



KMRD Partners, Inc.



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KMRD Partners, Inc. Benefits & Human Capital Solutions Practice has a proven history of serving clients since 2005 with a knowledgeable team dedicated to meeting your benefits & human capital solutions needs. Initially founded to provide solutions-oriented enterprise risk management services, we work with over 100 clients in various industries, offering a unique suite of professional services addressing benefits & human capital, HR and benefit compliance, organization development, as well as enterprise risk management needs faced by businesses.

Our Mission

We serve to make a difference by increasing an organization's capacity to achieve its strategic business objectives. We do this through a client focused solutions-oriented model holding to the highest levels of integrity.



"Our benefits and human capital practice serves as an extension of your human resources department. We offer depth of knowledge, skills and experience to serve as your trusted advisor. Our capabilities and resources provide you with strategic, operational, compliance and administrative support for your benefits program. We are more than a vendor. We build a collaborative, client-centric partnership that impacts talent which in turn, has a positive impact on employee engagement and business performance."

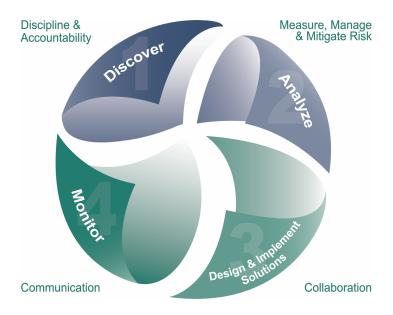
John E. Garber, Jr., SPHR, SHRM-SCP Managing Director Benefits & Human Capital Practice KMRD Partners

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Our Approach

KMRD Partners' Benefits & Human Capital Solutions Practice applies a disciplined approach. It begins with a thoughtful **Discovery Process** to gather information about the organization. We complete a competitive analysis; review the organization's business and human resources strategy as well as the talent management framework in determining the most effective total rewards structure for having a positive impact on performance.



The next step is to **Analyze** information and data collected. Our team interprets information and data for comparison against best practices. Your existing program structure, value and costs are analyzed against industry benchmarks, compliance burdens and market competitiveness. We factor into the process your business and human resources strategy.

We then **Collaborate** with organizational leaders and employee groups to **Develop Strategies** to enhance program design and align it to best practices and employee value while being mindful of economics. Once strategies are clearly defined, a service strategy map is finalized and our team integrates a process for **Monitoring** results.

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Our Solutions

We recognize that organization's face an increasingly competitive business environment. In an effort to meet the demands of a dynamic business climate, organizations need to adopt innovative and economically effective benefits and human capital solutions.

Benefits are more than an insurance commodity. An effective benefits program should focus on the concept of total rewards, and be linked to your organization and human resources strategy. At KMRD Partners, we can assist with:

- Group Health and Welfare Plans
- ✓ Employee Benefit Plan Funding Strategies
- √ Voluntary Benefits
- ✓ Private Healthcare Exchanges
- Healthcare Insurance Captives
- Retirement Plans and Consultations
- Human Resources Advisory & Compliance Services
- ✓ Talent Management Strategies
- Healthcare Analytics
- ✓ Claims Advocacy and Resolution
- ✓ Wellness Programs
- Technology
- Multinational Benefits & Human Capital Solutions





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Benefits Administration

To support your benefits program, we offer benefits administration assistance, including:

- ✓ FSA Administration
- ✓ COBRA Administration
- ✓ HSA Administration
- ✓ HRA Administration
- Branded Communication and Support Materials
- Customized Employer Campaigns

Compliance

Benefits & Human Capital compliance is dynamic. As a client of KMRD Partners, our Benefits & Human Capital Practice provides ongoing support and consultations on a wide range of compliance issues. This includes:

- ✓ ACA
- ✓ ERISA
- ✓ COBRA
- ✓ Plan Audits and Assessments
- ✓ 5500 Filings
- ✓ Wrap Documents
- ✓ Global Network of Consultants for Multinational Benefit Plans

Healthcare Reform Compliance

To assist you with Healthcare Reform Compliance, we provide:

- ✓ Client Help Desk
- ✓ Webinars
- ✓ Legislative Bulletin Updates
- ✓ Pay or Play Tools and Resources
- Evaluation of EB Mandate

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Human Capital & HR Advisory

An organization's primary competitive advantage is with their talent. Accordingly, having a robust human capital strategy with an emphasis on talent management is essential for sustainable business performance.

The business environment is complex and regulated. An organization must properly respond to regulatory requirements and establish policies and practices to curtail risks associated with employment practices.

KMRD Partners, Inc. Business Solutions Practice provides an array of services to assist with measuring, managing and mitigation employment practices risks; assisting with regulatory compliance and facilitating human capital best practices.

- ✓ HR Advisory
- ✓ Benefits Advisory
- ✓ Learning & Development
- ✓ HR Compliance



"Action is the foundational key to all success."
-Picasso

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2600 Kelly Road, Suite 120 PO Box 755 Warrington, PA 18976 http://www.kmrdpartners.com

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For More Information

John E. Garber, Jr., CSP, SPHR, SHRM-SCP Managing Director Employee Benefits & Human Capital Practice igarber@kmrdpartners.com

Office: +1 (267) 486-7018 Mobile: +1 (215) 390-7959

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