



Rising Costs. Complex Rules. High Stakes.

HBS Helps You Stay Competitive.

Managing employee benefits in the US is challenging without the right partner.
HBS designs and manages tailored benefit packages, combining compliance support, cost control, and branded online tools to simplify the process.



Clear Solutions for Every Part of Your Benefits Strategy.



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



Creative plan and cost solutions tailored to each industry



HAVERN
BENEFITS
STRATEGIES

617.202.6255 | info@havernbenefits.com | www.havernbenefits.com

The US Benefits Process Is Complex. Our Strategy Makes It Clear and Actionable.

HBS combines strategy, compliance, and hands-on service to turn complex challenges into clear solutions. From evaluating current plans to implementing cost-saving alternatives, we act as a true extension of your leadership team.

Our role is to simplify the benefits process at every stage — protecting your employees, controlling rising costs, and ensuring you remain compliant with changing regulations. With HBS by your side, you gain a partner focused on helping your business compete and grow in a demanding marketplace.

Data Gathering	Analytical Review	Implementation
Review current plans	Industry benchmarking	Clear employer & employee communications
Understand client financials and industry	Solutions to mitigate health & welfare costs	Technology and administrative efficiencies
Assess business growth strategy	Explore alternative market options	Best practices for enrollment and administration
Analyze employee demographics and culture	Recommend optimal plan decisions	Roadmap for ongoing market evaluations

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

We help US employers stay competitive in today's talent market with compliant, cost-effective, and scalable benefits. Our client-first approach combines national expertise with hands-on support to deliver clarity and confidence in a complex environment.



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Competing for Talent in the US Is Tough.

HBS Makes Benefits Your Competitive Edge.

We help US employers design benefits that attract talent, control costs, and stay compliant. HBS becomes an extension of your leadership team — delivering strategy, compliance, and hands-on service to keep 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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US Benefits Growth Snapshot



Serving US employers from 2 to 5,000 employees across all 50 states.



20+ years of combined team experience in benefits strategy and compliance



Consistent year-over-year client growth driven by cost-control and compliance solutions



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