



EPSI Is Your Administration Specialist

A third party administrator (TPA) is an organization that performs benefit administration and claims processing services for other organizations.

As a truly independent TPA, EPSI's sole mission is to meet our clients' objectives. Our commitment is to provide the highest quality customer service in tandem with comprehensive benefit management, focusing on substantive values and positive results.

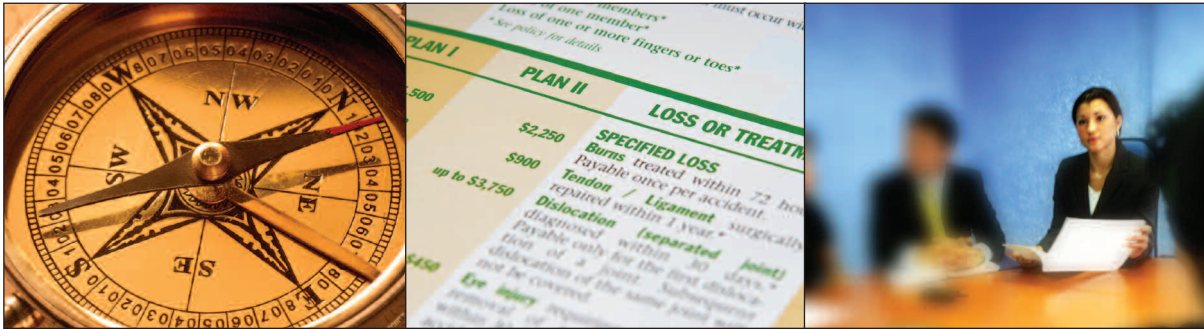
The complicated nature of claims processing requires an involved, hands-on approach managed by experienced professionals. We serve our clients by helping them become informed partners in the daily management of their programs. Our management, staff and systems are dedicated to providing our clients with guidance in making medical plan decisions, paying claims accurately and timely and providing our clients with a complete understanding of all the expenses, fees and costs associated with their employee benefits.

Being an independent TPA means EPSI's recommendations are in the best interest of our clients. EPSI works for you and understands that, in order to retain your business, we must continually provide affordable, focused direction for your benefits' Plan needs.

“We give our clients a tremendous amount of personal attention. Our clients are not going to get lost in the shuffle. It's that simple. That's important. Each company has different needs, and we make sure that all of those needs are addressed.” Lyndon Smith, President

EPSI provides administration services in these areas:

- Self Insured and Fully Insured Claims Processing
- Administer:
 - COBRA (Self Funded & Fully Insured Clients)
 - HIPAA Compliance
- New York Healthcare Reform Act
- Billing consolidation & premium payments
- Maintain employee benefit eligibility records
- Provide computerized analysis of all plan costs and report to Plan Administrator as required
- Preferred Provider Organization access
- Large Case Management
- Pre-existing Condition Investigation
- Stop Loss Specific & Aggregate Coverage
- Pre-Certification & Utilization Review
- Provider Network Geo Access Studies
- Flexible Spending Accounts (FSA's)
- Health Savings Accounts (HSA's)
- Personalized Employee Benefits Statements



EPSI Is Your Brokerage Benefits Specialist

EPSI is a full-service brokerage firm, offering a wide array of benefit plans. We take pride in our dedication to continually research and monitor new insurance products, searching for better coverage and cost savings for our clients. For over thirty years we have cultivated an extensive network of relationships with insurance carriers, and we only work with the best in the industry.

Only the best. That's our brand. That's how we operate.

By working with the best, we at EPSI are able to help you choose the most optimal insurance carrier to meet your current and future needs. Because of our longstanding relationships we are able to thoroughly investigate and negotiate the best fitting benefits plans for our clients, matching their specific needs to individual carrier partners. By entrusting us to identify insurance solutions for your company, you'll be free to stay focused on your core business.

Our goal? To serve your needs. As an EPSI client, you will receive service consistent with the EPSI brand: focused, individualized and solutions-based attention.

EPSI provides brokerage services in these areas:

Group Benefit Programs:

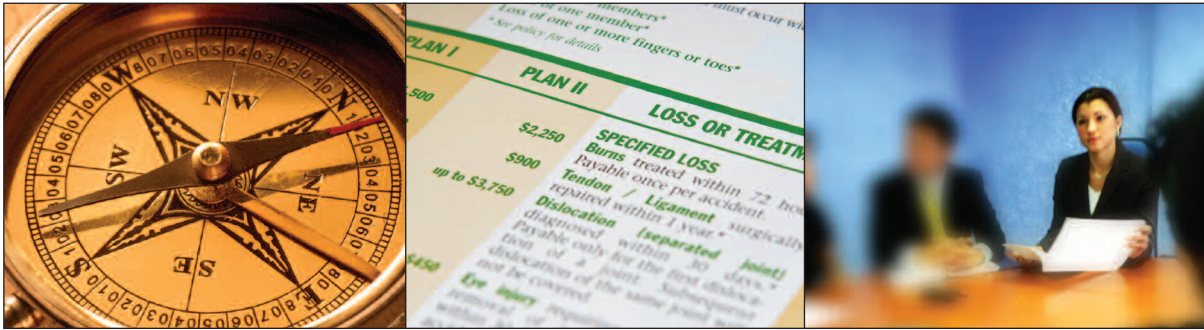
- Major Medical (Fully Insured and ASO)
- Health Plan Accounts (HSA's and HRA's)
- Limited Benefit/"Mini-Med" Plans
- Dental (DHMO, PPO and Indemnity)
- Vision
- Life/AD&D
- Short and Long Term Disability
- Long Term Care

Voluntary Worksite Solutions:

- Critical Illness Plans
- Cancer Plans
- Accident Plans
- GAP Plans

Business and Executive Benefits:

- "Key Man" Life and Disability
- Deferred Compensation
- Buy/Sell Agreements
- Executive Long-Term Care "Carve Out"
- Executive Medical Reimbursement



EPSI Is Your Consulting Specialist

In today's job market a good employee benefits package attracts a more capable work force. The more satisfied an employee is with their benefits package the more loyal and productive of a worker that employee is likely to be. Hiring an Employee Benefits Consultant can help a company retain its best employees. This is where EPSI's expertise can make all the difference to your company's bottom line.

Bottom line solutions. That's what we offer.

For over three decades, EPSI has assisted businesses with their employee benefits needs. As independent consultants, EPSI provides objective, to-the-point solutions. We understand creating the right plan is a complex process with many aspects to consider. Our approach is to focus on your company's work environment, business goals, and benefit objectives to choose a plan that is beneficial for both employer and employee. We then find the best solution for benefit set-up or renewal. We can also evaluate your current benefits to make recommendations for benefit Plan enhancements, or if necessary, cost containment measures, as well as, compliance assistance.

Our three step process includes:

Analysis:

- Review of all current benefit Plans
- Cost projections and risk management recommendations
- Benchmark studies

Negotiation: EPSI experts negotiate for you in the complex benefits marketplace for:

- Request for Proposal (RFP) preparation
- Vendor procurement
- Contract negotiations
- Program implementation, training and enrollment

Strategic Planning: EPSI professionals provide a problem-free transition, as well as, opportunities to enhance your benefit programs as your business grows with:

- Establishing short and long term benefit goals
- Periodic client meetings to review current ongoing benefit systems and utilization analysis
- Ongoing monitoring of new benefit developments and their application to each individual client
- Developing benefit growth strategies