

BENEFIT CHOICE

FLEXIBILITY

The changing demographics of our workforce make a fixed benefit package unattractive to many employees. Single employees have different needs than married employees. Young families have different priorities than more mature employees who are planning for their retirement. A Flexible Benefit Plan meets the diverse needs of each individual employee.



We help create benefits with your health and welfare in mind.



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North Coast Administrators, Inc.



*Leaders in the design,
communication and
implementation of flexible
employee benefit plans*

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Flexible Benefit Programs

Introduction

The tremendous increases in medical costs over the past twenty years have made employee benefit programs one of the largest and fastest growing expenses facing business today. Virtually all companies are looking for ways to contain, and even reduce, health-care and other employee benefit costs. Premium cost-sharing, higher deductibles and co-pay amounts, reduced coverage, and even elimination of some benefits are cost containment measures that have become increasingly common. From the employees' standpoint, these measures mean they must contribute more towards the cost of their insurance coverage and pay more when they make use of such coverage. Consequently, employees who previously had not been active in the development of their benefits program are now demanding more say in their choices and are particularly interested in program which can reduce their out-of-pocket costs.

Section 125

Often called Cafeteria or Flex Plans, these government qualified plans are affordable, easy to install, require no change in existing benefits and can create permanent tax savings.

Plan Design

At NCA we work with our clients to design and implement attractive flexible benefit arrangements that are tailor made to their specific objectives and employee population.

We believe that the development of an appropriate benefit plan design requires: 1) A review of the existing benefit plans 2) An analysis of the demographics of the employee workforce; and most importantly, 3) defining both the short and long term benefit objectives of our clients.

Our benefits professionals will develop a Flexible Benefit Plan design for our clients that is comprehensive, cost-effective and consistent with their corporate objectives.

Communication

The transition to a Flexible Benefit Plan needs to be well planned and well executed. Employees should be provided with an understanding of not only the mechanics of their benefits, but also the nature and scope of all the benefit options available to them. Educating employees helps to insure that they are able to make informed choices and get the most out of their new benefit program.



Comprehensive coverage in today's active world give employees and their families peace of mind.

Administration

At NCA we offer each client administrative and record-keeping software services which allow us to maintain employee data in an accurate and cost-effective manner. Other services also include: Personalized Employee Election Forms and Confirmation Statements, Flexible Spending Plan Claims Reimbursement, Discrimination Testing, Transportation Benefit Administration, COBRA and HIPAA Administration Plan Documents, Summary Plan Description and Full Service Billing Administration.

Flex Plan — Debit Card

We offer clients the ability to allow their employees to utilize a Master Card feature to enable plan participants the capability of utilizing a Master Card at the time of purchase for their eligible FSA expense items.

This would mean that for those Participants who are enrolled in a Flex Plan can utilize this card at their point-of-service for their eligible FSA expense items including Medical, Dental and Vision expense items. Also, we have the capability of allowing our clients to have their employees be able to view their Flexible Spending Account Balances via the internet.

Employers may also choose to integrate this plan with an HRA or Transportation Benefit to help offset high insurance renewals and ease employees into a higher out-of-pocket plan.