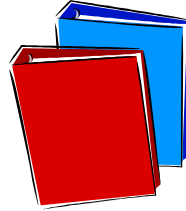


# SOLUTIONS

Our clients recognize and rely upon us to develop communication packages that clearly reinforce the value of their benefits package. These communication packages consist of a variety of publications, such as:

- Benefit Newsletters
- Wellness Newsletters
- Summary of Material Modifications
- Benefits at a Glance
- Summary Plan Descriptions



Many employees no longer have a positive perception of their benefit program. Costs have escalated and the perceived value has declined. It's imperative that communications be designed to convey a positive image. This would include information on the advantages of the benefit plan and the value provided.

Employee awareness of the true cost of benefits can also be heightened by a well-designed and consistent message. Successful businesses have dedicated, passionate employees who understand the investment being made in them. We help keep employees healthy and happy so that they can concentrate on what they do best – help a business succeed.

association **benefits** company

Services, Savings, Solutions, Simplicity  
27333 Meadowbrook Road, Suite 230 Novi, Michigan 48377  
248.356.3366 Local 800.782.0712 Toll-free 248.356.8589 Fax

# SERVICES

## IT'S WHAT YOU CAN EXPECT FROM US

Association Benefits Company would be honored to become your Agent of Record. As your agent, we would provide you these services:

- Experienced, Dedicated, and Courteous Staff
- Custom Plan Designs
- Product Choice
- Assistance with Plan Design Changes
- Financial Analysis
- Financial Forecasting
- Coordination/Interaction with a Variety of Independent Carriers
- Communication Packages/ Materials
- Attendance at Meetings (Benefits Committee Meetings and Employee Presentations or Seminars)
- Coordination/Interaction with your Group Contact Person(s)
- Professional Guidance with Compliance
- Dedicated Service Number

And for certain association members, we also offer:

- Monthly Premium Billing
- Online Membership Changes
- 24 – 48 Hour ID Cards

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## SERVICES SOLUTIONS



### WHO WE ARE -

Association Benefits Company was established in 1991. Our offices are located in Southfield, Michigan where we specialize in employee benefit design for companies belonging to a variety of associations.

We provide consulting services for trust funds and employer groups throughout Michigan. Our clients range in size from sole proprietors to union groups with thousands of participants. Not only do we provide excellent health, dental, vision, and life benefits, but for a number of associations we also provide invaluable administrative services.

Our goal has always been to provide association members with the highest quality health benefits, the most affordable rates, and unbeatable 'value-added' administrative services – all with the highest regard to customer satisfaction.

We are an authorized independent agency with Blue Cross Blue Shield of Michigan as well as other benefit providers. We are bonded, insured, and under contract with BCBSM to provide billing and administrative services on behalf of association members.

To help you become more familiar with our firm, are pleased to offer, upon request, a list of client references. Please don't hesitate to contact us via phone or internet. We look forward to working for you.

## SAVINGS SIMPLICITY



## KEY PERSONNEL

### Michael G. Buck

**President** – Mike has over 24 years of experience in the employee benefits arena. He has attained many distinguished achievements and sits on the Board of several construction associations. Mike's background includes nine years as Association Manager for BCBSM. He is responsible for the overall success of Association Benefits.

### Janice Buxton

**Vice President, Operations** – Janice has over 20 years of experience working with manufacturing companies in the Human Resource and employee benefits fields. She also has a Bachelors of Science Degree in Financial Services. Janice is responsible for all of the day to day operations within Association Benefits Company.



### Kathleen Bocik Billing

**Administrator** – Kathy joined our Association Benefits staff in 2004. She has an Associates Degree in Accounting and a Bachelors Degree in Business Management. Kathy oversees all of the billing functions including remittances and monthly billing for over 700 groups. She is proud to maintain a zero variance with our benefit providers.

### Kris Morrison

**Group Health Service Administrator** – Kris has been with us since 1993. She processes all employee/membership changes, processes renewals, coordinates billing runs, and assists customers with claims and any service issues. Kris has in depth knowledge of plans and systems and a strong background in customer service.

### Julie Watson Marketing Representative

– Julie joined our staff in 2002. She is responsible for our larger association business and their annual renewals, providing benefit design options, proposals, billing, and resolving any claims issues. Julie participates in conventions and provides recommendations on marketing sources.



### Brianne Gushman

**Administrative Assistant** – Brianne joined us in 2007. She has a Bachelor of Arts degree and is pursuing a Master's of Science in Administration. Brianne's main role is to handle administrative functions and to track information related to our larger Trust Fund clients. She is responsible for creating presentations, tracking renewals, and assisting with management correspondence.

### Sherrian Greenwood

**Group Health Service Administrator** – Sherrian has been with us since 2004. With a Bachelor of Science Degree and more than nine years of human resources experience, Sherrian maintains customer relations with our larger clients, prepares recommendations based on detailed analysis and provides guidance in compliance issues, as well as designs our marketing pieces.

### Carol Stark

**Group Health Service Administrator** – Carol joined us in 2006. She handles new business accounts, provides information on alternative benefit products, prepares renewals and proposals, and processes group wide changes. She assists with billing and the preparation of Administrative Guide Books.

## SAVINGS

Our staff offers clients a complete team of resources and expertise to review your benefit design and recommend an appropriate level of benefits for you and your employees. One of our first tasks would be to establish a three-year plan that will incorporate:

- Your current plan design
- Claims experience
- Census/  
demographics
- Rate history



- Health care trends
- Alternative plan designs