

## Health Benefit Solutions

Life happens - needs constantly change! You need a benefits plan that keeps pace. Whether an individual, small or large group, we tailor solutions to meet your specific requirements.



## Protecting You and Your Employees.

We provide innovative benefit solutions, financial transparency, comprehensive services and a team approach to managing your benefit program. Our associates - with their knowledge, experience and dedication to our clients and their employees - make the difference!





## Health Benefits Solutions

### Individuals

Medical/prescription drug  
Dental  
Long-term care  
Term, whole or universal life  
Key-man life  
Senior products (Medicare supplements)

### Groups

Medical/prescription drug  
Dental and vision  
Life, AD&D, Disability  
Business travel/accident  
Voluntary benefits  
Key-man life  
Defined contribution model  
Human resource outsourcing  
Retirement plan management  
Wealth management

### Large Group (50+ employees)

*All Group solutions above, plus:*  
Self-insured health plans  
Advocacy services  
Actuarial services  
Employee communication/education  
Wellness programs/initiatives  
Consortiums (75+ employees)

### Non-Medical TPA

Self-funded claims administration for dental, vision and short-term disability benefits  
Section 125 plan administration  
Flex Spending Accounts (FSAs)  
Health Savings Accounts (HSAs)  
Health Reimbursement Arrangements (HRAs)  
Consulting services: analysis, design, implementation  
COBRA administration

We are committed to delivering customized benefit programs with thoughtful strategic planning, valuable professional services and technology-based solutions.

### Benefits: From Individuals to Large Groups...and More.

#### Individuals

Whether you are self-employed, a student in transition, find yourself in-between jobs, need short-term coverage, or have recently lost medical/health coverage – our individual benefit specialists can help. We have you covered with access to quality medical/health coverage from a list of highly-rated regional and national insurance carriers.

#### Small Group Plans (2 - 50 employees)

Our dedicated small business benefits team specializes in creating benefit plan solutions for employers with fewer than 50 employees. We focus on the unique challenges confronting small business owners. We also tailor plans for groups with less than 20 employees that are not subject to federal COBRA regulations and must comply with Medicare's Secondary Payer rules.

#### Large Group Plans (50+ employees)

For groups with more than 50 employees, we assign a dedicated team which includes a benefits consultant, account executive, financial analyst, employee communications specialist and compliance specialist. This team serves as your trusted advisor in helping to develop a 3 - 5 year strategic benefit plan. We counsel on plan design, employee communications and wellness initiatives to help you sustain a competitive program for your employees, while managing the cost of the program.

#### Non-Medical Third-Party Administration (TPA)

Our expertise and proven reliability mean you can outsource your benefits administration with confidence and peace of mind. We help you comply with ERISA, COBRA and HIPAA regulations.

#### Choice Benefits Marketplace

Murray Securus is on the forefront of the ever-evolving Affordable Care Act and its impact on employers. Our private insurance exchange solution allows employers to offer a comprehensive benefits program while controlling costs and giving employees the education and resources to play an active role in managing their healthcare. In addition, a full array of standard reports are available to keep your organization in compliance with healthcare reform. Your employees get the education and helpful decision support tools and resources to weigh options, calculate costs and select the combination of medical, ancillary and supplemental benefits to best fit their specific needs.

