



POMCO:360



- BENEFITS ADMINISTRATION & BENEFIT STATEMENTS
- EM RISK MANAGEMENT
- MEDICAL | DISEASE MANAGEMENT
- CONSULTING | ANALYSIS
- REPORTING | ONLINE TOOLS
- WELLNESS | HEALTHY LIVING
- BILLING | ANCILLARY SERVICES
- FLEX FUNDING
- BUSINESS PROCESS OUTSOURCING

POMCO[®]
GROUP

POMCO:360 — AN INTEGRATED, TEAM APPROACH TO CONTROLLING YOUR BENEFITS AND RISK MANAGEMENT COSTS

Your company's success largely depends on your ability to maximize the value of your employee benefits — without compromising your bottom line. Impossible, right? *Wrong.* With POMCO's "360" integrated approach to employee benefits and risk management, choosing a business partner that's best for you and your employees is no longer an either/or proposition.

WHAT'S DIFFERENT ABOUT POMCO:360?

Today's complex benefits environment demands benefits experts who do more than pay claims. You need someone who will be your **total benefits partner**. Someone who will listen to your needs and proactively offer you strategic benefits solutions to keep you and your employees happy.

That's where POMCO:360 can help. Self-funded benefits is what we do best. For more than a quarter century, our team of professional benefits administrators has worked with clients of all sizes and industries to help successfully manage their expenses for any benefit plan design.

Clients are assigned a POMCO **dedicated service team** that is knowledgeable of their company and the benefit challenges unique to

their work force. Our "360" benefits administration approach provides a complete, full-circle picture of a client's account performance — and the flexibility to modify that plan, if necessary, through regular client-administrator feedback and plan evaluations.

Your POMCO service team then recommends ways to make all the pieces of your benefits plan efficiently and effectively work together to maximize your employee benefit dollars. If you currently save money by using POMCO's medical management services, we'll show how **you might be able to save even more** by allowing us to also handle your workers' compensation and disability claims...or vice versa.

We were already saving on our medical benefits administration costs since switching to POMCO, but we're saving even more now that they also handle our workers' compensation program. POMCO's integrated benefits administration solutions make it much easier and more cost effective to do business.

Jennifer Slade, Benefits Specialist, Westchester Medical Center



STATE-OF-THE-ART TECHNOLOGY

We also have a variety of online support resources to help make your job even easier. For example, our *BENEFITsoft* online benefits management portal enables clients and their employees to view their claims and status of their accounts and plan documents, as well as print a summary of all expenses and balances. Clients can also view monthly, quarterly and annual reports.



OUR NUMBERS SAY IT ALL!

Our clients can typically expect to pay **10 to 20% less annually** than those who insure their medical benefits with a traditional carrier. And our projected cost savings even compares favorably against other self-insurers.

Illustrative Benefit Plan Cost Difference 2000-2007

	2000	2001	2002	2003	2004	2005	2006	2007
National Self-Insured	\$ 5,761,800	\$ 6,297,647	\$ 7,072,258	\$ 7,949,218	\$ 8,831,581	\$ 9,635,255	\$ 10,290,452	\$ 10,907,880
POMCO	\$ 5,621,400	\$ 5,879,984	\$ 6,479,743	\$ 6,952,764	\$ 7,724,521	\$ 8,381,105	\$ 9,210,835	\$ 9,850,437
Cost Savings	\$ 140,400	\$ 417,663	\$ 592,515	\$ 996,454	\$ 1,107,060	\$ 1,254,150	\$ 1,079,617	\$ 1,057,443

POMCO 8-Year Cumulative Savings vs. National Self-Insured Plan: \$6,371,960. Assumes a 1,000 life group and a baseline premium starting in 1999 of \$5,400. Based on national statistics.



CONSULTING | ANALYSIS

- Benefit Plan Design
- Actuarial
- Benchmarking
- HIPAA/Legal

EM RISK MANAGEMENT

- Workers' Compensation Support Services
- Unemployment Benefits Administration
- Disability Plan Management
- Medical Bill Audit
- Nurse Case Management
- No Fault

BENEFITS ADMINISTRATION & BENEFIT STATEMENTS

- Medical, Dental and Vision
- Pharmacy Benefits Management
- Stop-Loss Coordination
- HRAs/HSAs/FSAs
- Commercial Services

GROUP EMPLOYEE BENEFITS

- Medical, Dental and Vision
- Life Insurance
- AD&D
- Disability
- Travel Accident
- Long-Term Care

REPORTING | ONLINE TOOLS

- BENEFITsoft.com
- Data Warehouse
- Unique 1-800 Number
- Medicare Crossover
- Online Reporting
- Benchmarking Studies

FLEX FUNDING (Companies with 50+ Employees)

- Retain — or increase — current healthcare benefit levels
- Reduce your premiums
- Capped maximum liability
- Comprehensive provider network
- \$0 generic drug co-pay
- Full-service prescription drug program and integrated wellness & disease management services

MEDICAL | DISEASE MANAGEMENT

- UR/UM/Large Case Management
- Disease Management/Education
- Pharmacy Management
- 100% In-patient Reviews
- 24/7 Nurse Hotline
- URAC-accredited (Health Utilization Management)

WELLNESS | HEALTHY LIVING

- Employee Assistance Program
- Health Risk Assessments
- Health "Coaching"
- Wellness Programs
- Cancer Screenings
- Fitness Facility Discounts
- Total Population Management

ANCILLARY SERVICES

- Funding System
- Retiree Billing
- COBRA Services
- Medicare Coordination

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