



Employee Benefits



Analyze. Strategize. Innovate. Educate.

Inclusive Insurance Employee Benefits Consultants are committed to developing comprehensive, tailor-made solutions for the benefit of you and your employees.

At Inclusive Insurance Solutions, when it comes to Employee Benefits, we can do it all, but our customized approach to Employee Benefits means we'll focus on what's most important to you.

From analyzing your data and developing a strategy for your Employee Benefits Program to implementing innovative solutions and educating your employees. Our Employee Benefits Consultants dedicate themselves to doing what's best for your organization.

We help you make the best decisions for your company.

Our objective, consultative approach to Employee Benefits, is focused on delivering client-specific results. We understand that what works for one company may not work for the next. You can be sure that Inclusive Insurance will take your organization's specific needs into account by tailoring a strategy that optimizes your situation.

Our consultants include actuaries and underwriters who provide the financial expertise required to successfully manage an effective Employee Benefits Program and to maximize the value of your benefits dollars. Most importantly, our proactive consulting approach keeps you continually informed of market trends, regulatory requirements and other information that can be used to effectively manage your benefit program.

Underlying our strategic approach and recommendations is our focus on managing the cost of each client's benefit program. Inclusive Insurance consultants evaluate numerous funding options, which cater to different risk thresholds from fully insured programs to self-insured programs with specific and aggregate stop loss. Inclusive Insurance is prepared to provide you with the guidance to select the appropriate funding mechanism at a level of risk that's appropriate for your organization.

Regardless of the funding arrangement, Inclusive Insurance evaluates your programs, vendors, and products to ensure effective cost control.

In addition to our consultative approach, here are a few more reasons to do business with us:

Our Experience: Our cross-disciplined consultants have experience with a wide range of national and regional employers in a variety of industries. Many have worked for health plans, insurance companies and human resource departments, as well as actuarial firms. With a wealth of diverse and relevant talent, our consultants are creative and flexible.

Our Relationships: Over the years, Inclusive Insurance has forged strong relationships with the industry's best healthcare providers, insurance carriers and specialty

vendors. We use our strong market knowledge and leverage with vendors to get issues resolved quickly and accurately. In addition, our high level of renewal and RFP activity makes us keenly aware of industry trends and enables us to negotiate favorable financial arrangements on behalf of our clients.

Our Extensive Tools: Our extensive national resources include technologies that optimize financial efficiencies, help to identify the most appropriate and reasonable solutions and reduce your administrative burden. Examples include actuarial software for plan design pricing, managed care network evaluation software, a web-based employee communication portal as well as products and templates for cost-effective bidding of benefit programs.

Our Proactive Service: We provide proactive consulting services that anticipate client needs and exceed expectations.

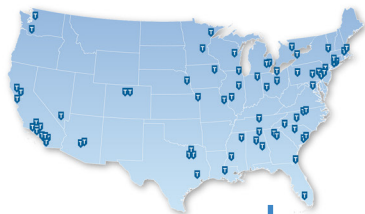
Lean on an Industry Leader: Inclusive Insurance has built a reputation for excellence, innovation and a commitment to service. Our clients know they can count on us and the benefits that come from working with a well respected, experienced leader.

We would like to put our experts to work designing a benefits program that's just right for your organization.

Inclusive Insurance objective, consultative approach to Employee Benefits is focused on delivering client-specific results. That means we listen, apply our knowledge to the problem, develop creative solutions, and work in partnership with you.

Employee Benefit Consulting Services

Inclusive Insurance provides comprehensive Employee Benefit Consulting Services to small business, middle-market and national companies. Inclusive Insurance is a member of TRUE, an exclusive nationwide group of independent benefit consulting firms. Our membership in TRUE enables Inclusive Insurance and our clients to collaborate with the best minds in the industry to solve the most challenging problems we encounter. TRUE members maintain deep roots in the local community but have access to all the tools, resources, technology and negotiating strength of a national organization. We are dedicated to health and welfare services, voluntary benefits, 401(k) retirement planning services and executive benefits.



TRUE Advisor Network

103

Member Firm Offices
Coast to Coast

632

Employee Benefit
Staff Members

10,000+

Employer Groups
Served

Inclusive Insurance Health and Welfare Services Include:

- Strategic Planning
- Program Management
- Plan Review/Healthcare Analysis
- Renewal Negotiation
- Request for Proposal (RFP) Preparation
- Proposal Analysis and Carrier Selection
- Plan Transition and Implementation
- Actuarial and Underwriting Services
- Financial Services/Claims Review
- Contract and Document Analysis
- Regulatory Compliance Services
- Employee Communications
- Employee Self-Service, Portal Development, and Outsourcing
- Employee Benefit Surveys and Competitor Benchmarking
- Claims Auditing Services
- Merger and Acquisition Due Diligence Review

Inclusive Insurance Voluntary Benefits Services Include:

- Auto/Homeowners Insurance
- Long-Term Care Insurance
- Group Legal Insurance
- Pet Insurance
- Limited/Part-Time Employee Medical Plans
- Mortgage/Real Estate Services
- College Savings Plans
- Financial Planning Assistance
- Concierge Services

Inclusive Insurance Retirement Planning Services Include:

- Plan Design, Analysis and Support
- Vendor Selection and Transition
- Plan Policy Management
- Fiduciary Risk Management and Analysis
- Online Support and Services
- Multimedia Plan Communications Systems
- 401(k) and Retirement Services

Inclusive Insurance Executive Benefits Planning Services Include:

- Deferred Compensation
 - Excess 401(k)
 - Elective Deferral Plans
- Supplemental Executive Retirement
- Liability Funding Strategies
 - Deferred Compensation/SERPs
 - Postretirement Benefit Liabilities
 - VEBAs



INCLUSIVE
INSURANCE SOLUTIONS

Products

Inclusive Insurance consults on a full range of core and specialty Employee Benefits products for active employees and retirees. These include:

Core Benefits

- Medical
- Prescription Drug
- Behavioral Health
- Dental
- Life
- Vision
- Disability
- Accidental Death and Dismemberment
- Business Travel Accident

Specialty Benefits

- Voluntary Benefits
- Flexible Spending Accounts
- Employee Assistance Programs
- Wellness Programs
- Alternative Healthcare
- COBRA/HIPAA Outsourcing
- FMLA Outsourcing
- Benefits Administration Outsourcing
- International Benefits

Our primary objective is to help our clients achieve maximum value for their benefits dollars.



Inclusive Insurance Brand Promise
out-thinks and out-serves other risk management and insurance providers by creating solutions that are exactly right for you, your people and your business goals.