

Training For Why Did My Employer Choose BEN-E-LECT?

For the past 10 years, your Employer has been faced with the yearly dilemma of double-digit rate increases on your health plan. Each year your Employer has faced the same challenges of how to deal with the premium increases and often with benefit reductions.

Until now, your Employer's choices have been:

1. Reduce your benefits so the premium reduces
2. Pass the extra cost to employees in the form of larger payroll deductions
3. Eliminate the plan completely

None of these choices are acceptable to your Employer!

So, your Employer has decided to take on the Risk and Responsibility of providing your benefits in a new way, which helps control cost but maintains great benefits for you.

Your Employer is buying a High Deductible Health Plan (HDHP) from the insurance carrier and accepting the responsibility to pay for a portion of the deductible for you.

On behalf of your Employer, BEN-E-LECT will provide the benefits for you under the HDHP so that your plan works the way you want with the benefits you need. You may contact BEN-E-LECT directly with any and all questions about your plan.

Your Employer's goal is to maintain or improve your benefits while at the same time getting cost under control.

While your plan will work pretty much the way all plans do, there are a couple of procedures to follow to assure that your benefits are paid correctly.

A BEN-E-LECT Team Member can review your benefits and these procedures with you.

But Who is BEN-E-LECT?

BEN-E-LECT is the country's leading TPA (Third Party Administrator) providing Employers with Employer Driven Health Plan™ solutions for Medical, Dental, Vision, COBRA, and Section 125 plans.

BEN-E-LECT has been helping Employers and employees get the most from their premium dollar since 1996. If you have any questions about your benefits, how a claim was paid, locating a PPO provider, or just a "what if" then give BEN-E-LECT a call. We will steer you to the right Team Member to help.

One Final Note: As your plan's TPA we are all in this together. Your Employer wants you to receive the benefits you need and our job is to help you. If you ever have questions or require more information do not hesitate to contact BEN-E-LECT directly!