

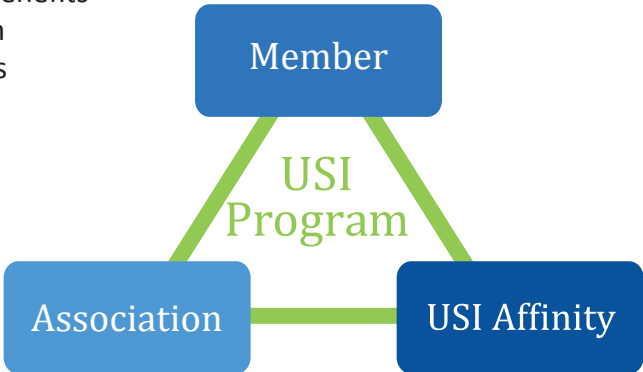
The Northeastern Retail Lumber Association Employee Benefits Program

NRLA
Northeastern Retail
Lumber Association



Why did the Association pick us to develop a program for members?

As the endorsed broker of the Northeastern Retail Lumber Association, we have worked together to develop an Employee Benefits program that is truly unique and beneficial to all companies. Due to drastic changes in the benefits environment through the recent years, we have found it has become very complicated and difficult for companies to navigate through building an ideal benefits program for their employees. Costs have been increasing with no additional products or benefits being offered to employees and this needed to be changed. The Solution that we have developed with The Northeastern Retail Lumber Association will provide members a program that cannot be found or delivered from anyone else. It is truly unique and provides an overall package that is saving companies time and money while offering products and services unavailable through any other broker.



How are we able to bring this program to you?

USI Affinity has a notable track record of success in developing, administrating, and servicing chamber member employee benefit programs for over 50 years. As the 9th Largest Broker in the country and leading administrator of association programs, we are able to combine our expertise and the purchasing power of association membership to provide small employers with a unique program which cannot be duplicated in the small employer marketplace. Our program delivers the products, the experience, and the technology which has historically only been available in the large group market. As an association member you have access to this program and the unique benefit features, choices, and pricing included.

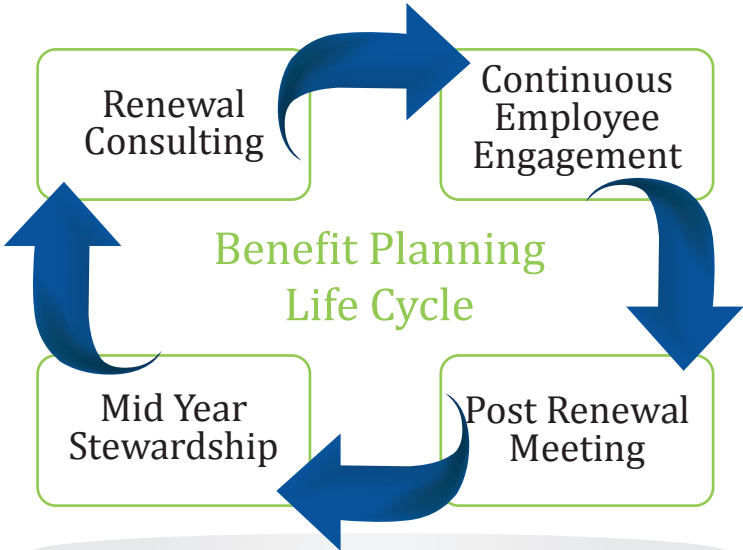


“The Association gets all Member firms large group market options for their employees, no matter the size of your firm.”



How do we approach advising our clients through this program?

The employee benefits planning life cycle is our process that we implement to keep our clients well advised and educated each year. It’s an institutional process that we closely follow throughout the year and is backed up by our stewardship calendar. Our stewardship calendar makes sure that our clients are prepared for changes in the employee benefits environment and continue to make strategic and efficient decisions in the managing of those benefits. It’s this process cycle coupled with our unique offerings that give member companies a best in class benefits program.



✓ What can you expect from this program?

