HENDERSON

CONSULTING

Henderson Consulting, LLC

Why do we consult?

Mission

Transparency…. As consumers, we have it in almost every aspect of our lives. Transparency allows us to compare quality and pricing before making an educated purchasing decision. The same is true in business. Transparency gives organizations the ability to more effectively manage expenses, compare quality of goods and services and remain flexible in an ever-changing business market. At Henderson Consulting, we not only provide our clients with a transparent view of their insurance programs, we help them to understand the products and services we provide for a greater level of control and management.

Transparency, partnered with expert guidance, provides an understanding of how providers, carriers, networks and ultimately, re-insurers, develop premiums or fees, as well as what market conditions exist to provide alternatives. Our advisors help our clients evaluate existing programs, locate insurance options, customize insurance plans, implement technology-based vendor management programs and assist with the day to day management of all coverages in a fully transparent format. At Henderson Consulting, it is our mission to help our clients clearly identify, evaluate, modify and efficiently manage their Health & Welfare as well as their Commercial insurance programs.

Henderson Consulting along with it's strategic partners assist our clients with Employee Benefit Consulting, Employee Benefits Management, ERISA & Compliance Services, Retirement Services, along with complete outsourcing capabilities for benefits administration.

Background

Dr. Henderson began his undergraduate training at the University of Southern California, then completed his Bachelor’s degree at Gettysburg College in 1992. After college, our founder completed post-graduate studies at Baylor University before receiving his doctorate from Parker College in Dallas, Texas in 1997.

Dr. Henderson began his career in private practice, managing two multidisciplinary clinics specializing in rehabilitative medicine. During these years, Dr. Henderson gained unprecedented ‘on the ground’ experience regarding the inner workings of the health insurance industry. Dr. Henderson went on to receive his insurance & financial services licensing; including Group 1, Series 63 and Series 7 licenses, then in 2006, received his advanced certification as a Health & Welfare Insurance Counselor.

For 7 years, Dr. Henderson worked as an advisor for one of the largest insurance brokerage firms in the U.S before founding Henderson Consulting, LLC, where he has developed a team consisting of the best and the brightest professionals available to provide expert guidance encompassing all aspects of the insurance industry in order to best serve our client partners.

Henderson Consulting along with it’s client partners, has been in business since 2008

HENDERSON CONSULTING

Client Partner Resource Chart

At Henderson Consulting our client's are treated as our partners, therefore our client/partners have direct access to ALL the resources necessary for a comprehensive benefits program. This unique relationship between our client partners allows for a cohesive program that benefits all partners with transparency and cost efficiency.

CLIENT / PARTNERS

Employee Benefits Account Mgt	ERISA Services	Employee Benefits Consulting	Retirement Services	Administrative Services Benefits Admin
Dede Jordan Employee Benefits Henderson Consulting	Jared Pope, Esq. Legal Advisor HPS, LLC	Collin Henderson Managing Director Henderson Consulting	Joseph Stack. Financial Advisor Pensionmark	TPA Services Henderson Consulting & Client Partners

HPS ADVISORY SERVICES, LLC

HENDERSON CONSULTING

Pensionmark RETIREMENT GROUP

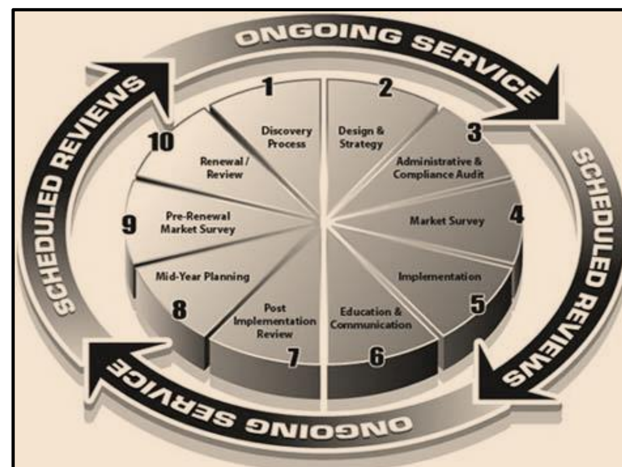
HENDERSON CONSULTING

Employee Benefits

Benefits Consulting

Objectives

- Develop comprehensive communication channels between advisors, clients and vendors
- Develop 'short' and 'long' term strategies related to the management of all products and services
- Provide full transparency regarding all product and service related expenses
- Educate client partners regarding all products and services supported by our advisors
- Create a Client / Consultant partnership
- Understand client objectives
- Determine desired ROI for programs and services offered
- Provide performance guarantees
- Provide monthly reporting
- Provide quarterly reviews
- Perform annual auditing



Employee Benefits

RFP Administration & Benefits Auditing

Objective:

Engage client and perform a comprehensive review of all existing employee benefit programs including broker and carrier relationships. Complete an audit of the clients' benefits administration 'process' including auditing enrollment, eligibility management, file feeds and billing. Once review is complete, HC assists clients with a BROKER or CONSULTANT RFP. HC partners with our client to elect the best broker or consultant who provides specific the client requires. Engaging HC to complete a benefits audit as well as administer a Broker RFP:

