



# Employee Benefits

**Employee Benefits built for your business.**

**SAHOURI.**

Insurance made simple.<sup>SM</sup>

# WE ARE SAHOURI.

**45+**

Years of experience

**97%**

Client Retention Rate

**100%**

Privately Held

**100%**

Client Focused

**Headquartered in Tysons Corner, VA**

BUSINESS INSURANCE

**40** under **40**

TOP BROKERS

**2015 GOLD**  
**STEVIE® WINNER**  
CUSTOMER SERVICE



**BEST PLACES TO WORK**  
BUSINESS INSURANCE. 2015

# One Agency. Every Solution.



**Commercial**



**Benefits**



**Private**



**Life**

**With amazing service!**



**90 Day  
Renewal Strategy**



**24 Hour  
Customer Service**



**Dedicated Client Teams**



**Same day turn-around  
on Certificates**

## Local Team. Global Coverage.™

**Licensed in 50 States.**



**Worldwide Capabilities**

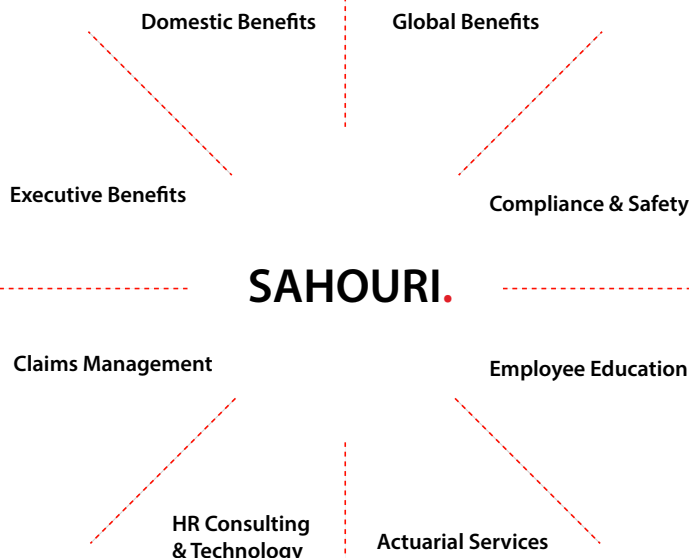


# Employee Benefits made simple.

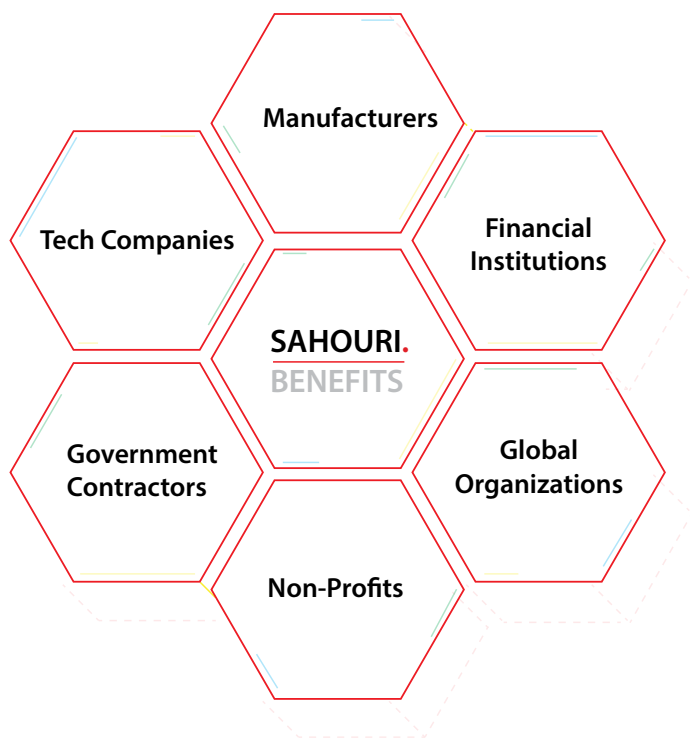
Whether you do business in the U.S., Asia, Europe, or the Middle East, we build custom employee benefit solutions to provide you with the savings you want and the benefits you need to retain top talent.

