

## Your Integrated Benefits Specialist



Today's employers face a difficult balancing act with potentially conflicting priorities when it comes to employee benefits. Achieving the goal of employee retention and benefit cost control can be a daunting task. Meeting this challenge will require companies to adopt a holistic approach to benefits management. That's where we fit in. Beecher Carlson consultants help bring stability to these goals for their employer clients through the design, management, and implementation of customized benefits solutions.

BENEFIT

**BEECHER CARLSON**  
Insurance Agency, LLC

Passion. Innovation. Accountability.

## It Starts With Understanding

In order to maximize the effectiveness of their benefits plans, employers must develop a clear understanding of two things: the needs of current and potential employees, and how benefits objectives fit within their overall business strategy. Our teams work with you to:

- Gain an in-depth understanding of your business and its objectives.
- Conduct employee surveys to help you understand what your employees really value in a benefits package.
- Conduct a complete analysis of the options available to you and make recommendations based on your needs and objectives.
- Provide fresh, innovative ideas for your benefit programs.
- Negotiate with carriers to get you the best plan design at the best rate.
- Benchmark your benefits plan against others in your industry to determine if your benefits are competitive.
- Navigate the complex world of compliance and keeping you up-to-date on all aspects of the ever-changing regulatory and legal landscape.

## It Hinges On Communication

No matter how generous a corporate benefits package is, the full impact and effectiveness will be determined by how well its features are explained and appreciated by your employees.

- We understand that it takes more than open enrollment meetings to communicate effectively with your employees. Through ongoing communication pieces and various media, we educate your employees about the value of their plans.
- The days in which companies could maintain a top-quality work force with a single, one-size-fits-all benefits package are fast coming to an end. In an ever-changing business environment, companies can succeed only through personalization, customization and flexibility.
- All of our clients receive access to a personalized website - Beecher Carlson's Client Portal. The site is devoted to helping you with plan administration, compliance and communications.
- The underwriters in our technical department work with you to set financial goals, project future costs and report claim utilization throughout the year.

## It Is Always About Service

- Your customized service plan is our guide to delivering proactive and consistent service. This allows us to respond to your benefit program needs and challenges.
- We require our carriers to meet rigorous service standards and we continually monitor and manage their performance.
- We advocate always on behalf of our clients - our advice is unbiased and objective.
- Fully insured or self-insured our local touch and national reach ensures you receive the maximum return on your investment.

## Comprehensive Benefit Program Management

We specialize in the design, marketing, implementation and management of the following health and welfare plans:

- Consumer Driven Healthcare
- Cafeteria Plans
- Medical, Dental and Vision
- Short and Long-Term Disability
- Life, AD&D and Business Travel
- Key Man life and disability carve-out plans
- Long-Term Care
- International Benefits
- Wellness Programs
- Employee Assistance Programs

*These are exciting results for us and it is with tremendous gratitude that I write this letter. They anticipated our every need. Best of all they made us feel like we were their only client. Beecher Carlson is an excellent partner.*  
- HR Manager, Real Estate Firm



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[www.beechercarlson.com](http://www.beechercarlson.com)

### Locations:

- Portland** 220 NW 2nd Avenue, Suite 800, Portland, OR 97209 • 503.222.1831
- Bend** 369 NE Revere Avenue, Bend, OR 97701 • 541.382.1611
- Eugene** 59 East 11th Avenue, Eugene, OR 97401 • 541.485.6633
- Medford** 707 Murphy Road, Medford, OR 97504 • 541.772.1111