

From risk assessment to daily administration and support, your single source for:

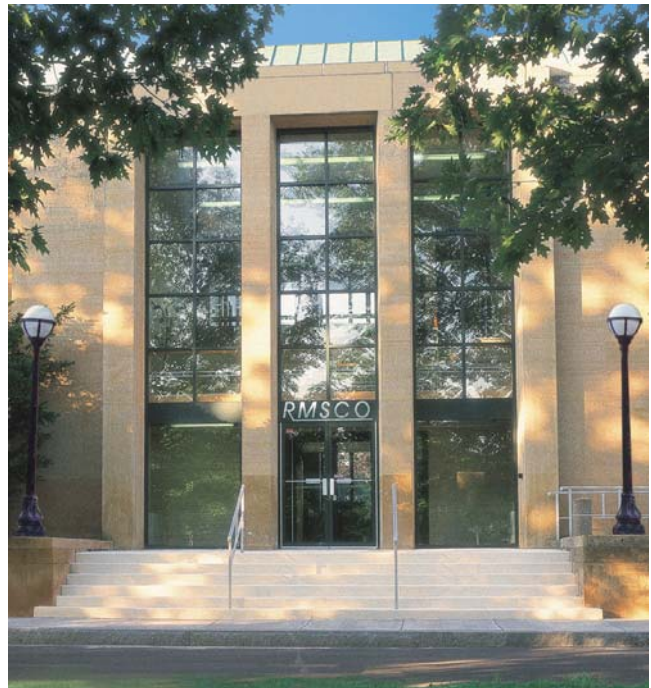
- Employee Benefits
- Workers' Compensation
- Disability Benefits
- Property and Casualty

Successful companies want to provide excellent health care and benefits to Employees, while protecting assets and strengthening the bottom line. This is no easy task in today's business climate, unless you take a strategic approach to risk management.

RMSCO, Inc. has the knowledge and experience to evaluate risks that affect profitability. If the best course for your company is Self Insurance or you need other business insurance coverage, RMSCO can help.



Critical thinking is the key, resulting in innovative, cost-effective solutions that are a perfect fit for your business. Throughout this process, RMSCO is your daily partner, monitoring programs for peak effectiveness and administering claims in a timely manner.



The RMSCO approach to strategic risk management means never compromising between providing benefits for valued Employees and building a strong balance sheet. We welcome the opportunity to show you how these strategies can protect your business and help it grow.

Corporate Brochure

RMSCO was founded on the principle of delivering total risk management services.

RMSCO is a single-source risk management partner. We can help you identify and implement strategies for Employee Benefits, Workers' Compensation, Short-Term and Long-Term Disability, and Property & Casualty Insurance coverage. All of our solutions go beyond product offerings to include service, support, education and claims administration.

Employee Benefits.

As a true Third Party Administrator (TPA), we offer maximum flexibility. We will partner with you to administer your existing plan, or we can assist you in designing a plan to fit your needs.

Our scope of offerings includes Medical, Dental, and Vision programs. We help you to design benefit plans which will control costs while improving Employee satisfaction and options. Additionally, we offer Group Life, Long-Term Disability and Long Term Care insurance tailored to your needs as an Employer.

We fulfill a primary need with pharmacy benefit management. As your full-service risk management partner, we not only assist in the process of selecting a Pharmacy Benefit Manager (PBM), we work with the nation's leading PBMs to ensure the best contract terms for you.

RMSCO offers Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs). Each allows for tax-free accumulation of funds for medical expenses and the flexibility to tailor the program. Our team can help you determine if one of these plans is right for you.

Medical Claim Management.

RMSCO takes an aggressive approach to Medical Claim Management. Our programs assist Self Insured Employers in managing Employee benefit expenses by making sure treatment is:

- Medically necessary
- Clinically appropriate
- Cost-effective

Long Term Care.

Innovations in technology are helping people with serious illness to live longer, more productive lives. However, in some cases, additional care may be required for short or long periods to assist individuals with activities that are part of daily living.

MEDAMERICA, a sister company of RMSCO, has introduced *Simplicity*SM, a cash benefit Long Term Care (LTC) policy. If an individual qualifies for an LTC benefit, they receive a monthly cash benefit based on the level of coverage they have chosen. There are no receipts to submit, no claims to verify, just simply cash to pay for home, skilled nursing or nursing care expenses. You decide what level of care is best suited to your needs at any given time. LTC can be offered as a group product and is completely portable if the Employee leaves the company. Long Term Care—another Employee benefit that says you care.



Utilization Management.

