



THE MCG TEAM DIFFERENCE: Unique Concepts and Proven Success

Historically, only large employers have had access to actuarial talent for managing their health and welfare benefits. In 2000, Geoff Marsh founded Marsh Consulting Group (MCG) with the idea of bringing actuarial consulting resources to mid-size organizations that are typically under-served and over-charged by traditional brokerage firms.

MCG's *unique concepts and proven success* are delivered through integrated risk management solutions to organizations with 250 to 2,500 employees. Our expertise, experience, and approach greatly increase our clients' competitive advantage.

MCG provides improved results for less money.

Today, MCG is a full-service health and welfare benefits consulting firm. By engaging MCG your organization will ...

- Save money – since 2000 our clients collectively *average annual health care cost increases of 5.8%, about half of the national average*
- Employ a *risk management expert* – rather than a sales expert – to advocate your position with insurers/vendors and to explain alternatives and impacts to senior management
- Utilize a *strategic actuarial approach* that is not influenced by broker-commission product solutions, ensuring that MCG is a *completely independent client advocate*
- Realize service fees that are *at least* 30% less than traditional broker commissions and secure a *complete disclosure* of fees and services
- Not only *develop* a benefit strategy that's *right for your organization*, but MCG will help to *implement, communicate, manage, and monitor* the strategy to minimize surprises, ensure objectives are satisfied, and demonstrate success

The MCG Team brings unparalleled value to mid-size organizations. We work to analyze risk, quantify potential outcomes, and assist with cost control and plan management. Your organization will receive the actuarial analysis required to make certain that its unique needs are met – *for much less than what you're currently paying in broker commissions!* *MCG provides improved results for less money.*

And it doesn't stop there. MCG partners with you to optimize your internal resources. MCG anticipates your needs and is responsive to your inquiries. Our clients know they have access to quality, customized health and welfare benefit solutions and services.

Would you like to experience *The MCG Team Difference*? Turn the page for a look at MCG's scope of services and contact us through our website www.MCGteam.com, e-mail info@MCGteam.com, or phone at 805-239-9242.



What The MCG Team Does for You...

FINANCIALS	
Develop, implement, and manage client-specific health and welfare benefit strategies.	Assist in developing budgets and monitoring insured and self-funded plan performance.
Develop actuarial statements of opinion as requested to assess or satisfy audit requirements (e.g., IBNR or contingency reserves, FAS 106/112 requirements, etc.). Work directly with auditors on an as-needed basis.	Model the financial impacts of alternative plan designs, funding arrangements, and contribution structures.
Orchestrate the <i>Request for Proposal</i> process.	Evaluate and negotiate renewals of insured plans, excess risk protection (i.e., Stop Loss), and administrative services.

ADMINISTRATIVE / REGULATORY COMPLIANCE	
Participate in meetings with clients and their vendors.	Field and assist Human Resources with insurer or vendor service issues.
Ensure regulatory compliance with PPACA, ERISA, HIPAA, Medicare Part D, etc. legislation (e.g., prepare 5500s and Summary Annual Reports, perform non-discrimination testing).	Provide clients at the start of each plan year with a <i>Ready Reference</i> of the plan year's important contacts, financial decisions, and correspondence.
Facilitate the finalization and documentation of vendor rates, contracts, plan documents, and summary plan descriptions.	Provide review or preparation of plan documentation.

COMMUNICATIONS	
Develop Open Enrollment and ongoing communication strategies (e.g., written, web-based, electronic, in-person, etc.).	Orchestrate or facilitate Health Fairs, Wellness Initiatives, and/or Employee Opinion Surveys.
Author, finalize and distribute Benefit Guides, Enrollment Forms, Newsletters, etc.	Provide technical review of benefit communications.
Prepare and distribute Total <i>Compensation Statements</i> .	Provide graphic artist or layout support.

Discover the value of putting the MCG Team to work for you.

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