



SUMMARY OF SERVICES

PRESENTED BY: **NORTHERN BENEFITS , LTD**

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At **Northern Benefits**, we offer goal-oriented benefit plan strategies with a focus on financial feasibility and employee retention. We are dedicated to establishing long-term relationships with our clients in order to provide comprehensive and superior service.

NB CORE VALUES

- Broker Accountability and Accessibility
- Client Centered Benefits Program
- Employee Education, Awareness and Engagement

STRATEGIC SERVICES

- Coordination of all employee benefit offerings and vendors, including review of current plans with comparison to Marketplace data, relevant projections and financial solutions
- Custom cost analysis reports
- HR staff support, including timely solutions to benefits questions
- Onsite HR assistance, including claims, portals training, employee enrollment, communications and employment policies and manuals
- COBRA / HIPAA / VIPER / Medicare support
- Vermont Health Connect – Licensed Navigator
- Provide timely billings and claim/HRA funding reminders

COMPLIANCE SERVICES AND HEALTH CARE REFORM GUIDANCE

- Company Specific, Comprehensive Compliance Calendar
- Annual 5500 filing service
- 1094/1095 reporting
- PCORI and Reinsurance Fees
- DOL audit checklist review, including required employer notices
- ERISA Wrap SPD's, Plan documents and any accompanying modifications
- State and Federal mandatory posting requirements
- DHHS and IRS navigation
- FMLA, ADA, FLSA guidance
- ACA Appeals
- Monthly Reform Newsletter

DIGITAL SUPPORT SERVICES

- **Access to HR360** online library for support, tools, and guidance
- **Access to Employee Navigator®** to manage all aspects of hiring, benefits enrollment and communication
- **Access to Wrap360® PPACA Compliance Portal**

COORDINATED WELLNESS INITIATIVES

- Carrier Specific Wellness Strategies

- On Site Wellness Seminars
- Biometric Screenings
- Northern Benefits Wellness Grants
- Coaching and HR Coordinated Events

SUPPORT/EDUCATE EMPLOYEES

- Create customized employee memos and Q&A support materials
- Facilitate and attend employee meetings and Benefits Fairs
- Provide New hire information kits from all carriers, including customized PowerPoint® training tutorials and enrollment information

CONTACT INFORMATION

MAINE OFFICE: (888) 349-2315

MASSACHUSETTS OFFICE: (888) 778-2996