



## Helping You Balance Benefits With the Bottom Line

The cost of employer-sponsored medical care represents nearly one-third of a typical employee's compensation, second only to paid leave in the slice it represents in the employee benefits pie. In recent years, cost increases in medical benefits have far outstripped all other factors.

It's a cost that cannot be avoided. Employees today often place more value in their benefits package than on wages alone. Thus, it is nearly impossible to reduce the benefits offered without jeopardizing the company's ability to attract and retain a quality workforce. For that reason, careful planning and cost-control are critical in the design and execution of health benefits packages.

That's why so many companies are turning to Leggette Actuaries, Inc. Our experienced Health Actuarial professionals can help you understand the source of your health costs and develop a plan of cost management.

### OUR SERVICES INCLUDE:

- Benefit design and review
- Claims analysis, to identify costly benefits and develop more efficient alternatives
- Contribution analysis, to identify subsidized benefits or coverage levels as well as cost structures that discourage benefit selection
- Cost projections under various trend assumptions
- Analysis of insured costs and premiums
- Assistance in fulfilling legal, regulatory and accounting requirements

In addition to employee-benefit services, we also provide a full range of services to life and health insurance company clients, such as:

- Insurance policy design and drafting, including printer-ready policy forms
- New and renewal policy pricing for group and individual life, health, disability and annuity
- Operations and cash flow projections
- Reserve valuations and statutory actuarial opinions
- Turnkey financial statement production and filing (including Property & Casualty companies);
- Expert witness testimony
- Acquisition analysis and consulting
- Valuations of companies or individual lines of business

Leggette Actuaries, Inc. has been designing and administering state-of-the-art corporate benefit plans for more than 30 years. From the beginning, we have maintained an unwavering commitment to providing the highest quality service at the most reasonable cost.

Let us help you and your employees reach your goals.