

Employee Benefits Service Center

Leading the industry in customer assistance and advocacy,

CUNA Mutual's Employee Benefits Service Center is a single, reliable, direct point of contact for you and your employees to get the information and assistance you need quickly and easily – when you need it most.

With our multi-channel Employee Benefits Service Center at your disposal, you and your staff no longer need to spend valuable time getting questions answered, trying to resolve billing problems or claim issues. We take these responsibilities and hassles off your hands, freeing your staff for more productive and profitable tasks.

Saving You Time and Effort

When you need help, your insurance carrier should be the first place to contact. But when your carrier can't provide the solution you need, our Employee Benefits Service Center can relieve the pressure.

Advocating for You

Dealing directly with carriers and providers to resolve issues, our Employee Benefits Service Center professionals act as strong benefits advocates for you and your employees. This team knows credit unions, the insurance industry, and the ins and outs of carriers' policies and procedures. Leveraging that expertise, they negotiate with providers and carriers to reduce your employees' responsibility through benefit clarification, claims reprocessing and written appeals.

Providing Knowledge and Expertise

The professional specialists in our Employee Benefits Service Center are a dedicated team of knowledgeable, savvy experts with broad, deep insurance industry experience. Working one on one with you, they provide invaluable service and support that make a real difference.

You can also outsource to us many tasks your own staff would otherwise need to manage – which greatly reduces your staff time, administrative burden and operational costs. We can assist with insurance paperwork, answer questions from staff members who need definitive answers and help with the countless other details of providing benefits to your employees.

You're experts at serving your members, not solving Employee Benefits problems. And nothing's more frustrating and time-consuming than trying to decipher complicated forms, untangle billing snags or resolve rejected claims. ●



We can help with:

- Customer service
- Program administration
- Enrollment forms
- Benefit summaries
- Billing issues
- Claims handling
- Case management
- Employee training and education
- Privacy violation protection

The Employee Benefits Service Center:

- Logged over 3,300 service requests in 2007.
- Saved over \$2 million dollars in claims and premiums paid in the past five years.



Simplifying Administration

Finding the right forms, determining the proper procedure, knowing where to turn for information – it's these day-to-day details that make administering your Employee Benefits program complicated and time-consuming for you and your staff. Our Employee Benefits Service Center helps take the time and effort out of that process, by providing the forms and facts you need to make administration faster and easier.

Tackling Billing Issues

Changing plans, applying credits, and adding or removing insured employees can create billing problems. If you've reached an impasse with your carrier over a billing issue, our Employee Benefits Service Center team can take the matter off your hands until it's resolved.

Clearing Up Claims

Dealing with claims that are questioned, delayed or simply denied can be your toughest challenge. Turn them over to us, and we'll contact your carrier, get a full explanation, and follow up until there's a resolution. Our creative problem-solving skills and continuous thorough follow-up often make the difference between a claim being accepted or rejected.

If a claim can't be resolved to your satisfaction, we'll tell you exactly why – and suggest other possible ways to pursue it.

Educating Your Employees

With their broad product knowledge and expertise, our specialists help educate and train you and your employees on both our proprietary and non-proprietary products and plans. They can also guide you to our Internet-driven support tools that are right for you, such as the WellnessForYou™ online health and wellness resource, and the MyWave® resource site. ●

To get the help and advocacy you need with your Employee Benefits questions and issues, call our Employee Benefits Service Center today at 800.548.9390 or email us at EmployeeBenefits@cunamutual.com.

CUNA Mutual Group is a leading provider of financial services to cooperatives, credit unions, their members, and valued customers worldwide. With more than 70 years of market commitment, CUNA Mutual's vision is unwavering: to be a trusted business partner who delivers service excellence with customer-focused, best-in-class products and market-driven innovation.

Visit www.cunamutual.com or call 800.356.2644 for more information.



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