

## Executive Summary

**benefitsContinuum, Inc.** was at the forefront of healthcare consumerism, recognizing the need for employers to adopt and implement more cost effective strategies in order to maintain a competitive employee benefits package. Now more than ever, The Affordable Care Act has presented employers with new challenges that require an unprecedented understanding of an evolving benefits landscape. Our team strives to fill this gap of uncertainty by offering a comprehensive, personalized level of support to the clients we serve.

**BENEFITSCONTINUUM IS A REGIONAL, BOUTIQUE CONSULTING FIRM  
PROVIDING HEALTH & WELFARE SERVICES**

Founded in 2002, **benefitsContinuum, Inc.** employs a hands-on consulting approach that offers employers an ideal partnership to proactively support all their benefit goals and objectives. We can help to eliminate uncertainties, operating as an extension of your internal benefits team as you navigate ongoing reforms and manage your day to day schedule. As your proactive partner, you can trust that our team shares in your vision to promote a healthier, more accountable workforce – both here and abroad.

**BENEFITSCONTINUUM IS INDEPENDENT – OBJECTIVE – & UNBIASED**

Adhering to the highest level of professional standards, we provide objective analysis and unbiased advice. Our consulting guidance is free of conflict, and always has been. We maintain peace of mind knowing that decisions are made solely in the best interest of our clients. We offer independent and objective expertise in order to deliver tailored solutions that reduce costs and volatility, streamline plan administration, and effectively manage benefit costs and reduce unnecessary risks.

**BENEFITSCONTINUUM OFFERS UNRIVALED HEALTHCARE EXPERTISE**

Few areas of business today change as quickly as the employee benefits landscape. With health plan sponsors challenged by budgetary and competitive pressures, designing and delivering the best possible plan for your employees is an absolutely essential and top priority. BenefitsContinuum helps you navigate shifting demographics, increasing regulatory demands, and steadily rising costs by extending our knowledge base and valuable resources to your benefits team.

**BENEFITSCONTINUUM'S VALUE WITH AN UNRIVALED, HANDS-ON  
CONSULTATIVE APPROACH**

Our relationship with our clients extends far beyond the simple development of numbers. We exercise sound business judgment to anticipate any issues and opportunities, suggest alternative solutions, and take initiative in proactively presenting our results in order to **drive better business outcomes and maximize the value of your employee benefits programs.**

We are an extension of our clients HR benefits function in all areas of plan management, design, compliance, and communication for our client's Health & Welfare Programs. Taking a holistic approach with a global perspective, we look for innovative and creative solutions to stabilize costs while still preserving the competitive benefit program our client wants.

We enforce a high level of accountability to sustain a highly responsive client service model, ensuring that our clients have dependable, personal support – an essential value that puts us ahead of the competition. Maintaining our small business culture supports a superior service model; but the capabilities, resources and solutions we offer are more characteristic of a larger firm – perfectly positioning benefitsContinuum to partner with employers of all sizes.