

### THIRD PARTY ADMINISTRATION

#### Adding Value for Benefit Plan Sponsors

A growing number of plan sponsors choose third party administration as an efficient way to manage their benefit and retirement plans. Why? The services provided by Third Party Administrators (TPAs) are numerous and add real value by managing often complex processes for clients. TPAs are cost effective and the need for TPA services is real as the insurance market continues to consolidate, leaving organizations searching for “best in class” administration and communication solutions with fewer options and higher costs.

Simply put, a TPA is one who administers benefit and insurance programs for employers. This typically includes premium collection and payment to insurers, enrollment, claims administration, utilization reviews and other administrative activities. The TPA performs tasks either traditionally handled by the insurer, or by the employer. Unlike some TPAs which operate as units of insurance companies, Johnstone’s Benefits is completely independent.

#### Independence = Better Benefits

Being 100% independent allows Johnstone’s to negotiate the most favourable premium costs, benefit provisions and claims payment settlements on behalf of our clients and their employees. Our leverage is acquired due to the insurers’ understanding that our choice of insurers is based upon their pricing, benefit levels and servicing capabilities – not any other loyalty. Our size and systems allow us to place coverage with multiple insurers representing the “best in class” fit for your company.

As a TPA we also handle other employee benefit plans such as retirement plans and health spending accounts (HSAs). Many employee benefit plans have highly technical aspects and difficult administration that can make using the specialized services of a TPA more effective than managing these processes in-house.

#### THE JOHNSTONE’S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company’s benefits needs. And we make **solid group plans simple.**



## Our TPA Services

Our philosophy is unique in contrast to other benefit consulting firms. We have found over the past 30 years that our clients are best served when we focus on what is important to them and their staff such as:

- Streamlined use of multiple insurers by implementing such tools as our consolidated monthly invoice, customized employee booklet and coverage cards, and generic single application form
- Our custom configured billing system that can electronically pass monthly premiums and eligibility to both your payroll system and the insurers
- Generic enrollment and change processes to accommodate current and any future change of carriers
- Cheerful assistance with difficult claims by liaising with insurers, employers and beneficiaries throughout the claim process
- Personal contact with plan administrators and employees to describe their benefit package in detail
- Facilitating the critical annual review of benefits by providing each employee with their personalized benefit summary to confirm dependent and beneficiary designations, benefit levels and other personal information
- Simplified premium payment to a single source with full accounting to disperse on your behalf

- Custom designed communication material including newsletters and employee memos related to benefits issues on behalf of our clients
- Detailed annual plan reviews and quarterly updates when required

## TPAs Work for You

Many clients view the TPA as an extension of their organization often acting as their human resources or employee benefits department. A TPA provides valuable expertise for small organizations, or additional resources at a time when internal staff may be tight, yet the need to provide excellent customer service is higher than ever.

## Our Goal

Our goal has never changed – to reduce or eliminate our clients' workload and costs by reducing confusion and complexity. We can help our clients focus on what they do best – their business.

## CONTACT US

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