

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

**Who is**

## **Association Benefits Company?**

Association Benefits Company was established in 1991 as a full-service benefits company. 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, employer groups, and individuals 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 look forward to working for you!

## KEY PERSONNEL

**Michael G. Buck, President** – Mike has over 25 years of experience in the employer benefits arena. He has attained many distinguished achievements and sits on the Board of several construction associations.

**Janice Buxton, Vice President of Operations** – Janice has over 20 years of experience 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 day to day operations within Association Benefits.

**Kathleen Bocik, Billing Administrator** – Kathy joined our 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, monthly billing for over 700 groups, our automated billing system, and is proud to reconcile and maintain a zero variance with our providers.

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

**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.

**Brianne Gushman, Benefits/Administrative Assistant** – Brianne joined us in 2007. She has a Bachelor's of Arts degree in English and is pursuing her Master's of Science in Administration. Brianne's role is to handle administrative functions and to maintain our larger Trust Fund clients. She is responsible for preparing presentations, managing correspondence, and prioritizing projects.

**Carol Stark, Group Health Service Administrator** – Carol joined us in 2006. Carol handles new business, provides information on alternative products, prepares renewals and proposals, and processes group wide changes. She assists in attaining quotes, assists in billing runs, and also ensures that our groups receive their ID Cards and Administrative Guide Books in a timely manner.

**Julie Watson, Sales/Marketing Representative** – Julie has been with us since 2002. She is responsible for our larger association business and their annual renewals, providing benefit design options, proposals, billing, and resolving any claims issues. She participates in conventions and provides recommendations on marketing sources.

## **PLAN DESIGN**

Our staff offers clients a complete team of resources and expertise. We'll review your existing plan design and then make recommendations for an appropriate level of benefits for your company and your employees based upon your culture and philosophy.

One of our first tasks will be to establish a three-year plan that will incorporate:

- Your present plan design(s)
- Claims experience
- Census demographics
- Rate history
- Health care trends
- Alternative plan designs
- Alternative financial designs

We will also act as your benefit provider liaison to assist you with administration and service issues. Our goal is to become your full-service benefits company.

# COMMUNICATION

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

- Benefits at a Glance
- Benefit and Healthcare Newsletters
- Letters on Plan Modifications
- Benefit Charts
- Summary Plan Descriptions

Employees should have a positive image of their benefit programs. Costs have often escalated and the perceived value of a benefit package has declined. It is imperative that communications be designed to convey positive perceptions. This would include information on the benefits of the plan and value provided. Employee awareness of the true cost of benefits can also be heightened by a well-designed, consistent communication message.

## **SERVICE: It's What You Can Expect From Us**

If you already work with an insurance agent or benefit consultant, have them contact us for information on Association programs. Otherwise, Association Benefits Company would be honored to become your Agent of Record.

As your agent, we would extend the following:

- Dedicated Staff
- Custom Plan Designs
- Assistance with any Plan Changes
- Financial Analysis/Forecasting
- Coordination/Interaction with Independent Carriers
- Communication Packages
- Attendance at Employee Meetings
  - Benefits Committee Meetings
  - Employee Seminars
- Coordination/Interaction with Group Contact Person(s)
- Promotional Materials

We look forward to working for you!

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