



a new way of seeingsm

Eyesight can only tell you what's visible.

It takes insight — based on solid and detailed evidence — to both see and recognize the endless opportunities that are not visible.

Pacific Resources has such insight. 20/20 insight.sm



20/20 eyesight is common. 20/20 insight is rare.



Now, more than ever, non-medical benefits are game-changers in today's employee benefits world. In fact, the insurance industry appears to be heading into a perfect storm:

- *A changing service model:* First came the wholesale benefits market, where insurance companies sell group products to employers. This market will now need to blend with a retail, consumer-driven approach, where employees can customize their benefit programs to fit their lifestyle needs.
- *A reformation of medical insurance:* a trend that will accelerate in 2014 when most provisions of healthcare reform are due to take effect.
- *A shrinking pool of talented employees in many industries:* compelling employers to take a look at non-medical benefits to attract and retain the best employees.

Clearly, immediate action is required. But certainly not a quick fix. Now is the time to commit to a long-term strategy, guided by experts who are focused on non-medical benefits. Specialists who can help you

leverage these benefits to create a more enticing lure for prospective employees and a stronger bond with existing ones.

Pacific Resources is a fundamentally unique advisor. Because our company is built on the philosophy "hire the experts," we are fully staffed by industry experts at every level. With the depth of knowledge we bring to the table, we can transform the way you see your benefits program — and help your company grow.

For over three decades, our unique, evidence-based insights have shaped innovative employee benefit solutions, affecting the lives of millions of employees in rewarding and binding ways.

Our clients are large corporations — the majority of them Fortune-ranked — from a broad spectrum of industries. To anticipate and meet the needs of these demanding clients, we constantly look for fresh perspectives and new ways to improve benefit programs. Cookie-cutter solutions are shunned for more thoughtful, inspired ideas that make a difference in the lives of employees. Instead of focusing only on price, we collaborate with key decision-makers at major insurance companies to find creative, customized and competitive solutions tailored to fit each unique client profile. Through such collaborations, effective products are born and customer-mapped solutions introduced. Which not only impact our clients, but often the entire benefits marketplace. This means that in addition to being recognized as thought leaders, we're also seen as action leaders.

a new way of seeing opportunities

*We dig deeper for evidence, providing more flexibility, customization and choice.
We look to uncover opportunities the traditional consultant model can miss.*



“The difference in plan costs is obvious. Pacific Resources helped us select the best insurers based on evidence and nuances we would have missed and then matched the insurers’ capabilities to our needs.”

— Director of Benefits,
Global Engineering Conglomerate

Talk about workforce change. According to recent industry surveys, it's estimated that one in three employees hopes to be working elsewhere within the year. Clearly, a wait and see attitude towards your benefits plan isn't an option. To remain competitive and ensure growth, a new and expanded benefits plan must be developed now.

This is where Pacific Resources' experts can make all the difference. With an average of 15 years of relevant experience, our account staff offers in-depth specialization in non-medical benefits.

Because we operate based on a client-focused model, we dig deeper for all the facts about each particular client rather than rely on general industry data. This ambitious approach opens the door to more innovative, sustainable and scalable solutions, carefully matched to specific client needs.

These solutions deliver more flexibility, customization and choice. The result: a dynamic, integrated benefits program that makes employees feel more appreciated and better protected. Such employees stay put. In fact, employees who are satisfied with their benefits are more loyal to their employers. They're also more productive and help bolster business growth.

With today's healthcare costs spiking, it's not about spending more. It's about spending differently.

Industry evidence again reveals that employees are increasingly willing to pay for more personally relevant benefits. Which is further proof that non-medical benefits — as a tool to attract and retain top talent — are becoming even more critical to well-rounded and highly competitive corporate benefit programs.

a new way of seeing relationships

We function as a trusted and proactive extension of your business, offering ongoing auditing and program management services as well as expert, objective advice.

You know the drill. You get a few choices of insurers. RFPs are prepared and sent. Pricing — most likely based on market generalities versus your workforce realities — is approved. Then you have to handle the implementation and ongoing maintenance of a benefits program that could be missing something essential. Clearly, this is not a complete approach, given the growing importance of non-medical benefits and their pivotal role in the creation and management of leading-edge benefit programs. Gone are the days when offering a plan built around healthcare will keep employees satisfied

“Their ability to collaborate with our internal benefits team as well as our insurer on contract and SPD reviews has been superb. Their advisors consistently meet and exceed our expectations.”

— Principal Human Resources Specialist,
Fortune 500 Energy Company

and motivated. Today's employees expect much more. And more demand means more pressure on benefit professionals to offer relevant benefit plans — with no additional time or staff to pull it off.

The good news is, we stay with you for the long haul, well after the RFP.

We bring total focus and unsurpassed expertise to non-medical benefits plan development and implementation as well as day-to-day management.

Which means we'll not only help you uncover new opportunities, we'll offer you the choice, customization, and flexibility your employees deserve. And we'll do it from day one — providing you with the extra manpower and constant recommendations for improvement to keep your plan performing at the highest possible level.

