

# ITEMIZED LIST OF BENEFIT SERVICES

## ■ CUSTOM COMMUNICATION

Through MyWaveHR, we can assist you with all phases of employee communication, from employee meetings to payroll stuffers and informative brochures about employee benefits and wellness.

## ■ DATA ANALYSIS

Using employee claim data from your carrier or TPA, our Internet-based Decision Master® Warehouse system analyzes your data and shows how and where to adjust your plan design to save money. We can even model recommended changes to show you the potential savings.

## ■ EXPERIENCE

We have dedicated experts that exude a commitment to excellence in our service to the business community.

## ■ HUMAN RESOURCES TOOLS

HRconnection™ is available to you exclusively from HUB International. This Web-based tool is a complete employee communication system that helps you improve communication, increase productivity, streamline processes, and save money for your human resources department.

## ■ INSURANCE MARKET ACCESS

As one of the Largest Brokers in North America, HUB provides access to virtually all insurance and administration markets in both the U.S. and the International Marketplace.

## ■ LEGAL AND RESEARCH GROUP

All clients have access to HUB's Legal and Research Group led by an In-House ERISA Attorney who was formerly with the DOL. In

addition to working with our staff to guide them through the maze of employee benefit plan laws, our department provides immediate updates on the latest legislation. Finally, our Legal Staff reviews all of our client's contracts to assure that they are protected in addition to being in compliance.

## ■ LEGISLATIVE BRIEFS

Our exclusive Legislative Brief publication summarizes recent federal legislative developments in insurance and employee benefits.

## ■ LEGISLATIVE GUIDES

Included with MyWaveHR, our Legislative Guides provide comprehensive information about federal legislation such as COBRA, HIPAA, HIPAA Privacy, FMLA, and Section 125.

## ■ MyWave™

All of our clients receive access to a personalized Web site called MyWave Portal. The site is devoted to helping you with plan administration, legislative compliance, employee communication, and more.

## ■ MyWave COMMUNITY

When partnering with HUB International, you gain access to professionals from all over the country through the Community section on the MyWave Portal. An answer to a problem you have is just an email away. As an example, one client writes, "We just recently implemented a premium only cafeteria plan. Can anyone tell me how this will report on the W-2s?" This question was answered quickly, saving them time and resources.

## ■ NATIONAL COMPANY

HUB is one of the 10 Largest Brokers in North America. Our clients have national access to a

wealth of resources available through our own talented professionals and specialized value-added services.

## ■ STRATEGIC PLANNING

HRconnection™ is available to you exclusively from HUB International. We will develop a customized strategic plan for you that defines objectives and outlines the actions needed to fulfill those objectives. Our strategic planning services ensure an organized, complete approach to fulfilling your benefits needs.

## ■ TECHNOLOGY

We use leading-edge technology to provide our customers with the latest data analysis, legislative, communication, and human resources administration tools.

## ■ UNDERWRITING SERVICES

When needed, we employ the services of professional actuaries to assist with calculations critical to your employee benefits plans.

## ■ UNSURPASSED SERVICE

We pride ourselves on the level of knowledge and service we bring to our clients. All of our clients are assigned a team of specialists dedicated to serving their needs. Each member of our team has an average of over 15 years of experience in the industry. Each client accesses our team through a single point of contact, making working with us seamless and easy.

## ■ VOLUNTARY BENEFITS

We have experienced and highly knowledgeable consultants who can help you with this growing and important area of employee benefits.

Using advanced technology and consulting expertise, we provide a variety of value-added professional services to our clients. These services reduce customer costs, increase efficiency, and improve employee satisfaction — bringing your employee benefits programs to new heights in quality and performance.

