

# BEYOND BENEFITS



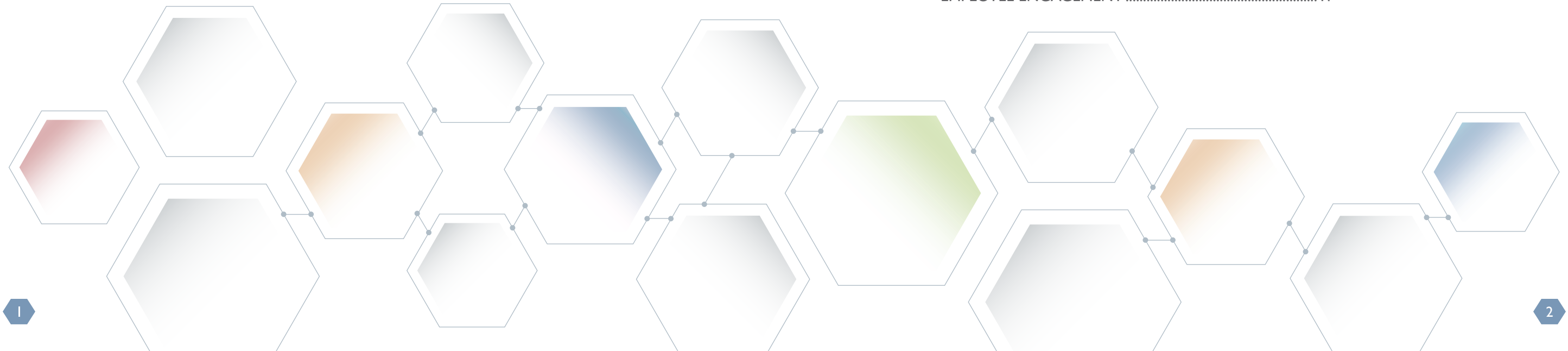
# ABOUT BUKATY

For nearly 30 years, Bukaty Companies has been advising businesses on all aspects of their employee benefit plans. While providing competitive benefit options is an essential component of what we do, our core services extend well beyond traditional plan pricing. Our suite of services provides a holistic solution that addresses cost, pharmacy, disease management, compliance, and employee engagement.

In addition to benefits consulting, our expertise includes property and casualty, payroll and accounting, HR consulting and training, and benefit administration. We invite you to learn more about our unwavering commitment to client service and industry innovation.

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# STRATEGIC PLANNING

The aim of our in-depth strategic planning process is to arrive at a comprehensive benefits program that addresses the needs of your employees within the financial parameters set by your company.

## Our proven approach works

- **Initial assessment** – Time spent upfront learning your company culture, plan objectives and plan performance shapes the strategic direction moving forward.
- **Network, PBM & stop-loss** – When working with new clients, we repeatedly find opportunities to save costs when evaluating current network, PBM and stop-loss choices. The savings can be significant without adversely impacting employees.
- **Plan design** – When waste and inefficiency are identified in plan data, plan design changes can be implemented to alter member utilization without adversely affecting health outcomes.
- **Funding & contribution strategy** – Using our benchmarking data, employers can learn if employee contribution levels are on par with industry competitors or need to be enhanced to improve hiring and retention objectives.

- **Transparency & education** – Arming members with tools and information needed to make informed health decisions is critical to manage escalating costs.
- **Wellness** – A properly designed wellness program can improve health outcomes and help contain costs.
- **Plan performance** – Our team will review monthly and quarterly reports to proactively forecast plan performance and recommend needed modifications.



*Without a plan you could repeat the same mistakes. We'll guide you in the right direction for today, tomorrow and the future.*



# DATA ANALYTICS

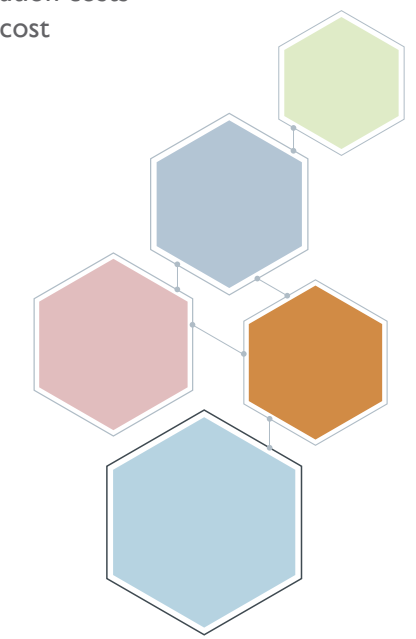
Claims and utilization reports provide a big-picture summary of plan performance and member utilization patterns. Our analysis digs deeper and uncovers what's fueling wasteful spending and inefficient health care consumption. With that degree of understanding, we can develop an actionable response that fuels positive change.

