



GROUP BENEFITS

VALUE REDISCOVERED

 **BAYNES & WHITE**
CONSULTANTS • ACTUARIES



Everyone knows that group benefits are an important part of an employee compensation package that will help you attract the people you want. But even so, many organizations are not happy with the benefits plan they have.

VALUE REDISCOVERED

In our experience, there are two main reasons for this:

- 1.** You're not getting the service you once received or expect to receive.
- 2.** Your costs are climbing and you can't see the value you want.

If you find yourself in this situation, we suggest it's time for a review of your group benefits plan. You need a fresh and objective look at what you have, what you really require and how you can make your plan as cost-effective as possible. That's how you can rediscover value for your organization and your employees.

THE BAYNES & WHITE COMMITMENT

Our no-cost review of your benefits plan will show how you can immediately –

- > Lower your costs
- > Enhance your benefits
- > Receive better service
- > Improve the service your employees receive



HOW WE DO IT

We Have the Best People

We attract and keep people who are proven experts in the benefits business and are completely committed to client service. This combination of expertise and a problem-solving, proactive attitude is rare and a great value to our clients.

We Specialize

Since our start in 1993, we have focused on serving small and medium-sized businesses. We understand their needs and expectations. We know their preferred processes. And we have developed products and solutions especially for them.

We are Well-Connected

Major insurance companies recognize the value we add and want to partner with us. That means we can provide better products and better pricing to our clients.

We are Flexible

We base our compensation arrangements on what you require. We'll work with you to see if a commission, retainer or fee-for-service plan is best for you.

WHAT HAPPENS NEXT?

We would like the opportunity to objectively evaluate your group benefits plan.

Briefly, here's what we'll do –

- > Check the competitiveness of your current costs
- > Determine the effectiveness of your financial/funding arrangements
- > Uncover any impending liabilities
- > Analyze the overall plan design and adequacy of benefits
- > Review the contract terms and provisions
- > Evaluate the administration and claims settlement procedures
- > Confirm your compliance with legislation
- > Survey benchmarks in your industry

You'll receive a comprehensive report of your current arrangements, our recommendations for any changes in plan design and/or financial arrangements, and a clear statement of the savings and enhancements we can provide.

There's no risk or cost to you and it should only take you about an hour to collect the information we need.

If you want to rediscover value in your group benefits plan, please contact us today. The sooner we begin, the sooner you can get the service and cost-efficiencies you expect and deserve.



Thank you for taking the time to learn about Baynes & White.

OUR SERVICES

- > Core consulting
- > Renewal negotiations
- > Financial analysis
- > Plan design review
- > Provider search and implementation
- > Non-pension benefit plan valuations
- > Support services

VALUE-ADDED

- > Special projects
- > Wellness programs
- > Plan communications
- > Expatriate/foreign national plans
- > Special risks

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Baynes & White provides actuarial and pension consulting services as well as group benefit consulting services. For more information on our actuarial, pension and governance services for defined benefit and capital accumulation plans, please see our Actuarial and Pension Consulting Services brochure or visit www.bayneswhite.com

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