














HEALTH CARE BUILT FOR CONTRACTORS



BENECO HEALTH AND WELFARE SERVICES	Third Party Administration (TPA)	Third Party Administration (TPA) & Broker
Support Team We provide you a Dedicated Benefits Administrator and your employees with a Participant Resource Center		
Carrier Liaison We take the burden of dealing with multiple contacts off you		
Process Monthly Contributions We provide easy-to-read contribution reports and reconciliation of carrier invoices		
Execute 5500 We generate and file your annual 5500		
Pay as eligible We monitor how much you actually owe in insurance, so you're never overpaying		
Medical Administration We handle all enrollment changes, address changes, terminations, and any other participant level updates		
Annual renewal review and quoting We evaluate medical carriers and products annually, ensuring your plans continue to meet your needs and budget requirements		
Plan benefit & enrollment questions We provide support during your annual open enrollment and act as a resource to your employees during plan enrollment		

PRODUCTS

Premium Reserve Accounting (Hour Banking), Major Medical, Cobra, Vision, Dental, Group Term Life Insurance, Group Whole Life Insurance, Short Term Disability, Long Term Disability, Accidental Death & Dismemberment, Critical Illness, Voluntary Life Insurance, Smart Return Account (SRA) Plan, Sick, PTO, Vacation & Holiday Plan