



Creating Healthier BenefitsSM

Making the greatest use of your healthcare dollars is our goal at Interactive Medical Systems (IMS). We create, implement and administer customized benefits plans. A customized benefits plan means you meet your employees' benefits needs and your company's strict financial practices. Our services set the standard for personalization and flexibility and form the foundation of our clients' strategic employee benefits initiatives. IMS helps employers shape benefits plans with cost-effective and flexible benefits options, such as self-funded plans, innovative claims processing and consulting services — all with the goal of improving benefits offerings and maintaining a healthy bottom line.

Interactive Medical Systems

Benefits Administration Services

Creating employee benefits programs customized to fit your company's needs and your employees' needs.

Self-Funded Plans

- Medical
- Dental
- Vision
- Prescription Drug

Cafeteria Plans

- Premium Conversion
- Flexible Spending Accounts
- Full Cafeteria Options

Managed Care Programs

- Preferred Provider (PPO)
- Point-of-Service (POS)
- Exclusive Provider (EPO)

COBRA & HIPAA Compliance

- COBRA Continuation Administration
- HIPAA Certificate Issuance
- HIPAA Compliant EDI and Online Access

Brokerage Services

Supplementing and completing your benefits offerings.

Fully Insured Plans

- Medical
- Dental
- Vision
- Life
- Disability
- Long-term Care
- Mental Health & Transplant Carve-out

Consolidated Billing & Reconciliation

- Supplemental & Voluntary Products

Consulting Services

Keeping your benefits plan up to date as changes occur in your company, benefits regulations and human resources issues.

Employee Benefits

- Analysis
- Design
- Alternatives

Human Resources

- Policy & Procedure Development
- Employee Relations
- Compensation
- Staffing Strategies
- Training & Development

Create — Innovative Solutions and Personalized Service

Our customized benefits planning services help you take control of benefits costs by creating effective, cost-conscious benefits plans. IMS specializes in the administration of many types of plans, including self-funded and fully insured plans. Our services extend into human resources consulting to offer you additional employee-related information and direction.

Service is the most important element in our business and our goal is to provide you and your employees with clear communication, efficient claims processing and personalized services. Your benefits plan is handled by a specific representative who knows your business and can personalize our services to fit your needs. We spend the time necessary to ensure that the benefits program you select is healthy for your business and your employees.

Implementation and Administration — Managing Claims. Controlling Costs.

We focus on your benefits planning and administration, so you can focus on your business. When you work with us, you are drawing on our team's extensive experience in benefits administration, legal issues, claims administration and human resources. We handle the time-consuming activities and responsibilities of benefits administration, such as processing claims and reviewing regulations and legislation that affect your benefits plans. With continual review and assessment of your benefits plan, we recommend modifications to control your costs.

Compliance and Legal Issues — Protecting Your Benefits Plan (HIPAA, ERISA, COBRA)

The ever-changing laws and regulations surrounding employee benefits and healthcare make compliance a sensitive issue. IMS closely monitors laws and regulations and can quickly modify your benefits plan to ensure compliance so you can avoid fines and penalties.

Active memberships in industry associations allow us to have knowledge of changes in benefits and human resources laws and regulations as soon as, or even before, they are finalized.

