



**YOU KNOW
SOMETHING SPECIAL
WHEN YOU SEE IT**



See Health Plans that Protect
Members and Benefit Your Bottom
Line with Health Cost Solutions

Benefits that Make a Difference



Innovative Plan Design

With HCS, you get benefits optimized to meet the unique challenges you face providing employer-sponsored health plans in the trucking industry.

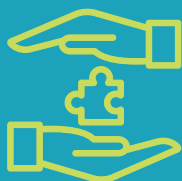
The HCS approach combines innovative plan designs, the latest technology and strategic partnerships, including quality provider network options and industry-leading reinsurance carriers, to offer outstanding employee benefits at a cost that protects your bottom line.

Your population will appreciate benefits meant to fit their lives and families, with services including:



Cutting-Edge Technology

- Convenient Network Options
- Anywhere, Anytime Telemedicine
- Prescription Drug Discounts
- Employee Wellness Programs
- Out-of-Network Options
- Easy-to-Use Member Portals
- Caring Customer Service



Strategic Partnership

We're empowering employers with benefits that mean more for trucking employees.



What Makes HCS Different? Prioritizing What Makes YOU Different

The standard for health benefit solutions has gone unchanged for years, and has neglected to address the simple fact that different businesses have different needs.

Every business's benefit needs are different – that's why we're different.

HCS takes a personalized approach to optimizing your employer-sponsored benefits. Our benefit professionals deliver financial and underwriting expertise, strategic benefit design, transparent pricing of plan revisions, detailed development of expected claim levels and overall assistance in creating the best plan for your population's health and your business's goals.

HCS Highlights

Self-Funded Group Medical Plans

HCS offers claim administration services in the medical, dental, vision and short-term disability spaces, as well as regional and nation PPO networks, with over 660,000 providers and comprehensive savings.

Specialized Service Teams

In addition to plan customization, we deliver a specialized team dedicated to your plan administration. We believe the best service is only possible in a reliable relationship – that's why we have three representatives assigned to service each employer's account.



Account Manager



Client Service Specialist



Claims Analyst

Value-Based Payments (VBP)

We believe your members deserve access to quality medical care at fair prices, regardless of where they receive a service. Our VBP program is designed to protect members and employers from exorbitant arbitrary pricing by using Medicare as a benchmark and adding fair provider reimbursement, creating a lower overall payment based on value over price.

Comprehensive health plan administration from HCS includes:

- Account Management
- Eligibility Management
- Pharmacy Benefit Management (PBM)
- Reinsurance Management
- FSA & HRA Services
- COBRA/HIPAA Services
- Dedicated Claims Analysis
- EDI HIPAA-Compliant Transactions
- Electronic Preferred Provider Repricing
- Electronic Non-Preferred Provider Discount Arrangements
- Fraud/Abuse Detection and Control
- In-House Medical Management
- Section 125/129 Flexible Benefit Compensation Plan Administration

BENEFITS THAT SUPPORT THE BACKBONE OF YOUR BUSINESS – NOW, AND FOR THE LONG-HAUL.

Contact HCS today to learn more.

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