

MARTI SMITH

Risk Advisor

Relation Insurance Services

355 S Main St
Greenville, SC 29601



(864) 617-0202



marti.smith@relationinsurance.com



Marti has over 30 years of experience in employee benefits consulting and provides strategic and financial consulting that includes managing complex financial reporting, negotiating competitive renewals, and finding solutions in support of wellness. Marti brings expertise focused on strategic planning, funding analysis, carrier negotiations, compliance, and communication strategies. She provides leadership in the identification and assessment of broad health and welfare marketplace trends for a diverse range of employers ranging from 50 to 20,000 employees.

Marti's expertise includes:

- Custom designing a wide range of wellness initiatives from fitness evaluation to tobacco cessation programs to reduce clients' healthcare costs.
- Self-funded options with carve-out strategies offering clients an expected savings of up to 30%.
- Exploring captive funding alternatives reducing the risk of the traditional self-funding model.
- Analytical data reports for strategic-based decision making.
- Partnering with PBMs to reduce Rx costs to employers and employees and increasing opportunities for refunds. Average of up to 25% savings on total Rx claims.
- Addressing the complex issues associated with healthcare reform and ongoing regulatory change within the healthcare environment.

Solutions

- New Business Development
- Strategic Leadership
- U.S. and Global Employee Benefits Programs
- In-depth Industry Knowledge
- Sales Management
- Vendor Management
- Turnaround Performance
- Client Services
- Operations Management
- Union/CBA Negotiations



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