



Deep Expertise

Technology, Analytics and Compliance

*Overwhelmed with the intricacies of navigating data, vendors,
and regulations?*

ABD invests in developing deep expertise at the leading edge of your industry, and ours. With ABD as your partner, we'll help manage systems operations, data transferring and quality, and compliance to ensure regulatory requirements are fulfilled, allowing you to focus on your team.



“Can I prohibit spouses who have other coverage to enroll in our benefit plan?”

“How often should we ask for electronic disclosure authorization?”

“Do we need an acknowledgement of receipt?”

“My employee and her spouse will exceed the dependent care FSA annual limit this year. Can she change her election mid-year to avoid excess contributions?”

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Each of us have learned to rely on software systems for employee benefit decision information, to exchange data with partner and vendor organizations, and to stay in compliance with federal, state and local regulations. Automation brings many benefits, but also complexity and the need for new skills. ABD simplifies this complex world for you through four key services.

Big Data Analysis

Learning from experience.

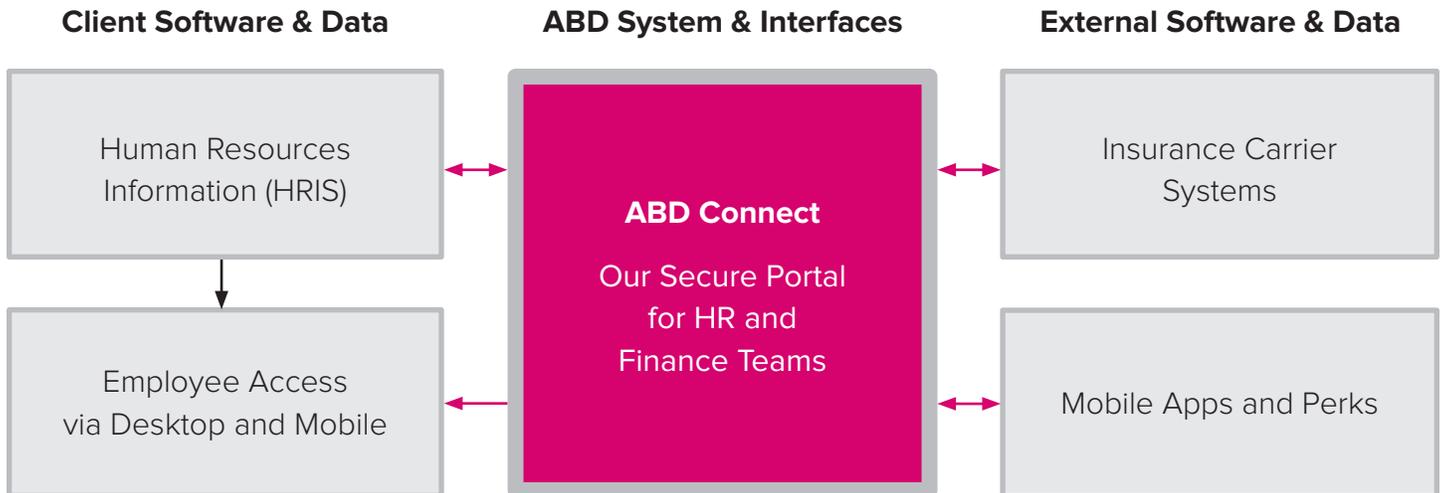
- Data describing your employee workforce and labor markets.
- Data summarizing claims experience, a leading indicator of possible cost increases.
- Identifying high-cost drivers, potential cost savings and wellness program goals.
- Benchmark data on benefit trends, comparing benefit plans across your labor market.

Client System Support

Lightening the load for your internal technology teams.

- Select and deploy a new HRIS system. We enjoy partnerships with leading solution providers to learn details about their product options and access additional support resources.
- Configure specific HRIS modules and carrier EDI data feeds to reflect changes in benefit plans and vendor offerings.
- Document benefit procedures and HRIS security protocols, assisting your HR team members to develop and use efficient workflows.
- Propose timely technology consulting, when challenges fall outside our scope of work.

Employee Benefits Technology Ecosystem



ABD's technology specialists understand and work daily with all major mid-market HRIS and payroll systems. Our secure infrastructure enables interoperability between carrier, vendor and client systems, always with encrypted data and strict access protocols. HR and Finance teams have a full view of the benefits and cost information they need, and employees have convenient mobile access to benefit details and provider networks.

ABD and Vendor System Support

Integrating smartphones, apps and portals to make managing benefits much easier.

- Install the ABD Connect benefits portal, a one-stop information and communication platform. We can extend ABD Connect to include global benefits for any international team members.
- Enable a website and ABD's mobile app for 24/7 employee access to benefit details.
- Design employee onboarding for ABD and all vendor applications.
- Maintain tight HIPAA-compliant, encrypted data security with technical, physical and administrative safeguards in place at ABD and within our client organizations.

Health Care Policy and Regulatory Compliance

Staying ahead of health care reform and government requirements.

- Determine federal, state, local and international compliance requirements for your business now, and as you grow.
- Develop a schedule of government filings and employee notices. We can prepare these documents, track due dates, and avoid some of the additional fees from outside counsel.
- Collaborate with your compliance officer for audits and procedural documentation.
- Offer access to the ABD HR AnswerLink portal and to our In-house ERISA attorney.
- Educate your team on new regulations. We provide regular updates and alerts on health care public policy and how it will impact benefit plans and the insurance markets.

**Questions?
Contact**

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ABD is here for you.

ABD is a consulting firm providing risk management, insurance brokerage, human resources, and retirement consulting services. Our advisors offer guidance and craft innovative solutions to help address risk for clients of varying sizes, growth stages and industries.

Headquartered in San Mateo, ABD has offices in San Francisco, San Rafael, San Jose, Walnut Creek, Lodi, and Seattle serving clients across the United States and globally.

To learn more, visit: www.theABDteam.com

The services listed in this brochure describe ABD's capabilities and expertise. Not all services are available to every client, due to data availability and because we customize a suite of services to complement each client's internal staffing, systems and workforce.