

# Maximize Your Investment in Human Resources and Employee Benefits

Administering a complex benefits program in today's corporate landscape has become both time-consuming and expensive. In addition to being the biggest drain on the time demands of your HR staff, today's benefit offerings comprise the biggest source of confusion for your employees.

Delivering HR and Benefits Administration services that are cost effective, comprehensive, and results-driven requires a precise blending of technology and expertise. The ultimate goal is to provide employees with access to the right information and support they need while minimizing the financial impact to the corporate bottom line.

Secova has developed a unique approach that leverages technology and services to help our clients solve this problem. Secova's operating philosophy is based on the concept of "Value-Sourcing," in which we determine the optimum mix of processes, technologies and service locations to help our clients stay competitive in today's marketplace. We have developed a fully hosted, web-based application suite that enables you to streamline operations and create more efficiency in managing benefits-related activities.

Our service team provides the expertise required of your own HR staff...extending the depth and reach of your HR department so you can manage issues that affect costs instead of being reactive to day-to-day demands. Secova helps you increase employee satisfaction — and comprehension — by providing a centralized source of information and accountability for you and your employees.



HR and Benefits Management Services



Based on the experience we have gained from developing service solutions for our Fortune 1000 and mid sized clients, we have fine-tuned the methodology for addressing HR and Benefits outsourcing processes into three essential steps:



**Audit** - We facilitate detailed audits and analysis of your HR and benefit programs to find hidden dollars and identify ways to improve their tactical delivery. Our findings lower costs and maximize the value of your HR budget.

**Implement** - Utilizing our Value-Sourcing methodology we decide if a Best Shore strategy fits your company's cost-saving plans - customizing and implementing services and technology to increase efficiency and elevate service levels. Implementations are aligned with your corporate goals and provide specific opportunities to control overall costs.

**Manage** - We provide cost-effective administrative services to manage vendors, streamline the complex flow of data and dollars between you and your benefit providers, and empower employees with self-service when they need it.

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*Our mission is to help employers control and drive down the cost of delivering Human Resources and Employee Benefit services.*



Secova is an HR and Benefits Management Services Company focused on helping clients control and drive down the costs of their health and welfare benefits offerings.

While many outsourcing solutions modify pre-set vendor/service programs, Secova offers a distinctive, flexible approach, tailoring services to a company's individual needs. Our Best Shore strategy allows us to shape each solution based on our clients corporate goals and strategies, utilizing each of our locations to deliver the solution that provides the best value, both in quality and cost - a new approach for the mid-to large market companies looking to streamline their HR and Benefits Management operations.

Founded in 1989 and headquartered in Costa Mesa, California, Secova has maintained long-term relationships with many of America's leading corporations. Secova processes more than 60 million eligibility records, \$700 million in healthcare premiums, and manages over 450 vendor/carrier relationships annually on behalf of its clients.



## Benefits Administration

Benefits Administration is one of the most time-consuming and labor intensive activities within your company's HR department. Secova's Benefits Administration services, not only offloads this overwhelming activity, it also helps companies reduce costs by streamlining the constant flow of data and dollars between your company, your employees, and your health & welfare vendors. Delivered through a combination of our experienced service teams and cutting edge underlying technology, we provide a single point of contact and accountability for all transactions between your company, your employees, and benefit carriers.

Secova can work with your company to outsource the entire process of administrative services and vendor management or focus only on specific areas where you need administrative support.

### Benefits Administration Includes:

- Online Enrollment Services
- Eligibility Management
- Premium Billing & Reconciliation
- Vendor Management
- Direct Bill and Retiree Services
- COBRA & FSA Administration

## Benefits Auditing

All of the service offerings from Secova are designed to save you money over a period of time. One group of services, however, provides you with a means of saving money right away. Benefits Auditing is exactly what it sounds like – taking a close look at the structure of your benefit plans as a whole or individually, and auditing your employees to ensure that every dependent signed up on these plans is actually eligible to receive company benefits. With the year over year increases seen for several years in a row in benefits costs, our audits are designed to give you another way to save important benefit dollars.