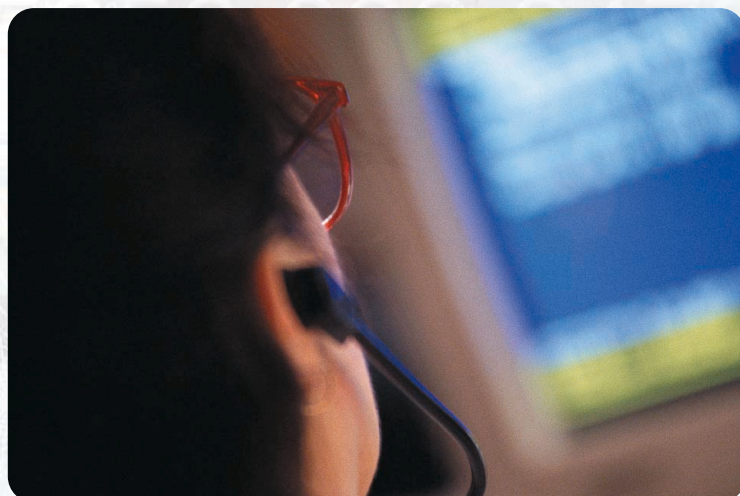


Technology — Efficiency, Responsiveness

Utilizing advanced computer technologies, IMS ensures exceptional benefits administration practices. Our fully automated system allows real-time data capturing, specific reporting and easy access to critical information, so you get information when you need it.

IMS offers myhealthplanonline.com, an innovative website designed for covered employees where they can access their benefits information, including coverage, claims filing and status, and ask specific questions.

Myhealthplanonline.com is designed to increase employee satisfaction and reduce administration time, thereby reducing your costs.



Self-Funded Benefits Plans

Maintaining a Healthy Plan and Controlling Costs

Self-funded benefits plans continue to gain popularity as employers realize positive bottom-line results. With a self-funded plan, you control benefits costs and you determine how those costs are handled. IMS designs and implements a self-funded plan in which you, the employer, retain a predictable and manageable percentage of your employees' healthcare costs.

BENEFITS ADMINISTRATION SERVICES

We provide comprehensive and ongoing administration services to ensure that your plan continues to meet your company's needs and your employees' needs.

IMPLEMENTATION

The key to successful implementation is clear communication, organization and flexibility.

- Assistance to determine appropriate plan design and equitable rate structures for plan participants
- All necessary forms, enrollment cards and identification cards
- Booklet and plan document design and printing
- Banking and accounting arrangements
- Account manager assigned to your company to manage all aspects of your benefits plan

CLAIMS PROCESSING

Our claims operation is accurate and efficient.

- Highly automated flexible system
- System accepts any form containing necessary claim information
- Use national UCR (usual, customary and reasonable charges) database to control provider charges
- Five-day turnaround on most claims
- Trained personnel to respond to claims questions
- Aggressive pursuit of coordination of benefits and subrogation
- HIPAA compliant electronic data interchange (EDI) capabilities for enrollment and eligibility updates
- HIPAA compliant on-line access capabilities to beneficiary and claim files
- Dedicated claims adjusters assigned to specific plans

REPORTING

Standardized and customized reports are tools we use to control your benefits costs.

Our reports include:

- Eligibility / accounting register
- Benefits overview
- Demographics inquiry and verification
- Detailed claim status and history
- Provider directory search
- Check/payment register
- Claims analysis (by employee, provider, and diagnosis/procedure)
- Diagnostic group profiles (i.e. diagnosis, age, location)
- IRS/DOL reporting (i.e. Form 5500, M1, etc.)
- COBRA enrollments, claims and utilization

QUALITY ASSURANCE

We measure every aspect of our business to ensure your satisfaction.

- Audit procedures — ongoing claims auditing with emphasis on quality and service
- Review of all large claims by a supervisor
- Negotiation of out-of-network hospital, professional and ancillary claims using a national cost-containment firm
- Coordination with case management firm to conduct utilization review and case-management

Cafeteria Plans

IMS creates Cafeteria Plans which offer both employer and employee substantial tax savings. Employee salaries or compensation are reduced by an amount necessary to cover certain fixed benefits costs including health insurance premiums or group term life insurance. Non-fixed benefits costs include dependent care, physical examinations, dental and vision. Using pre-tax dollars rather than after-tax dollars means more take-home pay for the employee.

ENHANCE YOUR CURRENT OFFERINGS

- IMS can administer your Cafeteria Plan without any changes in your current health claims administration or benefits.

