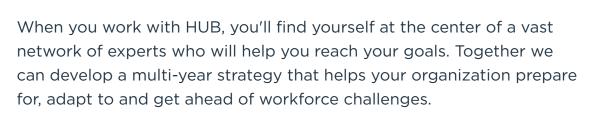


Employee Benefits

Let's develop a comprehensive strategy that supports your employees and evolves to meet their changing needs.



A multi-year strategy can give your organization the framework and flexibility you need to:

- Understand your cost drivers, achieve sustainable results and optimize every dollar spent.
- Craft affordable employee benefit options that meet the unique needs of your workforce.
- Lighten your workload with the right technology solution
- Elevate year-round benefits communication
- Enhance the health and productivity of your workforce

Rely on HUB for the expertise, capabilities and analytic tools you need to achieve your short- and long-term goals.



Get the HUB employee benefits team working for you to keep your programs running smoothly and your employees satisfied.

TAILORED SOLUTIONS

Strategic Benefits Planning

- Plan Performance Evaluation
- Health Care Analytics
- Funding and Contribution Analysis
- Pharmacy and Medical Cost Analysis
- Benchmarking Surveys
- Compensation Consulting
- Multinational Benefits

HR/Benefits Technology

- HR Technology Advisory Services
- Carrier/Vendor Marketing
- Renewal Negotiation

Compliance Consulting

- Compliance Audits
- ACA Financial Impact and **Cost Projection**
- ACA Reporting Review
- Form 5500 Preparation
- Plan Documents
- Online Resource Center and Tools

Employee Communication

- Tailored Communication Program
- Open Enrollment Planning and Execution

Health and Performance

- Employee Engagement and Well-Being
- Health Risk Assessments and Biometric Screenings
- Health Coaching
- Financial Incentives
- Disease Management
- Absence Management

HR Advocacy

- Human Capital Consulting
- Workforce Management
- Ultimate Rewards

SPECIALTIES

Retirement

- Retiree Medical
- 0 401(k), 403(b)
- Pension and Profit Sharing

Voluntary Benefits

- Supplementary Health Care
- Financial Wellness
- Lifestyle and Personal Options

Global Benefits

- Third Country Nationals
- Multi-national Pooling
- New Country Start-ups

Data Analytics

- Benefit Plan Benchmarking
- Enrollment Insights
- Cost Protection and **Renewal Analysis**

We're HUB

When you partner with us, you're at the center of a vast network of experts who will help you reach your goals. With HUB, you have peace of mind that what matters most to you will be protected through unrelenting advocacy and tailored solutions that put you in control.

5 th	largest insurance broker in the world
7 th	largest employee benefits broker in North America
2M+	clients around the globe
530+	offices across North America
15,000+	employees throughout North America



Contact a HUB employee benefits advisor hubemployeebenefits.com

- - Local Nationals