



Employee Benefits



This is What Partnership Feels Like

Why It Matters

Benefits aren't just programs, they're a promise to your people. Henderson Brothers helps employers create competitive, sustainable benefits strategies that support employees, strengthen culture, and protect your bottom line.

What We Do

- Multi-year strategy and plan design tailored to your goals
- Cost forecasting and vendor negotiation to ensure value
- Compliance expertise to keep your program aligned with regulations
- Employee engagement and education that drive participation

Services We Provide

- Cost Control
- Employee Engagement & Communication
- Administration & Compliance
- Health Analytics & HBInsight
- Health Strategy Consulting & Well Being
- Pharmacy Solutions
- Medicare Solutions
- Small Business Solutions

How We Work

Personal We act as an extension of your HR team.

Proactive We plan beyond renewals, anticipating shifts in cost and compliance.

Present We stand with you and your employees, solving issues as they arise.

Experience the Power of Partnership

Contact Henderson Brothers at
412.261.1842 or visit [HendersonBrothers.com](https://www.HendersonBrothers.com)





AGC of Ohio Partner Plan

A Smarter Health Plan Built for Contractors

Designed specifically for construction companies, this innovative health plan offers the benefits of a larger level-funded or self-funded program—without sacrificing flexibility.

By pooling AGC member firms into a single, powerful program, contractors gain access to the kind of stability, cost control, and purchasing power typically reserved for large employers.

Each participating member is underwritten individually, while still enjoying the collective advantages of pooled buying power.

Strength in Numbers. Flexibility in Delivery.

Employer Challenges

- Climbing medical and drug costs
- Procedure price gaps by location
- Declining commercial coverage
- ACA caps driving premiums up
- Specialty Rx and pricing inefficiencies
- Rising employee cost burden

Partner Plan Solutions

- Annual rate caps ensure renewal stability
- No new lasers on stop-loss coverage
- Guaranteed contract renewability
- Independent actuaries set transparent rates
- Maintain your current plan, TPA, and network
- Integrated billing, admin, and data access
- 94%+ member retention

Experience the Power of Partnership

Contact Steve Christensen at 614-300-7372 or visit
HendersonBrothers.com

