



USI Employee Benefits
Strategic Core Brokerage and Consulting Services
National Scope, Local Delivery and Presence ■ An Onex Private Equity Firm

8th largest brokerage firm in the US ■ USI has the size and scope to cover multiple markets ■ 66 offices in 18 states

Account Management:

- Accountability – process checklists – timelines – peer and management review.
- Proactive customer service provided by dedicated account teams.
- Flawless benefits management through the use of an annual strategic, four stage process.
- 12- month customized client service calendar.

Strategic Relationship with USI Benefits Consulting Group:

- USI as a trusted advisor.
- Focus on strategies and goals, utilizing proven methodologies and best practices.
- Long-term benefits and strategy.

Decision Support:

- Benefits benchmarking and regional surveys.
- In-depth plan data analysis that drives cost management initiatives.
- Actuarial modeling that utilizes multiple tools to develop financial insights.
- Local actuarial assistance.
- Compliance updates and decision support information.

Cost Management:

- Annual request-for-proposal (RFP) process for all traditional markets and special programs
- High-level benefit carrier negotiations, preferred pricing and clout.
- Mining of plan data for cost management opportunities utilizing sophisticated software.
- Contribution and funding analysis.

Healthcare Opportunity Modeling:

- A collaborative process to identify opportunities for cost reduction while maintaining employee benefits stability.
- A blueprint for change based on best practice conclusions that are feasible and proven.

Employee Communication – Paper-based:

- Unmatched approach to employee education and communication “one employee at a time.”
- Monthly health & wellness newsletters.
- Customized benefits brochures that highlight an organization's specific group benefits information. Great tools for recruitment and retention.
- Employee benefits statements that highlight the value of benefits invested in each employee.

Employee Communication – Web-based:

- MyUSI is a customized, hosted website to help organizations manage their employee benefits. It offers access to plan documents, benefits information, enrollments forms and other online resources.
- MyUSI acts as a personalized benefits portal for employees.

Healthcare Education:

- Employer updates – committee insights – emerging trends.
- Empowering employees through plan use information and tools.
- Wellness and total health management education, facilitation, and program development.

Legal & Regulatory:

- Compliance Checklist – a list of key benefits-related regulations that apply to employers.
- Educational Seminars – designed to keep employers up to date on key issues.
- ERISA legal assistance – access to an ERISA attorney and web-based Client Community.
- Annual 5500 filings and SAR assistance.

Web-Based and/or Assisted Enrollment:

- Unvers Workplace Benefits takes the paper out of enrollments and improves the quality of data provided to insurers.
- Unvers is the largest enrollment service in the country with over 3.5 million enrolled.

Access to Benefit Administration:

- COBRA, FSA, HRA, HSA and benefit administration.

Retirement, Business Planning and Wealth Management:

- Plan design evaluation, fiduciary plan reviews, retirement asset protection and service provider selection.
- Key employee loss protection, business continuation planning, executive bonus plans and estate tax planning.