



Just Who Is Hill Chesson & Woody?

Hill, Chesson & Woody is a strategy-driven employee benefits consulting firm that provides Fortune 500 service to middle-market businesses. We help our clients develop, implement and manage a custom benefits strategy that best meets their organizational objectives for recruiting, rewarding and retaining employees.

Because our approach focuses on the desires and needs of our clients, this methodology is at the heart of what makes HCW a popular choice for businesses. Here is a look at the components of our methodology:

Communication

We supply our clients with a host of resources to effectively communicate the details of their benefit plans to employees, and to increase the perceived value of those plans. These resources include customized websites, benefit summary booklets, informational newsletters and more.

Compliance

We make every effort to ensure that our clients know and understand all rules and regulations that directly or indirectly affect their benefit program so that they will take the necessary steps to remain in compliance with these laws at all times.

Underwriting/Risk Management

We study our clients' claims data, contribution strategies, benchmarking strategies and utilization data so that we can apply solutions that best meet their benefit objectives. One of the tools we use in our financial analysis is *Equilibrium Pricing*[™], which helps us to assure the client a fair renewal without having to change carriers on a continual basis. We also evaluate funding/financing arrangements, risk transfer, tax advantaged tools, claims cost management, contribution strategies, plan design and contribution benchmarking, carrier compatibility, voluntary benefits, and more.

Medical Management

Promoting a healthy workforce is one of the key components to lowering healthcare claims costs, and this can be done by proactively addressing chronic health conditions and maintaining the well-being of all employees through specialized wellness and health risk management programs. To help our clients better understand the importance of maintaining a healthy workforce, we have developed a medical management component that can aid employers with vendor selection, facilitation and maintenance of programs that can keep their business healthy.

Benefit Solution/Administration

We offer our clients a vast array of customer care and administration options in order to get the most out of their experience with us. Our fully-integrated client service team is prepared to handle inquiries concerning the client's benefit plan in a variety of areas, including billing questions, claims questions and administrative issues. Our representatives can address most tactical issues, allowing them to respond instantly to the client's needs. Our goal is to provide complete diagnosis and resolution to questions and issues brought to our attention.

Our Focus

We tie all of these together with a sixth component – **Strategic Planning**, in which we analyze your benefit plan from four unique perspectives and then design a plan of action to support your objectives for recruiting and retaining employees.

The Goal: Total Client Satisfaction

In general, we aren't happy unless our clients are happy. We know that complete focus on the customer is the key to our success, and we are dedicated to exceeding their expectations at every opportunity. If this sounds like what you've been looking for in a benefits consultant, call us at 919-403-1986, or visit our website at www.hcwbenefits.com, and see what we can do for you!



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HILL, CHESSON & WOODY

Experience the benefit.