“We provide smart solutions that have your best interest at heart. Our team is dedicated to helping you succeed.”

- Michael Sahouri, VP of Operations



## Benefits designed for your industry.



Each industry requires a special approach to create benefits that complement your growth strategy and employee needs. Our team is experienced in many markets and we bring that knowledge to you to provide smarter solutions for your business.

From large businesses that need **Self-Insured Plans** to mid-size companies that require **Fully-Insured Plans**, we have the talent and resources to meet your needs.

# 8 Reasons why you'll love working with SAHOURI.

1

## Employee Benefits built for your business.

Your needs are unique to your business and industry, so we work with you to develop a benefits strategy that meets your needs and budget.

2

## 45 Years of Experience.

We've been helping companies in the U.S. and abroad receive better benefits for over 45 years. We have strong relationships with the global insurance marketplace, which allows us to create cost-effective and competitive employee benefits solutions.

3

## Dedicated in-house Account Management.

Each client is assigned a dedicated service team, so when you call SAHOURI you are talking to people who know your business and understand your needs.

4

## Claims & Billing Management.

Our team is dedicated to providing a level of service that is unmatched in the benefits industry. When your employees file a claim, we assist them every step of the way to ensure their claim is handled quickly and fairly.

5

## Strong Carrier Relationships.

We are one of the top healthcare brokers in the world and we are annually invited to speak about what we would like to see from our carriers and what we can do to provide better solutions for our clients. These strong relationships are the reason we can provide competitive pricing and negotiate better coverage for our clients.

6

## Benefits Experts and more.

We are not just benefits experts, but insurance and risk management consultants that act as an extension of your business. Our benefits team is equally dedicated and passionate about helping you receive better benefits as our commercial team is about protecting your property and assets.

7

## 120 day Renewal and Marketing Strategy.

Your needs change over time, so we annually market your benefits package to other carriers 120 days before your renewal date to evaluate if your current benefits program is cost-effective and appropriate for your employees and business.

8

## Privately Held and Client Focused.

Your best interest is at the core of how we do business. We are focused on providing our clients with amazing service and tangible results, not quarterly earnings. Every decision is guided by our passion to help our clients succeed.



# Helping your employees make healthier decisions.

## Health and Wellness.



Your employees are your most vital asset, and while you can't fully control their lifestyles, you can encourage healthier eating habits and positive wellness. Businesses that invest in the well-being of their employees often see an increase in retention, job satisfaction, and productivity.

## Workplace H&W Planning.

Depending on your budget and needs, we can develop a custom health and wellness program that can help employees eat healthier, maintain fitness, reduce risk of chronic conditions, and quit smoking.



## FOURSTEP Wellness™ Strategy

### 1. Assess

We assess your group's health risks and identify strategies to reduce those risks.

### 2. Engage

We engage employees with tools and materials to promote health and wellness.

### 3. Develop

We align your wellness goals with your internal values to develop a culture that promotes healthy living.

### 4. Measure

Each year we measure and evaluate your wellness program to identify results and areas for improvement.

# SAHOURI COMPLIANCE ADVANTAGE™

**Review. Plan. Action.**

**“Non-compliance can be costly.  
We are your trusted advisers  
guiding you away from risks and  
towards a brighter future.”**

- Taweel Tawil, VP of Benefits

## **Compliance Experts on your side.**

Our team understands the changes taking place in healthcare reform and how they affect your business. From explaining regulations to detailed analysis of your compliance standards, we help you plan for the future.

