Your strategic partner to meet all your employee benefits objectives... and more.
It's renewal time and your employee benefits plan is changing - again.

The Capacity Benefits & Financial Services Group, LLC is part of the Capacity Group of Companies. Founded in 1990 and headquartered in Mahwah, New Jersey, Capacity is one of the 100 largest insurance brokers in the United States.

As your strategic partner, Capacity helps you analyze and control your existing plan from its structure to employee demographics to utilization. We examine every angle to help you reduce costs while maintaining the quality of benefits you need to attract and retain top employees. We help you lower renewal costs without compromising the quality of your benefits program.

**Feel like you are paying too much for benefits, but not getting enough?**

Lowering premiums is only one part of reducing your total benefits costs. Significant savings come from reducing premiums while lowering your administrative, renewal, and employee service costs. Capacity can do all of this for you, and also offers many valuable services for free.

- **Innovative Plan Design**
- **Prescription Plan Carveouts**
- **Disease Management Programs**
- **Wellness Incentives**
- **Cost Containment Strategies**
- **Human Resource Information Management System**
The full range of consulting services our brokers and support staff offer includes:

- Employee Benefits
- Financial and Retirement Services*
- Investment Management*
- Property and Casualty

Capacity Benefits offers cost saving resources and strategies such as:

- One-Stop Employee Service Team for you and your employees - one call does it all
- Human Resource Information Management System (HRIS) easy-to-use software helps your staff work more efficiently by integrating data from Finance, Payroll, Insurers, and Third Party Administrators
- Enrollment options for every employee preference including web, phone, mail, and more
- Customized Employee Website that provides employees access to all essential benefits information 24/7
- COBRA Management Program that handles everything from collecting premiums to employee notices
- Optimized Voluntary Benefits including discount Eye Exams, Fitness Memberships, Dental Programs, Prepaid Legal Services, discounted group Homeowners Insurance, and Long Term Care
- Wellness Deductible Program is a voluntary, HIPAA compliant program that promotes a healthy lifestyle by creating an incentive for employees to “earn back” their healthcare insurance deductible
- Experienced advisors who help optimize your 401(k) program by coordinating investment offerings, reducing expenses, and increasing enrollment
- Billing Reconciliation is linked to payroll, simplifies and reconciles all your benefits bills, processes your statements, and provides individual or consolidated statements for you to easily track payment history

We pride ourselves on the level of knowledge and service we provide to our clients.
Capacity helps you cut costs, not your benefits

Capacity-Negotiated Renewals Mean Lower Renewal Costs

If you dread the headaches that come with figuring out how to keep costs under control and employees happy at the same time during annual renewals, The Capacity Benefits and Financial Services Group can help take away your pain. Acting as your advocate and strategic partner, Capacity analyzes your program and negotiates on your behalf to cut your costs without cutting your benefits.

Capacity’s Strategic Approach Results in Win-Win Renewal Negotiations

- Your complete market analysis underwriting review includes a rate justification review, industry trends, claims history (when applicable), and a demographic review to ensure an accurate assessment of how your rates are determined.

- Capacity can help you achieve cost reductions with cafeteria plans and consumer driven health care plans such as Health Savings Accounts (HSAs) and Health Reimbursement Arrangements (HRAs).

- Claim design options and plan design alternatives are reviewed including the pros and cons of: Alternative Plan Funding, Self Funding, Fully Insured, and Partially Self Funded plans.

- Using employee claim data from your carrier or TPA, our Internet-based Decision Master® Warehouse system can analyze your data and show you how and where to adjust your plan design to save money.

- With PlanAdvisor™, we can help you analyze your benefits plan costs against reliable benchmark information, and project the impact of medical and dental plan design changes.
Capacity Is Your One Stop Service Team

Our Service Team is staffed with trained benefits professionals who can resolve your benefits issues and advocate on behalf of your employees with providers when needed.

Here’s How Capacity’s Service Center Manages Your Benefit Issues

- Your plan details including demographic information, enrollment history, and current elections are accessible when employees call.

- Employees can easily find healthcare providers, resolve claims issues, and get answers to their benefit questions, including eldercare and Medicare issues.

- HR can track employee inquiries and problem resolution status with our case management system.

We are your employees’ advocates.
Benefits administration made easy

Capacity’s HRIS Software Saves You Time and Money

Processing HR information is time consuming, expensive, and cuts into valuable staff time needed for higher priority tasks. Capacity’s Human Resource Information Management System (HRIS) is easy to install and use.

Capacity’s HRIS software enables your staff to work more efficiently. It helps your HR team integrate its information with Finance, Payroll, Insurers, and Third-Party Administrators.

