



WHO ARE WE?

Auxilian Insurance Services LLC was founded by senior financial executives with over 60 years of experience in finance, insurance and operations management for small, medium and large-sized companies. Over many years of designing, purchasing and managing employee benefits, our founders saw the opportunity to bring an employer's perspective, values, and goals to an agency dedicated to helping small and medium-sized companies improve the impact and cost-effectiveness of their benefits.

WHAT MAKES US DIFFERENT?

With hundreds of insurance plans, finding the best options for each employer requires an understanding of the products available, the company's goals, and the specific demographics of each employee group. Using proprietary financial models, Auxilian identifies those plans that provide the greatest overall value to the sponsoring employer and its employees (without this type of analysis, identifying the optimal insurance plans for each unique group is far from obvious). Auxilian brings a CFO's perspective to the process of analyzing and designing employee benefits programs. Our ideal clients are companies that either do not have that financial expertise in house or simply choose to utilize their internal resources primarily for the core activities that drive their business results, while utilizing the knowledge and expertise of their broker to navigate through the complex world of insurance and benefits.

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*CALL US TODAY FOR A NO-OBLIGATION
REVIEW OF YOUR HEALTH INSURANCE
AND EMPLOYEE BENEFITS*

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*HELPING YOU GET
THE MOST FROM YOUR
BENEFIT DOLLARS*

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HELPING YOU GET THE MOST FROM YOUR INSURANCE & BENEFITS DOLLARS

Auxilian's analytical and proprietary approach helps you design a benefits program that focuses on optimal overall value considering the unique needs of your company. And as companies and benefits change, we are a long-term partner to ensure that your benefits always meet company goals, employee satisfaction and overall value.

Relatively healthy people may find individual and family insurance is often less expensive than similar group insurance. Auxilian helps individuals/families to maximize their insurance dollars and benefits. We have worked with COBRA participants to find superior coverage in the individual markets. Additionally, Auxilian has a network of trusted associates specializing in Medicare and long-term care to maintain your standard of living and protect your financial resources later in life.

Each business is unique with different goals and strategies. Employee demographics also vary by company. Auxilian's approach helps you design a benefits program that focuses on optimal overall value within a company's unique set of characteristics, goals, values and resources.

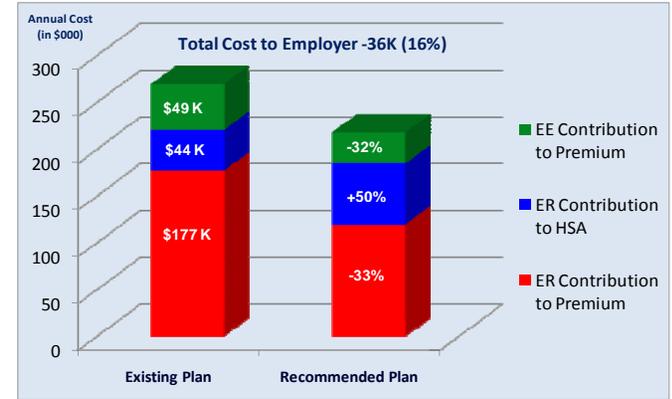
Benefit plans can vary in price dramatically due to differences in coverage and because insurers each have their own target clients and pricing methodology. These differences and inefficiencies can lead to paying more than you should for your coverage.

In order to maximize overall insurance value, it is necessary to understand the relationship between the price of the plan, the level of benefits and the amount of risk retained by the policyholder.

Auxilian has the expertise to identify the best overall values for our client companies and their employees, as well as for individuals and their families. To date, virtually all of our clients have realized premium savings of 15% to 60% while maintaining or improving their benefits at a similar or reduced level of risk.

YOUR PARTNER FOR INSURANCE & EMPLOYEE BENEFITS

As an employer, you strive to give your employees a competitive benefits package, but with increasing costs and uncertainties about the future of health care, you face some difficult challenges. As an employer or as an individual consumer you have hundreds of plans to choose from. How do you select the plans that offer the best combination of price and coverage for your needs? We can help!



CASE STUDY – Before and After Auxilian Review

Before: Total employer cost \$236K; employee cost \$49K
 Employees received \$44K in HSA accounts
After: Employer cost reduced 16%; employee cost down 32%
 HSA contribution increased by 50%
Result: Employer gain \$36K; Employee gain \$38K; No additional risk



Health Insurance

Dental Plans

Vision Plans

Supplemental Disability

Group Life Insurance

Administrative Services

HR Support Services

We are your advocate every step of the way >>>

To get started, we offer a no-risk review and analysis of your benefits. All we need is some basic information that should be readily available: an employee census, copies of the current bills and a copy of your most recent open enrollment package, if available. After receiving this information, we will prepare an analysis with specific recommendations for changes to your benefit plans. After selecting the plans that best suit your needs, we work with you and the plan providers to install the plans quickly and easily.

After the initial implementation, we work with you to keep your plans operating smoothly. Of course, we will be there to help you with renewals and ongoing plan maintenance to ensure that you continue to benefit from the best combination of coverage, service and price. We can also help you design and implement supplemental benefit plans through our network of affiliates and service providers. If market conditions, legal requirements or regulations change, we are there to alert you to the changes and explain how you could be affected and, if necessary, we can also help you make the required modifications to your plans.