



## Our Commitment to You

**You are committed** to providing employees with valuable, affordable benefits that help protect their health and financial well-being.

**AmeriLife Benefits is committed** to helping you achieve your objectives – providing a robust, competitive benefits program with affordable coverages and outstanding employee services.

### Do you have concerns with any of these 10 common challenges?

1. **Low employee participation** and satisfaction with benefits
2. **Continual billing and eligibility** issues with carriers
3. **Enrollment & BenAdmin system issues** – e.g., plans and eligibility rules set up incorrectly, delayed EDI data transmissions, inadequate data access and reporting
4. **Difficult claims submission** processes and issues resolution
5. **Outdated benefit plans and missing coverages**, such as long-term care (LTC) and more advanced wellness benefits
6. **Not enough employee education and communication** resources, including support for your Spanish-speaking employees
7. **Concerns with vendor cyber/data security or compliance** with HIPAA, ACA, COBRA, 403(b)/457, or cafeteria plan regulations
8. **Multiple entities with different benefit plans** or multi-state employee populations
9. **Limited HR/Benefits resources** – could use an extra pair of hands, including help answering routine employee questions
10. **Difficult benefits administration** with high employee turnover and onboarding challenges

### We can help.

Increase employee participation and satisfaction with more robust coverages



Reduce premiums on non-medical benefit plans



Deliver strategic, customized communication, education, and enrollment support



Provide employees and your HR/Benefits team with year-round assistance



# Benefits support you can trust from new hire to retirement



**Employee benefit plan solutions** and services that wrap around your medical and prescription drug coverage to provide a robust benefits package.



**Executive benefits** to help reward key executives with important coverages for personal protection and business planning.



**Long-Term Care (LTC), 403(b)/457 Retirement plans,** and **Medicare services** to help achieve a more secure future.

## Our benefit services

As an independent benefits specialist, we are not carrier-biased. We take our due diligence responsibility seriously, sourcing the best plan solutions for the unique needs of each program.

### Independent benefit solution expertise



In-depth industry benchmark analysis of non-medical benefits package



Carrier negotiation for highly competitive benefit plan features, underwriting, pricing, and technology support



Vendor negotiation, contracts, and performance management



Regular program reviews, employee satisfaction survey, and reporting to inform strategic decisions and keep program up-to-date

### Execution is critical to success

“The team at AmeriLife Benefits has been instrumental in facilitating both our Open Enrollment process and our benefits management throughout the plan year.”

- HR Director

“I have never seen a more thorough, well-structured, and executed enrollment in my life. It was like night and day. They were all over it.”

- Benefits Broker

Employers and medical brokers across the country depend on AmeriLife Benefits as a trusted partner to not only deliver competitive plan solutions, but high-quality program management and service.

## AmeriLife Benefits

**60+ years of experience as an Employee Benefits Specialist**, serving large employers and medical brokers across the country with Voluntary (VB) and other non-Medical plan solutions and services.

**100% of services provided in-house** – from program analysis through full-service licensed third-party administration (TPA).<sup>1</sup>

**Offices in Kansas, Louisiana, Mississippi, Tennessee, Florida, and Texas** with more than 250 agency- and AmeriLife-support employees.

**Wholly owned by AmeriLife Group, LLC**, a national distributor of protection and financial solutions for more than 5 million Americans.

