

# Employee Benefits Overview of Services



Every business is faced with the objective of creating the ideal combination of benefits that will attract, retain and reward valued employees. The challenge lies in balancing this objective against the investments, resources and planning devoted to ensuring the Company's future growth and success. Many companies rely upon "off-the-shelf" solutions to meet these needs. Our process is founded on a different approach. It assures our clients receive more and pay less.

## Issues

- Healthcare costs continue to rise
- Employees don't fully understand or appreciate benefits
- Employees need resources to understand and navigate the complexities of the healthcare system
- Administrative systems can be costly or inefficient
- Claims data is lacking and actionable analytics are absent
- Compliance is an ongoing challenge

## Employee Benefit Solutions

- Strategic Planning – Design, Administration and Management
- Employee Engagement, Education and Advocacy
- Data-based Decision Making
- Human Resources and Benefits Technology
- Wellbeing and Health Improvement
- Compliance and Reporting Support

## Why Choose TWC

- ▶ Consultative Style
- ▶ Market Expertise
- ▶ Integrated Technology
- ▶ Customer Focused Approach
- ▶ Multifaceted Team-based System
- ▶ Employee Advocacy and Resource Center

## A Multi-level Approach to Strategic Planning



### 01 What Drives Your Business

- ▶ Corporate Initiatives
- ▶ Company Culture
- ▶ Human Capital Management
- ▶ Profits

### 02 Human Resource Challenges

- ▶ Attracting and Retaining Quality People
- ▶ Benefit Goals and Objectives
- ▶ Budget
- ▶ Data Analytics – Access and Support
- ▶ Limited Resources – Time and Money
- ▶ Compliance

### 03 Employees

- ▶ Access to HR Information
- ▶ Education
- ▶ Decision Support
- ▶ Customer Service
- ▶ Well-being

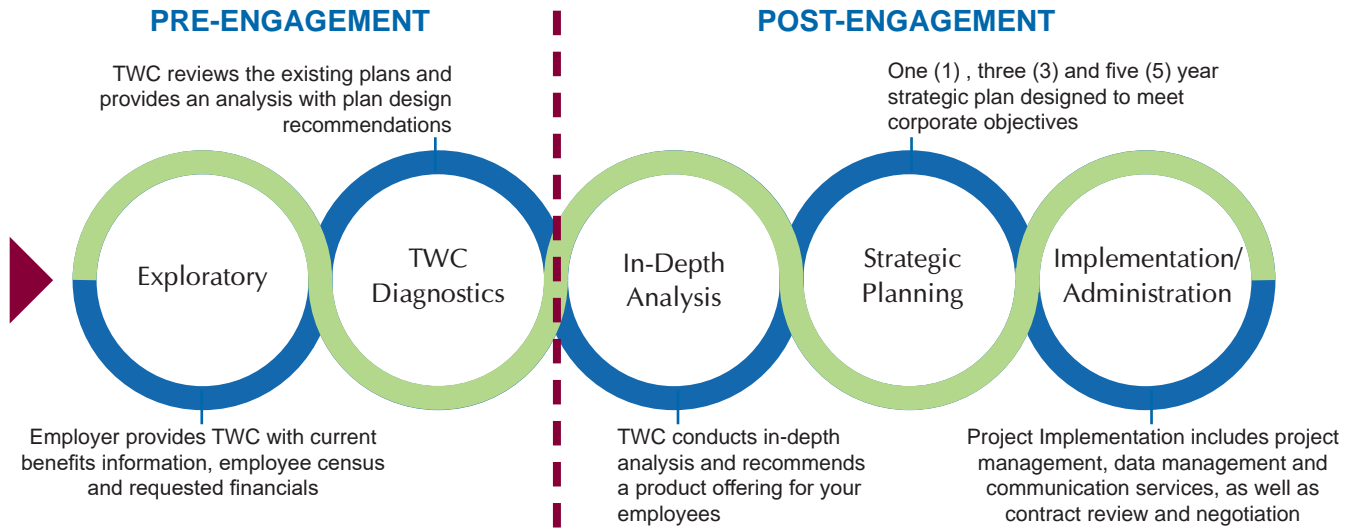
### 04 Human Capital Technology

- ▶ Enrollment and Administration
- ▶ Mobile Apps
- ▶ Online Benefits Dashboard
- ▶ Multi-generational Communication Strategies

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## How We Engage



## Comprehensive Initial Consultation

- Analyze existing benefit and rate structures
- Negotiate with insurers and suppliers who can provide sound competitive alternatives for consideration
- Understand your unique corporate objectives regarding group benefits, including recruitment and retention
- Recommend cost containment programs and plan considerations
- Present appropriate options in a clear and understandable way
- Develop marketing and implementation strategy for recommended plan(s)

Carrier Comparison for ABC Company

Plan Design Options to Lower Premium

Prepared by: ABC Company  
Last revised: 1/15/2015

## Implementation and Administration

- Develop customized communications strategy
- Create decision support system to deliver personalized employee education and advocacy
- Establish multi-generational media sources to support engagement of all employees
- Identify enrollment and administrative platform(s) and processes – insourcing, cosourcing or outsourcing
- Conduct onsite employee meetings and make available an employee resource and advocacy call center
- Manage timeline, vendors and all deliverables

