

POLARIS BENEFIT ADMINISTRATORS
a division of
Charter Management Services

Leading The Way In Benefit Management

“A Client-focused Health Care Company committed to meeting the needs of our clients through the development and administration of employee benefit programs. Our emphasis is on the successful implementation and ongoing administration of high quality, cost-effective solutions to the employer, health care professionals, employees and their dependents.”

PRODUCT PORTFOLIO

EMPLOYER SERVICE/PRODUCTS

ADMINISTRATION

- ◆ Medical
- ◆ Dental
- ◆ Prescription Drug Management
- ◆ Vision
- ◆ COBRA
- ◆ Utilization Management
- ◆ HIPAA Compliance

REPORTS

- Full Scope Management Reports
- AdHoc Reporting

SERVICE

- Enrollment
- Employee Education
- Benefit Plan Analysis
- Member Services
- Eligibility
- Renewal Analysis
- In house ID card production

Client-Focused

Organization

- ◆ Client at the top of organization chart
- ◆ Direct access to decision makers
- ◆ Account management staff empowered to make decisions
- ◆ Personalized Service

A Local Presence

**Providing the personalized
service that you and your
employees deserve**

- ◆ Self funded benefit administration since 1987
- ◆ Timely and cost effective services to our clients
- ◆ State of the art QicClaim/3.1 Health Claims Management System from RIMS
- ◆ Quality staff of dedicated employees committed to meeting each individual client's requirements

Our

Commitment

to **YOU**

Leading The Way In Benefit Management

E*ffective*

C*ommunication*

Comprehensive Management Reports

- ◆ Concise, useful, easy to understand management data for decision-making
- ◆ Complete overview of provider utilization
- ◆ Eligibility report, coverage analysis, benefit analysis, loss ratio report

Easy Access to Information

- ◆ Nationwide toll-free line
- ◆ Well-trained, dedicated claims representative knowledgeable about your business
- ◆ On-line call documentation
- ◆ Integrated claims services

Dedicated Client *Service*

A Team Approach

- ◆ Experienced claims representative
- ◆ Dedicated account manager
- ◆ Direct access to decision makers

A Partnering Relationship

- ◆ Manage seamless implementation transition
- ◆ Relate as consultative partner
- ◆ Assist with employee communication
- ◆ Anticipate needs or issues/take action

Quality **Control**

Dedicated Claims Representative

- ◆ Average tenure of 5-10 years
- ◆ In-house training programs

Service of Excellence Program

- ◆ 5% of claims audited
- ◆ Random 100 % audits

100% Audit of All Claims exceeding \$5,000.

Your
our
TEAM
of
Specialists

Expect *the Best* *from A* **P**roactive *Visionary*

Flexibility

- ◆ Customized services
- ◆ Anticipate/act on changing needs

Innovation

- ◆ Product
- ◆ Resources

Communication

- ◆ Dedicated team
- ◆ Concise, useful management reports weekly and monthly
- ◆ Ad hoc reporting capability
- ◆ Delivery on all commitments

State-of-the-Art Accuracy

- ◆ Experienced claims representative
- ◆ Latest technology
- ◆ Extensive routine audits