In each of the services within Benefits Auditing, Secova brings a very important element to the table – utilizing our Best Shore strategy we have professionals around the globe that have the experience and expertise to conduct these audits accurately so that your company saves money. Imagine trying to conduct all of these audits yourself and you can see that Benefits Auditing from Secova is a big time saver as well.

### Benefits Auditing Includes:

- Benefit Program Audit
- Dependent Eligibility Audit
- Medical Claims Audit

## Benefit Plan Management

Developing the best health and human resources strategies involves more than identifying vendors, signing contracts, and generating RFPs. Secova helps your company analyze and design a strategic benefit plan to support your corporate goals and culture, ensuring that all possible cost savings are identified and incorporated into your plans. Our experts are consulting professionals who understand what it takes to effectively audit, implement, and manage employee benefits offerings. Secova provides you with the extra support you need to solve your most pressing benefits plan design issues.

Secova also provides a key advantage by being large enough to architect the best deals for your company while being nimble enough to provide personal service to your team. Our Benefit Plan Management services range from designing a plan to contract negotiations to renewals. Each step of the way, Secova provides strategic planning, financial analysis, and specific recommendations that will ultimately result in cost savings and a stronger negotiating position in the future.

### Benefit Plan Management Includes:

- Benefit Plan Design
- RFP Generation and Analysis
- Benefit Selection and Renewal
- Rate Negotiation and Contracting

## HR Support Services

Secova employs a team of experts who specialize in human resources, communications and payroll. Using a combination of our service professionals and technology for HR support is like having a much larger human resources department, except that you get to focus on more of the strategic issues while we take care of the logistical ones.

From payroll to online or printed communications, Secova has the tools and processes in place to manage and support your company's HR needs, resulting in actual cost savings and improved employee satisfaction.

As health and HR benefits programs become more complex, assisting your employees to make sense of them becomes much more important. Communicating these complex issues, as well as providing innovative two-way communication vehicles, are just a few of the examples of how Secova takes HR Support Services to a new level of simplicity and sophistication.

### HR Support Services Includes:

- Payroll
- Employee Portal
- Communications Fulfillment & Distribution



## HR Answer Center

The HR Answer Center is designed to provide employees with consistent and accurate information regarding their human resources and benefits-related issues. Combining the personalized approach of a live, full-service call center with Secova's own web-based self-service tools, the HR Answer Center (HRAC) provides employees and managers with a centralized source of contact and accountability. By using your HR policies with our skilled HR team, the HRAC provides a way for your company to reduce administrative costs while providing your employees with the accurate HR- and benefits-related answers they need.

The HRAC is an extension of your own staff – a virtual organization manned by human resources generalists and benefits specialists who are educated on every topic related to your benefits programs. Professionals who are trained to respond to any questions directed at them, providing answers to your employees' benefits issues quickly and accurately.

Secova has provided call center services for over sixteen years with great success, providing quality support services to mid and large sized companies alike.

### HR Answer Center Includes:

- Employee & Retiree Support
- Enrollment Services
- Eligibility Verification
- HR & Benefits Coordination
- Claims Issue Resolution

## HR Absence Management

Secova's Absence Management service, AbsenceLink™, offers employers integrated absence and leave of absence administration. We provide a single point of intake for the reporting and tracking of incidental absence, FMLA, company leave, short-term disability (STD), long-term disability (LTD), Jury Duty, and Military Leave.

Workforce planning and productivity improve dramatically as absence information is collected, administered, and evaluated, freeing managers to focus on the core business and minimizing the impact of absence on the organization. Secova professionals are experts in tailoring a program specific to our client's size, scope, and complexity of absence issues and administering the program, providing the highest level of quality assistance.

### HR Absence Management Includes:

- Centralized Intake & Administration
- Eligibility Verification
- Forms Fulfillment
- FMLA/LOA/Incidental Absence
- Targeted Reporting