



**INTEGRATED BENEFIT
SOLUTIONS GROUP INC.**

Employee benefit strategy

FOR RESEARCH & SCIENCE-DRIVEN ORGANIZATIONS

Research runs on people.

Benefits should help you attract
and keep the right ones.

A PRACTICAL LEADERSHIP GUIDE

A benefits strategy that supports the mission.

IBSG helps employers build benefits around the people they need to recruit, support
and retain.

ATTRACT TALENT

RETAIN EMPLOYEES

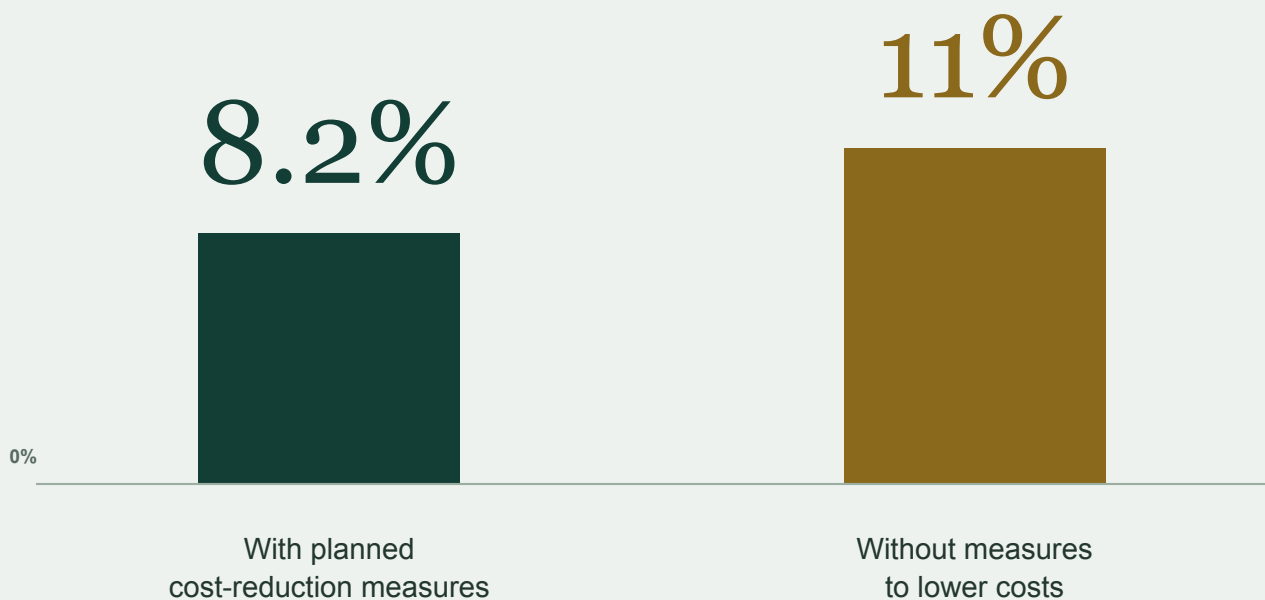
CONTROL COSTS

01 / THE CHALLENGE

Rising costs make benefits a leadership issue.

Protect recruiting power and employee affordability while keeping the organization's budget in view.

2027 / AVERAGE HEALTH BENEFIT COST INCREASE PER EMPLOYEE



59%

of employers plan cost-cutting benefit changes for 2027.

Employee impact belongs in the decision.

