

# Benefits Outsourcing

excellence | flexibility | expertise | transparency | partnership

The intense pressure on human resources to manage costs and increase operating synergies makes efficient and accurate benefits administration more important than ever.

Towers Watson is committed to providing the highest-quality pension and health and welfare outsourcing services in the industry. We align our services to your human resources goals and business objectives — and we do this at a competitive price. We strive to be the highest-quality benefits outsourcing firm through our premier customer service and day-to-day administrative processes



**5.2 million**

Participants are supported by Towers Watson's outsourcing solutions.

## Quality Is in Our DNA










At Towers Watson, we have an unwavering focus on quality. Our quality assurance program, Professional Excellence, is also one of our firm's five core values. It sets the direction of the firm and drives the daily activities of your Towers Watson administration team. Each part of Professional Excellence is designed to ensure our clients receive outsourcing services that meet or exceed their needs and are complete, correct and clearly communicated. With every interaction and deliverable, we aim to exceed expectations.

## Unique Focus, Excellent Results

Towers Watson's outsourcing focus is unique. We offer a flexible delivery model that does not sacrifice high-quality interactions, processes and results.

We do not try to fit an organization — with its own unique benefit programs and culture — into a preconceived mold. In fact, we firmly believe that a “one-size-fits-all” approach leads to unexpected costs, mismatched expectations, tension between the client and the provider, and ultimately a poor experience for the employee.

Instead, we provide a continuum of sourcing options to fit your needs: (1) system; (2) system and administration; and (3) system, administration and service center.

	TOWERS WATSON OUTSOURCED SERVICE	CLIENT RETAINED SERVICE
System		 
System and administration	 	
System, administration and service center	  	

You also have the option to adjust to new services over time. Many of our clients have selected Towers Watson as their provider for this very reason.

## Transparency in All We Do

Outsourcing your benefit administration to Towers Watson means you have access to everything we do, including our interactions with your employees, retirees and dependents. These are your benefit programs, so you can see your organization's data and access your participant information, including case histories and call notes, allowing you to make well-educated, strategic decisions about future program design.

## Partnering for Success

We partner with you to become one seamless benefit team. Towers Watson's integrated benefits outsourcing team includes associates that collaborate with you from a benefits, technology and communication perspective.

We also partner with you to define success measures that meet your service delivery expectations. We understand that each client defines success differently based on its unique business objectives. Our success is defined by your measures, period.

## Exceptional Experience

Our premier customer service experience is an integral part of our delivery model — both from an employee self-service perspective as well as a service center perspective.

Our innovative BenefitConnect self-service solution meets benefits administration challenges with ease, providing your employees with an exceptional user interface where they can manage their own benefits, in a time and place that works for them. And should they need to talk with someone, your employees will experience exceptional customer service provided by our service center — with a quality level that is unmatched.

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**bizco** benefitconnect

### How am I doing?

**2010 Benefits Summary** [View details](#)

Plan	Option	Coverage
Medical	Aetna Health Fund w/MSA	EE Only
Dental	Low Option Dental Plan	EE Only
Vision	Vision Service Plan	EE Only
Basic Life		\$50,000
Supp Life	No Coverage	
SPDR Life	No Coverage	
Child Life	No Coverage	
ACSD		\$50,000
STD	No Coverage	
LTD	50% of eligible compensation	
DCRA	Not Enrolled	
HSA	Not Enrolled	
LPMCFA	Not Enrolled	

[2009 detailed summary](#)  
[2010 detailed summary](#)

**Alerts & Quick Links**

You have unread messages

**Actions**

- [I've had a Qualifying Life Event](#)
- [Change My Beneficiaries](#)
- [I Want to Retire](#)

**Benefit Information**

- [View my pension account balance history](#)

**Your Financial Future**

Annual Retirement Income at Age 65  
Accrued as of 4/28/2010

Component	Amount
401(k) Plan	\$6,000.00
Pension Plan	\$18,800.00
Social Security	\$20,184.00

[View Assumptions](#)

**Tools & Estimators**

Use these interactive tools to help you make good enrollment and retirement decisions:

- [Estimate My Pension](#)
- [Model My Retirement Income](#)
- [Compare My Medical Plans](#)
- [Estimate My Medical Costs](#)
- [Estimate Tax Savings from Spending Accounts](#)
- [Determine My Life Insurance Needs](#)

**Benefit Information Center**

**Personal Information** [show details](#)

**My Total Rewards**

Your total rewards includes the valuable benefits you receive under the BizCo benefits program and your annual compensation.

**Educate Yourself**

- [My BizCo Benefits](#)
- [Average Costs](#)
- [Managing My Health](#)
- [Health Care Quality](#)
- [Health Care Information](#)
- [Summary Plan Descriptions](#)

**Monthly Health Topic**

**Food Allergy Education**

Managing a food allergy includes educating parents, children, health professionals, teachers and young adults of food allergy symptoms, treatments and risks and ways to reduce reactions that may occur. This month we focus on food allergy-related education and safety. [More...](#)

**Financial Planning Basics**

Learn more about planning for your retirement

- [About Your Retirement](#)
- [About Your Finances](#)
- [Picture Yourself There](#)
- [Making it Work](#)

## Expertise

Towers Watson has a track record of success. We have never swayed from our focus on benefits outsourcing for large, complex organizations. This focus has allowed us to attract and retain the most qualified talent, invest in the most innovative tools and technology, and create some of the best research and thought leadership in our industry. With an unparalleled legacy that traces back 130 years, our focus is benefits:

- We've been a leader in the benefits outsourcing business for more than 30 years.
- We're one of the top providers of benefits outsourcing services.
- We have hundreds of clients across multiple industries, and our solutions support more than 6,000,000 employees.
- Worldwide, 20% of our revenues are derived from benefits outsourcing services.

## Why Towers Watson

- **Excellence:** We provide exceptional solutions and unsurpassed service that together deliver premium value and quality.
- **Flexibility:** We develop solutions that fit your needs because no two companies are alike.
- **Expertise:** We are the largest HR benefits company in the world. We know your challenges and we have your solution.
- **Transparency:** You have complete access to your participant data, contact history, system and end-to-end process.
- **Partnership:** Our supportive consultants partner with you to drive results.

## About Towers Watson

Towers Watson is a leading global professional services company that helps organizations improve performance through effective people, risk and financial management. With 14,000 associates around the world, we offer solutions in the areas of employee benefits, talent management, rewards, and risk and capital management.

**99.9%**  
**System uptime**

BenefitConnect is available when and where participants want it – just one of the ways we provide high-quality service.

For more information on our benefits outsourcing solutions, contact your local Towers Watson consultant or visit [towerswatson.com](http://towerswatson.com).