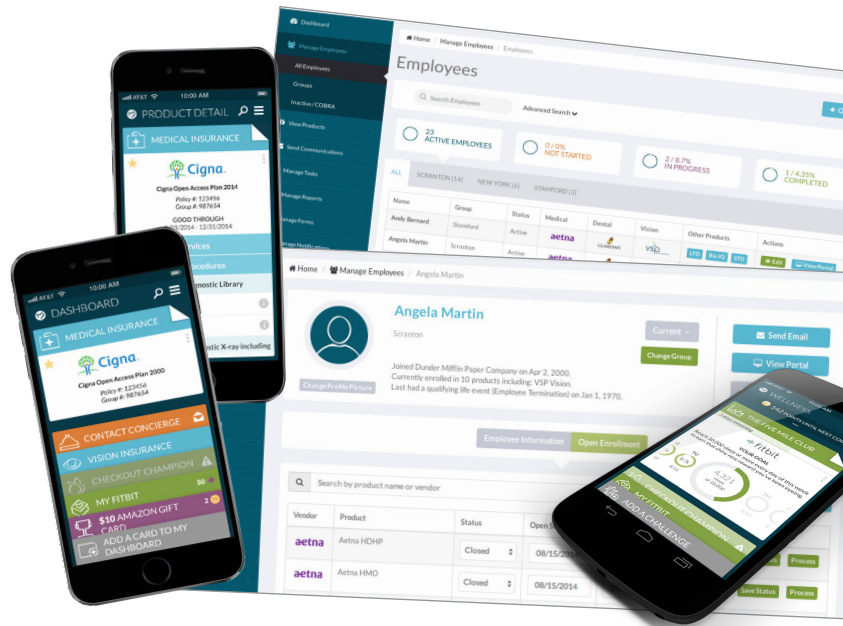
Saving time, money, and improving your efficiency to manage your benefits. A streamlined approach giving you large employer options no matter the size of your company. More importantly, becoming different and becoming more appealing to new talent.

Consulting

- Exclusive Products with Preferred Benefits and Pricing
 - Dental & Vision
 - Life, STD & LTD
 - Critical Illness & Accident
- Comprehensive Needs Analysis:
 - Traditional Benefit Design
 - Defined Contribution
 - Self Funding
 - PEOs
 - Individual Policies
- Flexible contribution modeling: composite rating, age banded, percent or dollar amount.
- Wellness programs
- Compliance Audit

Client Management

- Dedicated Account Executives
- ERISA Attorneys
- Carrier Add and Terms
- Consolidated Billing
- Claims Advocates
- Recorded call center with Licensed Customer Service Representatives



Technology

- Paperless Benefits Administration
- Access to Benefits on Smart phone
- Employee on boarding (I9, W-4)
- Consumer Based Shopping Experience with Decision Support
- Carrier Add and Terms
- Wellness programs
- Health Advocate
- Consolidated Billing
- Payroll Integration
- On Demand Employer Reporting
 - Census report
 - Cost by Division
 - Self Billing
 - Participation List for ACA Reporting
 - Bill Reconciliation

The overall program includes the perfect mix of consulting, technology, and client management resources & services that allow member companies to build a cost effective benefits program. By utilizing the Northeastern Retail Lumber Association's Employee Benefits program, companies are maximizing their budget and more effectively and efficiently managing their benefits. At the same time their employees are receiving a best in class benefits package helping to attract and retain quality employees.

✓ How Does USI Affinity Stack Up?

The following are the resources and services USI Affinity provides to the Northeastern Retail Lumber Association Members through this new program. Please go through the comparison chart to see if your broker is providing everything that you need.

Advisory Team			Benefits Consulting		
USI	Current Broker		USI	Current Broker	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Consultant	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Health Care Reform
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Account Executive	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Complete Financial Analysis
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Claims Specialist	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Carrier and Plan Alternatives
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Technology Specialist	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Third Party Administrator Options
<input checked="" type="checkbox"/>	<input type="checkbox"/>	On-staff Benefits Counsel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Multi-year cost Containment Strategies
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Carrier Processor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Employee Communication Strategy
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Licensed Call Center	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ancillary and Voluntary Benefits
			<input checked="" type="checkbox"/>	<input type="checkbox"/>	Advice on Wellness Programs
Benefits Management			Compliance Assistance		
USI	Current Broker		USI	Current Broker	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Employee Enrollment Portal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Timely Guidance on ACA
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Benefit Administration System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Compliance Audit
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transaction Processing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Self-Help Compliance Tools
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Proactive Communication	<input checked="" type="checkbox"/>	<input type="checkbox"/>	COBRA Administration
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Claims & Health Care Advocacy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	5500 Document Preparation
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Private Exchange			
Enrollment Tools			Employee Programs		
USI	Current Broker		USI	Current Broker	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Benefits Guidebook	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Wellness
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Employee Hotline	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Shopping Rewards
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Online Enrollment System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Vocational Benefits
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Employee Enrollment Portal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Auto & Home
			<input checked="" type="checkbox"/>	<input type="checkbox"/>	Specialty Products



AFFINITY

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