



USI Solutions in partnership with
Capstone Insurance Solutions

EMPLOYEE BENEFIT SOLUTIONS FOR HEALTHCARE AND PROVIDER GROUPS



For decades, USI has been providing the employee benefit and risk management solutions and services that healthcare companies count on to protect their businesses and employees.

HEALTHCARE INDUSTRY EXPERTISE

USI's Healthcare Practice addresses risk exposures and employee benefit needs for organizations associated with the healthcare industry including regional health centers, senior care/assisted living facilities, residential treatment centers, clinics and more. USI understands the inherent challenges associated with being both a medical care provider and a medical plan sponsor. Our employee benefits professionals provide the knowledge and resources to optimize our clients' critical benefit decisions for maximum impact.

Increasing healthcare costs and an evolving regulatory environment demand highly technical benefit expertise. We offer a broad and deep set of measurable employee benefit solutions that help our clients use their employee benefit offerings to attract talent and improve retention while maintaining an efficient and affordable cost structure. We provide strategic solutions to complex problems, addressing your company's needs for the long-term, including plan design, reporting, administration, compliance, voluntary benefit options and communication services.

THE USI ONE ADVANTAGE®

To analyze our client's business issues and challenges, our benefits team leverages USI ONE®, a fundamentally different approach to employee benefits and risk management. USI ONE® integrates proprietary business analytics with a network of local and national technical experts in a team based consultative planning process to evaluate the client's risk profile and identify targeted solutions. Clients then receive tailored recommendations for improving their employee benefits plan through cost reduction and service enhancement resulting in an employee benefit trend advantage.

LOCAL EXPERTISE, NATIONAL RESOURCES

USI's Employee Benefits team includes hundreds of consultants networked around the country, local and regional account managers, healthcare underwriters, business analysts, compliance/ERISA attorneys, wellness directors, pharmacy consultants, communications experts, claims experts and other specialty service personnel. These professionals access sophisticated tools and strategic planning to design optimal plans, negotiate advantageous pricing, deliver preferred services and keep clients abreast of market changes.

THE COMPANY WE KEEP...



SOLUTIONS FOCUSED ON ENHANCING BENEFIT PROGRAMS AND MANAGING COSTS

USI's employee benefit practice is designed to optimize benefit plans through comprehensive cost containment, best in class pricing, regulatory compliance and superior account service, including:

Underwriting & Insurance Analytics

Analyzing data from multiple sources to manage and negotiate plan costs.

HR Services

Administration platforms, call centers and service calendars to ease administrative burdens.

Population Health Management

Plan design, disease management analysis and aligned incentives to improve member health

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Healthcare Cost Management

Options for members to make more efficient care decisions without sacrificing quality.

Pharmacy Benefit Consulting

Solutions to increase transparency and minimize pharmacy costs.

Ancillary Benefit Consulting

Competitive marketing to drive results for other benefit services.

Our robust analytics, deep industry expertise, hands-on services and ongoing, diligent follow-through aligns with client's strategic objectives by delivering solutions with a meaningful economic effect.

EXCLUSIVE PRODUCTS & COMPETITIVE PRICING

USI's market leverage allows us to negotiate pricing, design superior products and deliver preferred services to you and your employees. We've established relationships with many of our industry's most highly regarded insurance and investment providers. The result is access to exclusive products and competitive pricing with top insurers.

USI is committed to excellence in each individual service we provide. Ask your USI representative for more information about the USI ONE Advantage® and the many ways in which we help residential care facilities drive value and enhance your benefit spend.

ABOUT CAPSTONE INSURANCE SOLUTIONS

Capstone Insurance Solutions is a subsidiary of Capstone Health Alliance (Capstone) the nation's largest regional group purchasing organization, well known for bringing millions of dollars of savings and value to their Members. In an effort to better serve the healthcare industry, as well the community at large, Capstone is expanding their services to provide insurance solutions specific to the needs of healthcare providers and individual businesses.

Capstone Insurance Solutions offers general liability, self-funded group health, and more specialized insurance options to physicians, non-acute healthcare facilities, and business and industry organizations, through partnership with USI and a variety of industry leading providers.

ABOUT USI

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects over 8,000 industry-leading professionals from approximately 200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit [usi.com](https://www.usi.com).