



Human Capital Employee Benefits

“Good Policy Management Creates Cost Benefits”

Human Capital is highly recognized by major insurance carriers and clients alike for its expertise in providing a wide range of employee benefit choices. With an in-house insurance agency that is significantly larger than most independent benefit agencies, Human Capital clients receive more plan choices and options as a result. This also includes choices in ancillary products such as dental, vision, and life insurance.

The director of the Human Capital benefits department is Christopher Beltz who has been working directly with major insurance carriers for 15 years. However, unlike most agents and agencies, the Human Capital approach is quite different. In the words of Mr. Beltz, “It is not about selling a policy, it is about managing a policy”. Why is *policy management* so important? The reason stems from proper claims administration, assisting employees with submission of claims, and educating employees about the correct utilization of their insurance plan as a whole. With good policy management, everyone receives better care, timely and accurate claims administration, along with more choices when renewal time arrives.

Human Capital can provide employee benefits to large and small companies, private & public sector groups, as well as to individuals. With everyone facing the challenges of healthcare reform, Human Capital is the “Go To” firm for the most accurate information. We can analyze your current coverage and propose ideas for alternative plans which may offer a lower cost while providing the same or better coverage. We work with the Federal mandates set forth under the Affordable Care Act and we can help you to navigate through the complications of this issue.

Human Capital serves almost 200 clients in 30 states with the finest in professional administration services. Our benefits department can help you to eliminate the burden of healthcare reform, introduce you to new plan options, and more importantly help you to create a healthcare strategy going forward. To speak with our licensed agents please call: 888-736-9071 and they will be happy to assist you.