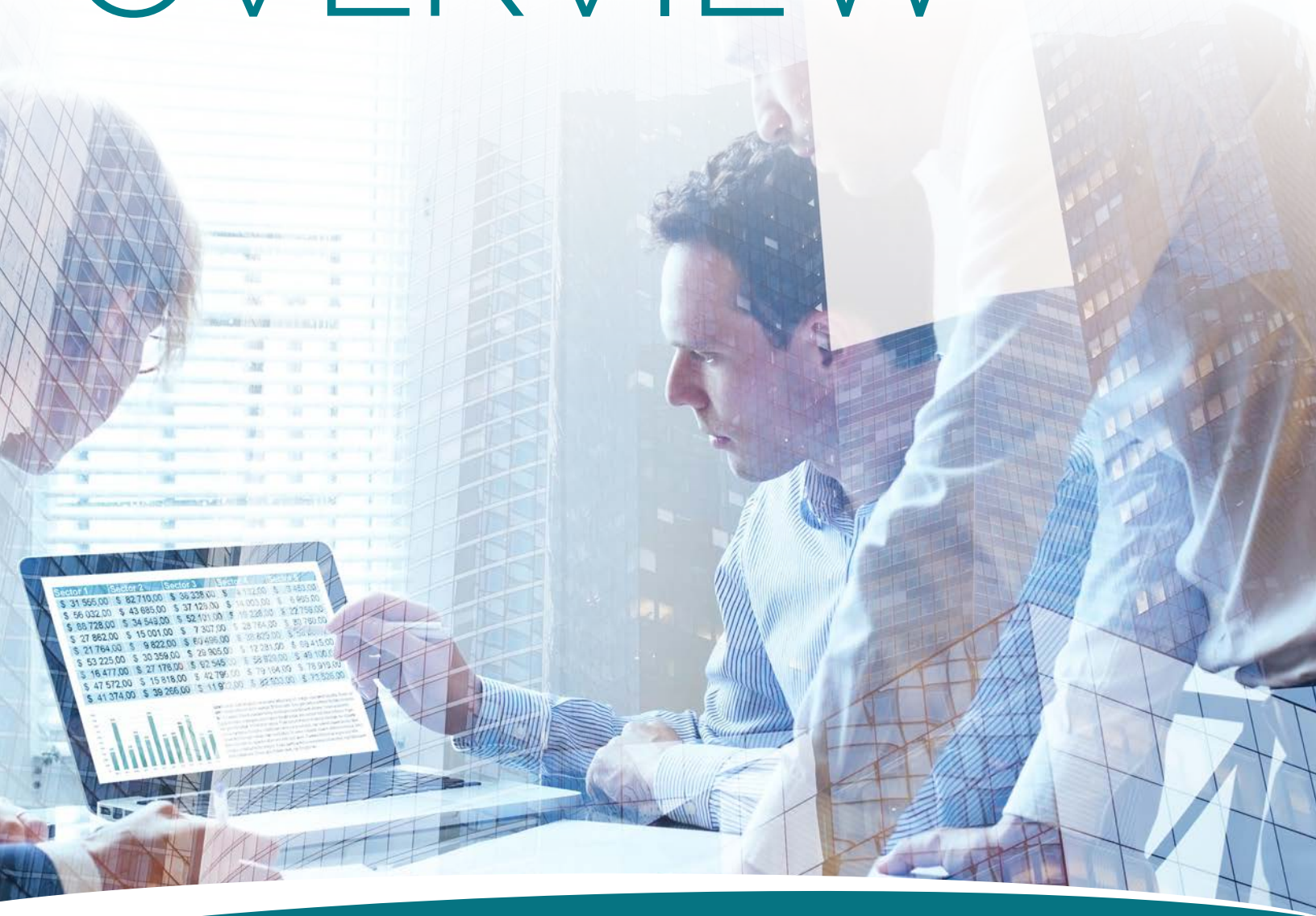


BENEFITS OVERVIEW



Since 1993, FosterThomas has delivered cost-effective, proactive, custom employee benefit solutions. We address them through the design and delivery of a perfectly balanced benefits package with the goal to help you attract and retain employees.

CALL US TODAY AT **800.372.3626**

www.FosterThomas.com

1788 Forest Drive • Annapolis, MD 21401

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EMPLOYEE BENEFITS ADVISORY SERVICES

BENEFITS OVERVIEW

Our benefits advisory services 'aid in the' growth, stability and future retention of your staff while removing the complexities of benefits advisory compliance.

Some of our benefits advisory services and solutions are listed below:

Strategic Planning

- Development of multi-year strategic plan
- Cost containment strategies - consumerism, utilization and medical management, plan funding analysis (fully insured vs. self insured/self-funded)
- Employee Benefits Plan design analysis to maximize benefits value
- Creative ancillary and voluntary benefits solutions
- Benchmarking, surveys, health care and claims utilization trends

Premium Containment and Renewal Activities

- Complete bidding - leverage our strong carrier relationships and preferred brokerage status
- Vendor management, evaluation and selection
- Early and customized renewal evaluation
- Premium employee contribution modeling

Regulatory Compliance and HR Consulting

- ACA, COBRA, FMLA, ADA, ERISA, HIPAA
- FORM 5500 Preparation
- HR Webcenter

Benefits Administration Support

- Online enrollment solutions
- Carrier liaison: Billing, eligibility management and enrollment
- Dedicated Service Team
- Toll Free Employee Call Center
- Employee health advocate - Claims resolution assistance for employees
- Comprehensive plan implementation
- Employee communications, live meetings, and webinars

Strong referral partners for 401(k), risk management and business insurance needs (including Workers' Comp, DBA, EPLI, E&O, P&C)



For more information on our benefit advisory services, contact:

800.372.3626 | info@fosterthomas.com

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EMPLOYEE BENEFITS ADVISORY SERVICES