



<b>Benefit Management - Our Approach:</b>	
<b>Plan</b>	<ul style="list-style-type: none"> <li>• Analysis and Consulting</li> <li>• Program Strategy, Design, and Pricing</li> <li>• Vendor Evaluation and Selection</li> </ul>
<b>Strategize</b>	<ul style="list-style-type: none"> <li>• Cost-Saving Recommendations</li> <li>• Defined Contributions</li> <li>• Bundling/Product Integration</li> <li>• Health Savings Accounts</li> <li>• HRAs and FSAs</li> </ul>
<b>Manage</b>	<ul style="list-style-type: none"> <li>• Enrollments &amp; Terminations</li> <li>• Forms and Document Processing</li> <li>• Tracking and Follow-Up</li> <li>• New Hire Kits</li> <li>• Technology Assistance</li> <li>• Troubleshooting Support</li> </ul>
<b>Review</b>	<ul style="list-style-type: none"> <li>• Renewal/Open Enrollment Consultation</li> <li>• Annual Benefit Analysis</li> <li>• Risk Adjustment Evaluation</li> <li>• Communication and Change Facilitation</li> <li>• Employee Education and Renewal Meeting</li> </ul>

<b>EMPLOYER Resources</b>	
<b>Group Benefits</b>	<b>Third Party Administration</b>
<ul style="list-style-type: none"> <li>• Health, Dental, Vision</li> <li>• Life Insurance</li> <li>• Disability Insurance</li> <li>• Executive Carve-Outs</li> </ul>	<ul style="list-style-type: none"> <li>• COBRA</li> <li>• Section 125 (POP)</li> <li>• Wellness Programs</li> <li>• Human Resource Tools</li> </ul>

<b>EMPLOYEE Resources</b>	
<b>Individual Benefits</b>	<b>Individual Planning</b>
<ul style="list-style-type: none"> <li>• Medicare Supplements</li> <li>• Dependent coverage</li> <li>• Public Programs</li> <li>• Voluntary Plans</li> </ul>	<ul style="list-style-type: none"> <li>• Plan recommendations</li> <li>• Additional Coverage</li> <li>• Personal Lines: Home/Auto</li> </ul>