




## EMPLOYEE BENEFITS PRACTICE

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### We See Risk Through Your Lens



Risk Strategies specializes in delivering high quality, cost-effective, compliant employee benefit programs for middle-market employers. Our clients have regional, national and global employees and are in every industry, from nonprofit and home health organizations to hotels and architectural firms. Both innovative and resourceful, our targeted solutions achieve improved health and wellness and greater workforce productivity.

As consultants providing an abiding commitment to advocacy and service, we align you with a dedicated account team that works side-by-side with your HR benefits team to implement benefits solutions that are holistic, proactive, and sustainable.

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### Industry Insight

Our job is to make sure that your employee benefits programs meet your business and human capital objectives, so you can focus on your business. These are some of today's challenges:

- Rising health costs that affect employers and their workforce
- Increasingly complex federal, statutory, and municipal laws and regulations
- A growing digital landscape that affects how employees experience work
- Addressing the benefits needs of a multi-generational and diverse workforce
- The need to build a benefits program resilient to the shifts in organizational culture
- Emerging trends in wellness solutions, including physical, mental, behavioral, and financial wellness

## Solutions And Capabilities

We create innovative and evidence-based benefits solutions that respond to every employer's unique demographics and workforce health and wellness needs. This is done with a holistic approach that includes a dedicated account team of benefits specialists who focus on:

- Medical plan options from traditional plans to alternative financing solutions and medical captive programs
- 12-month approach to underwriting and financial analysis, utilization review, benchmarking, and more
- Wellness programs for overall competitiveness while staying compliant
- Communications programs with tools for a multi-generational workforce
- Technology solutions, including benefit administration platforms with mobile and online enrollment, digital wellness programming, and virtual education
- Voluntary and specialty products, from executive benefits to health savings plans
- HR consulting and compliance to help navigate complexities and mitigate risks, including a customized compliance dashboard, webinars, and the filing of Form 5500s

## Why Choose Risk Strategies?

When facing important business challenges, maximizing success starts with the right partner. At Risk Strategies, we see risk through your lens. In over 30 specialty practices, our experts bring in-depth industry knowledge and a business-first approach to deliver the clarity and strategies you need to face the future with confidence.

As an extension of your team, we immerse ourselves in understanding your culture—and create customized and competitive solutions that are cost-conscious and attract and retain top talent! You receive:

- Proactive and responsive relationship throughout the benefit life cycle built on trust, quantifiable results, and reliability
- Dedicated specialty team for support, insights, and solutions that are both regional and national in scope
- Advocacy from respected industry professionals with long-standing carrier relationships
- Evidence-based and bold solutions that support your overarching risk management portfolio

## Want to Learn More?

### VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

### ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, employee benefits, and private client services risks. With more than 30 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities, and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Toronto, Montreal, Grand Cayman, Miami, Atlanta, Dallas, Nashville, Washington DC, Los Angeles, and San Francisco. [riskstrategies.com](http://riskstrategies.com)

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