



Employee Benefits

BENEFITS | HR | COMPLIANCE | PAYROLL INTEGRATION

Who Are We?

Swift Kennedy provides the highest level of knowledge, skill and technology. We deliver plan options that meet the needs of 3 critical aspects of your business: business owners/C-suite executives, HR/Benefits staff, and employees.

We streamline the day-to-day HR/Benefits workload and provide outstanding customer service!

- ✓ 25+ years in business
- ✓ Fully-Insured – Self-Funded – ASO – TPA – Captives – RBP – ICHRA
- ✓ Online Benefit Administration, Virtual Benefits & Mobile Application
- ✓ COBRA Certified Administrator
- ✓ Benefits and Compliance
- ✓ Workplace Wellness

We're leading the way for clients to enjoy better employee benefits by delivering reliable, rewarding, and affordable plan options.

- ✓ Carrier Analysis/ Situation Analysis
 - Compliance Resources
 - Employee Benefit Communications
- ✓ Plan Implementation
 - HR Education, Tools, & Forms
- ✓ Data Analysis
 - Employee Satisfaction
 - Managing Health Care Costs
- ✓ Communications
 - Enrollment Tools & Services
 - Controlling Your Pharmacy Costs
- ✓ Plan Design Resources
 - Retirement Plan Support
 - Education & Training

DuBois | State College | Virginia Beach, VA
Williamsport | Scranton | Cherry Hill, NJ



Employee Benefits

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Follow Us On
Social Media!

Discover savings in your people analytics.

Identify the RISK | Improve Employee Engagement | Increase Profitability



HealthPlan Claim Analytics

Consolidate all plan claims and clinical data to unlock the details of how and where healthcare dollars are spent.

CLAIM TRANSPARENCY

Unlock healthplan claims and clinical data, identify trends, find cost savings and drive your benefits strategy.

[More](#)

ACTIONABLE INSIGHTS

Identify most expensive providers or Rx and assess provider quality for targeted cost containment strategies.

[More](#)

GAPS IN CARE

Identify members with chronic conditions and gaps in care for prevention and condition management.

[More](#)

VALIDATE EFFECTIVENESS

Measure the effectiveness of your benefit strategy by leveraging condition level risk scoring of members.

[More](#)

Claim analytics provides self-insured employers with the ability to easily unlock the claims data on their healthplan. We consolidate your medical, pharmacy, clinical, and biometric data from your TPA and PBM. We then scrub, normalize, and quality check the data before loading it to your client portal.

HealthPlan Reporting

The only platform to combine raw claims data with all plan fixed costs, reinsurance contracts and client budget factors.

REPORTING AUTOMATION

Replace tedious financial spreadsheet reporting by combining plan level information with claim analytics details.

[More](#)

FINANCIAL REPORTS

Robust library of financial reports in print ready .pdf format, completely branded to your company logo and brand colors.

[More](#)

ACTUARIAL REPORTS

Predict costs for the remainder of the plan year, what your renewal will be and what IBNRs you should reserve for.

[More](#)

STOP-LOSS INTEGRATION

Full integration with your reinsurance policy to allow for reporting, reimbursement tracking and quote analysis.

[More](#)

Traditional claim analytics platforms only evaluate claims and cannot answer the most pressing plan sponsor questions of:

- How much did our plan cost overall?
- How are we performing versus our budget?
- How will we end this plan year?
- What is an estimation of our renewal?

Stop-Loss Integration

Full integration with your reinsurance policy to allow for reporting, reimbursement tracking and quote analysis.

HEALTHPLAN REPORTING

The only platform to combine your raw claims data with all plan fixed costs, reinsurance contracts and client budget factors.

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REPORTING AUTOMATION

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ACTUARIAL REPORTS

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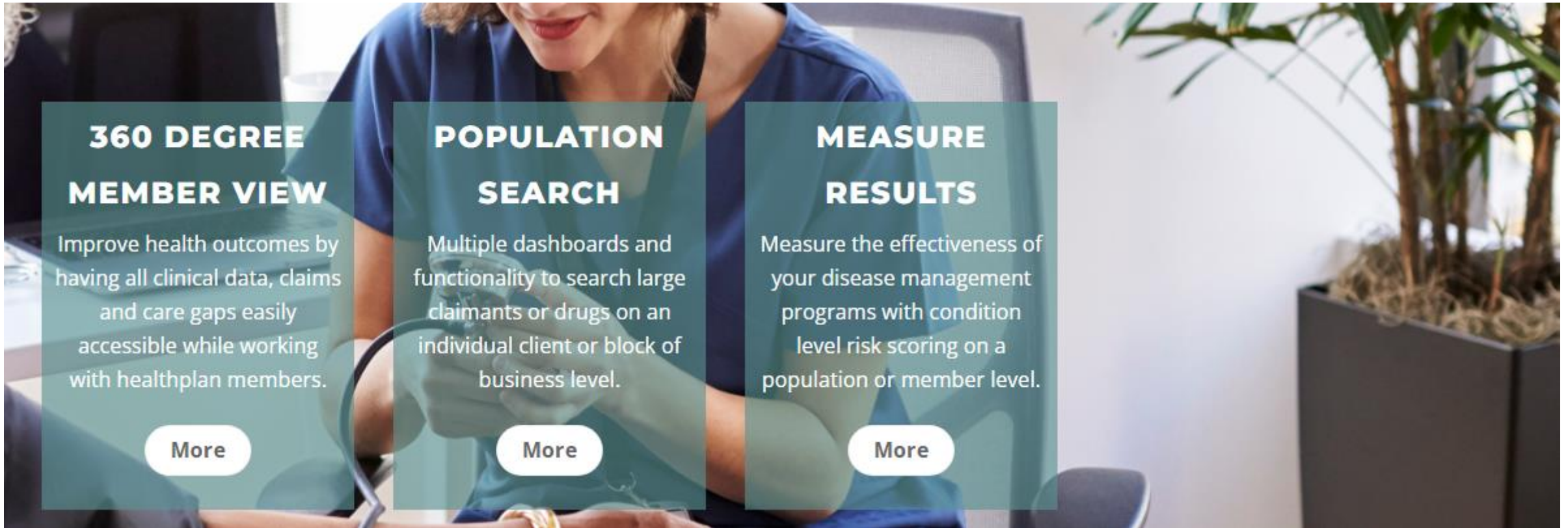
[More](#)

