

Total Benefits Solution

Empower Your Employees to Make Good Benefit Choices

Xerox's Total Benefits Outsourcing (TBO) solution gives your employees the tools and information to make and manage benefit choices. It provides the information needed to analyze and manage benefit programs, including access to emerging trends, best practices, consulting and industry expertise through Buck Consultants, a Xerox Company.



Our deep benefit administration experience is demonstrated in our approach to understanding each client's scope of services, plan nuances and service delivery expectations. You can count on receiving a solution that's fully customized to your strategy, employees and organization.

In partnership with you, we customize communications to inform and educate your employees about benefit issues and ensure key messages drive desired results. Our knowledgeable customer service representatives and easy-to-use self-service tools provide an integrated benefits solution, so your employees can make informed decisions about their benefit needs.

Our Advantages

By partnering with Xerox, your benefit services are transformed into streamlined business operations, with clear advantages that include:

- HR and benefits administration cost savings
- Increased data accuracy and availability
- Client-centric service delivery model
- Access to innovative technologies
- Robust integration of client website, employee service center, data exchange, vendor management and communications
- Six Sigma process improvements and methodologies.

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Our Goal

Our goal is to provide high-quality products, unrivaled services and leading-edge technology to maximize the TBO solution to you and your employees. Our strategy, innovation and client focus make us a wise choice for dynamic transformation in your business.

Our Credentials

- HR and benefit services to more than four million participants in 70+ countries worldwide in 20 languages
- 20 years of experience in outsourcing, co-sourcing and insourcing
- 6,500 dedicated HRO/TBO employees
- 19 million Web sessions annually
- Seven million telephone contacts annually

Our Services

By leveraging technology, thought leadership and best practices, we bring efficiencies, savings, and new products and services to our clients. We have expertise in these areas:

Employee Service Center

- Experienced and responsive customer service representatives
- Customized client-branded benefits website
- Life event counseling
- Multilingual support

Health and Welfare Administration

- Medical, dental and vision plans
- Life, accident and disability insurance plans
- COBRA and HIPAA
- Flexible spending, health reimbursement and health savings accounts
- Consumer-directed health plans
- Other voluntary benefit plans

Leave-of-Absence Administration

- Federal and state FMLA
- Major company leaves: medical, personal, adoption, maternity, USERRA and military
- Integrated consulting and administration

Defined Benefit Administration

- Traditional pension plans
- Cash balance and hybrid plans
- Non-qualified plans

Defined Contribution Administration

- 401(k), 403(b), 457 plans
- Savings and profit sharing plans
- Non-qualified plans

About Xerox

Xerox is the world's leading enterprise for business process and document management. Its technology, expertise and services enable workplaces – from small businesses to large global enterprises – to simplify the way work gets done so they operate more effectively and focus more on what matters most: their real business. Xerox offers business process outsourcing and IT outsourcing services, including data processing, healthcare solutions, HR benefits management, finance support, transportation solutions, and customer relationship management services for commercial and government organizations worldwide. The company also provides extensive leading-edge document technology, services, software and genuine Xerox supplies for graphic communication and office printing environments of any size. Xerox serves clients in more than 160 countries.

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