

# EMPLOYEE BENEFITS

## Developing employer-sponsored benefit programs that support your organization's goals.

### Managing Workforce Risk with an Integrated Approach

RCM&D's Employee Benefits Division works with companies of all sizes to provide employer-sponsored benefits. We focus on finding solutions that are affordable for our clients and their employees while remaining compliant with the dynamic regulatory landscape. Our comprehensive approach focuses on implementing strategies that will reduce business costs and support a culture of health including workforce health, occupational safety and financial wellbeing.

### Focused on Your Organization's Goals

Our Employee Benefits Division includes consultants, brokers and underwriters who are experienced in strategic orientation and financial management. We use a collaborative approach to understand your business objectives, whether your organization is changing in size or focusing on recruitment and retention. By aligning with your organizational goals, our experts can implement innovative solutions and develop a multi-year strategy that is uniquely tailored to your company's needs.

### Expertise for Current Challenges

Our Employee Benefits advisors have extensive knowledge of the current issues that impact businesses and organizations today. Our flexible programs allow us to develop strategies that adjust to your changing needs. We monitor the marketplace in order to offer the best solutions for today's challenges, such as healthcare reform, changing regulations, increasing costs, human resources technology, private exchanges, community ratings and alternative funding.

## Benefits Programs Tailored to Your Needs

- » Group & Individual Health Insurance
- » Group & Individual Life Insurance
- » Short & Long-Term Disability Plans
- » Retirement Plan Consulting
- » Compliance Services
- » Workforce Health Solutions
- » Integrated Absence Management
- » Business Travel Accident
- » Executive Benefits
- » Excess Disability
- » Risk Management Center
- » Human Resources Library
- » Self-funded Programs
- » & More



A **UNISON** RISK ADVISORS Company

### About RCM&D

RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging more than 130 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.

An **Assurex** Global Partner

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