

THIRD PARTY ADMINISTRATION

Your "Offsite" Group Benefits Department

Are you a small or medium sized company sponsoring a group benefits plan for your employees? Are you looking for predictability in your organization's benefits and costs, and a knowledgeable team that can take on tasks you don't have inhouse staff available for? Would you find it valuable to have an available resource to call if a problem arises or one of your employees has a complex claim question?

Plan sponsors, just like you, are busy running their own businesses. We get it! That's where Third Party Administrators (TPAs), like Johnstone's Benefits, are often chosen to be a company's "offsite group benefits department", providing those additional resources at a time when internal staff might be tight, but the need for services is higher than ever. Using a TPA is often an efficient way to manage benefit and retirement plans, as they can add real value by providing comprehensive, yet simple solutions for often complex processes.

As the insurance market continues to consolidate, leaving organizations with fewer options and higher costs, your TPA can provide "best in class" administration and communication solutions.

Simply put, a TPA is one who administers benefit and insurance programs for employers like you, which can include tasks either traditionally handled by the insurer or by the employer itself, such as premium collection, enrolment, claims administration, utilization reviews and employee communications.

A TPA can also handle many aspects of other employee benefit plans such as the processing of retirement plans and health spending accounts (HSAs). Many employee benefit plans have highly technical aspects and difficult administration that can make using a specialized entity such as a TPA more cost effective than doing the same processing in-house.

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



Independence = Better Benefits

While some TPAs may operate as units of insurance companies, they are often, like Johnstone's Benefits, completely independent. Being 100% independent allows Johnstone's Benefits to negotiate the most favourable premium costs, benefit provisions and claims payment settlements on behalf of our clients and their employees. Our leverage is acquired due to the insurers' understanding that our choice of them as a carrier is based upon their pricing, benefit levels and servicing capabilities – not any other loyalty. They recognize the fact that we have the ability to arrange alternate coverage should service levels or cost effectiveness deteriorate.

Our TPA Services

Our philosophy is unique in contrast to other benefit consulting firms. We have found that our clients are best served when we focus on what is important to them and their staff, services which also control benefit costs, such as:

- Streamlined use of multiple insurers by implementing such tools as our consolidated monthly invoice, customized employee booklets or benefits at a glance summary, and our generic single enrolment and change forms
- Our custom configured billing system that can electronically pass monthly premiums and eligibility to both your payroll system and the insurers
- Helping with difficult claims by liaising with insurers, employers and beneficiaries throughout the claim process
- Facilitating the critical annual review of

benefits by providing each employee with their personalized benefit summary to confirm specific information and coverage levels

- Simplified premium payment to a single source with full accounting to disperse on your behalf
- Our new secure client portals, providing online access to the monthly invoice, employee's current benefits information (address, salary, dependents, beneficiary and benefits coverages, and the company's summary benefit plan details.
- Custom designed communication material including newsletters and employee memos messaging benefits related issues on behalf of our clients
- Detailed annual plan reviews and quarterly updates when required

Our Goal

Our goal has never changed – to reduce or eliminate our clients' workload and costs by reducing confusion and complexity. We can help our clients focus on what they do best – their business.

CONTACT US

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JOHNSTONE'S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

