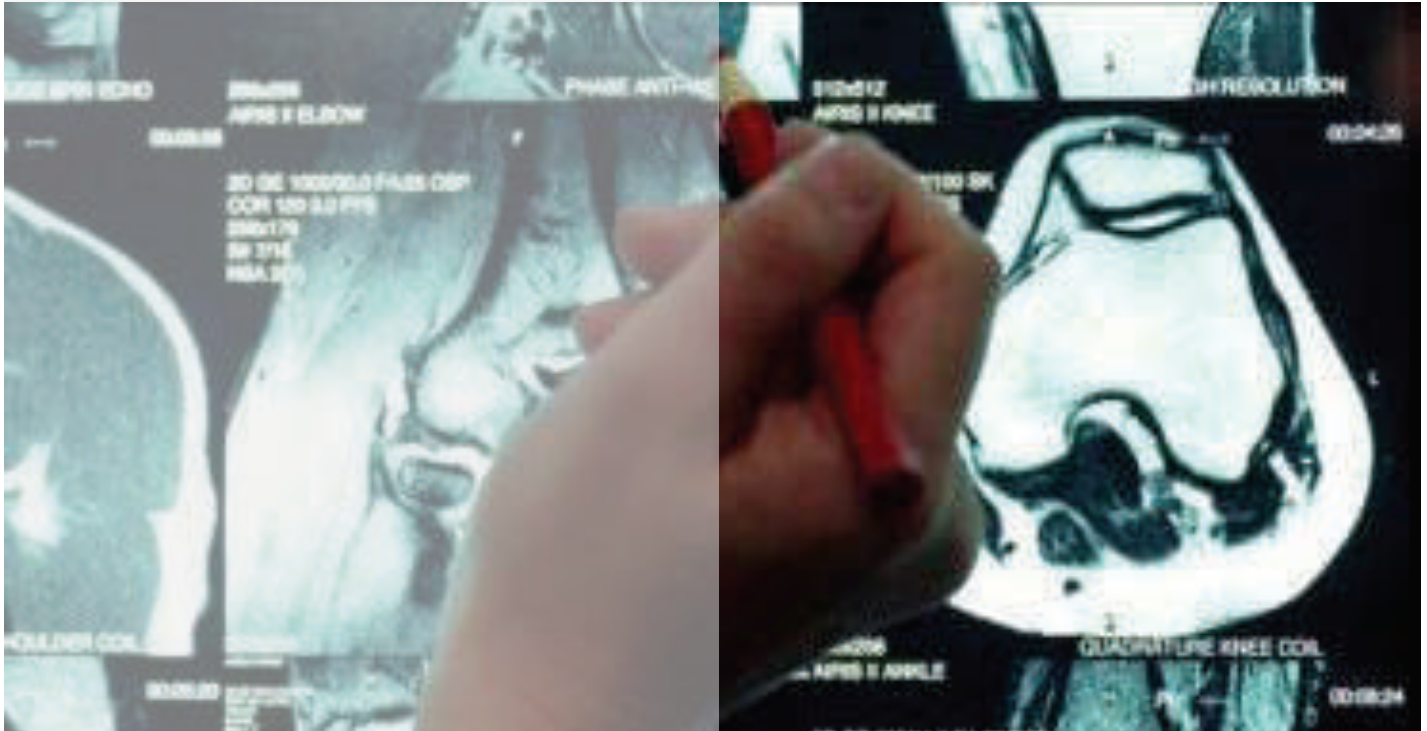


True Healthcare Solutions

Efficiency for Healthcare



Concise understands that the healthcare industry lacks key technologies making the industry overly complex and inefficient.

We provide connection and collaboration to improve efficiencies, reduce and control costs, and enhance the insured group experience.

Company Portal

The Company Portal is an online access point for employers and employees fostering collaboration and communication. Various Human Resources (HR) related functions can be seamlessly directed to create a well organized, cost efficient extension of every HR department.

Company Portal Highlights

Core Features:

- Secure web based access to information
- User based login with access level controls
- Integrates seamlessly with basic Microsoft Applications
- Obtain employee contact and personal info
- Provide digital copies of company documents to employees
- Expense Reimbursement Manager (Included)

Customizable to support various functions :

- Self serve benefits administration
 - Reimbursement administration via Expense Reimbursement Manager
- eForms with smart data capture
- Staff scheduling
- Time tracking
- Group idea box
- Searchable employee directory
- Secure performance appraisals
- Internal recruiting job boards
- Display company policies / documents
- Real time management reporting capabilities

Expense Reimbursement Manager

csERM is a web based software application integrated within the Company Portal which manages reimbursement requests from beginning to end. csERM works closely with group healthcare plans and federally created, tax efficient healthcare programs that can save employers and employees thousands of dollars annually over your current healthcare program.

With csERM Employers and Employees can:

- Submit and track reimbursement requests from beginning to end
- View csERM usage reports
- Review health plan and other documents on-line
- Reduce healthcare and benefits admin costs
- Create a cost efficient healthcare plan

Group Insurance

We understand that businesses are always growing, changing, and maturing into great companies. We also understand that in order to for us to have a competitive edge in every market we serve we must offer something that no other company or brokerage offers- proactive service.

With an annual reevaluation of your plan options and a detailed cost analysis, you'll always have the most cost efficient health plan without having to shop around.

"Stop paying in advance for services you may not use"



Services by Concise

- Yearly re-evaluation of group healthcare plan options
- Detailed group healthcare plan cost analysis and comparison
- **Health Reimbursement Arrangement**
 - HRA Plan consulting and design
 - HRA Plan document & SPD creation
 - HRA administration web application (Company Portal)
- **Company Portal**
 - Expense Reimbursement Manager
 - 24/7 online account access
 - Online eForms with smart data capture
 - Real-time usage reporting
- **Custom Software Solutions**

For more information related to Group Insurance, the Company Portal, or to find out if a Health Reimbursement Arrangement is the right solution for your group, call Concise today.

Health Reimbursement Arrangement

Efficiency for Healthcare

HRA

If you pay for medically related expenses for your employees, an HRA could be your solution to controlling the increasing costs of healthcare. An HRA acts as a tax-advantaged benefit allowing both employees and employers to save considerably on the costs of healthcare.

Benefits to Employers and Employees

When coupled with a higher deductible health plan, an HRA can be used to pay for costs due to an increased deductible using the savings from the decrease in monthly premiums.

To receive reimbursements through an HRA, employees must first incur an expense that is medically qualified. This not only assures employers and employees that services are not paid for in advance as participants might in a low deductible plan, but it also creates a greater understanding of the costs of healthcare.

Most importantly, employer contributions to an HRA are fully tax deductible and reimbursements received by employees are tax exempt.

"Stop paying in advance for services you may not use"

HRA Frequently Asked Questions

Q. What is an HRA?

A. An HRA is a tax exempt, federally authorized reimbursement method that provides the employer the ability to reimburse employees for medically qualified expenses.

Q. Can an employee contribute to an HRA?

A. No. An HRA can only be funded by an employer and voluntary salary reductions are not permissible by IRS code.

Q. Are employees required to have insurance with an HRA?

A. No. There is no legal requirement for this. However, employers could make this a requirement as plan design is almost 100% customizable.

Q. What percentage of employees actually use their health insurance?

A. Studies show only 20-50% of covered employees actually utilize their

To find out if a Health Reimbursement Arrangement is the right solution for your group, call Concise today.

Concise Solutions, Inc.
(800) 722-1128 Sales@ConciseSolutions.com

