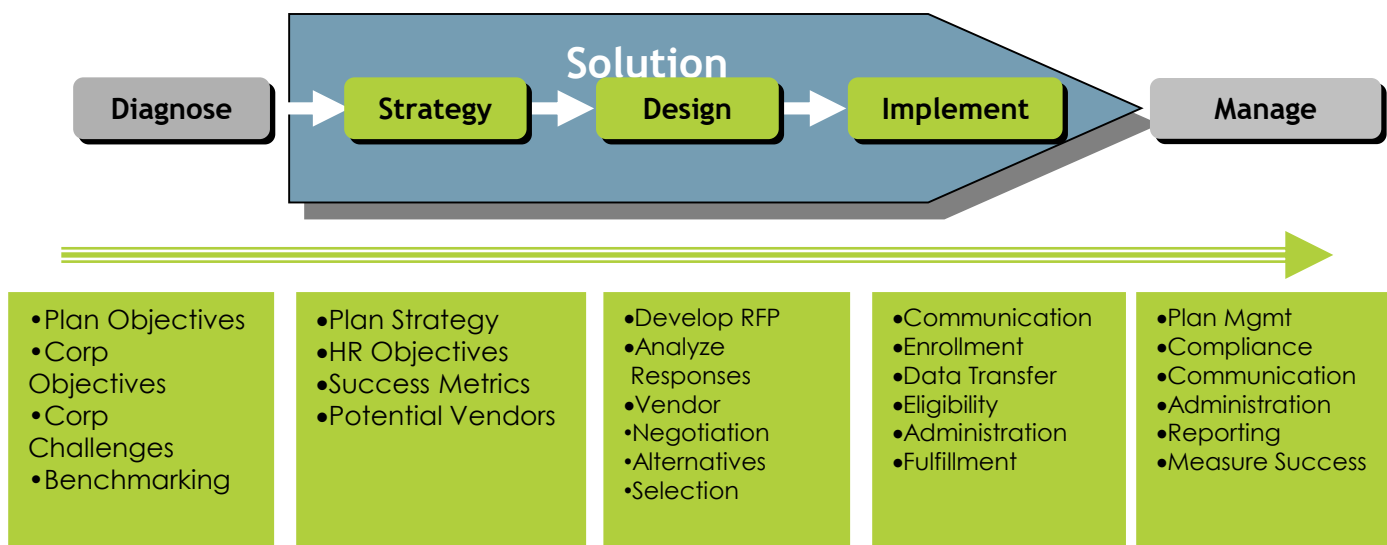


Fusco & Orsini Insurance Services delivers our **Core Strategy** to each and every one of our clients. Focusing on these four areas is essential to our success in providing you the very best service.

<p>Cost Management</p> <ul style="list-style-type: none"> Plan analysis and strategic multi year planning Premium negotiation and employer contribution analysis. Innovative market solutions leveraging <ul style="list-style-type: none"> CDHP Plans Self Funding HRA Options Benchmark analysis comparing plan costs, benefits levels and cost sharing strategies 	<p>Operational Excellence</p> <ul style="list-style-type: none"> Analyzing current human capital management processes and offering best practices and internal resources. Leveraging technology to assist in administrative day to day workflow. Support in driving value in addressing plan design, communication, enrollment, administration. Review that current vendors provide best in class service deliverables.
<p>Client</p>	
<p>Risk Mitigation</p> <ul style="list-style-type: none"> Compliance review of current programs Conduct Health Care Reform education, analysis and planning. Provide tools and event's that assist in education and training on legislation and compliance. <ul style="list-style-type: none"> Legislative Updates Educational seminars HR Dashboard 	<p>Enhanced Employee Experience</p> <ul style="list-style-type: none"> Offer cloud based employee dashboard for enrollment. Expand choice & focus on consumerism Support HR focus on employee communications during open enrollment and off cycle. Year around support to all stakeholders Introduce your dedicated highly experienced service team who will handle plan administration.

Fusco & Orsini Insurance Services utilizes a service delivery model to link all services into an effective and efficient annual process.



Employee Benefits Client Services

Reinvesting our resources making the most of your premium dollars



What you should expect from Fusco & Orsini Insurance Services

As part of one of the nations largest independent insurance brokers, Fusco & Orsini Insurance Services uses a full-service approach to bring an exceptional level of personalized attention to every client relationship. Our team of knowledgeable professionals is able to create a cost-effective program that addresses all of your employee benefits requirements. We help reduce the time and liability associated with performing critical and time consuming benefits administration. Count on us to help administer the day-to-day work your Employee Benefits program needs throughout our relationship.

Some of the unique client services* we offer include:

Concierge Level Services

- Strategic Multi year planning
- Renewal analysis and negotiation
- Innovative market solutions
 - CDHP options
 - Self Funding
 - Health Reimbursement Arrangement

Legislation and Compliance

- Health Care Reform Education/Compliance
- Legislative Updates and Support
- Employer Mandated Notices

Open Enrollment and Plan Installation

- Finalize applications, contracts, and policy descriptions
- Verify participation and contribution requirements
- On-site benefits presentations and enrollment support
- Assure receipt and accuracy of master contract, booklets, and ID cards
- Deliver Group Administrator's kit, contracts, and booklets

Employee Communications

- Custom Benefit Booklets
- Employee Memos and Cost sheets
- Total Compensation Statements
- Onsite benefits meetings/webinars

Year-Round Support

- Dedicated service team
- Respond to all service requests within 24 hours
- Conduct employee educational meetings
- Training and assistance for the plan administrator
- Coordinate problem solving with appropriate parties
- Ensure timely and fair resolution of claims and billing issues
- Conduct meetings (as needed)

Additional Administrative Services

- HR Compliance Portal & Resources
- Online Enrollment Portal
- Wellness Programs
- Cobra Administration
- Cafeteria Section 125 POP Plan
- ERISA Wrap & SPD