

Employee Benefits

For most companies, employee benefits programs represent not only one of their most significant investments, but also a major opportunity to establish a competitive advantage. In an effort to seize this opportunity, organizations are looking to transform their human resource (HR) function and to develop a strategic approach that addresses cost and operational performance. Employers need creative, hands-on support and objective, professional advice. Decisions made today about benefits and compensation issues can influence corporate success for years to come.

The challenge for employers is to balance the goal of competitive compensation with the greater-than-ever need to manage costs. This means translating corporate objectives into a benefits program that will meet the organization's financial and HR needs, while at the same time providing a total benefit/compensation package attractive and generous enough to help draw and retain the highest caliber employees over the long term.

The Willis Employee Benefits Practice offers a wide variety of insurance brokerage, employee benefits consulting and human resource support to help your organization reach these goals. Our three-point client value proposition is simple and clear:

- Control your costs
- Reduce your workload
- Educate and train your employees

The Willis Employee Benefits Network is comprised of local HR and employee benefits professionals with the knowledge and expertise to design and deliver effective solutions across the full range of issues. Our 1,500+ professionals are ready to assist you with your HR and employee benefit needs regardless of where your operations or employees are located.



Utilizing Willis' Employee Benefits Services Could Prove Beneficial if You:

- Face substantial cost increases for employee healthcare benefits plans
- Foresee considerable growth, or are merging or acquiring new companies
- Are a multinational organization and want to design a global employee benefits strategy
- Are reviewing your defined benefit or defined contribution pension plans
- Are a progressive organization seeking innovation and creativity
- Want to leverage voluntary benefits to create a comprehensive benefits program
- Have a benefits team trying to do more with less and looking to use technology to gain efficiencies
- View employee communication as critical to your benefits strategy
- Need to provide insurance to expatriates and third-country nationals (TCNs)
- Are struggling with government regulations on benefits
- Are challenged integrating your HR, finance and risk management solutions

Willis

Employee Benefits

Coverage Expertise and Services

- Group Medical, Dental, Vision, Pharmacy
- Group Life and Accidental Death and Dismemberment (AD&D)
- Group Accident and Health (A&H)
- Short- and Long-Term Disability
- Defined benefit and defined contribution pension plans
- Key Man Life and Disability programs
- Voluntary programs
- Work Life programs
- HR outsourcing
- Communication tools
- Benchmarking
- Multinational pooling
- Actuarial consulting
- Mergers and acquisitions

What Willis Can Do for You

- Provide brokerage and consulting services for your health, pension and benefits programs, including: plan design and analysis, benchmarking, market analysis/updates, program bidding and implementation, plan accounting, claim data analysis and resolution and day-to-day service
- Utilize sophisticated cost analytics for optimum care management solutions, including wellness and disease management
- Monitor key health and welfare issues and provide updates to HR professionals on trends, compliance and technical issues, the regulatory and legislative landscape
- Offer suggestions on how to ease the administrative burden associated with compliance
- Provide technology solutions to increase employees' (and their dependents') understanding and appreciation of their benefits, and to relieve day-to-day administrative burdens

Why Willis

- Each local Willis employee benefits expert has global support in offering leading products, services and resources, all designed locally in partnership with you to provide the most effective solutions.
- Our platform provides global, value-added resources that are affordable.
- We're 100% transparent in what we do for our clients, and how we are compensated. We clearly communicate all that we do, and each client agrees on the work to be done, and our compensation at the beginning of each year...no surprise, and no hidden income.
- Our array of services ranges from day-to-day administrative tools to sophisticated planning for long-range solutions.
- We combine our knowledge of HR and benefits issues with our long-term working relationships with insurers to help you achieve the most advanced and competitive program possible.

Contact Information

For additional information, visit our web site at www.willis.com or contact:

Holger Hjortlund
+45 39 466 729
hj@willis.dk

Anjanette Simone
+1 404 224 5132
anjanette.simone@willis.com



- The Willis Value Experience is built on a foundation of set protocols and processes that ensure quality and transparency
- The Client Engagement Guide frames our relationship with clients
- The Willis Excellence Model guides the insurance placement and marketing process
- The Willis Client Bill of Rights defines our delivery of open communication and value to our clients

Willis Group Holdings Limited (NYSE: WSH) is a leading global insurance broker, developing and delivering professional insurance, reinsurance, risk management, financial and human resource consulting and actuarial services to corporations, public entities and institutions around the world. Willis has more than 300 offices in some 100 countries, with a global team of approximately 16,000 employees serving clients in some 190 countries.