

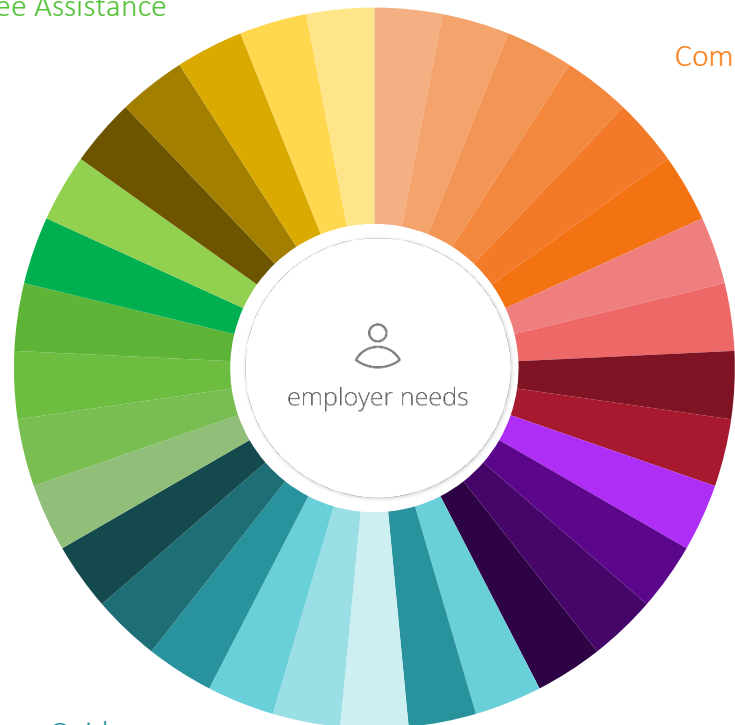
# EXCEEDING EXPECTATIONS

From compliance to communication, let Allegacy Benefit Solutions provide a full spectrum of solutions for you and your employees. We fully understand the challenges employers face, and we know you're asked to take on more than ever before. Expect more from your broker—expect our full spectrum of solutions.

- ACA & DOL Compliance
- Benefits Attorney on Retainer
- Wrap Doc Preparation
- HR Hotline
- Employee Benefits Statements
- Employee Handbook
- Benefits Guide
- Online Enrollment
- Onboarding/Offboarding
- Annual Enrollment Meetings
- HR Intranet
- Health & Wellness Information
- Wellness Specialist on Staff
- Employee Communications
- Plan Design, Selection & Implementation
- Claims & Billing Assistance
- Laser Focus on Bottom Line
- Alternative Funding Strategies
- Aggressive Renewal Negotiation
- Coverage & Policy Expertise
- Dedicated Customer Service Team
- Worksite Supplemental Benefits
- Benefits App for Handheld Device
- Marketplace Insurance Assistance
- Medicare Expert on Staff
- Personal Employee Advocacy
- Telemedicine/Telehealth
- Reference Based Pricing
- Payroll Administration
- Physical + Financial Membership Model WellQ
- HSA Administration
- Allegacy Federal Credit Union Membership
- Financial Planning provided by Allegacy Investment Group, available through CFS\*

Employee Assistance

Compliance

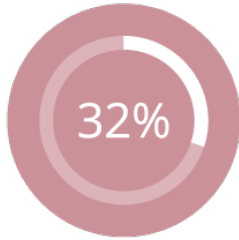


Enrollment

Guidance

Communication

*\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Allegacy Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.*

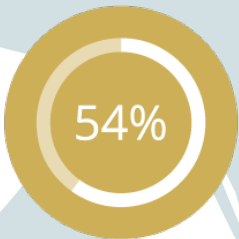
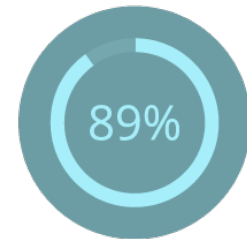


32 percent of business plans audited by the DOL received fines of over \$10,000.

No need to worry—you can rest easy with our regular compliance newsletters, articles, action plans and support to keep you up to date and in the know.

89 percent of employees expect decision-making tools during open enrollment.

Our decision support tools match your industry, region and company size from a plan design perspective. We'll provide medical and prescription analytics, employee retention plans and open enrollment assistance specified to your business needs and goals.



54 percent of employees say selecting a health plan is more complicated than solving a Rubik's Cube.

Take the guesswork out of plan selection and simplify your day-to-day operations with our streamlined online enrollment, vacation tracking and more on a customized intranet site.

Only 34 percent of employees were aware of wellness plans offered by their employer. An inactive employee can cost you up to \$1,500 extra in health costs per year.

Communication is the most important part of any relationship. Let us help you engage and educate your employees by providing health and wellness plans, benefits guides, and numerous safety and awareness materials.



We're your trusted source.

Get all these services, plus the guidance to navigate the complexities of insurance, from a partner you can trust.

*Benefits and insurance services are offered by Allegacy Benefit Solutions, LLC, a subsidiary of Allegacy Services, LLC, and are not insured by the NCUA nor guaranteed by Allegacy Federal Credit Union.*

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