EMPLOYER ADVANTAGES

- Employer's costs for worker's compensation and FICA are reduced when the employee's salary is reduced by the amount of the contribution to the Cafeteria Plan.
- Employee benefits preferences can be exercised without any additional cost to the employer.
- Employer can make health benefits plan changes to shift costs and lessen the impact to employees by providing a way to cover some of the increased out-of-pocket expenses.

EMPLOYEE ADVANTAGES

- Employee tax breaks. The employee pays for flexible benefits with pre-tax dollars. The employee's FICA, state and federal income taxes are reduced on that portion of salary that is used for flexible benefits.
- Employee receives choice of benefits customized for his or her current needs.



Health Care Plan Services

- **Health Care Claims Admin Since 1981**
 - ✓ June 2000-Acquired by Previous Mgt
 - ✓ Major upgrades:
 - ❖ Technology (Web, HIPAA, Phone)
 - ❖ Services (Web, HR, Debit Card)

- **Health Care Claims Administration**
 - ✓ Plan Design (PPO, POS, EPO, Traditional)
 - ✓ Compliance (HIPAA\COBRA\ERISA\DOL)
 - ✓ Accurate & Efficient Claims Admin
 - ✓ Dedicated Claims & Service Reps
 - ✓ Internet Claims & Eligibility
 - ✓ Dedicated Claims & Service Reps
 - ✓ Dedicated Account Manager
 - ❖ One Contact for All Inquiries

Health Care Plan Services (con't)

➤ **Prescription Drug Plans**

- ✓ Direct Eligibility Feeds to PBMs
- ✓ Deductible and/or Co-pay Plans
- ✓ 2 & 3-Tier Plans (Formulary)

➤ **Medical & Disease Mgt** (Outsourced)

- ✓ Electronic Coordination (Elig, LCM, etc.)
- ✓ Patient Advocate
- ✓ Identify & Reduce High Risk Factors
- ✓ Hospital Stay Review & Certification
- ✓ Better Care & Real Savings

➤ **COBRA Continuation Administration**

- ✓ Initial & Event Notifications
- ✓ QB Billing & Payment Processing
- ✓ Plan Reporting and Funding

Dental Plan Services

➤ Dental Claims Admin Since 1982

➤ Traditional Self Funded Plans

- ✓ 4 – 5 Tier Coinsurance
- ✓ Deductible and/or Co-pay
- ✓ National R&C Database

➤ Direct Reimbursement Plans



- ✓ Provider Friendly Benefits
- ✓ Tiered Reimbursement Schedule
(*no R&C*)
- ✓ Directly Reimburse Employee or Pay Provider on Assignment
- ✓ Exclusive Administrator for the NC Dental Society Plans

Internet Based Services

➤ **Plan Sponsors:**

- ✓ Customized Employer Branding
- ✓ SPD & Forms Download
- ✓ Benefits Overview
- ✓ Eligibility Inquiry & Updating
- ✓ Detailed reporting & User Tracking
- ✓ Process HIPAA EDI Transactions
- ✓ Provider Directory Search
- ✓ Generalized & Targeted Messaging

➤ **Members:**

- ✓ Detailed Claim Status & History
- ✓ Eligibility Inquiry
- ✓ Benefits Overview
- ✓ PCP Inquiry & Verification
- ✓ SPD & Forms download
- ✓ Provider Directory Search
- ✓ Generalized & Targeted Messaging

➤ **Providers:**

- ✓ Eligibility Inquiry
- ✓ Benefits Overview
- ✓ Process HIPAA EDI Transactions
- ✓ Detailed Claim Status & History
- ✓ PCP Inquiry & Verification

REAL-TIME WEB SERVICES

www.myhealthplanonline.com

Interactive Medical Systems' Real-Time Web Services allows us to quickly distribute web-based customer self-service tools that allow you to offer a proactive health care plan with a minimal monthly investment.