**Plan for cost pressure.
Keep the people consequences visible.**

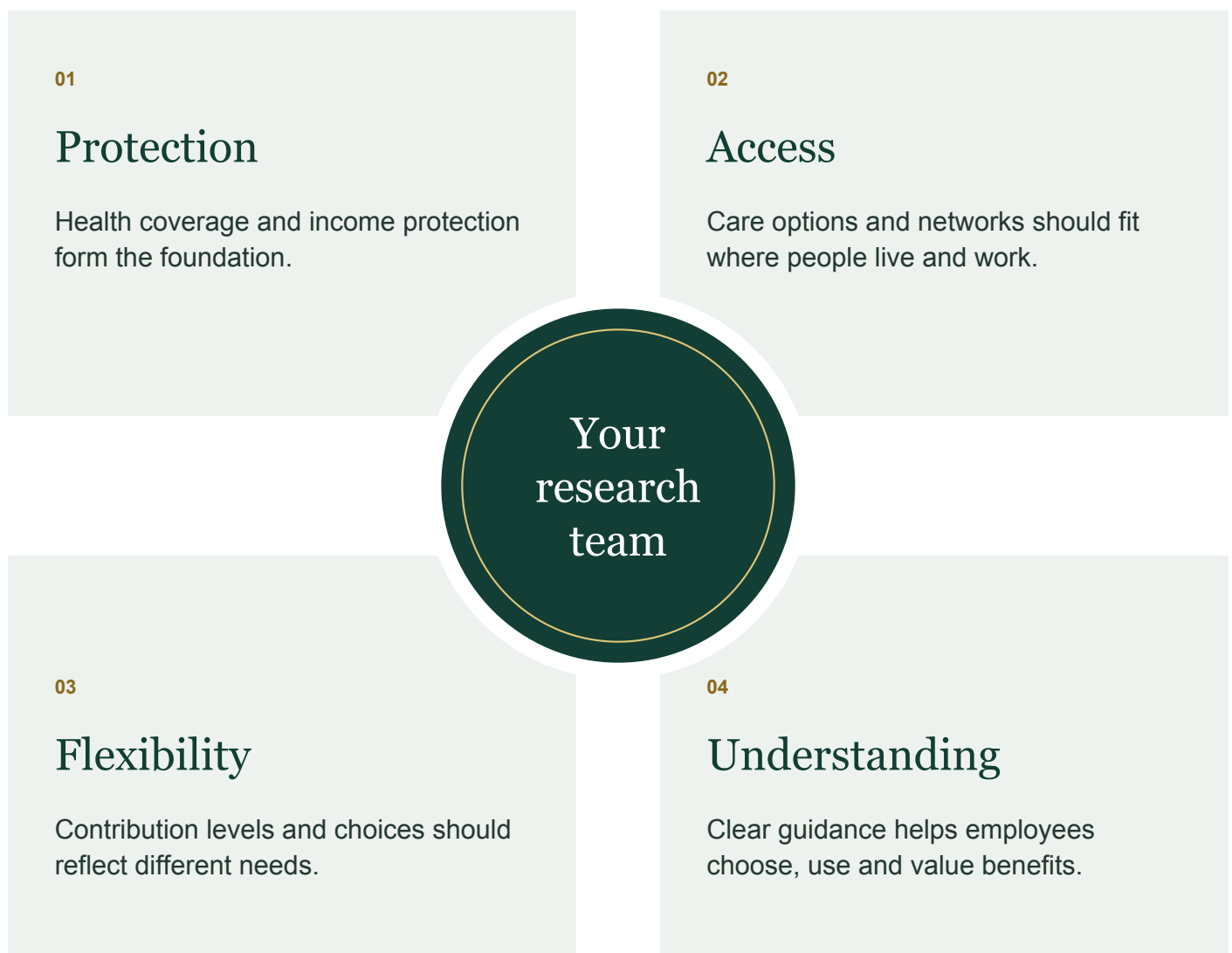
U.S. employer projections; not an estimate for any individual plan.

Source: Marsh, preliminary 2026 National Survey of Employer-Sponsored Health Plans. More than 1,800 U.S. employers; published Sept. 2, 2026.

02 / THE DESIGN PRINCIPLES

Build around the people behind the research.

Connect four priorities into a benefits experience that supports the team at work and beyond it.



Four connected priorities.
One coherent benefits experience.

03 / THE LEADERSHIP QUESTIONS

Six questions worth asking before the next renewal.

Use these prompts to bring leadership, HR and finance into the same conversation.

01 Recruiting

Can a candidate see the full value of the package alongside the salary offer?

02 Affordability

Do employee contributions and out-of-pocket costs fit the people you need to retain?

03 Access

Do networks and care options work across locations, states and remote roles?

04 Protection

Are health, income protection and leave benefits aligned with the needs of your team?

05 Clarity

Can employees choose and use benefits confidently, without becoming insurance experts?

06 Oversight

Do HR, finance and leadership review cost, employee impact and renewal choices together?

The answers become the brief for a better benefits strategy.

04 / THE IBSG APPROACH

A clear process. Support beyond enrollment.

IBSG brings structure to the decisions and practical help with the work that follows.

01

Assess

Understand the workforce, current program, cost pressures and hiring priorities.

A clear picture of needs and priorities

02

Design

Compare plan and carrier options, model contributions and evaluate appropriate funding paths.

Options aligned with people and budget

03

Execute

Support communication and enrollment, resolve service issues and prepare for the next renewal.

Hands-on help from launch through renewal

Clearer decisions. Consistent follow-through.

05 / THE PEOPLE BEHIND IBSG

Insurance expertise. Executive perspective.

Integrated Benefit Solutions Group connects benefits to your workforce, operating priorities and budget.



Maurice Jones

PRESIDENT

More than two decades in insurance and benefits. Maurice designs employer-sponsored and voluntary programs around workforce needs and financial goals. His experience includes school systems and federal employees.



Jon Hartman

VICE PRESIDENT

Jon brings decades of senior executive and operating experience to benefit decisions. His background includes negotiating healthcare and benefits for large unionized workforces, including groups represented by the United Steelworkers.

Business-minded advice. Personal follow-through.

Leadership background and photography: theibsg.com



YOUR PEOPLE. YOUR MISSION. YOUR NEXT STEP.

Give your team a reason to stay.

Build a benefits strategy that supports the people
doing the work and the future you are building.

Start with a conversation.

Bring your hiring priorities, current benefits
and next renewal date. IBSG can help clarify the path forward.

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Visit theibsg.com

General information. Plan recommendations depend on your organization's needs and circumstances.