

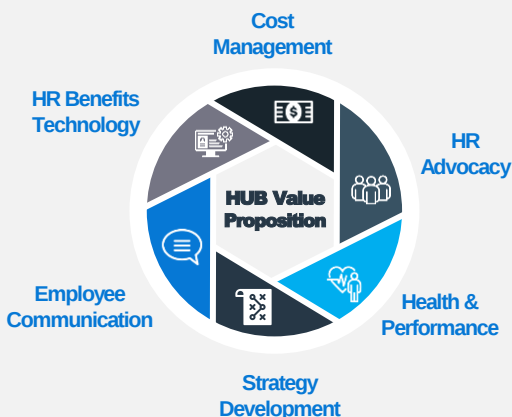


Hi, we're HUB.

Having the right employees and retaining them is key to any organization's success. More and more, employees are focusing on their physical, mental, and financial wellbeing. Providing a complete benefits program shows that you are not only invested in the health of your employees, but also in their future.

HUB's National Employee Benefits Consulting team can help your organization prepare for, adapt to and get ahead of workforce challenges. From optimizing your benefits spend to supporting your employees' benefits needs – we'll help your organization develop a strategy that engages your people and gives you a competitive edge to attract key talent.

HUB's All-Inclusive* Value Proposition:



We'll help you:

- Access HUB's exclusive preferred partner pricing.
- Craft affordable employee benefit options that meet the unique needs of your workforce.
- Understand your cost drivers, achieve sustainable results and optimize every dollar spent.
- Lighten your workload with support, advocacy and timely information.
- Elevate year-round benefits communication.
- Enhance the health and productivity of your workforce.

***Note:** Our service fees are included in your group insurance premium rates.

Complete Employee Benefits Solutions to Engage your Workforce

We'll bring our deep expertise, range of capabilities and all the analytic tools needed to develop a complete benefits solution that meets your goals now and in the future. Here's how we can help:

Customized employee benefits solutions related to:

- Health, dental, life, accident, disability, critical illness, and travel
- EFAP, second opinion medical, virtual health care and digital pharmacies
- Flexible benefits programs and spending accounts, etc.

Expert advisors to respond to your needs:

- Experienced local team with deep group insurance knowledge
- Industry leading national resources for specialized needs

Access expert resources:



- Health & Performance Group
- Communication & Design Team
- Disability Management Consultants
- Pharmacy Leaders
- Actuaries
- Many other Topical Experts

Questions to ask about your current situation:

- Is my benefits program competitive and valued by my employees?
- Are my premium rates and fees competitive?
- Do I have clear direction, support and an advocate for my business?
- Do I have a strategy to manage short- and long-term costs?
- Am I using communications that engage and excite my employees?

What our clients say about us:

- Expert Guidance
- Cost Savings
- HR Resources
- Fast Service
- Issue Resolution
- Local Relationships
- Easy Administration

Contact HUB's National Benefits Team

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