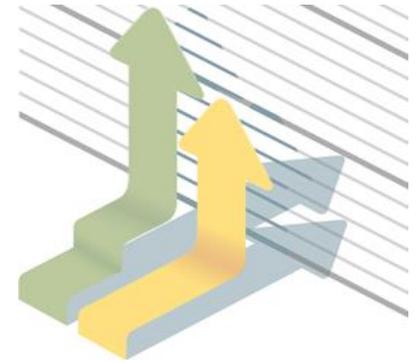


How Does Boyd Consulting Group Compare to Your Current Broker?



Service	Description	√ Here if your current broker offers this service
Insurance Market Access	We provide access to essentially all insurance and administration markets.	
National Affiliations	In addition to our own talented professionals and specialized value-added services, we have a wealth of resources available to us through several national affiliations.	
Strategic Planning	We develop a customized, comprehensive strategic plan for each of our clients that determines objectives and positions benefit strategies to work in support of the overall corporate direction. We provide detailed outlines of the actions needed to accomplish those goals. Once implemented, we review and refine the benefit plan regularly.	
Five-star 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 professionals dedicated to serving their needs. Each client can access our team through a single point of contact, making working with us seamless and easy.	
Experience	We have proven dedication and a commitment to excellence in our service to the business community, as well as the institutional knowledge and resourcefulness to navigate any circumstances.	
Technology	We use state-of-the-art technology to provide our customers with the latest data procurement and analysis techniques, as well as legislative resources and tools for communication and human resources administration.	
Actuarial Services	When needed, we employ the services of professional actuaries to assist with calculations critical to your employee benefits plans.	
Health Care Reform	Our agency offers hundreds of up-to-date, easy-to-understand documents explaining all aspects of health care reform to help both employers and employees understand the law and its implications.	
Full-time Employee Tracking	We provide the tools you need to determine which variable-hour employees are considered full-time employees under the Affordable Care Act (ACA) and to know when they must be offered health coverage.	
Legislative Briefs	We offer an exclusive <i>Legislative Brief</i> publication, which summarizes recent federal legislative developments involving insurance and employee benefits, to help you understand laws, including the ACA, COBRA, HIPAA, FMLA, ADA, GINA, Medicare Part D and more.	
Client Portal	All of our clients receive access to a personalized website offering both customized and recommended resources to help fulfill unique administration, legislative compliance and communication needs.	

How Does Boyd Consulting Group Compare to Your Current Broker?



(Continued)

Service	Description	√ Here if your current broker offers this service
Data Analysis	Using employee claims data from our client's carriers or TPA, the Internet-based Decision Master [®] Warehouse system analyzes your data and helps you discover how and where to adjust your plan design to save money. We can even model recommended changes to show you the potential savings.	
Custom Communication	We can assist you with all phases of employee communication, from employee meetings to payroll stuffers to informative brochures about employee benefits and wellness.	
Human Resources Tools and Support	HRconnection [®] , a powerful employee communication portal, is available to you. This online tool helps you increase productivity, streamline processes, improve communication and save money.	
Pharmacy Benefits Services	Through arrangements with two leading pharmacy benefits managers, we have access to national pharmacy networks, significant discounts, pharmacy benefits, modeling tools and more.	
Voluntary Benefits	With the Voluntary Benefits Guide and related materials, we can help you understand, plan, implement and educate employees about this growing and important area of employee benefits.	
HR Hotline	The HR Hotline gives you access to on-demand HR expertise and advice. HR professionals, available by phone or email, are ready to answer your HR-related questions.	
Community	While partnering with us, you gain access to professionals from all over the country through the Community section of your client portal. An answer to a problem you have is just an email away.	
Benefit Plan Analysis	We see a simplified way for you to approach the benefits plan design process. We help you analyze your benefits plan costs against reliable benchmark information, project the impact of medical and dental plan design changes, estimate your renewal costs and streamline the plan selection process for your employees.	
Wellness Programs	We provide you with months-long wellness programs to boost employee fitness and keep insurance costs down, complete with privacy and reward guidance.	
Industry News	We provide detailed monthly and quarterly summaries of changes in federal benefits regulations.	

Learn more at www.boydgc.com