# Our program management & service features

<b>Enrollment Planning &amp; Account Management</b>	<b>Dedicated Enrollment Planning &amp; Account Management Support</b> <ul style="list-style-type: none"> <li>• An experienced Benefits Consultant and dedicated Account Management team that is easy to reach and quick to respond—serving as “an extension of your team”</li> <li>• Provides industry insights, annual enrollment planning and project management, on-going program support, reporting, and more</li> </ul>
<b>Benefits Communication</b>	<b>Professional Benefits Communication (Bi-lingual)</b> <ul style="list-style-type: none"> <li>• Customized with employer key messages and branding, expert content and delivered via multiple channels to increase employee understanding and participation</li> <li>• Communication package includes a customized Benefits Communication Portal, benefits guide(s), flyers, emails, text messages, educational videos, podcasts, and more. AI tools used for agile development</li> </ul>
<b>Enrollment Platform</b>	<b>TurnKey Benefits Advantage<sup>SM</sup></b> <ul style="list-style-type: none"> <li>• A customized, user-friendly enrollment and decision support system for self- and agent-assisted enrollments (annual enrollment and new hires). Supports Medical/Rx, VB, and supplemental plans, with advanced rules capability, and an ACA reporting module</li> <li>• In-house technical team enables rapid setup and testing of benefit plans and data file transmissions</li> <li>• Integrates seamlessly with more than 80 leading carriers/vendors and nearly 20 payroll systems—e.g., ADP, Paychex, Workday, Paycom, UKG, Paylocity</li> <li>• Plus, integration with our in-house Billing Administration system enables automated data transfer for increased accuracy and timeliness</li> </ul>
<b>Benefit Counselors</b>	<b>Certified Licensed Benefits Counselors (CLBC)</b> <ul style="list-style-type: none"> <li>• Non-commissioned counselors (including bi-lingual and LTC specialist) undergo extensive training and certification pre-enrollment to provide expert, unbiased guidance for Medical and non-Medical plans during annual and offseason enrollment and for new hires: <ul style="list-style-type: none"> <li>– Proficient enrolling in TurnKey and third-party systems</li> <li>– Counselor appointments set up via easy-to-use online scheduler</li> </ul> </li> <li>• Enrollment calls quality-checked, recorded, and retained for 7 years</li> </ul>
<b>Customer Service</b>	<b>Year-round Employee Assistance</b> <ul style="list-style-type: none"> <li>• Dedicated employee service helpline (and email) to assist with questions on benefit plans, eligibility changes, forms, claims processing, and more</li> <li>• Benefits Communication Portal provides a valuable benefits resource 24 x 7 x 365</li> </ul>
<b>Employer BenAdmin Platform</b>	<b>Employer BenAdmin System</b> <ul style="list-style-type: none"> <li>• The TurnKey BenAdmin platform provides employers 24 x 7 x 365 access to employee benefits data, reporting, and functions for more efficient management</li> </ul>
<b>Premium Administration</b>	<b>Two Options for Premium Administration Support</b> <ul style="list-style-type: none"> <li>• <i>Option I: Full-service Licensed TPA</i> provides consolidated “one-check” billing, including eligibility management, premium reconciliation and remittance processing at the certificate level for all plans managed with AmeriLife Benefits’ support</li> <li>• <i>Option II: Stand-alone Premium Reconciliation</i> service to rapidly identify invoice discrepancies across all plan types</li> </ul>
<b>Flex Made Easy<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>• FSA, HSA, HRA Pre-Tax Savings Account Administration &amp; Compliance Support</li> <li>• Post-Tax Lifestyle Spending Account (LSA)</li> </ul>
<b>Data Privacy &amp; Security</b>	<b>Advanced Data Privacy &amp; Security</b> <ul style="list-style-type: none"> <li>• Strict protocols in place for privacy and data security in compliance with state and federal laws (HIPAA, HITECH, GLB)—e.g., TurnKey Benefits Advantage<sup>SM</sup> SOC 2 Type II Certification, required annual HIPAA and security awareness training, defined compliance processes, limitations on data access, internal and third-party audits</li> <li>• Advanced technologies in place to protect against cyber threats and malicious software: multiple firewalls and MFA, active 24 x 7 x 365 MDR services, regular penetration testing, next generation virus, malware, and spyware protection technologies, etc. <ul style="list-style-type: none"> <li>– Cybersecurity insurance in place; each claim: \$2.0 million</li> </ul> </li> </ul>

“One way employers can edge out their competition is to offer a robust workplace benefits package and educate their workers about those benefits throughout the year.”

LIMRA.com

## Our benefit solutions

Affordable insurance and wellness benefits that employees need and want...

### Health

Accident  
Critical Illness  
Hospital Indemnity  
GAP, MEC & Limited Indemnity Plans  
Dental & Vision

### Life, DI & Long-Term Care

Group & Voluntary Life  
Permanent Life  
Permanent Life with Long-Term Care  
Group & Voluntary STD & LTD

### Wellness

Mental/Behavioral  
Exercise & Weight  
Genomic Services  
Emergency Transport  
Employee Safety & More

### Financial

FSA, HSA, HRA & LSA  
Legal Services  
Identity Protection  
Financial Coaching

## Scan the QR codes below for more details on our services



TurnKey Enrollment &  
BenAdmin Platform



Communication Services



Premium Reconciliation Service



TPA Premium Administration  
Billing & Reconciliation



Pre-tax Account Administration  
Flex Made Easy<sup>SM</sup>

<sup>1</sup>All services are administered in-house except for ACA and COBRA, which are offered through integrated, trusted providers

<sup>2</sup>LIMRA.com: 2022 Beat Study: Benefits and Employee Attitude Tracker



“Discover the value of an independent, experienced Benefits Specialist team working for you.

One you can trust for help in delivering an exceptional benefits package, along with year-round customer service and expert program administration.”

Barb Stewart  
President – AmeriLife Benefits



Talk to us today to learn more about how we can help you!

[amerilifebenefits.com](http://amerilifebenefits.com)

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BENEFITS

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