- ✓ Detailed claim status & history
- ✓ Provider directory search
- ✓ Forms and plan documents
- ✓ Eligibility inquiry & updating
- ✓ Links to Rx websites
- ✓ Internal messaging to IMS
- ✓ Copies of EOBs



Welcome to Interactive Medical System New Web Portal

Your online source for information about your health and dental plans. With our **new web portal** you will be able to access claims and eligibility information, obtain a copy of your plan document, view and print EOB letters, and request a replacement id card.

If you have already registers as a user on our **new** site, please select the appropriate login button below to accessing your information:

[Member Login](#)

[Provider Login](#)

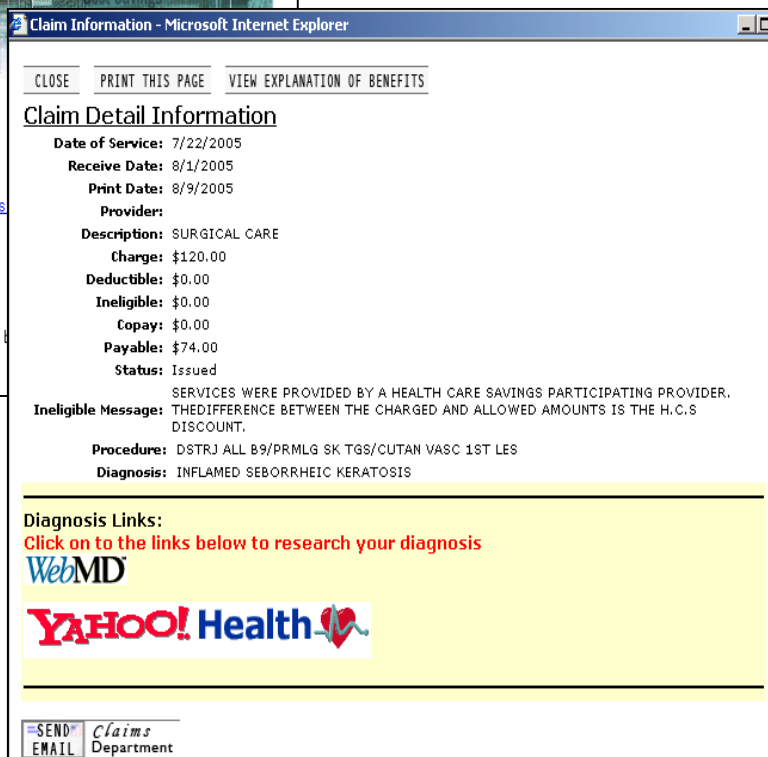
If you have not registered as a user on our new site or if you were previously registered as a user prior to 12/01/2005, please click the button below to begin the quick and easy process of registration.

[Register](#)

If you encounter any problems while using this service, please e-mail Interactive Medical Systems

Click on the MBI Debit Card to access your debit card account balance

In order to support the highest possible security of your health data, we require that you use only [test your browser](#)



Claim Information - Microsoft Internet Explorer

[CLOSE](#) [PRINT THIS PAGE](#) [VIEW EXPLANATION OF BENEFITS](#)

Claim Detail Information

Date of Service: 7/22/2005
Receive Date: 8/1/2005
Print Date: 8/9/2005
Provider:
Description: SURGICAL CARE
Charge: \$120.00
Deductible: \$0.00
Ineligible: \$0.00
Copay: \$0.00
Payable: \$74.00
Status: Issued

SERVICES WERE PROVIDED BY A HEALTH CARE SAVINGS PARTICIPATING PROVIDER.

