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GROUP BENEFITS LOCATIONS

Charlotte, NC	Irving, TX	Stuart, FL
Chicago, IL	Islandia, NY	Wallingford, CT
Hartford, CT	San Antonio, TX	Warwick, RI

AmWINS Group Benefits develops, distributes and administers the industry's most innovative solutions for group health and life insurance programs. Associations, organizations and businesses of all sizes benefit from our tailored benefit packages and outsource functions. Delivering services with tremendous efficiency, we've become an invaluable partner to those we serve.



BenefitAssist
Helping members. Protecting employers. *Measuring healthplans.*



Let our experts resolve difficult issues on your employees' behalf, freeing resources and protecting your HR team.

PUTTING EXPERT ADVOCATES IN PLACE

Navigating the world of healthcare claims, networks, referrals and deductibles takes special expertise – often overwhelming employees and their family and leaving HR departments with more than they can or should support. That's why we've created the Benefit Advocacy program to give your company crucial resources to serve employees and make sure they are satisfied. The program

provides individuals and families with a personal advocate team to coordinate, research and support the employee's specific needs. To help get answers and/or resolve difficult issues, our experts work one on one with your employees as well as with your HR professionals. It's just one more example of how we always seek to find a better way.

ADDING DEPTH TO YOUR BENEFITS PACKAGE

The Benefit Advocacy program encompasses three ways of improving your healthcare benefits offerings.

- **Member Advocacy** – when employees or their family members have issues with the health plan who helps them?

We provide support in situations where your insurance company or plan administrators are unable to resolve issues on behalf of employees or their dependents.

- **Member Outreach** – when members are calling the carrier repeatedly for assistance, does anyone know or follow up?

We proactively reach out to members that have had multiple claims or numerous contacts with the insurance company or health plan administrator.

- **Benefit Exception Determination** – when your plan document doesn't address a service or treatment, who determines if it should be considered?

Within defined limits and coverages, we determine benefit exceptions and/or make benefit determinations where either the plan document does not provide clarity or the plan or member is better served.

IMMEDIATE BENEFITS FOR YOUR EMPLOYEES AND YOUR COMPANY

Your organization can expect to reap the following advantages from taking part in the Benefit Advocacy program:

- Little to no exposure to HIPAA-related privacy issues.
- Cost and time savings as both employees and HR professionals are relieved of navigating the healthcare system. Expansion of resources and talent focus on maximizing employee benefits.

- Increased employee satisfaction and appreciation for their benefit plan and the assistance they receive via the human resources department. Efficient reporting as we track, report and analyze issues impacting the plan. Improved quality of care as our Member Advocates investigate and, when appropriate, resolve medical necessity issues. Quicker resolution of problem claims thanks to your ability to speak the carrier's language.

FROM THE SPECIALISTS YOU CAN TRUST

No company is better regarded for helping companies and associations with healthcare plan administration than AmWINS Group Benefits. Our administrative division is well known as a leading third-party administrator

focused on improving the administration process for self-funded employers and insurance companies. Everything we do is dedicated to making life simpler for patients, providers and payers.

FIND A BETTER WAY

We will be happy to discuss our proven strategies in detail and assist you in developing a practical plan that will meet your objectives. Please contact AmWINS Group Benefits to discover how easily we can put our resources to work for you.