



January 28, 2013

To Whom This May Concern:

There are many challenges an employer faces regarding employee benefits. These challenges can be mitigated through the use of an experienced consultant who understands the nuances of the benefits business, listens to your needs and proactively works with you to develop an effective strategy. Nixon Benefits provides these services with a level of support and follow-up that has never disappointed. I have used Nixon benefits for two plus years and have never regretted our move from our previous consulting firm (Mercer) to Nixon Benefits.

My department and I are very data-driven. When it comes to benchmarking plan designs, Nixon Benefits not only provides comparisons to others in our industry and regions, but also supplies plan information from our specific competitors. I rely on their analysts for customized reports and analysis in order to measure the effectiveness of our current design and predict future risk.

Nixon Benefits has been able to reduce our fixed costs considerably, through aggressive negotiation with our carriers' underwriters. In many cases, we achieve lower fixed costs from prior years without lowering benefit levels.

Nixon Benefits is also a key partner for our wellness initiatives. While there are many wellness programs and vendors selling their "solutions," we are working with Nixon Benefits to tailor our effort. With Nixon's guidance, we are gaining insight into the specific health risks and preferences of our employee population beyond Health Risk Appraisals. Of course, wellness efforts are regulated under state and federal laws too. As in other areas, Nixon Benefits is the first to make sure any effort or initiative we are planning is compliant.

I would be happy to discuss my experience with Nixon Benefits if you wish.

Sincerely,

A handwritten signature in dark ink that reads "James Staron".

James Staron
Corporate Director
Human Resources