RMSCO's Utilization Management (UM) Program is staffed with medical professionals who work with Providers and Members to manage appropriate, medically necessary and cost-effective health care services. This is accomplished through a balanced program of prospective, concurrent and retrospective review activities. Our goal is to assist in rendering quality patient care with efficient utilization of resources.

RMSCO's Case Management (CM) Program assists Members with catastrophic, chronic and/or behavioral health illnesses with a goal of maintaining or improving their health and quality of life. The Case Manager's goal is to achieve Member wellness and autonomy through advocacy, communication, education, coordination of service resources and facilitation of solutions. This is accomplished by working directly/indirectly with physicians, specialists, community and internal resources.



Workers' Compensation.

The RMSCO Advantage in Workers' Compensation is widely recognized. We offer a comprehensive, integrated package of Workers' Compensation services to facilitate this often complex aspect of your business. As with our Employee benefits, we analyze, interpret, review, recommend and implement solutions to effectively manage your needs. We can assist you in identifying the appropriate funding vehicle.

If Self Insurance is appropriate, RMSCO, as your Third Party Administrator, will act as an intermediary with state regulatory agencies to assure compliance with all regulations while cost-effectively managing your claims. Our state-of-the-art claim system will support you with reports, schedules and estimates of future expenditures. We are able to provide online event reporting, automate state and Occupational Safety and Health Administration (OSHA)/Division of Occupational Safety and Health (DOSH) reporting, and provide you and authorized parties with electronic access to information.

Experience

Our experienced team of Claims Examiners and management professionals coordinates a case from the time it is first reported through to its closure. Their knowledge, experience and RMSCO's technical tools allow them to successfully handle claims quickly and efficiently.

Loss Control

Our loss control division further supports your workplace safety efforts with detailed analyses of your losses and on-site evaluations of your Employees' work habits, engineering and management controls. We provide confidential recommendations to help you improve your overall loss experience.

3-Point Plus Designed with our clients in mind:

As part of our initial claims analysis, RMSCO takes the industry standard 3-point contact with the Client, claimant and physician one step further.

RMSCO's 3-Point Plus contacts the claimant twice to insure the Return-To-Work strategies and settlement options—that are developed and consistently reviewed—best meet our Client's requirements.

RMSCO examiner contacts
the Client and Claimant.

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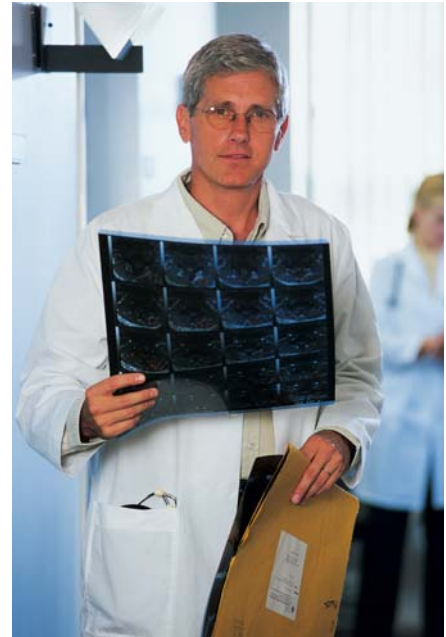
RMSCO Nurse Care Coordinator
contacts the physician and claimant.

Comp Control™

Comp Control™ is RMSCO's experience modifier review and reduction product.

The insurance industry uses an experience modifier to classify your loss experience – the lower the experience modifier, the lower your insurance premium.

Comp Control™ gives you confidence that your experience modifier is correctly calculated, and it provides a road map for reducing it further. Our Comp Control™ team can also provide a onetime or ongoing analysis of your insurance company's claims handling practices, focusing on such critical areas as reserving and recovery efforts.



Short-Term and Long-Term Disability.

The experienced team at RMSCO is knowledgeable in all aspects of Disability claims management. A key component of Disability management is the prompt payment of Disability claims. Cost containment is achieved through prompt claim reporting, extensive review, and paying benefits when due. Delay or denial of payments, when it is not clearly warranted, may cause an Employee to file a more costly Workers' Compensation claim to obtain income.

Self Insuring Disability benefits allows you to minimize this risk. When we administer both Workers' Compensation and Disability claims for an Employer, our Disability Claims Examiners work side by side with our Workers' Compensation Claims Examiners. This allows for an ongoing dialogue on proper claims handling.

As a full-service risk management firm as well as a licensed administrator of Disability Benefits, RMSCO can conduct a feasibility study to help you determine if Self Insuring Short-Term Disability benefits would be cost effective for your company.

