

Shared Wisdom. Powerful Results.

▶ United Benefit Advisors® is a Partner-owned alliance of more than 140 premier independent benefit advisory firms with more than 200 offices throughout the U.S., Canada and the U.K., and is one of the nation's top five employee benefit advisory organizations.

UBA Partners — who actively collaborate with more than 2,200 experienced benefits professionals — are uniquely prepared to share their collective wisdom with busy employers who want the assurance that they are making informed choices that improve the lives of their employees.

UBA Partners and their clients help produce an annual health plan benchmarking survey that includes responses from nearly 18,000 health plans sponsored by nearly 12,000 employers nationwide. It is by far the most



comprehensive, validated survey of medical plan design and plan costs ever conducted.

The UBA Health Plan Survey provides small to midsize employers with valuable benchmarking data that previously were only available to large corporations. By using this data, advisors who are Partners of UBA can help employers more accurately evaluate costs, contrast the current benefit plan's effectiveness against competitors' plans and adjust accordingly. This gives employers a distinct competitive edge in recruiting and retaining a superior workforce.

UBA also sponsors the Benefit Opinions Survey, which delineates employers' positions on health care strategy, benefits philosophy and opinion, health plan management, employee communications and more.

Employer Benefits

As a Partner of UBA, we will work with you to analyze your benefit needs, prioritize your goals and provide you with technology tools that will streamline costs and improve your overall benefit package. With the shared knowledge and expertise of thousands of other UBA benefit professionals, UBA Partner Firms can meet the needs of any sized business.



UBA Partners help more than **36,000 employers** design competitive medical plan strategies to clearly identify savings opportunities and encourage employee acquisition and retention.



UBA Partners educate **5 million employees** and their families about how to be better health care consumers and lead healthier lives, easing the strain on health care claims and costs.



UBA Partners saved employers on average 5.2 percent on the most recent medical plan renewal, which translates into a staggering **\$584.1 million** in annual medical cost savings.

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Streamline your
business with
customized benefit
solutions from
an alliance of
the nation's most
trusted advisors.

As a UBA Partner, we can provide your company with superior solutions and best practices that will save you time and money.



>> We can provide a suite of products and solutions that you won't find anywhere else, including the nation's largest benchmarking survey of health plans and online resources for HR compliance and employee health.

The HR and benefits industries are awash with products and tools that promise to help employers and HR professionals run their companies more efficiently and cost-effectively.

Choices are great, but too much of a good thing can be overwhelming. Search the Internet and you'll find thousands of products targeted at HR and employers. How can busy employers — who don't have time to scour the marketplace for the best and latest solutions — find tools and resources that can strengthen their company and ultimately benefit their employees?

As a Partner of United Benefit Advisors (UBA), one of the nation's leading independent advisory organizations, we have access to a range of unique and effective products and processes that can help your company streamline workload and trim costs.

The power of this nationwide organization, composed of nearly 2,200 benefits professionals, allows us to provide sophisticated, cost-effective products and tools that are equal to or better than those from the largest brokerage firms.

Our UBA affiliation also supplies us with a number of proprietary solutions that you won't find anywhere else, including the nation's largest health plan benchmarking survey and online information centers for HR staff and employees.

Finding the right tool can go a long way in improving your business, but we bring something more to the table: expert employee benefit and labor advice and a commitment to honesty, integrity and the values of our community. We remain an independent advisory firm, but our UBA partnership allows us to collaborate with more than 140 other firms across North America and the U.K. This gives our firm knowledge of the best solutions, as well as real insight into the latest HR and benefit trends.

We supply more than just the best technology, compliance and HR-focused solutions to employers — we deliver trusted, valuable advice and best practices that can strengthen your business, improve the lives of your employees and help you recruit and retain the best workforce.

Any benefit broker can promise a slew of products. We can deliver the best solutions in the marketplace along with the expertise to help you craft the best benefit offerings and tackle the emerging compliance challenges that today's employers face.

What We Can Deliver for You:

Our UBA partnership allows us to access the latest industry tools and best practices that can help you solve today's challenges and keep costs in check. Solutions include:

Analysis Tools: Access to top-notch analytical tools that can help you make the best decisions on health plan funding and design.

Ask a Labor Lawyer: Access to legal expertise and resources from Fisher & Phillips LLP, one of the nation's leading law firms, at a special rates.

Benefit Opinions Survey: This biennial employer opinion survey reveals the top opinions and trends among employers, including your competition and other employers in your market.

Compliance Alerts: Email alerts/newsletters that inform you when major legislation or regulations are passed.

Compliance Dashboard: Online administrative tool that helps employers track and complete their compliance obligations; includes exclusive UBA evaluation tool.

Compliance Documents: Model medical reimbursement plan, model SPD plan and wrapper, and HIPAA compliance checklist (courtesy of Fisher & Phillips LLP).

Employee Benefit Center®: An online employee handbook and benefit information hub for your employees that can be tailored and customized for your company.

Employee Benefits Video Library: Vignettes designed for your employees that explain the basics of various benefit plans, including health, dental and more.

Employee Resource Center®: An online resource with a vast library of web links on health, retirement and more.

Employer Webinar Series: Designed for executives and HR personnel, these webinars by Spencer Fane Britt & Browne LLP provide the latest compliance guidance on a range of regulations and labor laws.

Newsletters and White Papers: E-newsletters and reports that cover the latest compliance and HR-related topics.

PPACA Advisor: Expert advice, compliance tools and plan modeling solutions that can help you make best decisions for your company — no matter its size.

HIPAA Resources: HIPAA Resources: Comprehensive packages to help you remain compliant, with special pricing.

HRInsider®: Web service for HR staff that supplies compliance updates, forms, industry news, wellness resources and more.

RxCut Plus Discount Card: Discount program that can help your employees save on prescription drugs, lab work and medical imaging.

Total Compensation Statements: UBA tool helps educate employees about the value of their benefits.

UBA Health Plan Survey: UBA's prime annual survey is the nation's largest benchmarking survey of employer health plans.

UBA Plan Evaluator: Online tool that helps employees compare health plan options.

▶ As UBA Partners, we have special relationships with a number of Strategic Alliances, including:

- Colonial Life
- Guardian
- The Hartford
- Mutual of Omaha
- OneAmerica
- Principal Financial
- Reliance Standard
- The Standard
- Sun Life Financial
- Symetra Financial
- UMR
- Unum

▶ Our UBA partnership also grants us access to a wide range of other products and services, including:

- Disaster recovery
- Claims auditing
- Employee communications
- International benefits
- Legal services for employees
- Online enrollment systems
- Payroll services
- Phone/email medical advice services
- Retirement plan management
- Third-party administration services
- Wellness solutions