Our data analytics team uses state-of-the-art technology to examine your plan data under different lenses such as network discounts, utilization of quality, cost-efficient service providers, drug spend (generic, multi-source brand, single-source brand, and specialty drugs), gaps in care, emergency room and urgent care analysis, chronic kidney disease and ESRD analysis, most effective sites of care (in-patient hospital, physician office, free-standing outpatient facility) and more.

- Actuarial services**
- Coverage limits
  - Claims & funding projections
  - Claims
  - IBNR valuations
  - COBRA rate calculations

- Plan performance**
- Monthly reporting
  - Quarterly reviews
  - Reserve analysis
  - Stop-loss review

- Benchmarking**
- Industry and geographic peers
  - Plan design
  - Claims experience
  - Contribution costs
  - Overall cost



# PHARMACY COST CONTROL

Prescription drug costs are accelerating at a faster pace than medical plan costs. Pharmacy spend, driven by specialty drugs developed to treat complex and chronic diseases, are expected to exceed 50% of combined medical and pharmacy spend in coming years. So, in any evaluation of benefit plan costs, it is important to focus attention on your pharmacy benefit manager (PBM) as well as member utilization patterns.

Our team will evaluate, recommend and implement a program designed to impact how members utilize the prescription feature of the medical plan.

## As part of our pharmacy consulting, we will

- review your current PBM contract terms,
- secure bids from available PBMs for the best discounts and manufacturing rebates,
- examine top-cost drug categories, utilizers and evaluate saving opportunities,
- evaluate and advise for prior authorizations and cost-containment programs, and
- interface with the TPA to ensure the pharmacy program is properly aligned with the medical plan and more.





## DISEASE MANAGEMENT & WELLNESS

To effectively control long-term health care costs, it's important to address the health and wellness of your employee population. Without appropriate interventions the cost of managing chronic diseases can spiral out of control. Additionally, a properly designed wellness program can proactively address many employee health conditions before they progress to more serious disease states.

Working alongside our data analytics experts, our disease management and wellness team can identify high-risk populations and suggest a coordinated system of care for people with diabetes, congestive heart failure, asthma, and other chronic diseases. These programs are designed to support self-care practices that in time improve quality-of-life outcomes as well as reduce hospitalizations and overall health care services.

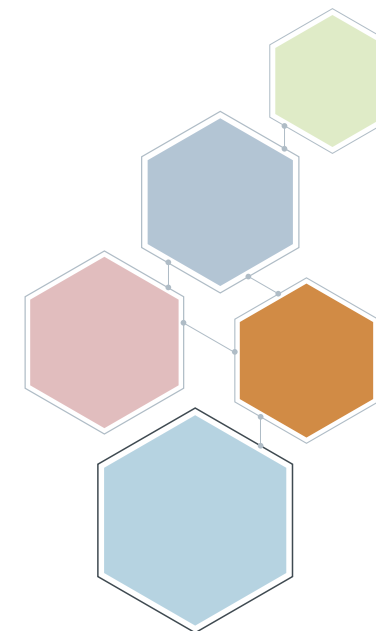
Because wellness and disease management require more than a one-size-fits-all approach, our team will recommend a path forward that is appropriate for your culture and employees.

### Disease management

- Risk population identification
- Intervention therapies
- Program evaluation
- Measurable outcomes

### Wellness

- Cultural readiness
- Compliance
- Vendor selection
- Measurable outcomes



# COMPLIANCE EXPERTISE

Plan sponsors are subject to a growing list of regulatory requirements. Our compliance team is continually monitoring the legislative and regulatory landscape for changes that affect our clients. We issue easy-to-understand summary bulletins to help make sense of the impending rules and direct you on needed changes to your internal process. If you care to dig deeper, you can speak directly to a member of our compliance team.

We also ensure plan sponsors are meeting disclosure requirements and filing deadlines set throughout the year with the Centers for Medicare and Medicaid Services (CMS), the Department of Labor (DOL) and the Internal Revenue Service (IRS).