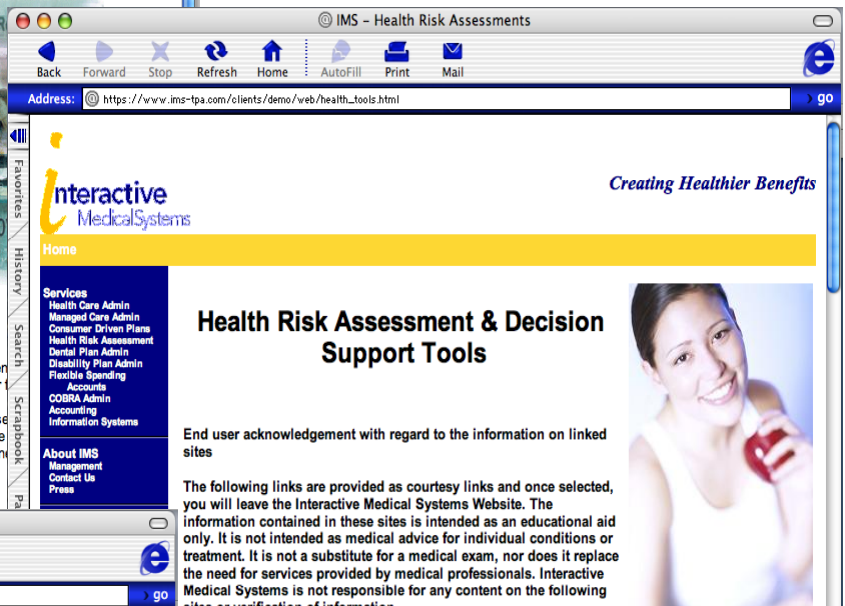
Ineligible Message: THE DIFFERENCE BETWEEN THE CHARGED AND ALLOWED AMOUNTS IS THE H.C.S DISCOUNT.

Procedure: DSTRJ ALL B9/PRMLG SK TGS/CUTAN VASC 1ST LES
Diagnosis: INFLAMED SEBORRHEIC KERATOSIS

Diagnosis Links:
 Click on to the links below to research your diagnosis
[WebMD](#)
[YAHOO! Health](#)

[SEND EMAIL](#) [Claims Department](#)

ONLINE WEB CAPABILITIES



ABCDEFGHIJKLMNOPQRSTUVWXYZ

- [Aging](#) - National Institute on Aging
- [Alternative Medicine](#) - National Center for Complementary and Alternative Medicine
- [Alcoholism](#) - facts, prevention and treatment
- [Allergy](#) - facts, prevention and treatment
- [Alzheimer's](#) - risk and symptom assessment tools
- [Anxiety Disorders](#) - symptoms and treatment
- [Arthritis](#) - risk and symptom assessment tools
- [Asthma](#) - signs and symptoms, diagnosis, treatment and prevention

om is secure (RC4-128)

Access to web-based tools that enable members to manage their health and their healthcare dollars.

CONVENIENT ONLINE REPORTING

The information in this folder and all subfolders is for the sole use of the intended group plan and may contain confidential and privileged information. Disclosure of this information to anyone other than the intended recipient is strictly prohibited. You may have received this information in error.

