



Open House – Employee Benefits

Presented by:
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Our Endorsement

Awarded the BIO Employee Benefits Brokerage Endorsement in 2006

Endorsed by SoCalBio and 38 other State / Regional life science organizations

Key endorsement considerations:

- Over 700 life science customers nationwide

- A full service business model that helps improve both the cost and service platforms

- 3rd Largest retail insurance broker in the U.S.

- Enjoy an industry best 96% customer retention rate

- 62% of our customer base has fewer than 100 employees

The 'Alliance' Plan

Employee Benefit 'Alliance' Carrier Product Offerings...

Medical

Retiree Medical

Prescription Drug

Dental

Vision

Basic & Voluntary Life and
AD&D

Group Variable Universal Life

Group and Individual Disability

Long Term Care

Business Travel Accident

Personal Identity Theft

LASIK Coverage

Preferred pricing from our 'Alliance' carrier providers

Immediate savings, some guaranteed

Long term rate guarantees & price stability

Higher guarantee issue limits

Packaged services to improve HR efficiencies

Packaged compliance services

Highly visible, no or low-cost benefits available for
employers to offer their employees

Established service standards and guarantees

Employee Benefits – Sample Core Services

Standard Service Model Deliverables	
Strategic Needs Assessment & Service Plan	Yes
Benchmarking Costs & Benefit Plans	Yes
Aggressive Carrier Pricing Negotiations	Yes
Market Analysis & Review	Yes
Medical Program Alternatives: CDHC, HSA & HRA	Yes
Health & Productivity Management (Wellness) Programs	Yes
Disease Management Programs & Claims Prevention	Yes
Executive Benefit Program Design & Integration	Yes
Evaluation & Integration of Technology Solutions	Yes
Access to Exclusive Risk Pools and Programs	Yes
Enrollment Meeting & Implementation Support	Yes
Vendor Outsourcing Analysis	Yes
Employee Education & Awareness	Yes
Client Surveys	Yes
Compliance Reviews, Assistance & Regulatory Support	Yes
Provide Required Form 5500 Filings, SARs & SMMs	Yes
Holman HR or Wells Employment Law HELPLINE Support	Yes
Provide Hardcopy & Electronic Employee Communications	Yes
Resolution of Employee Issues	Yes
Employee Call Center Support	Customized
Worksite & Voluntary Benefits	Yes
Provide Client HR & Employee Benefit Intranet site	Yes