## Our goal is your peace of mind

- **Affordable Care Act (ACA)** – Turn to us, whether you need help defining measurement and stability periods, meeting affordability standards, preparing your annual ACA information returns, or any of the myriad ACA requirements.
- **ERISA/MHPAEA/GINA/HIPAA** – We have tools and resources to assist employers in understanding and complying with the many health care laws imposed on plan sponsors.

- **COBRA** – We can help with all things COBRA. Plus, our Benefits Administration division can manage the administrative responsibility for determining COBRA eligibility, issuing notices and premium collection.
- **Wellness** – Wellness plans must be designed to comply with HIPAA, GINA and ADA requirements.



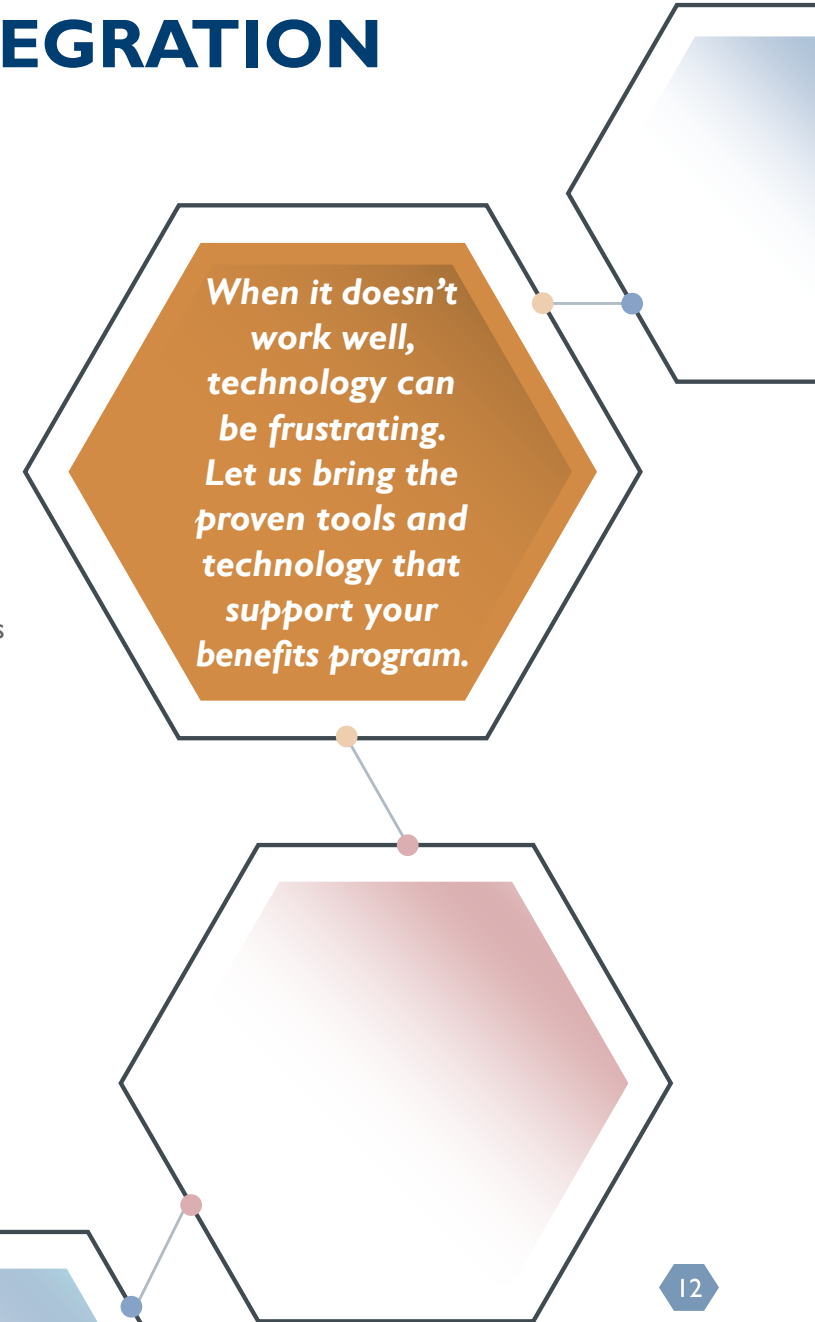
# TECHNOLOGY INTEGRATION

Technology is embedded in most everyday business processes. The right technology can improve efficiencies, enhance user experience and reduce costs. Now more than ever innovative tools can be incorporated into your benefit plan strategy, but not all technology is created equal. Whether you need to select a new enrollment platform, implement a transparency tool or evaluate wellness platforms, we're here to guide you.

