

P²PRIME[®]



With P²RIME[®], we'll help you develop a customized benefits strategy and program that meets your employees' needs so that you can recruit and retain top talent, while managing costs and aligning to your vision and values.

Prepare & Plan
Recruit & Retain
Innovate
Manage Costs
Educate & Engage



DEVELOPING *a customized* **employee benefits** **strategy *and program.***

In today's business world, there's a lot of turbulence and turn-over. It's hard to find and keep good talent—and let's face it, good talent can make or break an organization. So, while we know that it can be tempting to minimize your immediate costs by cutting back on your benefits programs or increasing payroll deductions, we urge you to try a better long-term approach. Your benefits program is a key component to your overall recruitment and retention strategy, and creating a stellar benefits program can boost employee morale and help you get ahead of the competition. But we know that building the right employee benefits plan can be a daunting task, so we've developed a program here at Graham Company that will help you every step of the way!

That's why we're introducing P²RIME® – a repeatable process that observes and analyzes your business to help you build an employee benefits plan that enables you to recruit and retain top talent in your industry. We can help you focus on the best way to manage your risks over time so that you can better control and predict your costs. In fact, with P²RIME®, we can save you an average of 15% in the first year. You save money, and your employees are happy—there's no down side. And with P²RIME®, you have a strategy for multiple years, not just a year-to-year reactionary plan.

MANAGE

Costs, *Maximize* Value

Balancing costs and employee needs can at times feel like walking a tight rope. So, when you're trying to give your employees what they want and need, while maintaining costs, you need a comprehensive employee benefits program that gives you:

- **An employee experience that both recruits and retains top talent**
- **Increased choice and greater control over the components of your plan**
- **Improved company culture to better foster successful employees**
- **Cost containment strategies**

Graham Company developed the **P²RIME® process**, a proven and repeatable method that incorporates five key components to help you build an innovative employee benefits program tailored for your organization. Our comprehensive employee benefits strategy includes:

- Tools to help you **prepare and plan**
- Methods to **recruit and retain** top talent
- **Innovative solutions** that enhance employee experience
- Tactics to **manage costs and risk**
- Continuous **education** of new strategies to **engage** your employees



what *is* **P²RIME®?**

P²RIME® is a holistic approach to creating a long-term, efficient strategy. It utilizes a detailed discovery process that includes analyzing your corporate goals and objectives, current benefits package, claims data, risk profile and employee demographics. P²RIME® consists of five vital components of a strategic benefits plan.

P²

Prepare & Plan

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Recruit & Retain

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Manage Costs & Risks

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Educate & Engage



PREPARE & PLAN

With any employee benefit program, you need to evaluate what you have today, how it matches against competitors, whether it meets your population's needs, and if it aligns with your long-term strategy. During the P²RIME[®] process, we'll work with you to create:

- Global Benchmarking
- Demographic Analysis
- Utilization Analysis
- Short and Long-Term Strategic Planning
- Employee Benefit Surveys and Analysis
- Wellness Strategies
- M&A Due Diligence
- Benefit Administration System Consultation
- Contract Review
- Rate and Contribution Modeling



RECRUIT & RETAIN

A key component of a successful recruit and retain strategy is a competitive employee benefits program. We'll help you evaluate and determine what you need in an employee benefits plan to attract and keep top talent. Some areas we'll evaluate are:

- Employee Experience and Talent Acquisitions
- Executive Benefits
- Worksite Benefits
- Life Cycle Management
- Value Added Solutions



INNOVATE

Graham Company provides a variety of cutting-edge concepts and solutions to employers who want a long-term benefits strategy that solves for complex needs in innovative ways. Our team will help you with:

- Tailored Vendor Enhancement Programs
- Population Health Management
- Integration of Healthcare and Workforce Data
- Data Mining and Analytics
- Predictive Modeling



MANAGE COSTS & RISKS

Through the P²RIME[®] process, we identify opportunities to optimize healthcare and benefits spend. Leveraging data and analytics to create transparency, P²RIME[®] provides a glide path to long-term cost stability by pinpointing cost reduction strategies and solutions.

