

The Sentinel Difference...

You deserve a great partner for your business, your clients and their employees.



Overview

Our comprehensive health care reimbursement plan administration services offer all H&W benefits through a single provider, making it simpler and more cost effective than other choices. This includes FSA, HSA, HRA, Commuter, LSA...all under one roof and all on one card, platform, and mobile app.

Making it easy

Sentinel Group strives to make health care reimbursement plan administration services as easy as for brokers and employers:

- 1 Service Model:** All clients are highly valued and receive white-glove service and a dedicated Account Manager.
- 2 Compliance:** We manage an IRS-approved Plan Document and ensure reimbursement and COBRA Plans satisfy compliance regulations.
- 3 Reporting:** Robust data available on the employer portal for all clients to help with account reconciliation, eligibility tracking, enrollment trends, and more.

- 4 Technology Paired with Human Oversight:** We automate the receipt of data from clients and third-party platforms and pair that with workflow automation; however, we put a pair of eyes on each file and transaction.
- 5 Collaboration:** Reimbursement teams work with COBRA teams for easy event processing.

Numbers we're proud of



35+ Years in Business

Sentinel was formed in 1987 as a Section 125 document and plan administration company. Over the last 35+ years, we have grown into a full service benefits administration company offering health, wealth, and retirement services.



Average Client Tenure of 9 Years

We work to make each relationship with brokers, consultants, and employers a true partnership. As a result, our H&W administration clients have partnered with us for nine years on average.



Clients and Participants in All 50 States

Our reach spans across the entire United States, with clients and participants located in each of the 50 states.



A dedicated Account Manager for each and every client (no matter the size)

We believe in an account service model that pairs an Account Manager on our team which every single client, no matter the client size. Each client will know the name, email address, and direct phone number for their Sentinel Account Manager.



An Employer Net Promoter Score of 80

It's one thing to say that we're a service-first organization, but let's have our client base attest to that fact. Our Net Promoter Score for our employer partners is currently an 80.



Dozens of payroll and eligibility file integration partners

Our clients want someone to work with when questions arise, but they also want processes to be as automated as possible. Sentinel partners with dozens of payroll and eligibility file integration partners, and can partner with new vendors with ease! We also have a team member review each and every file that comes in so that issues and exceptions can be addressed.



Debit card auto-substantiation rate of 97%

Our debit card technology is some of the best in the industry, and we pair the technology with a human set of eyes on each debit card transaction that isn't approved by the technology alone. This second layer review allows us to offer an auto-substantiation rate that is between 96-97%.



In-house customer service and claims representatives

Our operations teams are all in-house Sentinel associates. This makes it easy for us to connect with each other for problem-solving and for specific client inquiries.



Average call hold time of less than one minute and a first-call resolution rate that is greater than 93%

If one of your employees needs help from us, our goal is to help quickly and accurately. On average, a call into Sentinel's service center will be answered in less than one minute, and we are able to resolve the issue on the first call 93% of the time.

Our Purpose

...To make benefits EASY:
Easy for your people.
Easy for your business.
Easy for you.

Facts & Figures*

- Over 4,000 Clients and 250,000 plan participants served
- 2,000 retirement plans and 1,500 health & welfare plans administered

Contact Us

For more information or a full proposal, call us at (800) 436-6689. Or visit us online at [sentinelgroup.com](https://www.sentinelgroup.com).



[†] Insurance offered through Sentinel Insurance Agency, Inc.

*As of 12/31/2022 Figures are unaudited.

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