Regardless of how complex the reinsurance contract, we can accommodate. Our platform is optimized for run-in contracts, run-out contracts, level funding, lasers and different aggregate factors for different plans. Leverage our detailed claims download to file stop loss claims and our reimbursement tracking to know what payments are outstanding or denied.

Trigger diagnosis reporting and data exports are optimized to provide us with the best strategy at renewal.

Population Health

Interactive platform allowing clinical care managers to access population health data, record notes, bill visits and more.



The image shows a healthcare professional in blue scrubs sitting at a desk, looking at a laptop. Three semi-transparent teal cards are overlaid on the image, each containing text about a specific feature of the platform. The cards are arranged horizontally across the middle of the image.

- 360 DEGREE MEMBER VIEW**
Improve health outcomes by having all clinical data, claims and care gaps easily accessible while working with healthplan members.
[More](#)
- POPULATION SEARCH**
Multiple dashboards and functionality to search large claimants or drugs on an individual client or block of business level.
[More](#)
- MEASURE RESULTS**
Measure the effectiveness of your disease management programs with condition level risk scoring on a population or member level.
[More](#)

Our platform was built by working with actual disease management nurses and building in the resources they needed to do their jobs well such as easily access gaps in care, track member compliance, record notes and bill.



Employee Benefits

Strategies | Solutions | Service

Group Employee Benefits from Swift Kennedy provides affordable options for your business!

It starts with a conversation with one of our Benefits Consultants. **Experience, Knowledge & Trust** is what you need from your insurance partner!

Your employees' health often depends on the decisions **YOU** make!

We Provide:

- A timely proposal to make informed decisions
- A strategy that includes multiple funding arrangements while showing you market highs and lows, along with a benchmarking analysis of what similar companies provide
- Education Seminars for employee engagement and service
- Onboarding and paperless options available

Expect More:

- We service plans we implement and encourage your staff and employees to contact us directly for benefits questions and support
- Calls are **answered** by a dedicated, licensed Benefits Service Representative and Account Manager
- Clients receive monthly/quarterly service meetings to review plans, claims, services, and strategy
- Timely renewals, open enrollment meetings, and ongoing employee education

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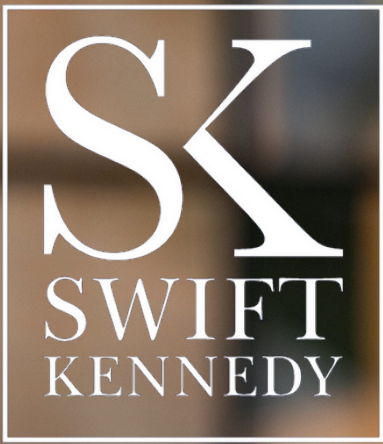


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Customer Service



Swift Kennedy takes great pride in the exceptional customer service that we provide to clients. Whether your needs involve enrollments, claims, billing, or other matters, our service team will resolve these issues as effectively and efficiently as possible – so that you can concentrate on your business!

What our service team has to say about customer service:



Ashley Hughes
Director of Account
Management

"To me, customer service means using my expertise to answer clients' questions and solve employee benefit issues for them as quickly and efficiently as possible, while always listening to their needs and giving them the respect and consideration that they deserve."



Stephanie Kendrick
Online Benefit
Administrator

I strive to always go the extra mile to help clients with their online benefit administration in a professional and courteous manner, because my goal is to make their job easier whenever possible!"



Jessica Ballard
Account Manager

"I want Swift Kennedy clients to know that if they come to me with a problem, I will return to them in a timely manner with a solution using empathy, honesty and kindness."



Kyle Walsh
Account Manager

For me, customer service means being available to the client, listening, showing compassion for their needs or concerns, and offering solutions that fit the client. At Swift Kennedy & Associates, we want to be more than your broker, we want to be an advocate for you and your company.