- Free Access to HR360 resource portal
- Affordable Care Act Consulting
- Webinars, Seminars, and Newsletters
- Healthcare Reform Consulting

### SAHOURI's Compliance Review

DOL / ERISA   HIPAA   IRS   PPACA

Medicare   State Laws   COBRA

Non-Discrimination Testing

FMLA & USERRA

100% Compliant

# HR Technology

Administration

Enrollment

Payroll

Billing

Time Tracking

Analytics

## Technology to streamline your HR.

We have benefits management and enrollment solutions that can streamline your workflow. Our online tools not only save you time and improve efficiency, but they also increase data accuracy and help you be compliant.



“ SAHOURI provides us with the best service we’ve ever experienced!”

- GPR



## We support your HR Team.

Technology can increase efficiency, but administration still requires experts. We assign a dedicated service team to act as an extension of your HR department and help you with all your benefits needs and questions.

- Support enrollment onsite at your locations
- Fully manage claims
- Support compliance with State and Federal Laws
- Ensure employees have access to their benefits
- Analyze performance for renewal strategy
- Find exposures and help reduce claims



# Helping your employees *benefit* from their *benefits*.

## Enrollment Tools.

We provide educational materials, tools, and helpful guidelines that simplify the enrollment process for you and your employees. Your employees are assigned a dedicated support team to answer any of their questions.

## Cost Containment Strategies.

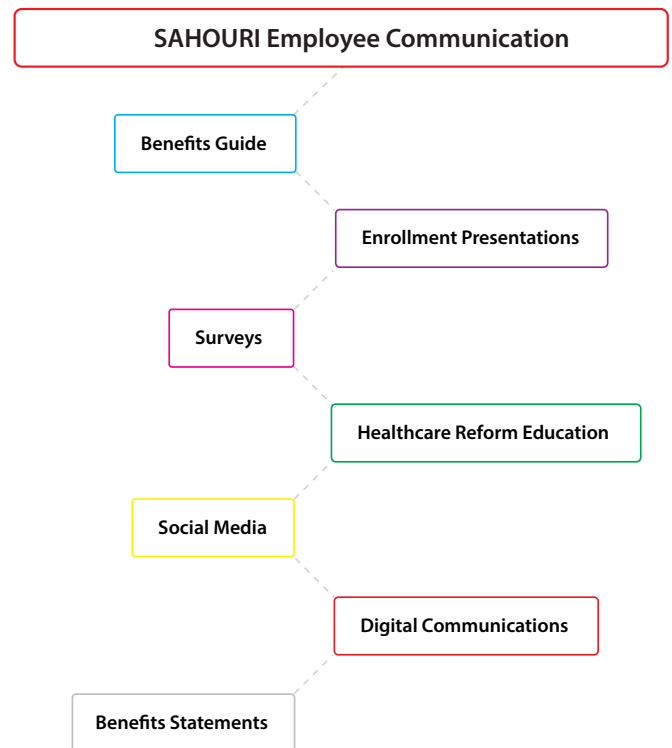
By analyzing your group's risk, we develop cost containment strategies built on communication campaigns that target high risk exposures to reduce high-dollar claims and high utilization, which affect your annual premium. Many employees do not understand what healthcare choices they have. For example, employees can save time and money by going to an urgent care provider versus the emergency room.



### ER vs Urgent Care

	Emergency Room	Urgent Care center	Potential Savings
Acute Bronchitis	\$814	\$122	85%
Sore Throat	\$620	\$93	85%
Removal of Sutures	\$345	\$76	78%
Low Back Pain	\$751	\$113	85%
Ear Infection	\$498	\$100	80%

## Communication & Enrollment.



## Employer Communication.

We assign a dedicated team to support your HR department and educate them on the specifics of your benefits plan. We help you get the most out of your benefits through webinars, CFO roundtables, social media, email, and onsite meetings.

“Every time we call, they answer with courtesy and hospitality. SAHOURI has always been there for us in times of need, and we greatly appreciate that.”

Robert A. Klein, Telepath Networks, Inc.



