



EMERSON, REID & Co.

HR Connect Employee Benefit Websites For Your Clients

To further differentiate you from your competition, Emerson Reid can build an employee benefit website, at no cost, for each of your clients with 10 or more medical lives written through ERC. With this website, your clients will have a secure, online resource to organize and streamline all their relevant employee benefit information.

More importantly, you'll have a powerful client retention tool as your client will need to continue to place their business through you in order to retain their website. In addition, we have developed an effective sales technique that enables you to show a prospective client a customized sample site to help secure the account.

Advantages for HR Administrators:

With HR Connect, HR Administrators are more productive and efficient with disseminating benefit information to their employees. There is less of a burden on HR Administrators to answer basic benefit questions as well as continuously having to fax, copy or email benefit summaries and forms to employees. HR Administrators can now direct employees to a single source to obtain information as well as view, print or download summaries, forms and documents.

Benefit Communication:

Employees have 24/7 access to detailed benefit summaries, links to important carrier forms and provider directories. A health insurance glossary is provided to help head off basic questions. HR Administrators can post additional information as needed.

Compare Plans	HSA DA 100-80	Horizo OA Plus Plan A (POS)
Deductible Ind/Fam	\$1,500/\$3,000 Com In&Out	\$1,000/\$2,000 Com In&Out
Co-Insurance	100%	100%
Maximum Out-of-Pocket	\$3,500/\$7,000	\$3,500/\$7,000
Office Co-pay	\$20 After Ded	\$20 After Ded
DXL/Lab Fees	100% After Ded	100% After Ded
Specialist Co-pay	\$40 After Ded	\$40 After Ded
Lifetime Maximum	Unlimited	Unlimited
Hospital In-Patient	80% After Ded	80% After Ded
Hospital Out-Patient	80% After Ded	80% After Ded
Emergency Room	80% After Ded	80% After Ded
Private Nursing	Preauthorization Required	Preauthorization Required
Surgical In-Patient	80% After Ded	80% After Ded
Surgical Out-Patient	80% After Ded	80% After Ded
Mental Nervous In-Patient	80% After Ded 30 Days/Year	80% After Ded 30 Days/Year
Substance Abuse In-Patient	80% After Ded 30 Days/Year	80% After Ded 30 Days/Year
Mental Nervous Out-Patient	80% After Ded 30 Days/Year	80% After Ded 30 Days/Year
Substance Abuse Out-Patient	80% After Ded 30 Days/Year	80% After Ded 30 Days/Year
Well Care (Up to 19)	No Charge	No Charge
Routine Adult Care	No Charge	No Charge
Chiropractic Care	\$40 After Ded	\$40 After Ded
Maternity Health Care	80% After Ded	80% After Ded
Non-Authorization	See Benefit Booklet	See Benefit Booklet
Therapy Services In-Patient	80% After Ded	80% After Ded
Therapy Services Out-Patient	80% After Ded	80% After Ded
Durable Medical Equipment	80% After Ded	80% After Ded

Benefit	In Network
Deductible Ind/Fam	\$1,500/\$3,000 Com In&Out
Co-Insurance	100%
Maximum Out-of-Pocket	\$3,500/\$7,000
Office Co-pay	\$20 After Ded
DXL/Lab Fees	100% After Ded
Specialist Co-pay	\$40 After Ded
Lifetime Maximum	Unlimited
Hospital In-Patient	80% After Ded
Hospital Out-Patient	80% After Ded
Emergency Room	80% After Ded
Private Nursing	Preauthorization Required
Surgical In-Patient	80% After Ded
Surgical Out-Patient	80% After Ded
Mental Nervous In-Patient	80% After Ded 30 Days/Year
Substance Abuse In-Patient	80% After Ded 30 Days/Year

Employee Recordkeeping:

HR Administrators can provide employee information including name, date of hire, emergency contact information, etc. The HR manager can register new hires and terminations, create classes of employees and generate reports.