- Vendor Management
- Benefit Plan Marketing and Negotiations
- Plan Funding and Risk Management
- Stop Loss Coverage
- Financial Projections
- Budget Monitoring and Reporting
- Rate and Contribution Analysis
- Compliance Monitoring
- Audits
- Leave and Absence Management
- Global Benefits
- Pharmacy Contract Optimization and PBM Consulting



EDUCATE & ENGAGEMENT

Keeping informed in emerging benefits trends and keeping your employees engaged with your program, are key to any successful employee benefits program. Your entire Graham team will keep you and your employees educated so you can make informed decisions on all areas of P²RIME[®].

- Education
- Employee Communications
- Wellness Programs
- Enrollment Support
- Advocacy/Member Help Center



WHAT TO EXPECT *during the* **P²RIME®** *process*

The P²RIME® process will go through four phases designed to dive deep into your business and develop a plan built specifically for you. You'll receive a full report with key observations and action items. To build this report, there are four phases of the P²RIME® process which are:

1. **Discovery** - we'll schedule an interview with you and work with your team to gather information needed to understand your unique business needs
2. **Analyze** - Graham reviews the information provided and builds detailed recommendations
3. **Plan** - we'll work with you to develop the final service plan
4. **Implement** - you'll have our team there with you through every step of the implementation process

WHO'S ON *your* Team?

The **Dedicated Employee Benefits Consultants** are your lead strategists and tip of the spear. They harness your business philosophy, corporate objectives, and company culture to create custom tailored strategies to meet your short and long-term goals. We constantly track our progress, holding ourselves accountable to key performance metrics and guarantees. We collaborate with clients, regularly evaluating and refining the plan to achieve the best results.

The **Graham Health & Benefits Concierge Team** provides clients with direct access to assigned licensed benefits specialists. They become your employees' advocate to assist with all benefits related questions, carrier triage, provider in-network vs. out-of-network, ID Cards, appeals, and much more.

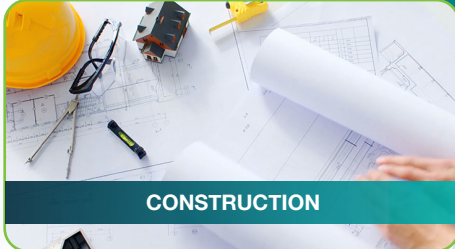
The **Financial (Underwriting) Consultants** assist you with financial projections, carrier marketing and negotiations, budget and rate development, and monthly reporting.

The **Compliance Resources/TDD Team** supports you in compliance audits, contract reviews, as well as implementation and renewal audits. They'll help you stay updated on current and new legislation and have access to ERISA attorneys.

WHO BENEFITS *from* P²RIME?[®]

Curious about whether or not P²RIME[®] is right for your organization? While needs vary, we've found that companies which often benefit the most from P²RIME[®] have several factors in common. These companies often have:

- **Complicated Insurance Benefits Requirements**
- **A Desire to Reduce Costs**
- **Demanding Service Needs**
- **Growth Oriented Businesses (*acquisitions or organic growth*)**
- **Want a Partner Who is Proactive**
- **Employee Benefits Programs for 100 lives or more**





WHO IS GRAHAM COMPANY®?

Founded in Philadelphia in 1960, Graham Company is built on a unique approach to risk management that is proactive and based on long-term client relationships and mutual trust. Graham Company consistently works hard to redefine and repackage what makes our agency so unique. At Graham Company our aim is to create a healthy, safe, and prosperous tomorrow.

Graham Benefits is an innovative and proactive employee benefits consultant. We work with our clients to develop a strategic multiple year program designed to contain rising healthcare costs and create better program efficiencies.

Using our proprietary underwriting tools, in-house data analytics, and consulting flexibility, Graham puts our clients in a position to beat market trends and take greater control of their program. Our solutions lead to program enhancements for employees' while lowering our employer groups overall program spend.

Behind our state-of-the-art consulting is a robust service team ready to assist in program implementation, healthcare industry navigation, and the day-to-day servicing of our employer groups and their employees. We pride ourselves on our client retention and service to sales ratio.

Contact your Graham representative to learn more about how **P²RIME® can benefit you and your organization.**