# Data for Better Benefits.

## Data Analytics and Actuarial Services.

Having the correct data can make all the difference in deciding what benefits are best for your business and employees. Our data analysis team will discover your unique risks, find areas for improvement, and use cost difference models to reduce overall costs and maximize your dollars.

### Cost Difference Models.

Our Actuarial Services team uses data to analyze and predict the cost differences associated with variations in your benefits plan and insurance coverages. Our actuarial models shows the wide range of possible outcomes, helping you make informed decisions with data.

### Plan Design Analysis.

Cost is only one factor you should consider when deciding on a plan. The cheapest plan may not be the best for your business. We look at what benefits you need to gain and retain employees, as well as what solutions would be best for your industry's specific risk.

### Assessment of Benefits Plan.

Our team analyzes your Self-Insured or Fully Insured plan to discover what you can do better. We build predictive models of other plan options, use benchmarking, proposal analysis, stop-loss analysis, and other actuarial tools to find innovative solutions for your needs.

### Renewal Evaluation.

120 days before your renewal we meet with you to review your claims history, coverage, and current benefits plan. We review your current plan and needs to find alternative options that can reduce your costs while meeting your changing needs.

### Benefits Positioning System.

We measure your plan against our mid-market survey data to find your true cost, build utilization models, and provide suggestions on how to better position your benefits plan to complement your growth strategy.

### Budget and Trend Forecasting.

We take an in-depth look at your employee data to forecast future models and identify risk trends, budget issues, and seasonal problems.

### Self-Funded Feasibility Analysis.

We estimate the cost and volatility of health plan expenses to determine if a self-insurance plan is suitable for your needs and growth strategy.

### Health Care Reform Pricing Models.

Using cost models, we can provide cost projections that include anticipated penalty fees, membership attrition to state exchanges, and cost volatility based on selection.



## Benefits to reward and retain your leadership.

We design custom Executive Benefits solutions to give your company an advantage in recruiting, protecting, and retaining leadership.

### Business Continuation Insurance.

Properly insuring your key executives against premature death and disability should be at the forefront of your business plan. Our consultants provide your company the resources and expertise to ensure your business will continue and overcome the worst case scenario if you lose vital leadership.

- Succession & Perpetuation Planning
- Business Overhead Insurance
- Buy-Sell Agreements
- Key Person Insurance

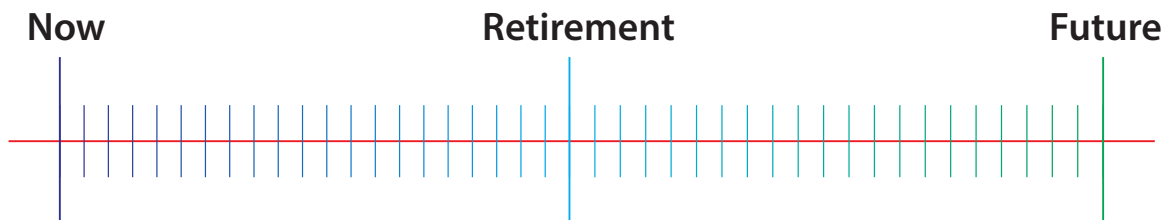
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### Long-Term Disability Insurance.

This coverage is designed to replace a percentage of an executive's base compensation to provide long term disability support.

### Executive Long-Term Care Insurance.

This insurance provides benefits for aging executives who will require hands-on assistance with daily activities.



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### Corporate Retirement Planning.

SAHOURI's experience as a global leader gives us the capabilities to handle any group size. We are proud to help you provide stability to your employees with smart retirement planning.

- Supplemental Executive Retirement Plans
- Deferred Compensation Plans
- Employee Stock Ownership Plans
- 401(K) Planning
- Executive Bonus plans
- Non-Qualified Deferred Compensation Plans

**Benefits made simple.**<sup>TM</sup>