- Educates the client on the performance of the existing benefits platform
- Itemize and quantify each carrier relationship
- Drill down on specific benefits goals, short and long term
- Prepare and administer broker/consultant RFP
- Provide independent guidance from qualified experts
- Provide guidance with the final selection process
- Engage the newly elected or incumbent broker/partner
- Quantify the broker/partner relationship; identifying revenue sources
- Provide guidance during and after implementation as well as ongoing auditing

Employee Benefits

Benefits Management

Dede Jordan, Senior Account Executive at Henderson Consulting is an employee benefits account expert with more than 30 years of experience in providing employee benefit brokerage and consulting services to the private sector and public entity/non-profit marketplace.

As an experienced benefits account manager, Dede is well versed in marketing, strategic planning, benefit philosophies, design, funding, and customer service for all employee benefit programs. Dede has assisted with M & As, private equity transactions, corporate and public entity benefits programs, where she has remained focused on developing healthcare spend reduction strategies that create value for the employees of our client partners in a professional and efficient manner.

Dede's long-term experience, diverse account management background, and hands-on management style regarding proposals, contract negotiations, and program implementation further make her a valuable asset to any employer group benefits strategy.

DeDe is very knowledgeable about the marketplace and her excellent carrier relationships give Henderson a slight edge over the competition when addressing the needs of our clients. She has considered Houston her home for the last 35 years and has a 10 year old daughter.

Employee Benefits

Benefits Management

Programs

- Group Medical (Fully Insured, Self-Funded, Reinsurance / Stop Loss)
- Group Dental / Vision
- Group Life & AD&D
- Group Short & Long Term Disability
- Pharmacy Benefit Management
- Consumer Based Health Solutions
- Section 125 / Cafeteria Plans
- Voluntary / Limited Benefits
- Biometrics / Health Analytics
- Benefit Reviews / Benefit Statements
- Health Education

Areas of Expertise

- Financial Evaluation of Funding Mechanisms
- Comparative Data for Plan Evaluation
- Benchmarking Analysis
- Mergers & Acquisitions
- Regulatory Compliance Assistance
- HIPAA, COBRA, ERISA, FMLA
- Benefit Communication Strategies & Support
- Benefit Administration Outsourcing & Support
- Wellness & Disease Management
- Ongoing Enrollment and Claims Services

HENDERSON CONSULTING

ERISA Services through HPS Advisory, LLC

Legal & Compliance Services

A Complex World with Dedicated Resources for Tailored Solutions

With ever-changing regulations concerning employee benefit plans, keeping up to date with state and federal employee benefit regulations can be daunting. When coupled with the complexities, the risk and consequences of noncompliance cause even more angst among HR professionals. As such, the need for valuable, prompt and practical compliance assistance is critical in navigating the landscape of employee benefit and compensation. Lastly, with HR departments already asked to do more with fewer resources, HR teams and professions need a trusted source and partner to ensure compliance. You will find that partner at HPS Advisory Services, a strategic partner of Henderson Consulting.

At Henderson Consulting, we walk hand-in-hand with our clients to navigate the complex world of employee benefits and compliance by providing direct contact with our compliance partner HPS Advisory, who prepares publications, webinars, email alerts and more for our client partners. HPS takes a "business solution" approach to your issues (as opposed to just providing a "legal" answer). As a strategic team, our partners work together to not only understand the rules, but know how they will impact and affect you, as a client, on a practical level.

HPS Advisory, LLC

Jared Pope, a dedicated ERISA attorney, has been providing business solutions to client's HR and employee benefit plans for the past decade. He has not only worked with the biggest law firms in the U.S., such as Baker Botts and Fulbright & Jaworski, but has served as General Counsel for a multi-million dollar benefits administration/broker company. His clients include senior executives, in-house counsel, HR departments, labor relations, board of directors and compensation committees representing industries such as health care, defense, airline transportation, manufacturing, oil and gas, retail, food and financial services. In addition to advising small businesses and Fortune 500 companies across the HR and benefits spectrum, Jared is a frequent author and speaker in the benefits arena, not to mention health care reform.

Retirement Plans

Retirement Consulting - PENSIONMARK

Mission

Retirement Plan administration has become increasingly complex over the past ten years. Our mission at Pensionmark is to make this process easier through plan evaluation, design, selection, oversight and ongoing administration and education services to both the business owner and employees. From a plan sponsor perspective, we provide services such as fiduciary–liability assessment, and cost-control monitoring to help ensure that your plan stays current with the changing retirement industry standards. From a plan participant perspective, we assist employees by offering financial guidance, employee education programs and investment consulting. This is not just our job, but our passion. When employees are better prepared for retirement, everyone wins.

