



Employee Benefits

**Benefits as Unique as Your Team**

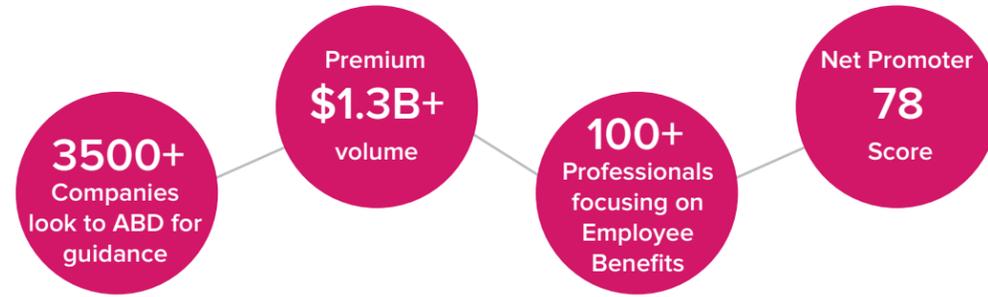
# Employee Benefits

Keeping your people healthy, happy and motivated while navigating new legislation and maintaining an attractive benefit program is one of the most important elements of your growth strategy. And we know it's not easy.

ABD's dedicated professionals partner with you to develop a benefit program that attracts and rewards employees. Together we'll explore access to care, productivity enhancements, cost drivers and retention incentives to design and activate a program as unique as your team.



ABD  
By the  
Numbers



### Redefining Benefits

# Benefits as Unique as Your Team

ABD is focused on helping fast-growing, people-focused companies create a benefit strategy without compromising financial objectives.

Our team of experts start with our unique benefit consulting process - partnering with you to understand your business and define margin driven strategies to create a more complete employee experience. Our team of experts work out on the leading edge of our regional economy, bringing the insights and advice needed to help you today, and as you grow.

### Strategic Benefit Planning

Out on the leading edge, we use innovative approaches for employee benefits education and engagement which are appropriate for the work force at hand, for their spouses/partners and for remote workers, whether near headquarters or in an office across the globe.

### Technology, Analytics and Compliance

We offer deep expertise to navigate Human Resources Information System modules when benefits change, for analysis of cost and experience data, and to identify and guide compliance with a schedule of regulatory requirements.

### Benefit Administration

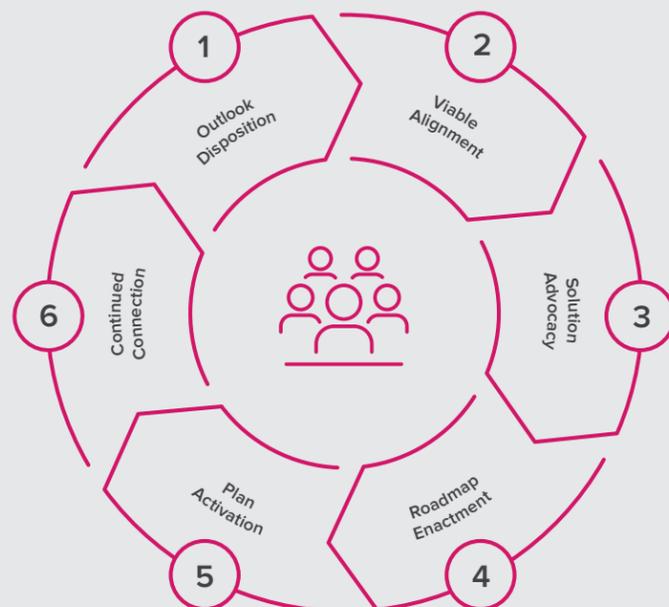
Our service experts assist often-overloaded client Human Resources teams and their full employee base to make sense of their benefits, during enrollment season and when benefits are being used.

## ABD Global Reach World Broker Network

500 offices  
in over 100 countries  
on 6 continents



### ABD's Benefit Consulting Process



- 1 **Outlook Disposition**  
We begin with a sincere and thorough discussion of vision, values, people and process. Here we'll test for alignment to determine if our companies are well matched, discuss next steps, and define a time-frame.
- 2 **Viable Alignment**  
In the second phase, we develop a plan that incorporates your vision and transforms values into strategy that aligns with our service offerings to meet your specific needs.

- 3 **Solution Advocacy**  
Once approved, we put the plan into action. We seek out insurance partners that align with your goals, negotiate aggressively and focus priorities.
- 4 **Roadmap Enactment**  
We present the benefits plan and service proposal to the executive team and discuss details, options, and investment while educating about the various features.

- 5 **Plan Activation**  
We initiate the enrollment of the team with a solid and customized communication campaign, then facilitate dialogue and encourage utilization from open enrollment through the entire year.
- 6 **Continued Connection**  
Strategy is not an event; it's an ongoing process. We remain aligned, attentive and actively engaged with you for the lifetime of our relationship.

**ABD**  
is here  
for you



Tech



Healthcare



Food &  
Beverage



General  
Business



Clean Tech



Construction/  
Surety



Marine



Retail



Nonprofit



Life  
Science



Entertainment  
& Sports



Public  
Sector



Manufacturing



Real  
Estate



Private  
Equity



Cannabis

ABD is a consulting firm providing risk management, insurance brokerage, human resources, and retirement consulting services. Our advisors offer guidance and craft innovative solutions to help address risk for clients of varying sizes, growth stages and industries.

Headquartered in San Mateo, ABD has offices in San Francisco, San Rafael, San Jose, Walnut Creek, Lodi, and Seattle serving clients across the United States and globally.

**Learn more**  
1.866.266.5223  
[www.theabdteam.com](http://www.theabdteam.com)

The services listed in this brochure describe ABD's capabilities and expertise. Not all services are available to every client, due to data availability and because we customize a suite of services to complement each client's internal staffing, systems and workforce.