure you are not incorrectly charged and that all benefit changes are carried through correctly. If an issue is identified, we will work with the carrier to resolve the problem.





SERVICES OFFERED



Plan Analytics

Our Analytics team collaborates closely with carriers to gather your claims data and deliver updates at a frequency that aligns with your business needs. This critical information enables us to pinpoint areas where employee education is needed or where adjustments to the plan design may be necessary to manage costs effectively.

Benchmarking - No Additional Charge

Benchmarking offers invaluable insights into how your organization compares to its competitors. In this competitive market, having a benefits package that stands out from the rest is crucial for attracting top talent. Ensuring your benefits are the forefront of the competition can be a significant differentiator in your recruitment efforts.



Mergers and Acquisitions - No Additional Charge

We are your advocate in a new opportunity. Acquire the expertise you need with our comprehensive review to evaluate risks and areas for improvement. Our strategic guidance helps you bring together large groups of people with their own personalities, ambitions, behavioral traits and ways of working smoothing out the transition process.

Annual Notices and Summaries of Benefits and Coverages

As part of the benefit package, you are required to provide employees with certain notifications each year. As part of Open Enrollment we will ensure your employees receive their annual notices, CMS Disclosure notice, Summaries of Benefits and Coverages and much more. Our team has compliance down and will ensure you are up to date on the necessary documents or any regulation changes.





SERVICES OFFERED



COBRA Administration - No Additional Charge

Our services include COBRA Administration, offered through our dedicated partner at no extra cost. We facilitate seamless communication with our partner regarding employee hires and terminations, ensuring COBRA regulations are meticulously adhered to on your behalf.

5500 Filing- No Additional Charge

The Form 5500 filing for benefit plans is a crucial aspect of compliance, and our services include the preparation and submission of this document on your behalf, at no additional cost. We take it upon ourselves to gather the necessary documents, collaborate with our partner, and ensure timely filing each year.



ACA 1094 / 1095 Reporting- No Additional Charge

Compliance with the regulations of the Affordable Care Act are an essential part of our services. Rather than have you partner with a third party to generate, mail and file these documents on your behalf, we do the heavy lifting. Sit back, relax and let us take this one off your plate, at no additional cost.

Summary Plan Description - No Additional Charge

Summary Plan Descriptions are a required part of compliance when offering a benefit package. Our team takes the initiative to create and deliver this document to you every year. In addition, we will include your POP document to ensure compliance with your Section 125 plan.





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