



Single-Source Health Benefits from a Trustworthy Partner

Offering competitive health benefits that attract and retain top performers isn't easy. Besides quality, you're factoring in the administrative burden, cost containment and compliance, plus enrollment procedures and participant services. Compliance concerns multiply as changing regulations keep you guessing.

A trusted expert, Vantage Benefits Administrators equals efficient and cost-effective health benefits administration that really adds up. Here's how:

Fee Transparency

We serve you, not the revenue. Insurance carriers often give a service provider concealed revenue for offering their products. Unlike many providers, we select the right carriers for you, not those who bring us the most income. We also perform services in-house instead of using third-party vendors that bill us for various functions. There's no finger-pointing — and no secrets about whom you're paying, what you're paying for and the cost. We're committed to fee transparency because we stand by our pledge to remain unbiased.

Unbiased Health Benefit Options

Our motto — the unbiased pursuit of your best interests — has independence as its cornerstone. Because we operate independently of all insurance companies, we're not limited to a small set of preferred carriers. We use a rigorous process to evaluate carriers nationwide and give you the ideal selections for your company's needs.

Reduced Liability

Keeping pace with changing regulations to ensure compliance is a Vantage specialty. Under our watchful eye, unexpected legalities can't snag you. Our advanced technology includes built-in compliance measures and sharply diminishes the need for manual data entry, which leaves you vulnerable to human error.

Trust

We form long-term partnerships with our clients based on trust. That trust emerges as a result of our transparent fees, unbiased carrier selections and liability safeguards. With nearly 25 years in business, we are a seasoned and reliable partner championing the cause of our clients.

Paperless platform • Easy online enrollment
Live call center • Employer and employee self-service portal

Administrative time savings • Workforce retention
Employee participation • Competitive fees • Customized plans

Fee Transparency

+ Unbiased Options

+ Reduced Liability

TRUST

Medical, dental, vision • Wellness programs
Voluntary benefits • FSAs, HSAs and HRAs • COBRA

Sustainable cost savings • Plan design consulting
Self-funded or fully insured • Expert administration
All services in-house

Comprehensive, High-Value Benefits

Our experts establish a secure foundation by evaluating your needs and customizing a health benefits plan that aligns with your business goals and vision. Whether you prefer a self-funded or fully insured arrangement, there's no need for multiple vendors because we do it all:

- **Medical, dental and vision plans**
- **Wellness programs**
- **Voluntary benefits**
- **Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs) available through Vantage SaversSM spending account solutions**
- **COBRA administration available through Vantage COBRASM services**

Essential administrative conveniences help you rein in costs and regain valuable time for human resources and administrative staff:

- **Paperless system:** Our full-featured paperless system sharply reduces the administrative workload, mitigates risk and enhances employees' satisfaction.
- **Self-service portal:** Role-based and password-protected, employer and participant dashboards facilitate secure data entry and enable communication and education.
- **Fast, easy, paperless enrollment:** All enrollment information goes directly into our system, whether entered by an employee or administrator via the portal or submitted by phone.
- **Built-in compliance:** Our system's automatic compliance measures help protect you from unknown violations.
- **Live call center:** Certified professionals stand by to provide expert service for your staff and plan participants. Each participant's benefits plan is right at our fingertips.

Start-to-Finish Expertise

Our capabilities span every phase of health benefits consulting and administration:

- ✓ **Thorough analysis, including an employee survey and return on investment (ROI) testing**
- ✓ **Customized plan design consulting**
- ✓ **Sourcing procedures for vendor evaluation and selection**
- ✓ **Cost-effective implementation with portal branding according to your preference**
- ✓ **User-friendly, efficient paperless enrollment**
- ✓ **Multiple provider networks, stop-loss insurance programs and electronic claims administration**
- ✓ **Personalized customer service through the portal and our live call center**
- ✓ **Daily administration and compliance**

A Steady Guide

Use **Vantage HealthRiteSM** solutions as a steady guide so you can respond strategically to today's changing healthcare legislation. Our comprehensive health benefit solutions — as well as our retirement plan solutions and fiduciary services — give you single-source consulting and administration with compliance and accountability. For a free consultation with a partner you can trust, call 1.800.337.8005.

About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary services as needed. Independent of all carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company emphasizes transparency, integrity, responsiveness and cost efficiency. For more information, please call 1.800.337.8005 or visit www.vantagebenefits.com.



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