

Employee Benefits



Beyond Insurance

FUTURE VISION™

Beyond Technology

At Diversified, our service commitment extends beyond group benefits plan design and implementation. Diversified Insurance Services clients reap the benefits of FutureVision™, a savvy suite of web tools for online benefits information and claims form access, updates on legislation and much more.

Beyond Employee Assistance

FutureVision™ includes valuable tools for plan participants and administrators:

- **Communicator** puts your employee benefits information, forms, links to carriers, provider directories and more online for 24/7 access. With Communicator, you can eliminate paper, boost productivity by making online benefits information “self-service”, demonstrate the value of your benefits plan and enhance employee satisfaction.
- **Manager** enables employees to enroll in your program online. This can save an employer an average of \$9 per employee per month. Manager allows employees to make changes online (address, dependent, beneficiary, etc.), and conveniently sends enrollment forms electronically to insurance companies. Manager provides you with a powerful HRIS system that manages employee data and delivers exceptional reporting capabilities.
- **Evaluator** provides each employee a secure web portal. This portal helps employees determine their ideal health plan by integrating personal health claim experience with premium contribution rates during open enrollment. Evaluator also provides assistance in determining annual Flexible Spending Account deductions utilizing past claims history a guide.

Beyond Administrative Assistance

- **hrAssist** gives your staff 24/7 HR/benefits and compliance information. With hrAssist, your staff can answer complex benefits questions and receive personalized daily communication from Diversified Insurance. hrAssist also enables your staff to access benefit trend data, find vendor contact information and link to best-in-class benefits-related Web sites. You can also access the Bureau of National Affairs (BNA) for current data on human resource topics and a variety of documents which can be easily customized.
- **Navigator** is a real-time online tool that merges data from multiple vendor relationships. Plan modeling, forecasting, claims analysis and benchmarking of this data is performed with like employers on a local or national scale. Navigator aggregates raw claim data from group health and prescription drug plans into a single data warehouse. Using the Navigator tool, employers can perform all these functions in real time using historical and current claims data with monthly data feeds from vendors. Reinsurance options can be modeled, health plan administrators, insurers, provider networks and other vendors can be monitored to maintain optimal performance.

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