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Online Benefit Administration by SWIFT KENNEDY



Changing the Way Employers & Employees Do Benefits

Swift Kennedy and Employee Navigator are changing the complex employee benefits process into a simple-to-use program that supports both employers' and employees' needs for benefits & HR. Employee Navigator integrates with most national and regional payroll vendors, as well as in-house payroll administration. Get your employee benefits from a "Benefits Expert" who understands the market! You can trust Swift Kennedy to provide day-to-day assistance for both HR & employees. Now with Employee Navigator, you get virtual services 24/7/365!



HR APPS



COBRA



COMPLIANCE



ONBOARDING



CONSOLIDATED BILLING



HANDBOOKS



WRAP DOCS



ONLINE BENEFITS



BENEFIT SERVICES CENTER



DIGITAL ID CARDS

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Why Consider Making a Change?

While it seems like a daunting task to make a change, the Broker on Record letter is a simple process and the transition happens fairly quickly. An experienced broker should handle the details, explain the process and help prepare the document. It's important to note a couple of key items:

-  **You can keep your insurance carriers when you change**
-  **Effective Dates, deductibles and plan offerings will all remain the same**
-  **You can change brokers at any time**

Your benefits broker is responsible for managing up to 40% of your payroll costs, so make sure you're partnering with the right broker for the most cost-savings and best return on your benefits dollars invested

Consider This About Your Current Benefits Broker:

- Do they maximize impact and minimize cost?
- Do they offer the latest technology?
- Are they reviewing and updating your benefits?
- Do they make sure your group is compliant with the Affordable Care Act (ACA)?
- Do they operate on the employee level?
- Have they provided a multiple year strategy?
- Are they streamlining enrollment?

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Swift Kennedy

SUCCESS STORIES



Funding Options Matter! Fully Insured -> Self-Funded

Company Info – 150 Enrolled Employees

Story – After acquiring another division of their company, our client was moved from small market to mid-market and received a hefty increase from their fully insured carrier. Knowing that increased numbers improve risk and predictability, we began looking at self-funded options. This group chose to move to a self-funded captive arrangement and after a year in the program, they are currently at half a million dollars in medical & prescription savings. We've implemented prescription savings programs, increased medical management involvement with claims, and are working with a network that gives them phenomenal discounts. Month after month, we have seen the true benefit of working with a Third Party Administrator to process claims and protect their hard-earned dollars. If they stayed fully insured, these savings would never have been realized!

Renewals are an Opportunity for Savings!

Company Info – 65 Enrolled Employees

Story – Our client has been in a grandfathered plan status since before the ACA. They have always performed well from a utilization standpoint and their renewals were flat or minimal year after year. Most brokers would look at this as a win, but we viewed it as an opportunity to find additional savings! By increasing their deductible and adding a Health Reimbursement Arrangement, we were able to save the group enough money to be able to offer other lines of employer-paid ancillary coverage which greatly improved their overall benefits package from a hiring and retention standpoint.

Why we do what we do!

Company Info – 45 Enrolled Employees with Union

Story – We recently became the broker for several lines of ancillary coverage. Unfortunately, this group has had a rough couple of years with employees or their dependents passing away, and a few others that experienced short-term and permanent disabilities. Upon taking over, we found that their bill still included employees that were deceased, and some had never made a claim on the money that they were owed through their policy. We worked with their leadership team and the carrier to make sure that every claim was paid, and every invoice line item was cleaned up. We also increased coverage levels to take advantage of improved mortality tables and coverage banding breakpoints. We held employee meetings to make sure beneficiaries were current and correct. The employees were so appreciative to have someone on-site to help answer their questions and give some piece of mind to protecting their loved ones. They had never had that level of service before, and we were happy to help them with their benefits!

\$675,000 in Savings! That's real money

170 Employees offering Health, Dental, Vision, Life contacted Swift Kennedy after receiving a 20% increase.

Story- Our Client had unique issues that weren't being addressed and claims that continued to rise. They had an aging population and didn't want to leave their current carrier. Their broker was not providing any solutions or strategies and the employer was not in a position to pay the increase. At our initial meeting, it was evident that little was being done to provide answers or direction on how to move forward. Our team provided a 3-step process for the current renewal, outlined a 2 to 3-step strategy to bend the spend on their claims, and continued to engage employees and family members on how to be better healthcare consumers. After much discussion with all stakeholders, we successfully negotiated a renewal premium 2% less than the current offering!

The Right Funding Option coupled with the Right Broker!

Health care provider with over 300 employees with 50 % enrolled in medical coverage.

Story - A Long-term incumbent broker insisted self-funding would be too risky and would cost more than it would save. The Renewal options we not competitive and had few financial details or data analytics. Swift Kennedy provided a full benefit analysis and determined that self-funding made the most business sense. We negotiated a stop-loss premium, added additional services needed to complement the offering along with a case management specialty pharmacy program, and utilized a national network that provided the best reimbursement level. As expected, the savings were significant in the first year and the trend looks to remain consistent for the next 12 months. The full benefit analysis also led to making changes to dental, vision, life, and disability that maximized savings and consolidation.