USI BENEFIT RESOURCE CENTER

THE USI ONE ADVANTAGE®

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Employee Claim Issues & Coverage Questions

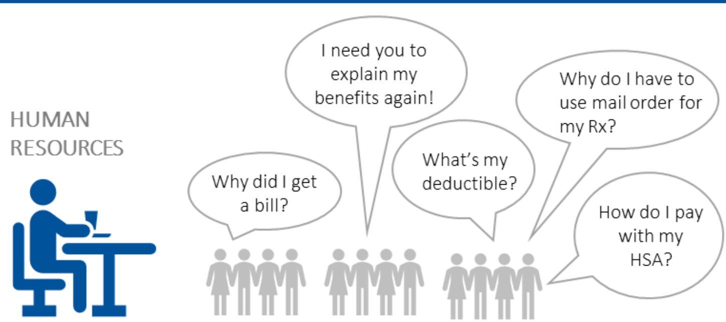
HR teams are often overwhelmed by volume of employee inquiries related to open enrollment and claim issues.

Human Resource Time Allocation

- Recruiting & Managing Talent
- Improving Leadership Development
- Compensation Analysis
- Strategic Workforce Planning
- Enhancing Employee Engagement
- Culture Building
- Performance Management
- Implementing Wellness Initiatives

- Answering Benefits Questions
- Managing Claim Issues
- Eligibility Issues with Carriers
- Managing Employee Benefits
- Onboarding New Hires
- Payroll Processing
- Record Maintenance
- HR Compliance & Reporting

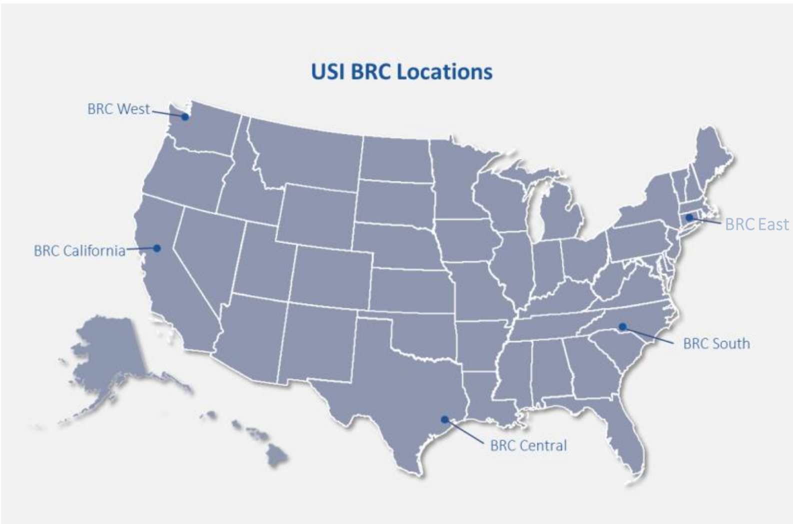
What if we could flip this chart?



- Employee claim issues arise due to lack of understanding by employee of the benefit design and inaccurate claim adjudication by carriers.
- **HR teams lack time** and appropriate resources to address employee claim issues:
  - HR **reluctance** to get involved in claim issues due to HIPAA privacy concerns
  - Lack of time and expertise, hesitation from employee
- **Dependent-related claim issues** are more difficult for employee to navigate due to lack of HR involvement.

USI's Benefit Resource Center

Regional BRCs provide employee advocacy support for benefit questions and claim issues allowing Human Resources to devote more time to strategic initiatives.



5 Benefit Resource Centers across the country.

All time zones are covered from 8am – 5pm local time.

40+ USI Employee Benefit Specialists.

- USI's regional Benefit Resource Centers (BRC) are staffed by **USI Employee Benefit Specialists** who specialize in member advocacy and education.
- Unlike other brokers who expect busy account managers to handle escalated issues, USI's dedicated team of Benefit Specialists **work exclusively with employee issues and directly with carrier contacts** to ensure escalated and efficient resolutions for members.
  - Answer benefit plan/policy questions
  - Assist with eligibility and claim issues with carriers
  - Provide claim appeals information and assistance
- The BRC is **fully compliant with all HIPAA regulations.**

The BRC Impact

Knowledgeable BRC specialists greatly improve member satisfaction, while significantly reducing HR involvement in non-strategic job functions.

The BRC saved me from bankruptcy! **I called the BRC after I received a hospital bill for $20,000 for shoulder surgery.** The BRC specialist reviewed my records and discovered that pre-authorization hadn't been obtained prior to the surgery and that I was technically responsible for the bill. **The BRC specialist worked** with my insurance, surgeon, and hospital to gather information and submitted an appeal **on my behalf**. The insurance carrier reprocessed the claim and my out-of-pocket for the surgery was **reduced from $20,000 to $2,000.**

~Tom H.

