

Special Advertising Section

MRCT Benefits Plus

A Benefits and HR Resource for Small and Medium-Sized Employers

A St. Louis company with 200 employees was struggling with skyrocketing health insurance costs. Not wanting to saddle its workers with a higher premium or reduced benefits, the company turned to MRCT Benefits Plus (MRCT) to design a more affordable group medical plan.

"We analyzed their existing plan and reduced their fixed costs," explains Bill Maher, partner of MRCT. "They ended up with similar benefits, improved services, and we showed them a savings of approximately \$130,000 in the first year. In addition, this company had one entry-level HR/benefits person. They were able to increase their HR capacity by utilizing MRCT's 30-year HR veteran for advice and special projects."

"It's about being a good resource."

—Bill Maher, Partner

MRCT Benefits Plus is the largest locally-owned Employee Benefits and Human Resources Consulting firm in the St. Louis area. MRCT has experience comparable to that of national firms. But as a locally-owned company, it offers the kind of personalized attention that small and medium-sized employers with 2 to 1,000 employees often cannot get from larger consultants and smaller benefits firms.

For many companies, MRCT is like the HR/benefits department they never had. From traditional group health plans to consumer-driven health plans, health savings accounts, wellness programs, human resources consulting and 401(k) plans, MRCT can provide companies an important and cost-effective way to recruit, retain and retire their workforce.

Group Products and Services Communication and Education
Human Resources Consulting Retirement Planning Services
Individual Health Products for Consumers

Being a good resource is at the heart of any successful business relationship. It's how MRCT is able to obtain the best value at the most competitive rates, when it comes to group products and services, human resources and retirement plans.

"We treat people the way we want to be treated," says partner Bill Comfort. "When it comes to price, benefits and value, we take a strategic partnership role with the employer, the insurance company and the employees."



MRCT Staff



Photo by Tom Tussey

MRCT Sales Team: Seated (L to R): Andy Kiefer, Bill Comfort, Holley Maher, Sherry Donahue, Bill Maher. Standing (L to R): Mark Surgener, Paul Saiter, Ed Tabash, Dennis Denny, Mark Muckensturm.

Strategic partnerships encourage greater stability and loyalty among everyone involved, resulting in superior rates and service. One way MRCT accomplishes this is by giving a client's inforce carrier the ability to have the "last look" at renewal time, when competitors are bidding on the company's group health contract. As a result, many of MRCT's clients have remained with the same carrier longer than industry average, eliminating the disruption associated with changing carriers more frequently and, at the same time, getting the best possible rates.

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As its name implies, MRCT Benefits Plus provides more than group health benefits. MRCT can manage employee education, policies and procedures, handbooks, client specific benefit Web sites and more. The firm's partners, sales associates and staff consist of business professionals representing a wide range of disciplines. Working together as a team, MRCT currently serves approximately 1,200 companies and their employees, helping them find solutions to their problems. After more than 30 years in the benefits and human resources industry, the MRCT team is passionate about being a "problem solver" for their clients.

"We make a difference in people's lives," Maher says. "It's about helping employers and employees maintain their health and wealth, and we're helping them accomplish that each and every day."



Maher, Rosenheim, Comfort & Tabash, L.L.C.

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