

# EMPLOYEE BENEFITS



**You're the benefits superhero.**  
*We're your secret weapon.*

Attract and Retain Top Talent, Control Costs and Stay Compliant.

For the most part, all brokers are paid the same, yet the services and expertise you get can vary significantly. We find that many brokers are surprisingly light in the realms of strategic consultation, cost containment strategies, compliance oversight and alleviation of administrative burden. Our seasoned pros can provide you with a single source solution for all your employee benefits needs by working as an extension of your HR team.



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# EMPLOYEE BENEFITS CONSULTING

## CORE SERVICES



At the Hilb Group, we provide a wide range of health and welfare benefits brokerage and consulting services. We partner with each client to develop a program that delivers benefit solutions to attract and retain top talent while controlling costs. Our knowledge of the industry and extensive experience allows us to provide effectively designed benefit programs that meet your needs and the needs of your employees.



### **Comprehensive Benefits Brokerage and Consulting**

Our services include plan cost analysis, claims utilization analysis, payroll deduction modeling, and industry benchmarking for all benefits offered. Funding options are reviewed to determine whether alternative arrangements like self-funding or minimum premium would be beneficial. We prepare RFPs, negotiate renewals on your behalf, manage vendor relationships, and review carrier contracts.



### **Health Management**

Recognizing the importance of a healthy workforce, we will work with you to develop wellness solutions that positively impact your benefit costs. Our approach provides a strategy that addresses three major categories of health risk management: worksite health promotion, disease management, and care management.

The Hilb Group is the only benefits consulting firm in the nation designing programs that actually work and save money. We combine data analytics and clinical nurse intervention to offer you a complete solution. Our data analytics tools expose latent risks in your member population. Then, with clinical nurse intervention, we proactively engage those high-risk, emerging-risk health plan members, who should be receiving medical management services but aren't. By improving their health, increasing productivity and job satisfaction while controlling insurance costs – everyone wins.



## Regulatory Compliance Services

A full range of regulatory compliance services is provided, including advice on COBRA, HIPAA, FMLA, Medicare Part D, HSAs, cafeteria plans, and FSAs. To comply with Department of Labor requirements, we will prepare the Form 5500 filing, Summary Annual Report and Summary Plan Description for your health and welfare plans. We will also keep you abreast of all state requirements that affect your plan.

Upon engagement, we will perform an initial compliance review to assess the level of compliance with major laws and regulations that impact health and welfare benefit plans. The compliance review consists of an in-person meeting to review plan documents and contracts, discuss processes and procedures, and follow-up for areas of potential noncompliance.

To keep you abreast of changes and news we publish monthly newsletters and host regular webinars on compliance updates.



## Client Advocacy Center

Think of the Hilb Group as your benefits help desk. We give you and your employees access to a team of experts dedicated to solving day-to-day issues that may arise in your benefits plan. Our toll-free number assures your employees can get prompt answers to their benefit questions directly, without burdening your company's management or human resources personnel.



## Employee Education and Communication

We have an in-house team that specializes in Employee Benefits communication, as well as a full staff of specialists who manage the fulfillment and distribution process.

Successful benefits enrollment starts with communications that are clear and effective. That means avoiding insurance jargon and using an informal tone. It's also important to be upfront and explicit about changes and enhancements to your benefits program. Ongoing education for employees about how to utilize their benefits is also very helpful. All employee communications are customized specifically for each client to ensure that company communication standards (e.g. fonts,

# U.S. Employee Benefits Partner

Navigating the complexities of the U.S. healthcare system can be challenging for companies who have employees in the United States but are headquartered in another country. Our employee benefits team at the Hilb Group works with foreign companies to establish employee benefits programs for their U.S. employees and serves as strategic advisors to ensure your plans are compliant for both federal and state regulations, and work to build a plan that is cost effective.

## ADDITIONAL SERVICES



### **Human Resources Management and Consulting**

Our seasoned team helps you maximize your human capital investment by streamlining your HR functions and effectively incorporating key business strategies into daily HR activities. We provide ongoing support either on a project or on a long-term basis, and ensure you achieve your desired business results.



### **Risk Management and Commercial Insurance**

With our expert assistance, spend less time on insurance matters and more time on the things that matter to your business. Our risk management philosophy is based around helping you identify and control both your insurance cost and potential claims. The specialists at The Hilb Group partner with you to ensure that you understand all the exposures you face in the day-to-day and long-term operations of your company. We'll work with you to craft a custom solution that provides the best coverage for your particular situation.



### **Personal Insurance**

We take pride in building solid relationships with our clients based on trust and mutual understanding. As your partner, we represent your best interests when identifying and effectively managing your life's risks, which can imperil the assets you've worked hard to attain. We can help you select appropriate coverage to minimize your different exposure and build an integrated plan to protect what matters most in your life.

