



EFFECTIVE MANAGEMENT ASSOCIATED 2 INC.

EMPLOYEE BENEFITS CONSULTING

WHO WE ARE

EMA is a full-service, certified (WBENC) women owned and operated benefit consulting firm since 1989. We provide our clients with the most comprehensive health care benefit options that meet their needs and their budgets. EMA prides itself in providing personalized services and solutions. Our company has successfully serviced organizations in the private and non-profit sector since its conception and welcomes the opportunity to partner with new clients.

THE MOST COMMON BENEFITS ADMINISTERED BY EMA

We have been administering the following full line of benefits for over 20 years:

- Medical/Health (fully funded and self insured)
- Short Term Disability
- Long Term Disability
- Group Life and AD&D
- Dental
- Vision
- Medicare Assistance

RESOURCES AND SUPPORT THAT ARE AVAILABLE TO CLIENTS

Clients can find solutions on our website and we are always available to answer questions via phone or email. We are also on site for all open enrollment meetings.



Benefit analysis, client orientation and data collection

EMA provides the following benefits related services:

RENEWAL ANALYSIS AND VENDOR NEGOTIATION

- Review and evaluate carrier projections
- Create financial modeling reports
- Coordinate carrier negotiations
- Create employee contribution modeling reports
- Review identified benchmarks of projected plan costs
- Assist with budget projections
- Provide renewal alternatives with cost impact of benefit plan changes
- Facilitate decision process by coordinating close collaboration and discussions among the EMA team and Client

IMPLEMENTATION

- Manage all Open Enrollment and Benefits related meetings on site
- Assist with the drafting and distribution of Open Enrollment-New Member Orientation summary information and any other communications pertaining to the health and welfare program
- Provide annual open enrollment guidance and employee meeting materials, including coordinating open enrollment meetings

DAY TO DAY ADMINISTRATIVE ASSISTANCE

- EMA is available by phone and email to respond and resolve employee issues in a timely manner.
- EMA is available to your Human Resource Department for benefits support

PERIODIC PLAN FINANCIAL REPORTS AND ANALYSIS

- Summary of plan costs
- Analysis of actual vs. budget
- Large claims tracking
- Utilization review
- Comparison to prior claim period
- Plan trends
- Review, coordinate and implement agreed upon plan "best practices" to help limit plan liability and increase participant satisfaction

LEGISLATIVE AND CORPORATE COMPLIANCE SUPPORT

- Evaluate plan design to assist in compliance with state and federal regulations
- Assist with the review and evaluation of COBRA and HIPAA compliance procedures
- Provide general information and guidance to assist with compliance with ERISA, FMLA, Medicare Part D and other Federal legislation that directly affects the administration of plan benefits
- Provide template or sample compliance notices, certificates of creditable coverage and enrollment forms as reasonably requested by Client

ANNUAL FINANCIAL REPORTS (END OF YEAR ACCOUNTING)

- Comparison of current costs to renewal costs
- Assist in preparation of the 5500s



ADDITIONAL SERVICES PROVIDED BY EMA

We can assist with Human Resources Solutions, employee relations and recruiting. We have resources who can assist with retirement planning. In addition, we contract with Employee Navigator to streamline all benefits in a centralized location.

GENERAL HR ASSISTANCE

Clients can expect dedicated resources for any questions or issues that arise.

EMA will also assist with-

- Enrollments
- Terminations and Changes
- FMLA
- COBRA
- HIPAA
- ACA
- Medicare
- Medicaid

EMA will assist with the interface between our client's HRIS system and our vendor. This will provide accurate, secure and timely data transfers and help with overall plan management.



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