



## EMPLOYEE BENEFITS

*Over three decades  
of insurance risk  
management  
experience provide  
an innovative,  
global approach to  
employee benefits  
planning and  
administration*

### ***TAKE CONTROL OF HEALTH CARE COSTS***

Employee benefit programs represent a large and increasingly difficult problem for every American business, from the smallest partnerships to Fortune 1000 companies. Costs must be controlled and profitability maintained while still providing an optimal level of coverage for employees.

The largest corporations have taken the lead in attacking this problem, devising innovative approaches to stabilize and control costs. Brunswick Companies provides outsourced specialists who can develop this type of customized and cost-effective program for companies of all sizes.

#### ***Control Costs While Maintaining an Optimal Level of Coverage***

Brunswick Companies has been a pioneer in providing the specialized knowledge and objective evaluation necessary for a wide range of benefit requirements. Our employee benefits specialists can provide you with sound, cost-effective solutions that allow you to match the desired level of coverage with a comprehensive plan for cost-containment and claims management.

We offer competitive programs for employers, including a variety of group or individual plans covering the following areas:

- **Health Care Plans**, including fully insured, shared funded, and self-insured
- **Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs)**
- **Dental**
- **Group Disability**, including long-term disability and weekly income
- **Group Life Insurance** and Accidental Death & Dismemberment (AD&D)
- **Retirement Plans**, including 401(k), pension/profit sharing plans and IRAs
- **Annuities**
- **Voluntary Worksite Benefits:**
  - Supplemental Life Insurance and Income Replacement
  - Critical Illness
  - Long-term Care
  - Limited Benefit Medical Plans

**BRUNSWICK COMPANIES**

**Managing Risk • Insuring Success**

*We also offer...*

- *Risk Management*
- *Property & Casualty Claims Management*
- *Commercial Insurance*
- *Workers' Compensation Claims Management*
- *Professional Liability Insurance*
- *Contract & Commercial Surety Bonds*
- *Financial Services*
- *Homeowners & Automobile Insurance*

***An Innovative Approach to Controlling Health Care Costs***

We can establish an entirely new benefit program or troubleshoot an existing one. Our global approach seeks long-range solutions by bringing together a number of innovative strategies:

- **Evaluate every aspect of a client's business** that may affect the cost of benefits and offer cost-containment opportunities.
- **Prepare customized, cost-effective benefit plans** that may include health care, life and disability insurance, pension plans, and other fringe options.
- **Illustrate alternate funding and self-insurance** when warranted.
- **Design innovative approaches** to control health care costs.
- **Design and implement flexible benefit programs.**

**Let the specialists at Brunswick Companies provide a comprehensive, custom solution that controls costs while helping you achieve your employee benefits goals.**

**Please call us today at 800.686.8080 for a customized evaluation.**