Alera Group is an independent, insurance and financial services firm with several offices located in Upstate NY - since 1965. You will EXPERIENCE RELIEF with our personalized local service and access to a national network of resources and technical expertise.

Alera is in partnership with NYSAC to reduce 2023 medical plan costs. Discover how to lower costs, stabilize risk, and recapture unspent premiums. Contact us about the Municipal Healthcare Financial Collective (MHFC) - Email: eric.lintala@aleragroup.com.

"Working collaboratively with other Counties in the MHFC enables the insurance companies to write our coverage for an affordable premium, savings of $250,000 in premiums and reduced laser amount." *

EXPERIENCE HEALTHCARE COST RELIEF:
How successful have you been at controlling your medical plan costs?
Our onsite Actuary and Clinician provide an objective evaluation of cost, quality and performance of your programs and vendors, including carrier data feeds, medical and pharmacy claims data, and book of business data. Let us help you to identify the best financial levers to lower costs.

"The MHFC Captive has helped us reduce our stop-loss expense through the combining of reinsurance and the resulting return of unused premiums." *

EXPERIENCE HEALTHCARE-HASSLE RELIEF:
Your employees need a healthcare advocate.
Benefits can be complicated and confusing. We make sure your employees are informed not only about what is available but also how to be better healthcare consumers. But relief doesn’t end with open enrollment.

We help your employees all year long!
We staff an onsite customer service team who respond to more than 30,000 employee calls every year. Issues range from assurance that deductibles are calculated correctly to calling pharmacies to assist with glitches in prescription processing.

You need an advocate.
Managing an employee benefits program involves compliance with a multitude of federal, and state laws. Our in-house compliance team works hand-in-hand with Alera Group's legal team to provide you with up-to-date information on new healthcare legislation.

Let us be your Relief Team!
We make benefit administration and open enrollment hassle-free, with custom technology that comes with a helping hand. We build and test your benefits portal, train your team, provide ongoing updates and support.

"The NYSAC MHFC provides a range of opportunities that alone or in combination have allowed the county to manage their healthcare budget and plan for the future." *

EXPERIENCE 24/7/365 RELIEF:
AleraHR is your source for advanced HR knowledge and training solutions online providing everything you need to create and maintain a compliant and productive workplace. All Alera Clients receive free access to AleraHR.

Call: 800.836.0026 | Visit: rba.aleragroup.com

* Feedback from NYS Municipalities in the Municipal Finance Collective.
# SUMMARY OF EMPLOYEE BENEFIT SERVICES

## CONSULTING

**Strategic Plan Design**
- Initial review of benefit contracts, agreements, and mandated documents
- Benefit plan consultation
- Funding and design strategies
- Comprehensive claims analysis
- Negotiation of carrier/vendor pricing and performance standards
- PPACA planning and impact analysis

## EMPLOYEE SUPPORT

- Employee presentations and education assistance
- On-site or web-based group meetings with customized enrollment presentation
- Customized enrollment website detailing all benefits
- Employee communications promoting healthcare consumerism
- Communication of your wellness initiatives
- Communication of important compliance information
- A HIPAA compliant secure communication portal

## ALERAHR - Knowledge, resources and live support

- NYS Sexual Harassment Training
- Healthcare Reform Checklist
- Job Description Builder
- Compliance Guidelines
- Performance Review Tool
- Employee Onboarding Checklist
- HR Compliance Checklist
- Salary Benchmarking
- Employee Termination Guidelines
- White Paper and Webinar Library
- 50-State Employee Handbook Builder
- HR Audit Checklist

## ALERAEDGE - Administrative Outsourcing

- AleraPay - administration of HRA, FSA, DCA, HSA and other pre-tax healthcare plans via secure website, with mobile app and debit card
- ACA Administration - hours tracking and reporting
- Benefit Administration Services
  - Configurable web platform
  - Employee Enrollment Site
  - ACTS (Adds, Changes, Terms and Status Changes)
- PremiumPay
  - COBRA Administration
  - Direct Billing / Retiree Biling
- 5500 Filing

## Actuarial and Data Analytics

- Medical & Rx relative-value modeling
- Migration predictive modeling
- Clinical utilization analysis, including benchmarks
- Gap in care analysis
- Disease prevalence and benchmarking
- Carrier renewal review
- Risk tolerance analysis

## Health & Productivity

- Targeted wellness programs to reduce claims utilization

## COMPLIANCE

- Comprehensive Initial Compliance Gap Analysis
- Ongoing legislative updates including ACA
- Consulting services for ERISA, Section 125/105(h) and ACA
- Compliance Checklist
- DOL Audit Support
- Signature-ready 5500s and e-file to the IRS
- Summary Annual Reports
- Medicare Part D Annual Notice and CMS Reporting Notification
- Mandatory Annual Notices, including Grandfathered or Patient Protection Notices
- HIPAA compliance
- Creation of Summary Plan Descriptions & Summary Material Modifications
- Timely distribution of mandatory documents
- Webinars, live seminars
- Annual discrimination testing