Background

Joe Stack is Managing Director at Pensionmark® Dallas who helps businesses formulate and implement comprehensive retirement plan strategies. He believes that a successful retirement plan is a result of proper plan evaluation and management as well as appropriately designed education programs for both employers and employees.

Joe has over 20 years of experience helping clients with retirement planning and wealth management. He has obtained the CERTIFIED FINANCIAL PLANNER & ACCREDITED INVESTMENT FIDUCIARY professional designations and holds a BA degree in Economics from the University of California at Los Angeles. Joe has been recognized in Texas Monthly Magazine's "Five Star Wealth Manager Award" for three consecutive years, 2011, 2012 & 2013.

Retirement Plans

Retirement Consulting - Pensionmark

Employee Financial Wellness fosters a workforce of healthier, happier, and more productive employees. We have spent decades developing a comprehensive Financial Wellness Program that leverages behavioral economics research and combines reliable technology with personal support to assist employees in achieving more successful retirement outcomes. The program engages employees directly and offers tools and resources to help guide them towards a more secure financial future.

Plan Sponsor Support

Plan Sponsor Support consists primarily of the vendors day-to-day interactions with the employer. Typical examples would include assistance with processing contributions, administrative efficiency, responsiveness, and proactive processes.

Technology

The Technology score is based on the providers technological capabilities in comparison to industry standards. Factors include recordkeeping functionality, how the employer's day-to-day responsibilities are impacted, and the back end functionality of employer and employee websites.

Fiduciary Services

Fiduciary Services encompasses what the vendors provide the employer to assist them with their fiduciary responsibilities. Typical examples would include systems to track and monitor fiduciary compliance, producing and delivering participant notifications, addressing legislative issues and participant retirement readiness.

Participant Experience

Participant Experience consists primarily of the vendors day-to-day interactions with the employees. Typical examples would include the vendor website interface, participant delivered materials, and the vendor's participant call center.

Investment Flexibility

Investment Flexibility is a measurement of the vendors ability to provider a broad range of diversified investment options to employees. Higher scores are obtained by offering more choices and a broader range of investment firms to select from. Vendors are negatively impacted by proprietary investment requirements.

- Personal Financial Portal Gap/Needs analysis
- Toll-Free bilingual participant call center
- Employee Retirement Connect
- Educational Webinars
- Online education center
- Social media
- Group educational seminars
- One-on-one employee consultations
- Employee transition consultations

Pensionmark - Named as the 2017 PLANSPONSOR Retirement Plan Adviser Multi-office Team of the Year & named in the list of 2017 Most Influential DC Advisors

Administrative Services

Benefits Administration

Services

- Online Enrollment
- Third Party Administration
    - ASO Medical
    - Work Injury
    - FSAs, HSAs, HRAs
    - Dental, Vision
    - Life, Vol Life, Disability
- COBRA
- Wellness Initiatives
- Utilization Review
- Care Advocacy

Henderson Consulting along with it's many Third Party Administrator partnerships, provides its' client-partners with employee benefits and commercial insurance administrative services. Our firm prides' itself on our expertise in eligibility management, consolidated billing, data exchange, Section 125 and COBRA Administration services which are built on state of the art technology platforms and managed by our experienced professionals in-house as well as with our vendor partners.

Our approach to client service provides maximum control as well as flexibility over clients benefits and budgets. Our clients will attest to our commitment to both savings and service quality. Henderson and its' partners are led by a corps of executives, who blend business and insurance experience into a close-knit team. A cadre of hard-working, service-minded colleagues will service your account needs with professionalism and cost-efficiency.

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Administrative Services

Benefits Administration

Services

- Payroll Administration
- Eligibility Management
- Consolidated Billing
- Monthly Bill Auditing
- Customer Advocacy
- Reform Act W2 Prep
- 1094/1095 Prep
- Claims Support

Henderson Consulting partners with the highest rates payroll providers in the industry providing our clients with services from ADP, PAYCHEX, G&A partners and Custom Payroll, Inc. Our administrative platform in conjunction with the various payroll providers allows for our clients to have a streamlined process where benefits management becomes straightforward and accountable. Due to our commitment to our clients HR departments, we have received numerous accolades regarding our ability to take the complex process of HR & Payroll administration and simplify for the benefit our all our partners.

Henderson's approach to client service provides maximum control as well as flexibility over their benefits administration. Our clients will attest to our commitment to both simplicity and service quality.

Dede Jordan and our admin partners act as the administrative liaison between our clients and administrative partners, as well as personally assists with our clients needs including billing, eligibility and customer service. By acting as our clients' account and administrative manager, Dede and her team can provide a single source contact for our clients to expeditiously address our clients needs.

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References

References

QES

PROSPERITY BANK

www.ProsperityBankUSA.com FDIC

City of El Campo

umbilicals international

UTEC

ARCADIAN
REAL ESTATE GROUP

AIR CONDITIONING · REFRIGERATION
NANCE
ANYWHERE · ANYTIME

GREAT POINT
CAPITAL LLC

TRIO Electric

NAI Houston
Commercial Real Estate Services, Worldwide.