After complaining to Human Resources about the i**challenges I was facing n obtaining approval** for a home health aid for my quadriplegic husband, they suggested I call USI's BRC. After speaking with a BRC specialist and explaining that my husband's doctor said that my husband could avoid hospitalization for infections if a home health aid visited more often to replace his catheter and didn't reuse the catheter. The BRC specialist filed an appeal, but it was denied. **The BRC specialist called me and said she was filing another appeal as she had performed a cost analysis of my husband's claims to show that authorizing additional home health aide visits was less expensive than the 5-day hospitalizations to treat infections.** I was pleasantly surprised when I received a call from the BRC telling me that the insurance agreed to authorize additional home health aid support and instructions to dispose of catheters after one use. **I'm thankful to the BRC as my husband has not been hospitalized for an infection in 15-months and his quality of life is better.**

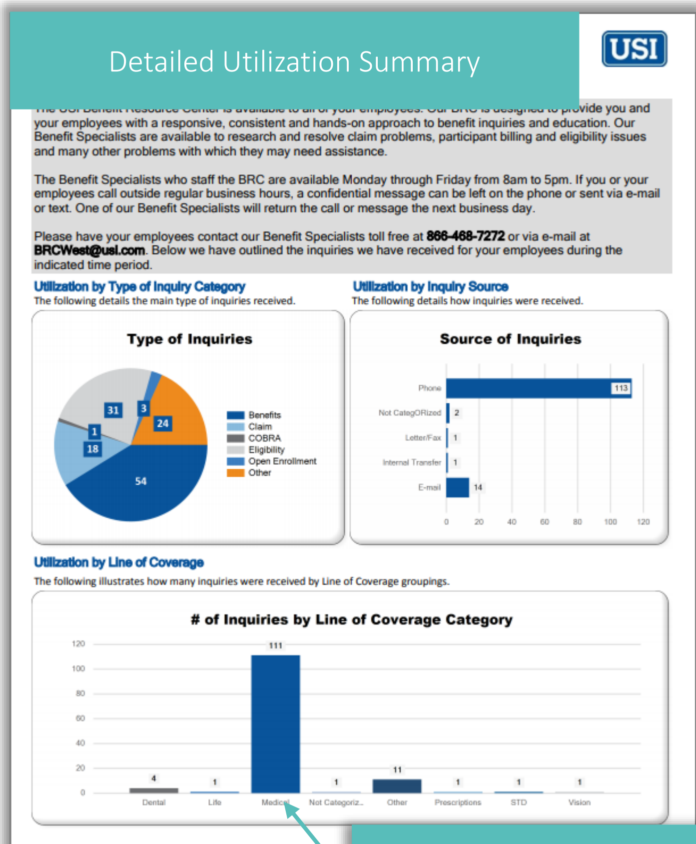
~Linda W.

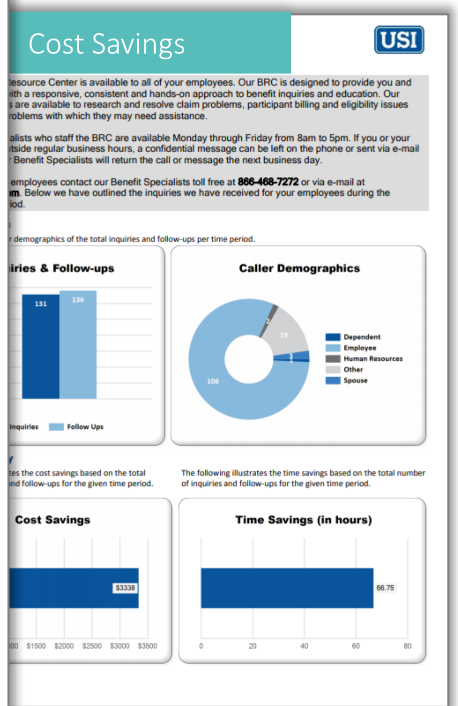
I never mind answering benefits questions but after our old broker persuaded us to change to a high deductible health plan**, I was getting inundated with claims issues** from employees and follow-up calls from frustrated spouses. I directed employees to call the broker for help but found that they were of no assistance. I spent a lot of time comparing EOBs to bills, contacting the carrier with questions about deductibles, asking providers to correct bills, and writing detailed notes to employees as to what they had to pay to the provider. **Handling claims issues basically became a part-time job** for me. I was talking with another HR manager at a CE class and told her my frustrations with claims issues. She was sympathetic but explained that she didn't have those issues as her **broker handled all claims issues at no cost**. She emailed me the contact information for her contact at USI. I forwarded this email to my CFO documenting the issues with the current broker and asked if I could setup a meeting with USI. He agreed and said he'd heard about USI. We met with USI and they impressed me with their service model and the CFO liked their strategies around managing health plan costs. The company officially became a client a month after the first meeting and was setup with the BRC shortly after that. **Now, I direct employees and their spouses to contact the BRC with all benefits questions and claims issues.**

~Christina E.
HR Manager

BRC Reporting

Comprehensive reporting from the BRC allows the USI team to proactively identify any issues with plan design or opportunities for member education.





Utilization data identifies potential trends with claim processing and education opportunities.

- USI's Benefit Resource Center is an exclusive complementary service for USI clients that increases members' satisfaction of their benefits.
- All inquiries to the BRC are documented in a HIPAA compliant call tracking system, enabling team to spot trends related to communication gaps and plan design challenges.
- Comparable offering from third party solutions is approximately $2 PEPM and lacks integration with the broker account management team.

- For USI clients, the BRC is automatically included at no additional cost and is typically available within 30-days of engagement.
- Schedule time to speak with regional BRC leader.