The limits on your time can be a roadblock to opportunities, preventing you from discovering what options are available.

The solution is having a strong partner. One who is an extension of your business. That's where we come in. Because not only do we have your back, we've got you covered from every point of view.

a new way of seeing non-medical benefits

We see non-medical benefits as an employee satisfaction tool with an ROI — an evolving, highly targeted, generational method to attract and retain the best employees.

Non-medical benefits are exploding in significance, but offering these benefits doesn't have to mean a bigger spend. What's more, implementing a benefits plan that precisely mirrors your workforce preferences — a plan created through our diligent evidence-based process — can have a significant boost on productivity and growth.

In short, a positive impact on your ROI.

The fact is, we don't see your non-medical benefits plan as a static menu from which employees can pick and choose. We see it as a complex and dynamic performance tool for driving superior job satisfaction and employee retention. All while providing a competitive edge in the battle to attract top-notch new employees.

At Pacific Resources, we fully understand the rhythms, trends and opportunities of the non-medical benefits world. We also know that your workforce has a character all its own. Our proven ability to creatively blend our deep knowledge of non-medical benefits with the unique character of a large company's culture is where the magic begins.

“Pacific Resources provides access to up-to-the-minute information about the best vendors. Not having to analyze a vendor's financial status and being made aware of what's new and changing is a huge benefit. They do all the research.”

— Director of Benefits,
Large State University





Mirroring the benefits department model.

In today's fast-paced, bottom-line focused business world, numbers often take priority over people. But with benefit professionals, helping people is always the priority. The same is true for us. This means we put ourselves in your shoes and think of your business as if it were our own. It means we stick with you, constantly exploring new ways to make the plans we've helped you implement even better.

“When I took over responsibility for the relationship with Pacific Resources, I was expecting a typical broker relationship. What I got instead was a partner we view as an extension of our team!”

— Benefits Manager,
Fortune 500 Clothing Retailer



Complexity requires ongoing service.

Non-medical benefit products can be complicated. And many — disability and absence management, for example — inherently require incremental improvement and ongoing service. Consider, too, program integration. Such an evolutionary, as well as revolutionary, process requires piloting and measuring to ensure success.



We have no second string.

Nor do we hire entry-level people. Which means you'll always have qualified experts at your side, proactively anticipating your needs. Capable of offering solid and timely advice, as well as rigorous negotiation with insurance carriers on your behalf.



Collaborating with top decision-makers.

Our direct access to top decision-makers at national insurance carriers is one more key capability that sets us apart. By meeting regularly and collaborating with presidents, product development heads and others with direct P&L responsibilities, we keep them informed of our clients' emerging needs. As a result, we've created a back and forth process that adds depth and dimension to the advisory services we provide. At the same time, our collaborations have led to many innovations, among them our Group Critical Illness and proprietary Portability products.



Nimble, flexible and quick to adapt.

Our company is built for performance — nimble, flexible through and through, and capable of adapting quickly. So not only do we provide fresh ideas and improvements during the RFP process, we provide expert guidance and evaluation on an ongoing basis.



Timely and timeless.

We literally take work off your desk. Because we focus only on non-medical benefits, we are thorough and thoughtful when it comes to these benefits. So, yes, our service begins with the RFP, but it won't end with implementation. *Timely and timeless.* That's what it's all about.

a new way of seeing
service

Our unique Service Model extends beyond the RFP and implementation, filling the service void with ongoing expert advice, evaluation and support.



a new way of seeing_

“For the past 12 years, Pacific Resources has partnered with us every step of the way. They have consistently focused on our company’s and our employees’ best interests. They listen to our needs and offer creative cost-effective solutions to address them.”

— Senior Director, Benefits,
Fortune 500 Paper Products Company

“With Pacific Resources, you get a team that is always ready to take on a new challenge and a partner who isn’t afraid of stepping out of the comfort zone. You get personal service AND results.”

— Global Benefits Consultant,
Fortune 500 Household Products Company

“Availability, responsiveness, creative solutions. What’s not to like?”

— Director of Benefits,
Fortune 500 Publishing and
Printing Company

a new way of seeing your advisor

We have the expertise and methodology to fully vet providers.

We make suggestions, review options and negotiate program costs based on an analysis of your workforce data, not just market demands.

As a result, you get the best solutions from the best sources.

We don’t just shop price. We search for the best providers. To this end, our RFP is key. To begin with, it’s customized to each client’s specific program objectives — with a level of due diligence unmatched in the marketplace. It also provides a level of detail that removes risk and adds comfort. So you can be sure you’re getting the best solutions at the best prices from the most reputable sources. Which means your ability to attract and retain employees will continue to grow. And your competitive edge will be sharper than ever before.



Capture the barcode with your Smart Phone and QR reader.

For more information about Pacific Resources, and the results we have delivered for our clients, contact us today.

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