Our team meets weekly with innovators and vendors to learn about new products and services that could benefit our clients. This exposure to new ideas allows us to bring forward industry-leading concepts.

## We'll help clients evaluate vendors based on

- functionality,
- integration ease,
- contract terms,
- user friendliness,
- initial and ongoing costs, and
- maintenance support.



# BENEFIT ADMINISTRATION

The tax-savings features of consumer-based accounts benefit you and your employees. While these benefits have been available for decades, many employees aren't familiar with how they work, what's reimbursable, and how they can be used to reduce tax liability. Our integrated communication tool has a series of videos that can be shared with employees or uploaded into an employee benefit site to enhance their understanding. Our benefit administration team also can manage COBRA and billing.

## Let our technology work for you

- **Flexible spending accounts (FSA)** – Employees looking for tax-saving opportunities can pay for qualified medical and dependent care expenses with pre-tax dollars.
- **Health savings account (HSA)** – High-deductible health plans are often combined with an HSA, allowing employees to set aside pre-tax funds to pay for current or future qualified expenses, including Medicare and long-term care premiums.

- **Health reimbursement arrangement (HRA)** – As part of a cost-savings strategy, an employer-funded HRA can be used to reimburse employees for first-dollar or other qualified expenses.
- **Commuter benefits** – Employees can use pre-tax funds to pay for parking and eligible mass transit and vanpool expenses associated with travel to and from work.
- **COBRA administration** – Outsource your COBRA administration to save time, money and frustration.
- **Direct/Retiree billing** – We can direct invoice employees on FMLA as well as retirees to ensure premium dollars are collected.
- **Combined billing** – Let us simplify your monthly carrier invoice process. We'll consolidate carrier statements, reconcile charges and initiate a single ACH debit from your account.



**Supplementing your benefits with consumer-based accounts is a smart way to leverage benefit dollars. Our benefit administration platforms are known for their ease of use and user satisfaction.**



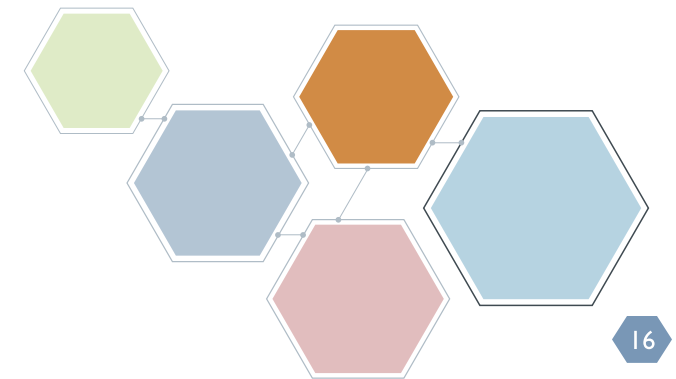


# HUMAN RESOURCE GUIDANCE

Given the changing dynamics of human resources, it's beneficial to have the bench strength of an external HR team who can pitch in when needed. Whether you need a legal expert to help with an internal investigation or an employee relations specialist to help diffuse internal conflict, we can help.

## Solutions for all your HR needs

- **Project work** – We can take on work your in-house team doesn't have the bandwidth to manage. This can include a detailed HR audit, employee handbook revamp, compensation study and more.
- **Training** – Whether it's employee or supervisor compliance training or a presentation to enhance employee understanding of topics like diversity and inclusion, we can deliver online or in-person training.
- **Recruiting** – Competition for quality talent is tightening. We can provide a dedicated recruiter who will do all the heavy lifting, from resume screening and initial phone interviews to candidate notification.
- **Onsite placement/retainer** – Not ready to hire a full-time HR staff member? We can fill the gap by placing a member of our HR team onsite or executing a retainer to secure dedicated HR support throughout the month.
- **HR concierge service** – Our value-added HR concierge service puts you in touch with onsite professionals who can respond to routine wage-and-hour questions and more complicated topics such as terminations, disability accommodations and leave requests.
- **Investigations** – Claims of unfair treatment and harassment involving senior management are best handled by an outside legal professional to avoid the appearance of a conflict of interest. Our legally trained investigators will lend greater credibility that your internal process was fair and impartial.



