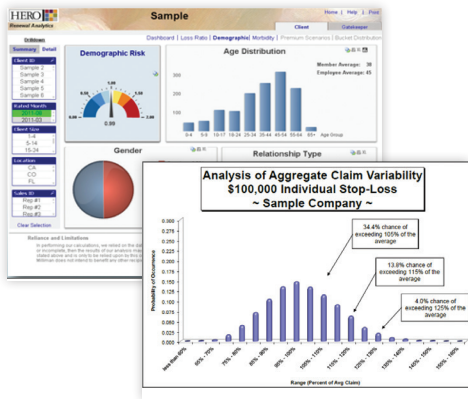


# RIGHT BENEFITS *at the* RIGHT PRICE.

Our clients benefit from our broad knowledge of current best practices, as well as our insight on emerging trends and solutions. We provide practical advice and tools to ensure you are offering the right benefits at the right price, so you can attract and retain the employees you need to move your business forward.

## ADVICE YOU CAN RELY ON

Our actuarial team uses a data pool of more than 75 million members to forecast risky situations and prepare for the financial impacts they may have on your company. Our actuarial group excels at solving puzzles, finding solutions, building products, and developing strategies that align well with each employer's vision, style, and skill set. We provide realistic and creative solutions to help business owners prepare for and mitigate the financial risks associated with undesirable incidents in the future. Specifically, we help employers with rate making, risk analysis, stop loss placement support, experience analysis, budget development, population health management, feasibility studies, and PBM analysis.



## TOOLS TO REACH YOUR GOALS

We use benchmarking to provide standards for comparison of your benefits program against those in your industry and region to determine the competitiveness and cost effectiveness of your programs. Data analysis, interpretation, and forecasting allows us to effectively understand, design, implement, and manage a cost-effective employee benefits solution aligned with your operational budget and goals.



EMPLOYEE BENEFITS | HR TECHNOLOGY

## EMPLOYEE BENEFITS SERVICES

- Quarterly Claims Data Analysis & Reporting
- Actuarial Analysis & Benchmarking
- Self-Insurance Feasibility Assessment
- Benefits RFP Development & Administration
- Vendor Marketing, Negotiation & Consultation
- TPA Marketing, Analysis, Negotiation & Consultation
- Re-Insurance Marketing, Analysis, Negotiation & Consultation
- Funding Strategy Consultation
- Plan Performance Analysis
- Pharmacy Benefits Management
- Benchmarking — Claims, Benefits, Costs, etc.
- Clinical Claims Analysis
- Large Claim Review by Doctor
- Plan Audits for Overpayments
- Eligibility Verification
- Employee Contribution Strategy
- Provider Network Analysis
- Predictive Claims Modeling
- Wellness Program Design & Review
- Population Health / Disease Management Plan
- Employee Education Driven by Data Analytics
- Medicare Education
- International Benefits

WE CAN HELP YOU INTERPRET AND UNDERSTAND THE DATA BEHIND YOUR BENEFIT PROGRAM AND MAKE RECOMMENDATIONS TO DRIVE YOUR BUSINESS IN THE RIGHT DIRECTION.

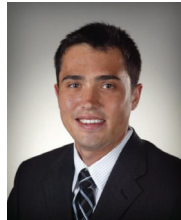
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