

## Denman's Employee Benefits Services - Saving HR Time and Money

Our range of core and value-added services includes delivering you custom solutions for all of your health care management needs, including benefit plan analysis, contribution strategies, health & wellness education and training, claims analysis, and developing employee policies and consumer-driven programs. Below is a brief description of some of these services, but certainly not all-inclusive.

### Claims Analysis

Trying to control your claims experience can leave you feeling powerless. We can help. Our tools and resources help you respond to, track, and manage losses as they occur. We can also analyze your aggregate loss history to determine where significant losses are occurring, and develop strategies to mitigate them.

### Wellness Campaign

Denman Consulting Services, Inc. is committed to keeping you and your employees informed. We can build and customize a wellness campaign specific to your employees' needs. Through our online services, we can deliver payroll stuffers, posters, ready-to-use employee newsletters, and educational brochures on health & wellness designed to help you drive consumerism in your workplace.

### Controlling Your Pharmacy Costs

Did you know drug benefit costs are rising 15 – 20% per year, and account for 10 – 15% of total health care expenditures? Repair your pharmacy benefits program with options from ZywaveRx™ and other respected PBM's, from Denman Consulting Services, Inc. They provide you access to exclusive, extremely favorable terms for your pharmacy benefit plan that include discount guarantees and annual claims validation audits, along with expert resources and full savings analysis.

### Education & Training

We provide exceptional service through our education and training opportunities. Our employee seminars are designed to help educate employees, create health-conscious employees and reduce high claim utilization and high-dollar claim expenses. They also provide an atmosphere for team building. Together, we can determine the topics that best suit your needs. We also will provide you with educational articles and newsletters to keep you informed of hot benefits and HR-related topics.

### Legislative Brief and Plan Design Concepts

Do you find it difficult to keep up with legislation affecting insurance, your industry, and your business? Do you need help recognizing and assessing all the trends that may have an impact on your business? Denman Consulting Services, Inc.'s *Legislative Brief* and *Plan Design* concepts help you understand the latest issues affecting employee benefits insurance, and help you to address those issues.

### Employee Handbook Templates Available

We are committed to helping you offer collateral on all levels to your employees, including a complete employee handbook. Through the MyWave HR portal, you'll have access to template employee policies to promote a healthy culture for your entire workforce and maintain a positive work environment by offering solutions for your organization's human resource challenges.

### Benefit Statements

Benefit statements are a successful and cost-effective tool that can assist you in delivering the value of your employer-sponsored benefits to your employees. Your employees will have a greater appreciation and understanding of their benefits, which can lead to improved recruiting efforts and higher employee retention.

# Resources for the Denman Clients...at your fingertips!

We extend many of our core and value-added services to you electronically through a Client Portal, your personal Denman Consulting Services, Inc. website. Here is *just a sampling* of the information that we can deliver to you via the site's Collaboration Center and what we would draw from during planning sessions:

## Legislative Briefs EEOC Moves to Protect Retiree Benefits

**Legislative Brief**  
EEOC Moves to Protect Retiree Health Benefits

The U.S. Equal Employment Opportunity Commission (EEOC) issued on Nov. 16, 2011, a final rule that requires employers that provide retiree health benefits to continue the nondiscrimination testing that the EEOC requires for comparable active health benefits, unless the retiree health benefits are a "stand-alone" benefit. The rule also requires that the EEOC's testing be applied to the retiree health benefits, and that the EEOC's testing be applied to the retiree health benefits, and that the EEOC's testing be applied to the retiree health benefits.

## Know Your Employee Benefits Is Your Drug Plan Hard to Swallow?

**KNOW YOUR EMPLOYEE BENEFITS**  
Is Your Drug Plan Hard to Swallow?  
Health Care Costs Series, 2nd Edition

Your employer's drug plan may be more complex than you think. This guide explains the basics of drug plans, including how to understand your plan and how to make the most of it. It also provides information on how to choose a plan that works best for you and your family.

## HR Tools Employee Benefits Survey

**Employee Benefits Survey**

Our company strives to provide quality, valuable, comprehensive, and affordable benefit programs for our employees. Help us improve our current programs - particularly our health and dental plans - to ensure that all of our employees are getting the most value from their benefits.

## Wellness Services Think About What You Drink!

**Think About What You Drink!**

Get the facts, then make your own choices. This guide provides information on the health benefits of different beverages and how to make the most of your choices.

Type of Drink	Calories	Saturated Fat	Sugar
8 oz. water	0	0	0
8 oz. diet soft drink	0	0	40
8 oz. regular soft drink	140	0	40
8 oz. 100% fruit juice	110	0	30
8 oz. 100% vegetable juice	50	0	0
8 oz. 100% milk	120	5	10
8 oz. 100% yogurt	120	5	10

## Live Well, Work Well Healthy Portion Sizes

**Healthy Portion Sizes**

Did you know that in the U.S., a large burger and fries can contain 1,000 calories? This guide provides information on how to choose healthy portion sizes for different foods and how to make the most of your choices.

## Plan Designs Health Savings Accounts

**Health Savings Accounts**

In an effort to reduce the rising cost of health insurance, many employers have opted to use Health Savings Accounts (HSAs) to provide health care benefits. This guide provides information on how to choose an HSA and how to make the most of your choices.

## Handbook & Policies Employee Handbook with Linked Table of Contents

**EMPLOYEE HANDBOOK**

A Manual of Employee Benefits and Personnel Policies

This handbook provides information on the company's policies and procedures, including information on employee benefits, personnel policies, and other important information.

## Employer Education Articles & Newsletters Benefits Bulletin

**Benefits Bulletin**

COBRA Premium Subsidy Answers for Employees: This article provides information on the COBRA premium subsidy program and how to make the most of your choices.

COBRA Premium Subsidy Answers for Employers: This article provides information on the COBRA premium subsidy program and how to make the most of your choices.

## Prevention Newsletter Obesity

**Prevention Newsletter**

**The Obesity Epidemic**

Obesity is a major public health problem. This newsletter provides information on the causes of obesity, the health risks of obesity, and how to make the most of your choices.

## Leading Edge Technology

### Technology Solutions

At Denman Consulting Services, Inc., we continually look for innovative benefits management resources to ensure your satisfaction. In addition to our in-person and webinar planning sessions, we use state-of-the-art technology to timely deliver these products and services to you.

### Client Portal

*MyWave® Portal* - We offer our clients access to a client portal which is a Web tool that allows you to receive information from our agency online, participate in Employee Benefit surveys to find out how you compare to others from around the country, and easily connect with a nationwide network of peers in your industry.

*MyWaveHR®* - How do you currently support your health & wellness initiatives? Whether you're looking for ready-to-print flyers that feature targeted health & wellness issues to employees, or searching for Medicare Part D information, MyWaveHR combines information and collaboration tools, including two-way document posting, to help streamline your everyday work tasks. You can quickly source insurance-related news, information, and resources 24/7.

### HRconnection®

Our HRconnection tool offers you access the most powerful HR communication system available, featuring more ways for you to educate and empower your employees than any other site of its kind.

### PlanAdvisor®

Imagine taking the guesswork out of the benefits renewal process. Our PlanAdvisor tool allows Denman to analyze your benefits plan costs against reliable benchmark information, project the impact of medical plan design changes, estimate your renewal costs, and streamline the plan selection process for your employees.