# EMPLOYEE ENGAGEMENT


We help manage the employee life cycle – from hire to retire. It starts with a customized communication strategy that recognizes the unique demographics of your employees and culture. We know that one size doesn't fit all, so our messaging and recommended communication channels are designed with your company needs in mind.

To ensure a return on your benefit investment, we dedicate considerable time and resources to educate your employees on their benefit options and plan components. We offer service and support throughout the year to help your employees and family members access the care they need. When your employees understand how to access their benefits and have points of contact to direct questions, they appreciate the real value of their benefits.

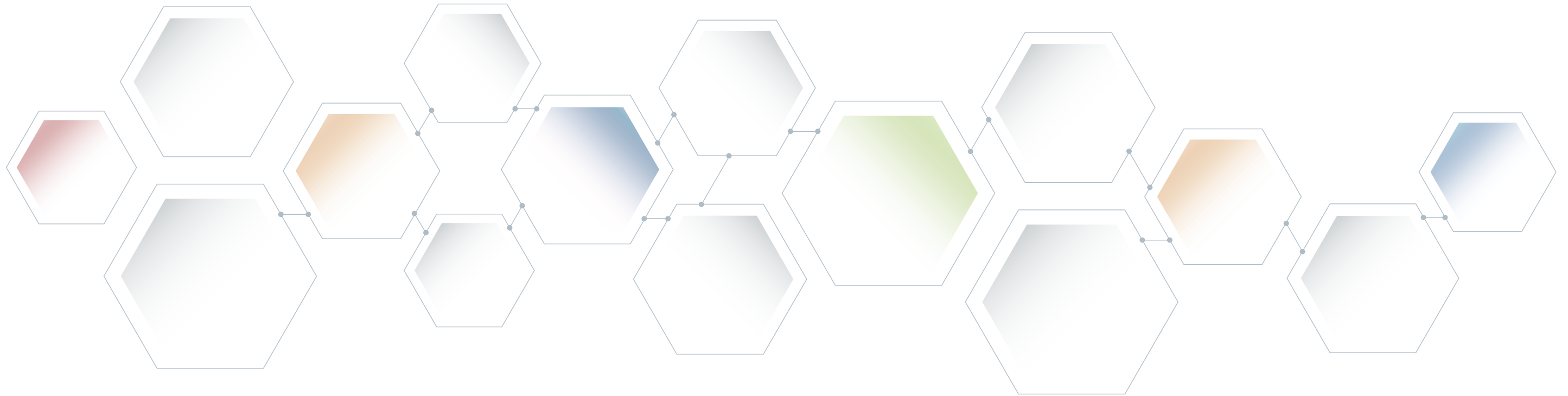
## Our tools will enhance engagement

- **Benefit surveys** – Employee input provides a better understanding of what elements of their benefit plans they value and want to preserve.
- **Customized benefit booklets** – Digital and print versions of your benefits provide a summary of deductibles, copays and covered services, as well as plan-based disclosure notices.


- **Benefit fairs** – Employees can speak face to face with Bukaty account managers and carrier representatives in a fun, relaxed setting. Our team does all event planning and preparation.
- **Onsite open enrollment meetings** – We'll be onsite to conduct open enrollment meetings in group settings or scheduled one-on-one appointments.
- **Enrollment videos** – For new hires, spouses and those who miss onsite meetings, a video recording of your benefits plan can be accessed anytime.
- **User-friendly online enrollment tool** – Our easy-to-use online enrollment tool is a year-round resource that employees can access to confirm benefit elections, monthly costs, copays, etc. Plus, important employer and compliance information can be uploaded allowing the site to serve as an HRIS system.
- **Benefits app** – Consolidate your benefit plan information for employees in an easy-to-use app.
- **Text/mobile messaging** – We can text employees about important open enrollment reminders, wellness plan information and other relevant messages.



*If your employees aren't happy, the return on your benefits investment is lost. Our processes ensure employees have the knowledge and support that yields employee satisfaction.*



**BUKATY**  
COMPANIES  
*Expertise you experience®*

 MAIN: 913.345.0440  
FAX: 913.345.2608

 [INFO@BUKATY.COM](mailto:INFO@BUKATY.COM)

 4601 COLLEGE BLVD., STE. 100  
LEAWOOD, KS 66211

**[WWW.BUKATY.COM](http://WWW.BUKATY.COM)**