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Product and Service Summary

About John P. Garven, CLU, RHU

John Garven has been professionally engaged as a licensed insurance broker and employee benefit consultant for his entire adult career. After graduating *magna cum laude* from Trinity International University (Bannockburn, Illinois) in 1977, he continued his career-related education and earned the professional designations of Chartered Life Underwriter (CLU) and Registered Health Underwriter (RHU), conferred by the American College (Bryn Mawr, Pennsylvania).

John is President and founder of Benico, Ltd., located in Huntley, Illinois. He assists individuals, the self-employed, practice professionals, and all types of businesses and organizations with their insurance, employee benefits, and business process outsourcing needs.

About Benico, Ltd.

Benico, Ltd. offers insurance and employee benefit products and services, including group life, health, dental, disability, long term care, Section 125/flexible spending accounts, health savings accounts, profit sharing/401(k), nonqualified executive compensation, and voluntary (employee-paid) plans. Further, through strategic partners the firm offers the following products and services:

1. Payroll services
2. HRA and FSA administration
3. COBRA administration
4. Outsourced HR services
5. Benefit communication portal (Benergy2G! through A.D.A.M. / Online Benefits)
6. Online enrollment systems
7. Benefit statements ("Hidden Paycheck")
8. Wellness programs
9. Population health management
10. Commercial property & casualty insurance

Benico is a member of the Benefit Advisors Network (BAN – www.benefitadvisorsnetwork.com), a premier network of national credentialed independent benefit advisory and consulting companies. Each firm is individually recognized as a distinguished market leader. BAN promotes "best practices" sharing, technology and human capital investments, and shares expertise to support members in providing "best of class" service for their clients with the highest ethical standards.



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Mr. Garven's firm, Benico, Ltd., offers traditional employee benefit products such as group life, health, dental, disability, long term care, profit sharing/401(k), nonqualified executive compensation, and voluntary (employee-paid) plans. Benico is a member of the Benefit Advisors Network (BAN – www.benefitadvisorsnetwork.com), a premier network of national credentialed independent benefit advisory and consulting companies.

John...

- is a past president of the Chicago and Northeastern Illinois Association of Health Underwriters (www.cniahu.org) and the cofounder and past president of the Northern Illinois Association of Health Underwriters (www.niahu.org);
- served the Illinois State Association of Health Underwriters (www.isahu.com) as its state legislative chair from 2003-2006, and as its 2008-2009 President;
- has won numerous industry awards, including Distinguished Service Awards from the National Association of Health Underwriters (twice, in 1997 and 2005) and NAHU Region 3 (2006), the NAHU Region 3 Legislative Award (twice, in 2005 and 2007), and the James C. Nettleton Memorial Distinguished Trustee and Edward H. O'Conner Memorial Distinguished Service Awards from the Chicago & Northeastern Illinois Association of Health Underwriters;
- is a past member of the Board of Education of Consolidated School District 158 and the Board of the Huntley Area Chamber of Commerce and Industry in Huntley, Illinois; and
- serves on the board of his church (Morning Star Church in Huntley).

Throughout his career Mr. Garven has conducted seminars on a number of topics related to employee benefits. Over the years he has been a featured speaker at several national industry association meetings, and has had numerous articles published in *Health Insurance Underwriter*, the official monthly periodical for the National Association of Health Underwriters (NAHU). John is associated with the Heartland Institute in Chicago as a policy advisor covering health care issues, and from time to time contributes articles to the Heartland publication *Health Care News*. Additionally, John has been an interview guest on both TV and radio shows in the Chicago area.

John resides in Huntley, Illinois, with Pam, his wife of 33 years. Their son David is married and also lives in Huntley with his wife, Ivette, daughter, Jazmin, and sons, Christian and Noah, and daughter Krista is a resident of Lake in the Hills. John enjoys grand parenting, fishing, golf, travel, computers, and public policy.