



Expanding Into the US? HBS Makes Employee Benefits Simple...

Managing employee benefits in the US is complex and costly without the right partner. HBS designs and administers your entire package — medical, dental, disability, life, and 401(k) — with hands-on service and a branded online portal.



You Focus on Growth; We Handle the US Benefits Maze.

Exclusive access to cost effective, and enhanced coverage plans



Health

- Medical, Dental, Life & AD&D
- Disability
- Executive Benefits
- Nonprofit coverage



Human Resources

- Benefit Administration & Technology
- Compliance & Legal Support
- Liability & ACA Reporting
- Succession Planning (Pre-hire to Retire)



Retirement & Wealth

- 401(k)
- Deferred Compensation
- Wealth Management
- Financial Planning



Voluntary Benefits

- Critical Illness, Cancer
- Ancillary Coverage
- Long-Term Care
- Workers Comp (P&C)

How We Are Different



Licensed in all US states with national market presence



Administrative and liability support



Unbiased advising with a client-first approach



Customized, cost-effective solutions tailored to your workforce



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The US Benefits Landscape: Complex Challenges, Clear Solutions

The Challenge for Canadian Companies	The HBS Solution
Administering US plans without in-house expertise	Cross-border expertise to educate your management team on US market differences
US healthcare costs: 1 US employee $\approx$ 10 Canadian employees	Creative plan design and vendor negotiation to control costs
Canadian advisors cannot legally advise on US benefit decisions	HBS serves as your licensed US partner , coordinating with your Canadian advisors
Complex underwriting requirements (no US office, multi-state employees, national vendor networks)	Access to preferred vendors across all US states, with flexible plan design
Designing a competitive US package to attract and retain talent	Customized solutions tailored to your industry and employee demographics
Staying compliant with US healthcare reform and mandates	Ongoing compliance monitoring , updates, and strategic guidance

Choosing the right US benefits partner is about more than coverage — it's about confidence.

HBS combines national expertise, white-glove service, and scalable solutions to help Canadian companies thrive in the US market. We simplify compliance, control costs, and give you the tools to compete for top talent while focusing on what matters most — growing your business.



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An overhead view of several business professionals in a meeting, looking at documents and a smartphone on a table.

Crossing Borders Shouldn't Mean Losing Control. HBS is Your Trusted Partner for Lasting US Success.

We make US benefits clear, compliant, and competitive.

HBS acts as an extension of your leadership team — protecting employees, controlling costs, and keeping you confident in a complex market.

That commitment is carried out by the experienced advisors who lead HBS.

Ned Havern, President



Ned Havern founded Havern Benefits Strategies to deliver a best-in-class advisory team for organizations navigating complex health and wealth benefit packages. He has advised companies ranging from large corporations to early-stage growth firms, helping them design competitive benefits while managing rising costs and liability.

Before launching HBS, Ned built his career as a trusted benefits advisor across diverse industries, known for strategic solutions and a client-first approach. He was a three-time member of the Hockey East All-Academic Team and a varsity hockey player at Boston College, where he was drafted in the 2002 NHL Draft. An avid golfer and skier, Ned now brings the same discipline and teamwork from athletics into leading HBS.



Ryan Coffey,
Benefits Advisor



Tracy Deforge,
Senior Advisor



Kelsey Slack,
Benefits Consultant



Daria Putsch,
Benefits Consultant



Ryan Whitney,
Senior Advisor



Vallery Vega-Yu
Benefits Consultant



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Canadian Client Growth Snapshot



We have clients ranging from 2–2,000 US employees



HBS has seen a 50% growth in Cross-border employee benefits 401k volume



All Industries represented:

- Retail
- Technology (Fintech, Cyber Security, Cloud Service & E-Commerce)
- Supply Chain
- Service Industry
- Education
- Media



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