

POOLING PRACTICE EMPLOYEE BENEFITS SERVICES

Benefits seem to grow more complicated and expensive every year and with health care reform, now is the time to make sure that your pool has the best possible benefits service and support. The Willis Pooling Practice offers a full range of services and benefits options to our pooling clients. We consult with you to analyze your needs and customize plan designs for your members.

We cover it all: from planning to implementation and administration of all benefit lines, 125/Cafeteria plans, employee assistance programs, health reimbursement arrangements and flexible spending accounts.

Through our third-party administration (TPA), we also offer enrollment, employee eligibility, premium billing and reconciliation, coordination of vendors, employee customer service and financial reporting/funds management.

COVERAGE EXPERTISE AND SERVICES

- Medical
- Dental
- Vision
- Pharmacy benefits
- Life and Accidental Death and Dismemberment (AD&D)
- Short- and Long-Term Disability
- Defined benefit and defined contribution pension plans

- EAP including work/life programs
- HR Partner consultants
- Communication tools
- Wellness consulting
- Actuarial consulting
- Financial reporting

WHAT WILLIS POOLING PRACTICE CAN DO FOR YOU

- Provide brokerage and consulting services for your health, pension and benefits programs, including:
 - Plan design and analysis
 - Benchmarking
 - Market analysis/updates
 - Program bidding and implementation
 - Plan accounting
 - Claim data analysis
 - Day-to-day service
- Utilize sophisticated cost analytics for optimum care management solutions, including wellness and disease management
- Monitor key health and welfare issues and provide updates to HR professionals on trends, compliance and technical issues, and the regulatory and legislative landscape
- Offer suggestions on how to ease the administrative burden associated with compliance
- Provide technology solutions to increase employees' (and their dependents') understanding and appreciation of their benefits, and to relieve day-to-day administrative burdens

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WHY WILLIS POOLING PRACTICE

- **OUR UNIQUE APPROACH** Willis combines the best qualities of a true broker with the tools and resources of a pure consulting firm to offer a full battery of services at competitive prices.
 - As your benefits consultant, we work with you to establish a strategy for your benefits program.
 - We start by analyzing internal and external data and then assembling options to meet your goals.
 - Once a strategy is determined, we develop a detailed implementation plan.
 - Along the way, we continually review performance to ensure key goals are met.
- **NATIONAL INDUSTRY EXPERTISE** In addition to your local team, we offer a national practice comprised of industry specialists, experts who are frequently asked to speak at national and local industry events, publish in industry journals and are recognized as leaders in their fields.
- **WINNING WITH WILLIS** Our ground-breaking consumer engagement portal offers your employees the tools, resources and support needed to adopt and sustain individual behavior change. *Winning with Willis* partners with some of the nation's most trusted sources:
 - *Biggest Loser League* – Online social community for creating employee teams and challenging employees to engage in wellness activities
 - *Jillian Michaels* – Discounted fitness and nutrition program
 - *Willis Rewards* – Online reward tracking and delivery platform providing employees with discounts and a 24/7 virtual health fair
- **WILLIS ONLINE** This online tool offers 24/7 access to plan documents, file sharing, project calendar, shared action items, employee benefits compliance manual, claim and financial reports, and a wealth of other information to increase communication.

- **DELIVERING RESULTS** We provide *Glocal* service – global resources, delivered locally – through our Client Advocacy model.

- Your local Willis Pooling Practice team works in conjunction with our national and global subject matter experts to seamlessly provide world-class resources.
- This is all accomplished under the leadership of your Willis Client Advocate,[®] your single point of contact for recommending, designing and delivering solutions customized especially for your organization.

- **TRANSPARENCY** We're 100% transparent in what we do for our clients, and how we are compensated. We clearly communicate all that we do, and each client agrees on the work to be done and our compensation at the beginning of each year...no surprise and no hidden income.

CONTACT

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