# brms

Benefit & Risk Management Services

# Providing trusted and valued relationships to
# **reduce healthcare costs**

## Capabilities Overview

**BRMS focuses on building quality relationships – both internally and externally – to ensure we align with your corporate healthcare goals.**

## Contents:

# BRMS Overview

With BRMS, you have access to the industry's best technology, expertise and customer service to administer all aspects of benefit enrollment, maintenance, billing and support.

## Redefining Benefits Administration

Benefit & Risk Management Services, Inc. (BRMS) is a service company, established in 1993, that helps employers manage their employee benefits program by providing a proprietary technology solution that allows online enrollment, billing and reporting. BRMS also provides comprehensive claims administration and medical management to help contain healthcare costs.

Nobody offers a more flexible, end-to-end benefit administration solution than BRMS. We actively work with each organization in the Benefit Supply Chain to build strong relationships, streamline processes and make benefits administration as cost effective as possible.

## Building Trusted & Valued Relationships

BRMS is dedicated to building trusted and valued relationships to reduce healthcare costs. We meet the increasing demands of rising healthcare costs and special benefit management needs of employers by providing creative solutions for each and every client in our care.

What sets BRMS apart, is our commitment to relationships. We work directly with each customer — on a personal level — to ensure we align with your corporate goals, improve your employee benefit efficiency and effectiveness, and reduce your healthcare costs.

Our mission is to exceed our customers' expectations by improving healthcare information access and management, simplifying the benefit administration process, and reducing healthcare costs with best-in-class technology and staff.

**BRMS SAMPLE CLIENTELE:**

TREASURY WINE ESTATES

CITY OF PALMDALE

LEGOLAND

charlotte russe

TaylorMade

Logitech

# Benefit Administration with Vbas

Vbas is a proprietary, secure database that internally manages benefit data, empowering Employers to enter, store and access both employee and benefit information — anytime, anywhere.

## Employer Site

Vbas' employer site allows HR to manage all back-office functions and monitors benefit activity.

- CONFIGURE – control eligibility, workflows and enrollment based on payroll group, location or department.
- ANALYZE – choose from standard reports or use the ad hoc reporting to create custom reports.
- RECONCILE – calculate the billing and adjustments for each benefited person and produce consolidated billing.
- COMMUNICATE – provide employees with documents, forms, employee announcements, resource links and SPDs.

## Employee Portal

The Employee Portal is an employer-branded, web-based enrollment and information center.

- ENROLL – guides employees through enrolling themselves and dependents and allows for side by side plan comparison.
- MANAGE – perform self-service changes such as enrollment, entering life events and other maintenance activities
- LEARN – view plan summaries, employee communications and plan benefit links through the resource center.



We have leveraged the latest technologies to develop an internal system that Employers and Employees can use to manage their healthcare – anytime, anywhere.

# Additional BRMS Services

We build trusted and valued relationships with you, so you can build trusted and valued relationships with your employees. With personalized services and easy online administration, BRMS can manage all employee benefits from start to finish.

## Consolidated Billing & Reconciliation

BRMS' expert accounting staff can reconcile all your carrier invoices, identifying and processing retroactive charges and credits on your behalf, and issue one itemized invoice.

## HR/Payroll Data Exchange

Vbas data can be exchanged with your HR or payroll system to guarantee data integrity across all databases. We have established bi-directional data transfers to and from HR/Payroll systems such as Oracle, Lawson, PeopleSoft, ADP and JD Edwards.

## COBRA Administration

BRMS specializes in COBRA administration and can manage your entire COBRA program.

- Initial Notices
- Qualifying Event Management
- COBRA Enrollment
- COBRA Payment Management
- COBRA Compliance Communications
- Employer Online WebCOBRA Access
- Reporting

## FSA Administration

All Savings Account compliance and administration is handled by BRMS on your behalf, and all information and transactions are tracked in Vbas.

- Health Care Spending Account Administration
- Dependent Care Spending Account Administration
- Quarterly Statements
- Direct Deposit

## Overage Dependent Tracking

On a monthly basis, BRMS automatically generates the Overage Dependent Report in Vbas which identifies dependents reaching the maximum dependent age. BRMS will send notification of pending termination to the dependent and the Employer. At the appropriate time, BRMS will terminate the dependent coverage.

# Vbas*Mobile*

The VbasMobile App is available free for all Android-Powered Smartphones and iPhones. Saving time, the VbasMobile App allows members to access their benefit information via mobile devices.

