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## **BENEFIT ADMINISTRATION**

If you are like many business owners, you can't keep track of all the variables that insurance policies cover and how they are treated on a day-to-day basis. More importantly, you have to focus on your business and customers if your business is to be successful.

Next, having your employees interface with the various benefit policies you provide is time consuming and inefficient. More importantly, almost all the time interfacing with insurance companies is done on "COMPANY TIME". This is a double whammy because your employees are wasting productive time dealing with these personal issues and at the same time may be getting frustrated with the bureaucracy and semantics of the insurance business.

MMW's Human Resource Solutions include supporting your employees and their dependents when insurance claims become complicated or just confusing. We will work the issue on your employee's behalf until it is cleared up. At the same time, we can bring you information and choices about the company's benefit programs that your broker may not be willing to promote for whatever reason. Some ideas may save your company significant premium dollars. For example, did you know that Health Savings Accounts (HSA) and their related insurance plans have been available since 2001? When did you hear about them?