



Richard J. Princinsky & Associates, Inc.



Richard J. Princinsky & Associates, Inc.
Employee Benefits Specialist

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Employee Benefits Services
We put our resources to work for you



Our integrated services ...

improve your employee benefit plans and save you TIME and MONEY.

Market Analysis / Underwriting:

- Perform company needs analysis.
- Define benefit philosophy.
- Research the insurance market for the best plans and rates that meet your goals and budget.
- Compare multiple products and carriers.

Account Management:

- Dedicated customer service team.
- Act as an advocate for you and your employees with the carriers regarding claim and benefit issues throughout the year.
- Attend open enrollment meetings and prepare all communication materials for the meeting as well as coordinate the attendance of appropriate carrier and financial representatives.
- Coordinate production of all employee benefit information (i.e. new hire and open enrollment kits, benefit booklets, posters, etc).

Assistant Account Management:

- Assist the Account Manager to provide responses or problem resolution to all client requests regarding enrollment issues including ordering ID cards, processing enrollment forms, checking enrollment status and answering questions.
- Assist the Account Manager in educating client and enrollees about their group's benefit plans, coverage, copays, coinsurance and/or deductibles.
- Work in coordination with the Claims Specialists, provider and/or carrier to research and resolve all claims problems, review and explain EOB's.

Enrollment and Billing:

- Perform bill auditing and reconciliation.
- Process enrollments, terminations, and any changes to policies with carriers.

Compliance and HR Support:

- Act as extension of your HR department.
- Provide updates on compliance issues, such as HIPAA, FMLA, COBRA, State Continuation and Section 125.

- Conduct on-site trainings (i.e. sexual harassment).
- Conduct on-site audits (FMLA, HIPAA).
- Audit employee handbooks and recommend areas for improvement.
- Summary Plan Documents.
- 5500 form preparation.
- COBRA Administration (third party).

Corporate Wellness Resources:

- Assist in developing and implementing Corporate Wellness Programs.
- Provide pertinent health related information, including webinars and seminars.
- Help organize your company health fairs.

Claims Specialist:

- Reconcile all claims with appropriate benefits.
- Handle appeals and all correspondence to providers, carriers, etc.

Creative Services:

- Produce open enrollment letters, memos and all correspondence to help you communicate to your employees important benefit information.
- Create and design internal employer communications, including brochures, booklets, posters, payroll stuffers and company newsletters. On-site printing and design center.
- All presentation materials available in Spanish including RJP website.

Technology Solutions:

- Branded employee benefits websites.
- Consultation and comparison of online benefits enrollment and HR administration systems.
- Electronic enrollment available with tech support.
- Web based HR and compliance resources.
- Analytical system used to project health plan costs for our middle market clients.