Capacity can reconcile all of your benefits bills, process your statements, and provide individual or consolidated statements for you to easily track payment history. We can reconcile all of your bills every month to ensure you are not billed for any non-eligible employees. We can also provide you with signature ready IRS 5500 forms.

Capacity’s Online Enrollment Is Customized To Your Requirements

- Your web-based employee benefits self-service portal provides 24/7 Internet access, ID and password protection, and can be branded with your company logo and your own customized message
- Customized web content can be open to all employees or specific eligibility groups
- During annual enrollment, employees are presented with only the benefit options for which they are eligible, and they can easily compare benefit options and costs
- Capacity provides enrollment options via web, phone, paper, or in-person laptop enrollments – to suit your employees’ preferences
Capacity Makes Open Enrollment Easier

Open enrollment doesn’t have to be a hassle for your HR Department and employees. Plan changes – even renewing an existing plan – often result in frustration and lost productivity for HR personnel as they deal with impatient employees, many of whom have the same questions and frustrations.

Capacity Open Enrollment Services Provide:

- Customized open enrollment kits sent to each employee that highlight benefit changes and payroll deduction costs for the new year
- Clearly written descriptions of each benefit and option including enrollment instructions
- Personalized employee benefit statements
- Ongoing employee communications including benefit statements, and any other employer announcements you choose
- Automated life event and new hire management
- Electronic data feeds that link carriers with internal HR and payroll systems
Innovative Solutions to Control Healthcare Costs

Capacity offers a menu of strategic plans that can be customized for your business to help you reduce and control health insurance costs. After analyzing your needs, we can help you implement programs for prescription carveouts, disease management, wellness, and more.

We Work With Providers and Vendors to Create Innovative Plan Designs

- Optimized Voluntary Benefits including discount Eye Exams, Fitness Memberships, Dental Programs, and Long Term Care
- The Wellness Deductible Program is a voluntary, HIPAA compliant program that promotes a healthy lifestyle by creating an incentive for employees to “earn back” their healthcare insurance deductible
- Disease Management programs analyze your employees’ healthcare needs and create preventative programs to improve their health and reduce your premiums
- Prescription drug carveout options can reduce employee and employer costs
- Health Reimbursement Plans can lower or even eliminate copays and deductibles
- Health Savings Accounts (HSA), High Deductible Health Plans (HDHP), and Health Reimbursement Arrangements (HRA) are flexible plans that provide medical coverage plus tax-free savings for future medical expenses
We Coordinate COBRA and HIPAA Compliance, So You Don’t Have To

COBRA and HIPAA are complex programs. The rules and regulations are constantly changing. One mistake can result in substantial penalties and excise taxes. Capacity can manage these programs for you while limiting your liability exposure with full indemnification.

As Specialists that Coordinate Every Aspect Of Your COBRA Administration, Capacity:

- Manages all interactions and data collection
- Handles basic setup and employee conversion
- Sends HIPAA and COBRA rights notices to all employees as required
- Distributes coverage continuation election forms
- Provides premium and collection services
- Sends activity, status, and confirmation reports
Optimize Your 401(k) Program

The Capacity Benefits and Financial Services Group has experienced advisors on staff who can help optimize your 401(k) program by coordinating investment offerings, reducing expenses, and increasing enrollment. We can also help you take advantage of new regulations that will benefit your key employees and help your company comply with its fiduciary responsibilities.

Capacity Ensures the Success of Your 401(k) Program

- Capacity specializes in creating programs that maximize company participation
- A customized employee communication program promotes participation in your company’s plan by highlighting its benefits to employees
- Your 401(k) offering/program is highlighted during your annual benefits review
- Capacity’s plan administration services streamline your administrative services and help reduce overall plan costs
- Capacity’s company matching programs and profit sharing plans boost participation and can be structured to be tax deductible for your business
- Capacity helps you develop an easy-to-understand diversified investment program designed to encourage participation
- Capacity can provide IRA rollover services for retiring or departing employees
- Capacity helps you attract and retain the best talent in a competitive marketplace by creating attractive programs for top employees

We optimize your 401(k) whether you are just starting or want to improve your plan
Value Added Services

Online Enrollment
Billing Reconciliation
Renewal Negotiation
Dedicated Service Team
HRIS Software
Customized Employee Communications
Data Analysis
Claims Data Analysis
Legislative Compliance Briefs
Web-based Employee Communication System
Voluntary Benefits

The Capacity Approach

“We are insurance professionals who develop strategic plans and innovative solutions that control employer’s benefits costs.”

A Full Range of Benefit Products from Major Insurers

Health, Dental, and Vision Plans
Life and AD&D
Short and Long Term Disability
Employee Assistance Plans (EAPs)
Long Term Care
401(k)
Pension/Profit Sharing
Deferred Compensation
Flexible Benefits

Contact Capacity today at 800-222-2425

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