



# Benefits That Aren't One-Size-Fits-All.

A consultative approach to servicing,  
support and simplifying benefits.



[www.usebsg.com](http://www.usebsg.com)

# Simplifying health and financial wellness for today and tomorrow.

Service, dedicated support, and real connections matter when it comes to taking care of your number one asset—your people.

At U.S. Employee Benefits Services Group (USEBSG), we've dedicated decades to understanding the unique benefit needs of public sector employers and the people who help them succeed. As a leading independent, national financial services firm, we work with public school, governmental, corporate, and non-profit organizations to develop employee benefits programs and retirement plans that support those helping and contributing to the communities we live in.



## Partnership & dedicated support.

We understand you can't do it alone (and you shouldn't have to). Our benefits enrollment experts work closely alongside your team to craft thoughtful solutions that bring value to—and educate—your employees. We're here to help you achieve your benefits goals by providing options that complement and enhance your current offerings.



## We're here for you—not for us.

Your employees are a busy, diverse group of individuals so it makes sense our approach to enrollment and service meets people right where they're at. In an effort to give your employees the best possible experience, we're committed to creating service-centric connections with participants. Online, in-person or hybrid—enrollment, support and advice are dictated by the needs of you and your employees.



## Local presence backed by national resources.

We're a proud Partner Firm under the U.S. Retirement & Benefits Partners (USRBP) umbrella. This partnership provides access to national resources and experts that advances technology, service and administrative capabilities. Serving more than 15,000 employer clients and over 3.5 million participants, the USRBP family of Partner Firms currently supports more than 45% of the school districts in the U.S. With regional Partner Firms across the country, we're able to provide personal, local support without sacrificing the power and stability of a national organization.

# Partner with the people who know Pennsylvania.

**158k**

Pennsylvania  
Participants

The USRBP family of firms currently serves almost 158k participants across the state.

**700**

Pennsylvania  
Total Employer  
Clients

The USRBP family of firms currently serves more than 700 employers across Pennsylvania.

**\$2.6b**

Assets Under  
Management or  
Admin

We're trusted with the management and administration of hard-earned benefits dollars across Pennsylvania.

## We take service seriously.

In fact, we have a **99%**  
**client retention** rate  
because of it.

# Service & support tailored to you.



## Dedicated Client Service

- Hands-on, local client support.
- Develop annual timeline and recurring meeting schedule based on your needs and preference.
- Bilingual call center representatives licensed in health, life & accident.
- Enrollment onsite, through call center, or online.



## Compliance

- HR & ACA Compliance team.
- Full tracking, reporting, predictive analysis, and compliance communications.
- Education and dedicated support.



## Employee Communications & Education

- Custom communications strategy including benefits guides, email campaigns, educational webinars, benefit websites, and more.
- Targeted and timely communications promoting product education.
- Employee access to our Financial Wellness website with resources related to retirement planning, personal finances, and more.

## Employee Benefit Options

Your employees aren't all the same, so why take a "one-size-fits-all" approach to insurance options? We work with more than 20 of the top carriers, giving you the freedom to choose the best combination of products for your employees.

- Critical Illness Insurance
- Life with Long-Term Care
- Disability Insurance (Long-Term & Short-Term)
- Cancer Insurance
- Accident Insurance
- Hospital Indemnity
- Identity Protection
- Flexible Spending Accounts (Health Care, Dependent Care, and Limited Purpose)
- Wide array of additional products available (e.g., Pet Insurance, Emergency Transportation, etc.)

## Enrollment & advice on your terms—not ours.

We won't waste your employees' time pushing products or services. Our goal is to support their health and financial wellness goals through service, advice, and options that meet them where they're at.





# Four ways we drive meaningful results.

1

## RFP Support

A Request for Proposal (RFP) that hits all the key pieces you need to make a decision is critical. Our team will manage the RFP design, quote evaluation, and negotiation with finalists, securing the best possible outcome for you and your employees.

2

## National Carrier & Vendor Relationships

Our industry, carrier, and vendor relationships are rock solid from serving hundreds of public employers. We leverage these relationships to meet service expectations across all lines of coverage.

3

## Underwriting Review & Claims Analysis

From evaluating utilization reports to applying market trends and actuarial science, we approach forecasting and renewal activities with an in-depth understanding of your plans' performance and cost-saving opportunities.

4

## Voluntary Benefits Procurement

Benefits like Critical Illness, Accident, and Hospital Indemnity are key to fill coverage gaps and keep employees protected. We not only procure and implement voluntary benefits, but also communicate the value of these plans through multiple channels.

## Tech & Admin

### Put administration on autopilot.

- Our proprietary benefits administration and enrollment platform, The BEACON, covers benefits communication, decision support, bilingual capabilities, and extensive reporting for employers.
- Includes online enrollment options, featuring a full-service platform. We can also seamlessly work with any existing enrollment tools!

### Easy-to-access, custom benefit information.

We'll create a custom benefit website packed with the education and need-to-know benefit details of your plan. This site will become a one-stop knowledge hub for you and your plan participants.

### An extension of your HR team.

- New hire onboarding throughout the year.
- Employer support and dedicated account management.



# National Resources

A glance at the USBP family of Partner Firms



U.S. Retirement & Benefits Partners is a technology-focused, independent national financial services firm comprised of over 30 partner firms specializing in public school, governmental, corporate, union, and non-profit employee benefits plans and employer-sponsored retirement plans. By providing their regional Partner Firms with resources and tools typically reserved for larger, more impersonal companies, U.S. Retirement & Benefits Partners can serve both public and private sector employers with the care and attention that their employees deserve, helping them make retirement planning decisions that align with their goals and objectives and benefit choices suited to their personal needs.

## USBP by the numbers:

**\$850M**

Premiums  
Covered

**\$118B**

Assets Under  
Management

**~15K**

Employers  
Served

**3.5M**

Participants  
Served

## Proud partners within the USBP family of firms:



