



BENISTAR is a national leader in the design, installation and administration of employee welfare benefit plans and tax-saving strategies for a broad range of plan sponsors, including both private and publicly held companies. The Company gives business owners the purchasing power of a large corporation by providing a full menu of health and welfare benefit programs.

BENISTAR's services include:

- ◆ Post-retirement Health & Welfare Plan Administration
- ◆ COBRA, HIPAA, FMLA, and related Administration
- ◆ Employee Stock Ownership Plans (ESOPs)
- ◆ Employer Sponsored Group Benefit Plans (Medical, Dental, Life, Integrated LTD, STD, RX, HRAs, FSAs, Clinical and Disease Management) specializing in self-funded and alternative funding strategies
- ◆ Life & Pension Planning – Deferred Compensation Design & Funding
- ◆ Voluntary benefits and defined contribution plans
- ◆ Comprehensive HR Outsourcing for Enrollment, Reporting, Billing, Customer Service & Claims
- ◆ Expert actuarial and underwriting services
- ◆ Association, Multiple Employer, Co-Operative & Coalition Group Benefit Programs
- ◆ FAS 106 Retiree Liability Settlements (FAIR Solution)
- ◆ Health Savings Accounts (HSAs)
- ◆ BENISTAR Employer Services Trust (BEST)
- ◆ Retrospective Rx Claims Auditing Services
- ◆ 419 and VEBA Trusts

The Company's expert legal, accounting, actuarial and underwriting staff works cooperatively with benefit consulting professionals to ensure the highest quality service and account maintenance in the industry. In addition, the establishment of strategic relationships with several of the world's top accounting, banking, and legal institutions provide BENISTAR with supplemental services.

Founded over 25 years ago, the Company was originally based in New York City until 1995 when the corporate headquarters were moved to Connecticut and the company was re-incorporated as BENISTAR. Experiencing rapid growth in the past several years, the Company now employs over 100 people throughout its regional offices in Stamford (CT), Chicago (IL), and Charlotte (NC), while the corporate headquarters and executive offices are located in Simsbury (CT). BENISTAR's highly trained expert staff offers enrollment, billing, administration, and customer service for all health and welfare benefit programs to all of its clients. Currently, the Company provides professional administrative services for over 1,500 corporate clients, with an aggregate employee base of over 250,000 workers. BENISTAR is also the leading 419 Plan administrator in the country.

BENISTAR is a proud supporter of St. Luke's Lifeworks and the Near & Far charities. Locally the company sponsors youth and adult programs through the Stamford and Hartford Parks and Recreation departments, and is an active member of the Stamford and Greater Hartford Chambers of Commerce. The company is also a Corporate Sponsor of The Pilot Pen Tennis Tournament, a US Open Series event held annually in New Haven, CT.

For more information about BENISTAR, please visit the company website at [www.BENISTAR.com](http://www.BENISTAR.com)

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