

# Protect your tribe.



# FSA Risk + Benefits

## Company Summary

FSA Risk + Benefits, LLC has been providing risk management and benefits consulting services for over 10 years with knowledge gained through strong relationships with various employers.

We invest time, effort and resources to get to know our clients and their priorities, enabling us to develop creative and adaptive solutions.

## Risk

At FSA Risk + Benefits, we are committed to providing Tribes with the services and products needed to ensure financial strength and stability for future generations. By combining our deep expertise, innovative approach and comprehensive service offerings, we are able to understand your Tribe's needs and provide the appropriate solutions and services.

You have worked hard to build your tribal enterprises and assets, but without proper planning and insurance, an unexpected event could destroy them, endangering everything your Tribe has been working so hard to achieve. You should be confident that you have done all you can to protect it.

## Benefits

As our clients' trusted benefits advisor, we apply a proactive approach in crafting innovative, customized solutions for all aspects of benefit plan management services, products and communications. Understanding that one size does not fit all, we provide our clients with the data-driven insight that's needed to make well-informed decisions.

Our clients rely on our deep technical understanding to navigate the myriad of opportunities afforded to a tribe's employee and member populations.

We assist Tribes and clients in effectively managing their total cost of risk. By quantifying risk in an operationally relevant metric, we are well positioned to manage results rather than simply monitor an insurance expense. Capital efficiency is paramount given today's credit market and political climate; we help you proactively manage your risk.

### Services include:

- Program Analysis & Discovery
- Risk Control & Policy Placement
- Account Management & Stewardship
- Captive Insurance Services
- Owner Controlled Insurance Programs (OCIP)
- Risk Management Program Development
- Ordinance Consulting

- Plan Advisory & Benefits Contract Negotiation
- Compliance
- Data Analytics & Benchmarking
- Enrollment and Communication
- Voluntary Benefits
- Custom Solutions
  - Tribal
    - Medicare-like rates claims repricing
    - IHS clinic coordination
    - Tribal Sponsorship Programs
    - CHEF claims
    - 340B drug program
    - FEHB analysis
  - Self Insured
    - Self-funding feasibility
    - Financial analysis
    - Carrier and network options
    - Pharmacy benefit management solutions
    - Reinsurance options
    - Stop Loss captive analysis
  - Wellness