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# Total Benefits

Benefits Management Solution



# TotalBenefits is an information management system built specifically for multi-employer plans.

Developed in partnership with a major international union—more than 100,000 members and \$6 billion in assets—it is now available for wider use. The system is modular in design, so it can be readily tailored to different plans. Information flows freely among fully integrated functions. Navigation is easy—browser-based screens with the look and feel of today's most popular desktop technology.



**Here's what TotalBenefits can do for you.**



## Determine eligibility

Eligible or not? For each person, the answer is, ultimately, a simple “yes” or “no.” Arriving at that answer is anything but simple. Eligibility is governed by complex contracts and government regulations couched in the opaque, often ambiguous, legal provisions. TotalBenefits maintains records of employer contributions and credited service, while taking an expert system approach to eligibility determinations— basing decisions on a logical, complete, and accurate set of rules readily updated to reflect changes in plan provisions.

## Process and pay pensions

How big a pension? Again, there’s no simple answer. A vested right to a pension is just the beginning. Pension amounts are based on many variables, including employer contributions, credited service, retirement age, and payment options. TotalBenefits can calculate benefits for the full range of ages and options, and produce customized reports showing plan participants how different decisions translate into dollars. Once an option is selected, the system can generate monthly payments and manage deductions, including adjustments to reflect changed circumstances—for example, converting pensions to alternatives either elected or especially for survivors.

## Process and pay health and other benefits

The rules that govern health plans are at least as complicated as those that govern pension plans. TotalBenefits can handle them. The system comes equipped to coordinate with Medicare and can be custom-tailored to the coverage specified by your plan, for active participants and pensioners as well as eligible dependents. Functions run the gamut from processing claims to calculating benefits to making payments—all the activities associated with administering health, lump sum, and other benefit plans.



# Sophisticated management tools



**TotalBenefits can also be used to:**

- ▶ Compile and analyze demographic data—essential for sound actuarial calculations and informed decision-making.
- ▶ Track the individual “events” that comprise workflow: correspondence, telephone conversations, documents received, and more.
- ▶ Generate and file correspondence so it can be easily retrieved and reprinted—everything from forms to individualized letters.
- ▶ Create an audit trail—a record of every calculation, every payment, and the underlying data.

The TotalBenefits solution was created using SOA technology running in a Microsoft environment using SQL server and .net technologies.

## **Experience you can count on.**

**Potomac Information Systems develops cost-saving, easy-to-use information management systems. We also train people to use them and provide ongoing support. Our technical and management experts average more than 30 years of experience. Our clients include some of the biggest international unions.**

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