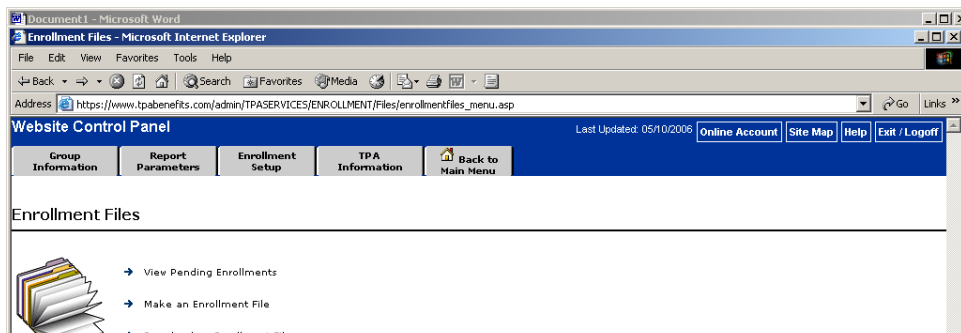
Index of /clients/demo/reports

Name	Last modified	Size	Description
Parent Directory	08-Jul-2004 08:43	-	
S01 - SPEC REPORT.PDF	06-Jun-2003 14:36	5k	
S02 - AGGREGATE REPORT.PDF	06-Jun-2003 14:36	7k	
S03 - CLAIMS PAID BY CLAIM TYPE.PDF	06-Jun-2003 14:36	6k	
S04 - RANKING BY PROVIDER.PDF	06-Jun-2003 14:36	7k	
S05 - RANKING BY EMPLOYEE.PDF	06-Jun-2003 14:36	5k	
S06 - CLAIMS PAID BY LOC & TYPE.PDF	06-Jun-2003 14:36	8k	
S07 - RANKING OF CLAIM COUNT BY PROVIDER.PDF	06-Jun-2003 14:36	10k	
S08 - TRIANGLE REPORT.PDF	06-Jun-2003 14:36	10k	
S09 - CLAIMS TURNAROUND.PDF	02-Sep-2003 15:55	23k	
S10 - TYPE OF SERVICE - DENTAL ONLY.PDF	06-Jun-2003 14:36	5k	
S11 - TYPE OF SERVICE - ALL.PDF	06-Jun-2003 14:36	6k	
S12 - CLAIMS PAID BY CLASS CODE.PDF	06-Jun-2003 14:36	6k	
S13 - R&C DENTAL ONLY.PDF	06-Jun-2003 14:36	7k	
S14 - PAID BY COVERAGE CLASS DENTAL.PDF	06-Jun-2003 14:36	6k	
S15 - CPT CODE REPORT.PDF	06-Jun-2003 14:36	15k	
S16 - DOLLAR GROUP REPORT.PDF	06-Jun-2003 14:36	5k	
S17 - INPATIENT HOSPITAL CLAIMS.pdf	06-Jun-2003 14:36	9k	
S18 - DIAGNOSIS GROUPING REPORT.pdf	06-Jun-2003 14:36	4k	
S19 - CAUSE & SERVICE TYPE CODE.PDF	06-Jun-2003 14:36	14k	

*It's as easy
as using
Windows
Explorer*

*There is no need for you to ask
for your reports... they're
automatically
available on the website
every month!*

ONLINE ENROLLMENT CAPABILITIES



- Steps:**
1. View Pending Enrollments and authorize the
 2. Make an Enrollment File after authorizing.
 3. After making a file, the file can be viewed &
 4. After completing the above steps, the enr

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Enrollment Details - Microsoft Internet Explorer

Any other current health insurance? :
Birth Date : 9/5/1961

Has dependent had other health insurance within the last 90 days? :

Coverage Information

Effective: 9/30/2005

No Coverage Information was found

Dependent Information

Dependent 1

First Name : SEANA
Last Name : TERRY
Relationship :
Gender :
Birth Date : 8/4/2005

Changes

Person	Field Name	Old Value	New Value	Change Date
TERRY, ALLEN	Street Address		555	9/30/2005
TERRY, ALLEN	Birth Date		9/5/1961	9/30/2005
TERRY, ALLEN	Social Security Number		554-11-0195	9/30/2005
TERRY, ALLEN	City		SAN ANTONIO	9/30/2005
TERRY, ALLEN	State		TX	9/30/2005
TERRY, ALLEN	Email		TALLEN@TPABENEFITS.COM	9/30/2005
TERRY, ALLEN	Marital Status		M	9/30/2005

Office Use Only

Unsigned Enrollments - Microsoft Internet Explorer

Group #	Last Name	First Name	Date of Birth	Social Security #	Enrollment Date	Info	Delete
00002369	MARIN	LOU	1/1/2005	123-45-6789	9/30/2005 1:00:00 PM	Info	Delete
00002369	MARIN	LOU	1/1/2005	123-45-6789	9/30/2005 11:12:00 AM	Info	Delete

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