Straight Talk From ACEC Life/Health Trust and HealthPlan Services:
We Want To Earn Your Business Back.
Take Another Look.
We’ve Put New Teeth Into Our Service And Products.

We’ve made it our mission this year to rethink and retool just about everything we do, in order to merit your confidence, regain your trust and win your business once again.

In light of today’s health care environment, we realize our efforts are more meaningful now than ever before. ACEC Life/Health Trust and HealthPlan Services are committed to providing the benefits, rates, choice and service you want in your health care plan.

We’d like to tell you about some of the progress we’ve made. And we’d like the opportunity to earn your business back.

Service That Measures Up.

Since assuming benefit administration on November 1, 2002, HealthPlan Services has made tremendous progress in working through holdover issues and elevating service levels to all-time highs. For example, during the first quarter of 2004 average turnaround time was significantly less than the industry norm of 10 days.

We call it service the right way, the first time, every time. You’ll call it:

ACCOUNTABLE. Our high customer service standards are monitored closely and reported weekly to ensure fast turnaround on inquiries, processing and claims. That’s the service story – but there’s more. Because HealthPlan Services is paying claims and administering the plan according to contract, costs are being better controlled. The Trust is now able to build reserves, which will have a positive impact on rate stabilization.

ACCESSIBLE. We’re here to answer the phone from 8 am to 8pm EST Monday – Friday. But everything you need to administer your plan is never more than a click away. A dedicated, interactive web site gives employers and employees access to real-time data 24/7. You can check billing status, confirm employee eligibility, download forms (and much more) with up-to-the-minute accuracy. Employees can check a claim’s status or find a doctor on-line, night or day.

EXCEPTIONAL. A staff of professionals specifically dedicated to the ACEC Life/Health Trust provides the personal service you crave and deserve. Fully integrated proprietary software, including paperless transactions and automated claims, allows HPS to perform at peak levels. It’s little wonder HealthPlan Services is considered the country’s premier plan administrator.

Since 1965, the ACEC Life/Health Trust has been the one place engineering firms could turn for benefit plans designed by engineers for engineers. It still is, now more than ever.

When we looked at plan design, a key consideration was finding new ways to give you more control over cost. Another goal was to allow you and your employees more choices among benefits.

HERE’S WHAT WE’VE DONE:

WE CREATED THE ACEC FOUNDATION PLAN TO LOWER COSTS WITHOUT SACRIFICING BENEFITS. By eliminating some high-cost components (Supplemental Accident coverage and Vision coverage) and moving Prescription coverage under major medical, we’ve created a lower-cost yet sound alternative. The plan keeps intact unlimited lifetime maximums, good routine physical benefits, Executive Expense Reimbursement Plan (EERP), and coverage for employees working as little as 20 hours per week.

WE'RE CUSTOMIZING YOUR PLAN FOR VALUE AND CHOICE. The fixed benefit design of our former plans didn’t fit everyone. So we’ve unbundled our plans to give you options. Talk to us about customizing a plan that provides the right balance of cost and benefits which are most valuable to you and your employees.

WE'RE PROVIDING CONSUMER-DRIVEN PROGRAMS TO HELP CONTROL COSTS. Studies have shown that consumer engagement in health care choices can positively impact pricing. We agree. Our Health Savings Account (HSA) and the Health Reimbursement Account (HRA) plans shift some health care spending decisions to the individual consumer level, encouraging (and rewarding) more responsible and effective spending of the health care dollar.

WE’RE OFFERING TAX-ADVANTAGED SOLUTIONS TO INCREASE SAVINGS EVEN MORE. We give you choices here. Section 125 plans deliver up-front savings by paying the premium in pretax dollars. An FSA (“cafeteria plan”) allows the employee to set aside pretax dollars to cover out-of-pocket expenses. An Executive Expense Reimbursement Plan (EERP) allows and Owner/Officer/Principal to tax-deduct the premium, not take the premium as taxable income, and receive 100% coverage up to the EERP benefit maximum.

WE’VE INCREASED YOUR CHOICES WITH MULTIPLE NETWORKS. HealthPlan Services is able to manage multiple networks within a given city or state. You can choose the network you want to be with.

We’ve Made It Easy To Come Back.

Discover how hard we’re working to earn your business. Simply give us a call at 1-888-813-7265, and we’ll take it from there.

The 370 employees at Langan Engineering had been covered with ACEC Life/Health Trust from 1991 through 2002 until we made a switch to another competitor health carrier for the year of 2003. After having a very difficult year with unsatisfactory results from their plan administrator, our firm has once again retained ACEC L/HIT for our group medical coverage, with complete confidence in HealthPlan Services. All my thanks go to the diligent efforts of Brian Cole; with his care, the entire enrollment process back to ACEC was conducted with speed and accuracy, which helped secure our confidence in the relationship between HPS and our employees for the rest of 2004. Thank you again for making our return cost-efficient and health-smart.

Judy Nesti, Langan Engineering & Environmental Services, Inc.
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