

DENMAN CONSULTING SERVICES' AWARDS EMPLOYEE BENEFIT MANAGEMENT

PRODUCE SUPERIOR RESULTS

Medical Benefits is today's single most important employee benefit and it dominates an organizations benefits budget. Applying "best practices" risk management improves Medical benefits and produces the predictable and controllable costs needed to power your health, retirement, disability, survivor and voluntary benefits program. **Goal:** Recruit, reward and retain a talented and productive workforce.

How does AWARDS achieve these powerful results? It employs sound strategies and innovative tools to produce benefit Plans with less waste, great efficiency, high productivity and great employee appeal. "Waste not, want not" and learn from experience of the pros.

Denman's A W A R D S Program is *Your Key to Benefit Plan Management Success*

Always think risk management

- ✓ **Wellness matters:** Promote early detection and better health habits. Even if you have higher employee turnover, recognize that most claims come from longer term staff.
- ✓ **Disease management** is the responsibility of doctors, patients and, because your plan pays most of the bills, your plan. Investing in this responsibility is a great value.
- ✓ **Shift costs** to other entities whenever feasible.
- ✓ **Good data** is like sunlight. You must have it to clearly see where you've been and to guide where you are going.
- ✓ **Be innovative**, but dutifully wary of the latest trendy benefit "solution."

Win both in the short and long-term

- ✓ **Plan for the future** with one, three and five year goals.
- ✓ **Change goals as** business conditions dictate.
- ✓ **Define and follow** an organization's "benefit philosophy" that truly reflects management's preferences. **Plan cash and benefits** compensation together.

Achieve administrative efficiencies

- ✓ Simplify plans to improve employee understanding and streamline administration.
- ✓ Use Technology sensibly.
- ✓ Outsourcing can be effective, but is not always so. Evaluate and choose wisely.

Reality Check - Intently pursue that which you can control and understand those that you cannot. Deal intelligently with:

- ✓ Age and demographics of Plan Members
- ✓ Cost Shifting - Medicare/Medicaid/Uninsured
- ✓ Degree of plan/patient cost sharing
- ✓ Provider Competition & Contracting
- ✓ Patient Demands

Depend on and reward employees for doing what is best for them

- ✓ Employees are smart: Given proper tools and incentives they will be a valuable partner in managing health care.
- ✓ Use financial incentives.

- ✓ Create an organizational "culture" promoting healthy lifestyles and taking ownership of one's own healthcare.
- ✓ You cannot over communicate. Give everyone the facts and tell it like it is! We trust that which we know the most about.
- ✓ Be positive, positive and more positive.
- ✓ Work to set employees' benefit expectations and then exceed them.

Select best-in-class vendors as partners that will exceed your expectations

- ✓ Evaluate each prospective vendor's strengths and weaknesses.
- ✓ Negotiate aggressively with knowledge of what is truly important and what is "fluff".
- ✓ Rates are important but true cost is critical.
- ✓ Set clear expectations and standards and hold parties accountable.
- ✓ Insist on contracting transparency.

THE DENMAN GUARANTEE

Great ideas, market leverage, superior execution and measurable results every time!