

Insurance Point[™]

Flexibility and Bottom Line Stability in Cost Savings

Through our knowledge and expertise of the industry, Gallagher Insurance Point has designed a **unique Life and Disability insurance program** that utilizes an Intelligent Aggregated Model to group organizations into a larger pool.

Gallagher Insurance Point controls the pricing of your plan and can leverage the block to spread the risk which **results in cost savings**, **purchasing strength and long term rate stability**.

Our Proprietary Programs*:

- Flagship Life and Disability Aggregation Program with minimum of 10% Savings and 25% average
- **HEBA Trust:** Unique specialty healthcare contracts for life & disability offering. Dividends with a 44% average premium remittance rate, and 22-year retention rate
- **MET Trust:** Unique specialty healthcare contracts for dental offering. Dividends with a 10% average premium remittance rate, and 32-year retention rate
- Guardian Dental Deal: Minimum of 5% savings
- Voluntary Benefits aggregation model with a minimum of 10% savings
- Unique Pharmacy Benefits Program with average of 25% savings
- Long Term Care and Individual Disability specialty



Our Expertise

- 1,000+ clients nationwide
- 2 M employees covered
- 850+ M in annual premium
- National footprint clients in 50 states
- Seat at the table with every major insurance carrier's C-suite
- Touch 1 in 3 healthcare organizations
- Proprietary relationships with the largest group purchasing organizations in the nation

Strength, Stability and Savings

In-house Underwriting

We control the pricing. Every plan is individually underwritten to meet the needs of your organizations unique challenges.

Contact us to learn more!

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Dedicated Service Model Based on our national platform a

group of 300 lives gets the attention

of a 5,000 life group.

*These are estimates only based on past block performance

Ease of Transition

*The insurance policy through which this coverage is provided may distribute dividends in the form of premium credits under certain circumstances. Employers participating in the HEBA Trust who sponsor employee benefit plans subject to ERISA may have certain obligations under ERISA with respect to the application of any such premium credits distributed or provided to the participating employer. Participating employers should consult their legal counsel with respect to ERISA obligations as to any such amounts. The HEBA Trust does not make decisions on how to apply or expend a plan's portion of the premium credit; bis decisions bould be made by the responsible plan fiduciary under ERISA for the participating employer's plan. Assumes credit is available for distribution (credit has been earned by HEBA Clients every year for last 15 years). Premium credit distributions may vary from year to year and are based on the performance of the plan.

^{*}The insurance policy through which this coverage is provided may distribute dividends in the form of premium credits under certain circumstances. Employers participating in the MET Trust who sponsor employee benefit plans subject to ERISA may have certain obligations under ERISA with respect to the application of any such premium credits distributed or provided to the participating employers should consult their legal counsel with respect to ERISA obligations as to any such amounts. The MET Trust dees not make decisions on how to apply or expend a plan's portion of the premium credits distributions may vary form year to year and are based on the performance of the plan. Assumes credit is available for distribution (credit has been earned by MET clients every year for the last 25 years). Premium credit distributions may vary from year to year and are based on the performance of the plan. Historical references correlate with prior dental carrier.



Two Leading Solutions

Unique Approaches, Impactful Results

HEBA | MET Trust

Substantial Long Term Savings

Average of 44% Return on Life Average of 15% Return on Disability Average of 10% Return on Dental

Healthcare Specific Trust

Established in 1964 with an average retention rate of 32 Years

Over 200 Healthcare Facilities Participate in the Trust

Aggregation Model

Immediate Bottom-Line Savings

10% Guaranteed Savings with and Average of 25% on Ancillary spend

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Healthcare Specific Aggregated Model

Over 1,000 Healthcare Clients in 49 States

Over 2 Million Individuals Covered

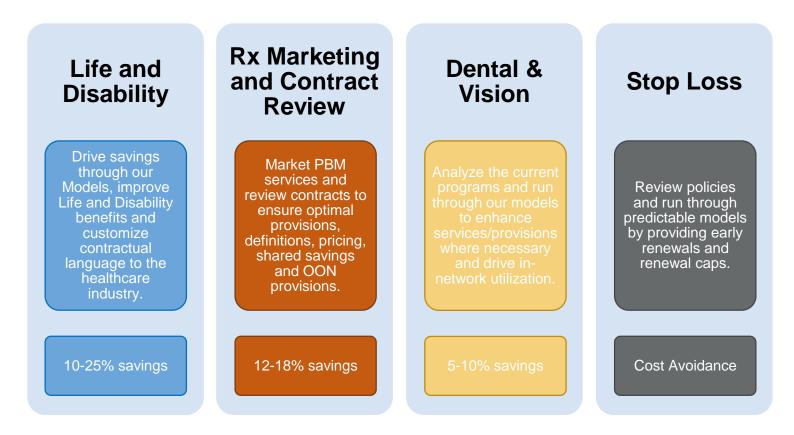


Gallagher Insurance Point

Overview

Gallagher Insurance Point partners solely with organizations in the healthcare marketplace nationwide. We provide specialized guidance in securing the most cost-efficient and contemporary employee benefit solutions. Our approach affords healthcare clients access to stronger purchasing power and stability through unique and proprietary solutions that generate savings on employer spend. Together, we help **1 in 3 hospital organizations in the U.S.** continue to serve their employees' needs, support their communities' growth, and provide continued excellence in healthcare for those in need.

Part of our continued dedication to hospitals and healthcare systems around the nation is exemplified through our strategic partnerships. In partnering with the nation's top GPOs, associations, alliances, cooperatives, and the like, Gallagher Insurance Point provides unparalleled benefits to their respective member hospitals and healthcare systems through our proprietary programs. Utilizing GPO-style proprietary programs and pricing models to generate savings results in our partner organizations achieving **greater purchasing strength and long-term stability** across multiple spend categories. The highlights of a few of our leading programs are detailed below.



Utilize GPO-style Proprietary programs and pricing models to achieve savings.

G Gallagher | Insurance Point

Full Suite of Capabilities

