



Benefits & Human Capital Practice



KMRD Partners, Inc.

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KMRD Partners, Inc.

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.



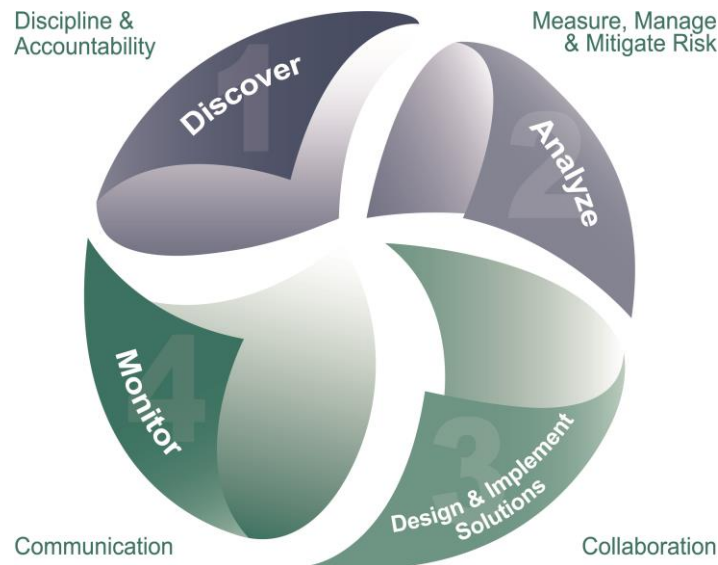
"Our benefits and human capital practice serves as an extension of your human resources department. We offer depth of knowledge, skills and experience to serve as your trusted advisor. Our capabilities and resources provide you with strategic, operational, compliance and administrative support for your 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

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 and human resources strategy as well as the talent management framework and how an effective total rewards program can have a positive impact on individual and business performance.



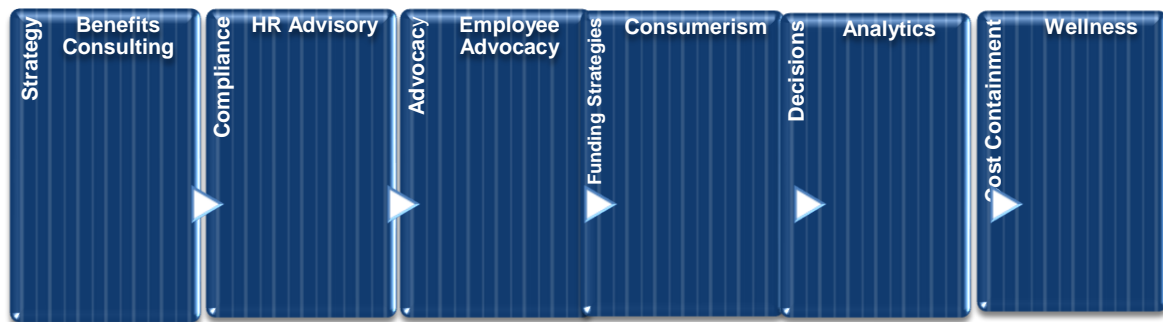
The next step is to **Analyze** information and data collected. Our team interprets information and data for comparison against best practices. Your existing program structure, value and costs are analyzed against industry benchmarks, compliance burdens and market competitiveness. We factor into the 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 **Deploy Solutions** and integrates a process for **Monitoring** results.

Our Solutions

We recognize that organizations 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.

Every organization has unique needs. The manner in which the benefits plan and human capital strategy is designed must be aligned with the organization's strategy. At KMRD Partners, Inc. we focus on getting to know your business and talent management needs. Our unique analysis process allows us to gain a deep understanding of your benefits and human capital objectives.



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
- ✓ Talent Management Strategies
- ✓ Healthcare Analytics
- ✓ Claims Advocacy and Resolution
- ✓ Wellness Programs
- ✓ Technology

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

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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