The VbasMobile App keeps members up to date with their current benefits and allows users to effortlessly browse pertinent information.
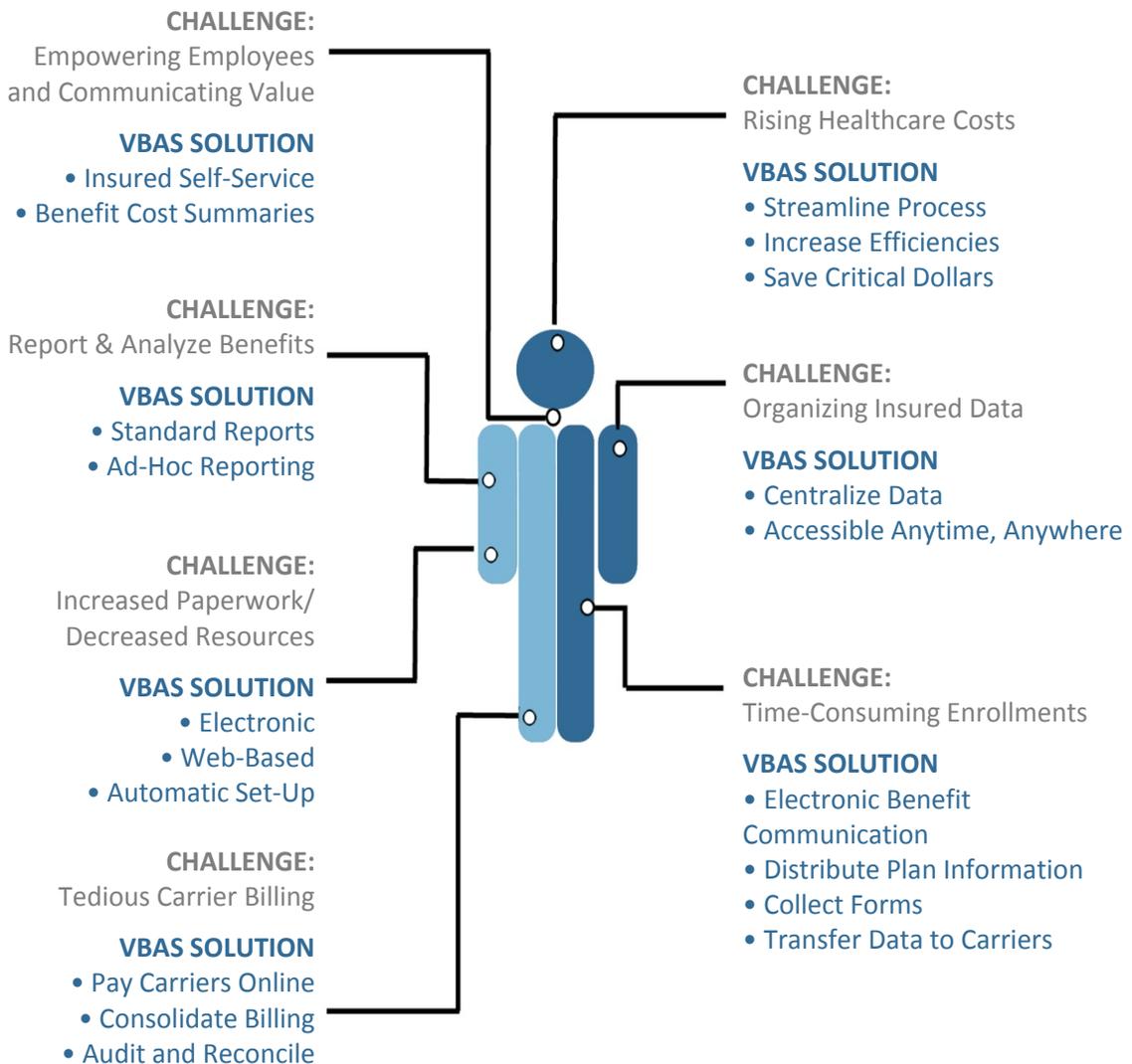
**Features Include:**

- **View Benefits Summary**
- **Check Claims Status and History**
- **Submit FSA Receipts**
- **View Personal Information**
- **Browse Company Resources**
- **Show ID Card to Providers**

# Solutions to Key Challenges

The BRMS online eligibility and enrollment management platform, Vbas – is an intelligent, fully automated online system for managing the entire spectrum of employee benefits. Customizable, scalable and flexible enough to meet a company's changing needs, Vbas offers a complete solution to make benefits administration easy and worry-free.

**CHALLENGE:**
Empowering Employees
and Communicating Value

**VBAS SOLUTION**
• Insured Self-Service
• Benefit Cost Summaries

**CHALLENGE:**
Report & Analyze Benefits

**VBAS SOLUTION**
• Standard Reports
• Ad-Hoc Reporting

**CHALLENGE:**
Increased Paperwork/
Decreased Resources

**VBAS SOLUTION**
• Electronic
• Web-Based
• Automatic Set-Up

**CHALLENGE:**
Tedious Carrier Billing

**VBAS SOLUTION**
• Pay Carriers Online
• Consolidate Billing
• Audit and Reconcile

**CHALLENGE:**
Rising Healthcare Costs

**VBAS SOLUTION**
• Streamline Process
• Increase Efficiencies
• Save Critical Dollars

**CHALLENGE:**
Organizing Insured Data

**VBAS SOLUTION**
• Centralize Data
• Accessible Anytime, Anywhere

**CHALLENGE:**
Time-Consuming Enrollments

**VBAS SOLUTION**
• Electronic Benefit
Communication
• Distribute Plan Information
• Collect Forms
• Transfer Data to Carriers

# Return On Investment

## Sample Client
Number of HR Staff: **2**
Number of Employees: **100**

**40**hours
Estimated OE Staff Savings with Vbas

**240**hours
Estimated Staff Savings with Vbas

**30**days
Estimated Staff Days Saved with Vbas

**210**%
Estimated Net Return on Investment

These calculations are provided for illustrative purposes only. Actual results may vary.

Benefit & Risk Management Services' Vbas is proven to reduce healthcare administration costs and delivers true ROI.

In fact, many of our clients have received immediate return during the implementation process, in which as a standard, we conduct a thorough evaluation of your current healthcare administration process.

With Vbas, you can fully outsource your current employee benefit administration to us, receiving immediate and long-term time and cost savings:

- Automated processes that save your HR department time and resources
- Employee self-service that empowers your workforce
- Savings generated from accurate billing
- Data integrity with HR and payroll data exchange
- Custom reporting for immediate and accurate analysis

With Vbas you can offer an online benefits enrollment & eligibility solution at a fraction of the cost of traditional offline/hardcopy processes