



Employer Solutions

Overview

Competing in a global economy demands a high-performing workforce and strong bottom-line results. Recruiting and retaining top talent, driving down healthcare and administrative costs, and navigating healthcare reform are just some of employers' top concerns. Our Human Capital Management (HCM) offering is comprised of Employer Solutions and Workforce Solutions that together improve how organizations manage, retain and reward their workforce for improved bottom-line business performance.

Helping employers to successfully align their business growth objectives with their human capital resources, our **HCM Employer Solutions** promote business growth, improve the recruitment and retention of top talent, and ensure compliance.

More than Employee Benefits

Human Capital Management is not a new and improved approach to Employee Benefits. It goes beyond that specific focus area to encompass all of the different business areas that impact, or are impacted by, employees, including Employee Benefits, Wellness, Claims, Technology, Compliance, Retention and others. Human Capital Management integrates and streamlines these related business areas, which results in increased productivity and improved results. In today's ultra-competitive business environment, companies that don't take a broader view of how they manage and maximize their human capital will struggle to keep pace with top-performing companies that do take a broader view.

Our HCM Employer Solutions provide services directed toward employers to help them:

- ▲ understand the near-term and long-term impacts of healthcare reform and develop an informed strategy for managing changes in insurance options and tax policy;

HDH Human Capital Management

Transforming How You Benefit™

Human Capital Management is not a new and improved approach to Employee Benefits. It goes beyond that focus area to encompass all the business areas that impact or are impacted by employees – and focuses on how to streamline business processes for increased productivity and improved business outcomes.

- ▲ avoid penalties with legislative compliance advisory services for local, state and federal regulations;
- ▲ reduce healthcare costs and increase productivity with a healthier workforce;
- ▲ secure the best insurance plans and rates possible; and
- ▲ improve day-to-day efficiencies and strategic HR planning to attract and retain top talent.

Transforming How You Benefit

By taking a broader view of human capital management issues, your organization can realize improved financial performance as a result of increased workforce performance and decreased costs.

By transforming how you manage and align your human capital resources to your company's growth objectives, you will transform how both your organization and your employees benefit.

Employer Solutions

Healthcare Reform Modeling
 Alternative Funding
 Health Risk Management
 Employee Benefits Consulting
 Financial Reporting & Analysis
 Technology
 HR Consulting
 Compliance
 Fiduciary Preparedness

Workforce Solutions

HR, Benefits & Payroll Systems
 Enrollment & Communications
 Voluntary Benefits
 Benefits Administration
 Claims Advocacy
 Wellness Programs
 Retirement Preparedness



Results

Enhanced Recruitment
 Strengthened Loyalty
 Optimized Efficiencies
 Improved Productivity
 Increased Business Growth

Employer Solutions

Promoting growth, attracting and retaining top talent, and ensuring compliance.

Healthcare Reform Modeling

Forecasting the financial impacts of healthcare reform through 2018 with a data-driven approach that quantifies the costs and identifies the implementation schedule for new rules. The modeling results serve to guide informed client decisions about future insurance programs and offerings, which consider future costs, penalties, negative tax impacts (non-tax-deductible costs), future plan design, and contributions.

Alternative Funding

Providing Alternative Insurance Funding Feasibility Studies to identify the benefits of alternative insurance methods for cost management and savings, such as captives, consolidated risk pools, self-insurance and others.

Health Risk Management

Discovering what health risks exist currently within the workforce, identifying where claims are headed, and implementing an effective health risk management plan to develop a healthier and more productive workforce.

Employee Benefits Consulting

Designing a health insurance plan that best meets near- and long-term needs, incorporating recommendations from healthcare reform modeling, alternative funding and health risk management reviews. Professional and experienced brokerage services to effectively market the group's insurance, negotiate best rates with carriers and manage the renewal process.

Financial Reporting & Analysis

Delivering financial reports and analyses that track and measure the performance of health management strategies, including Reserving Analysis.

Technology

Easing employers' administrative and compliance reporting burden with leading and integrated HR, Benefits & Payroll technologies and streamlining business processes around these functions. Available services include technology consulting and systems evaluation, systems discounts, implementation and training.

HR Consulting

Providing services to support a full spectrum of needs from training and policy development to improving recruitment, retention and productivity with talent management, engagement and other strategic initiatives.

Compliance

Verifying compliance with local, state and federal regulations by providing guidance, audits, documentation and reporting services. Updating and informing employers about new rules and approaching compliance deadlines.

Fiduciary Preparedness

Helping Plan Sponsors prepare for new reporting requirements.

About HDH Group

The HDH Group is a leading insurance advisory and brokerage firm offering human capital management, risk management, and alternative risk solutions. An owner in Assurex Global, the largest global network of independent insurance brokers with over 500 offices across 6 continents, HDH Group combines specialized industry and insurance expertise with an extensive national and international reach.

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