

UNITED FOR SUCCESSFUL HEALTH CARE

In today's world every employer wants to provide their employees with the very best health and associated benefit package the budget will allow. This takes representation that "thinks outside the box" to maximize the plan benefits at a minimal cost to the employer.

United Insurance Group is the strategic partner with the experience and ability necessary to successfully accomplish this goal.

United Will:

BENEFIT SELECTION AND PLAN DESIGN:

- A. United Presents New and Innovative Approaches to Benefit Design
- B. Analysis of Plan Design to Maximize Impact for Each Employee
- C. Evaluate Impact of Final Strategy Options
- D. Analysis of Plan Selections on Fundamentals and Forward Projections
- E. Capable of Providing and Servicing all Areas of Business Insurance Needs

CONTINUAL NEGOTIATIONS TO CONTROL COSTS:

- A. Provide Long Term Relations with all Reputable Local, Regional, and National Carriers
- B. Analysis of Carriers Best Plan to Cost Designs
- C. Payer Negotiations
- D. Assist Employer with Information on Cost Sharing with Employees
- E. Continual Review of Innovative Options to Improve Benefits while Decreasing Cost

IMPLEMENTATION OF BENEFITS SELECTED:

- A. Personally Communicate all Benefits to each Employee
- B. Provide each Employee Phone and Contact Information of United Employee to be used 24/7 to Deal with any Benefit Issue
- C. Personal Communication of all Aids, Websites, Pamphlets, Brochures, Wellness Options Available to each Employee
- D. Personally Assist each Employee in Selection of Multiple Benefit Options
- E. Group Meetings to Explain Plan options, Ancillary Benefits and Section 125, Flex Spending or other Options that Benefit the Employee

- F. Group Meetings to Emphasize the Value of the Employers Benefit Package to each Employee

INSURANCE AND REGULATORY CONFORMITY:

- A. Communication of any Federal or State Plan Reforms
- B. Personal and Professional resources to Insure Compliance
- C. Personal Communications including E-mail and Faxes to Update Regulatory Changes
- D. Strategic Alliances Forged to Help Mitigate Negative impact of New Regulations

LIFESTYLE IMPLICATIONS AND GOAL:

- A. Wellness Alternatives and Options
- B. Assets and Liabilities to Plan Design and Legal Considerations
- C. Strategic Plans and Directives to Work Towards Better Lifestyles in the Plan
- D. Evaluate the Implications of Related Life and Lifestyles to Future Plan Costs