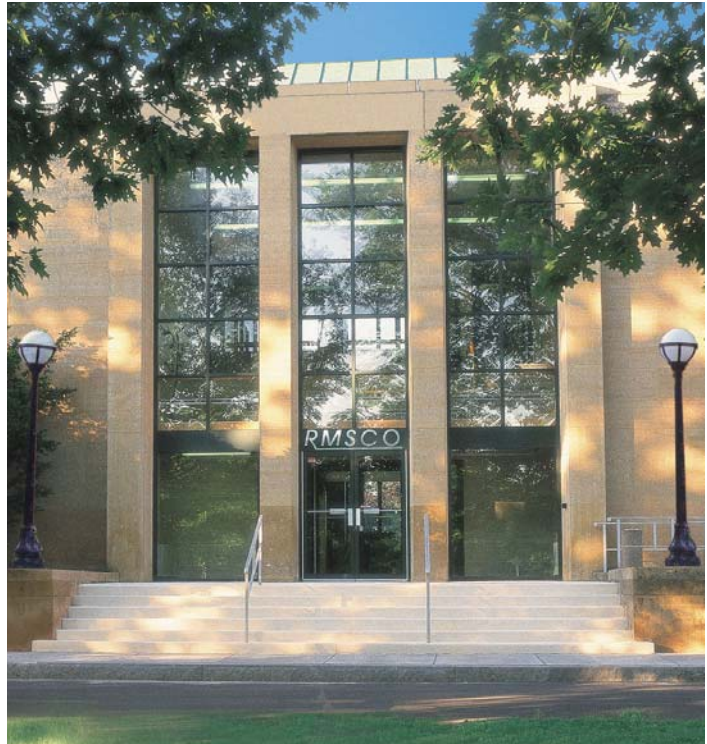
Property and Casualty Insurance.

RMSCO Inc.'s Property and Casualty Department operates as an independent insurance agency. We are a contracted agent for many national and regional insurance carriers which allows us to provide specific programs to meet our Clients' diverse needs. We advise our Clients on risk transfer through the various insurance products available.

As a division of a full-service risk management firm, RMSCO's Property and Casualty department offers its Clients more than competitively priced insurance programs. Each Client's exposures are evaluated and researched for risk handling recommendations. Clients are counseled in the various risk transfer and mitigation techniques available to address their exposures. Our Property and Casualty Department uses its strong relationships with the represented insurance carriers to build programs tailored to the special needs of each Client.

At RMSCO, we pride ourselves on the close relationship we have with our Clients. We understand that no two Clients are faced with the same exposures. We continually evaluate changing industries to meet our Clients' current needs and to anticipate their future needs.

As with our other solutions, administration of claims, education, evaluation, and ongoing planning are part of the package.



About Us

Established in 1981, **RMSCO** is now one of the largest multi-line Third Party Administrators in the Northeast. **RMSCO** provides services to over 200 Clients representing over 200,000 individuals in all 50 states.

RMSCO's headquarters in **Liverpool, NY** is only minutes from the NYS Thruway, the City of Syracuse, and the Syracuse International Airport. We also have service offices in **Albany, NY, Quincy, MA, West Orange, NJ, Ravenswood, WV** with additional sales locations in **Ohio** and **Vermont**.

In addition to our Third Party Claim Administration services we have a full-service Property and Casualty insurance brokerage. This allows us to accommodate all of your organization's risk management needs. Through various strategies, we assist in developing programs that protect corporate assets, while at the same time delivering services directed toward specific management goals. **RMSCO's** reputation was built on a tradition of superior service, product innovation, and Client satisfaction.

**Founded on the principle of delivering total risk management services,
we consider ourselves your partner,
not just your administrator.**

RMSCO, Inc.

Liverpool:

115 Continuum Drive
Liverpool, NY 13088
315-448-9000
315-476-8440 (Fax)
800-356-1029 (Toll Free)

Albany:

80 Wolf Road
Suite 403
Albany, NY 12205
518-438-0765
518-438-0767 (Fax)

www.rmscoinc.com

Directions to our Liverpool Office:

115 Continuum Drive • Liverpool, New York 13088 • (315) 448-9000

North or South

- Take 81 to the Seventh North Street exit (exit # 25).
- Turn right off the exit ramp onto Seventh North Street.
- Proceed past the intersection with Buckley Road to the next traffic light.
- Turn right at the light onto Electronics Parkway.
- At the third traffic light, enter the designated left-hand turning lane; turn left onto Continuum Drive.
- RMSCO is located in the Electronics Business Park and is the first building on the left.

East or West

- Take the NYS Thruway (Route 90) to exit 37.
- Turn right from the toll ramp onto Electronics Parkway.
- At the second traffic light, enter the designated left-hand turning lane; turn left onto Continuum Drive.
- RMSCO is located in the Electronics Business Park and is the first building on the left.

Visitor parking is available in the front and to the side of the building.