

HUGGINS[™]
INSURANCE

BLISS SEQUOIA[™]
INSURANCE

A Partnership between Huggins and Bliss Sequoia Insurance.

Employee Benefits Overview

A Summary of Our Approach and Services

Prepared for:

Prepared by:

Huggins Insurance Services
Bliss Sequoia Risk Advisors

Salem, Oregon | Serving the Pacific Northwest
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Who We Are & How We Partner

Bliss Sequoia Insurance and Huggins Insurance have partnered for many years to deliver integrated insurance solutions designed to simplify coverage and maximize protection. Together, we provide more than coverage—we offer **confidence, continuity, and long-term support.**

Through this partnership, our combined team brings deep experience across employee benefits, personal, and commercial insurance. By aligning our books and relationships, we're able to strengthen carrier partnerships, broaden perspective, and provide thoughtful guidance across insurance and benefits decisions.

Based in **Salem, Oregon**, and serving organizations throughout the **Pacific Northwest**, our team is deeply committed to our clients and community—delivering trusted protection that helps individuals, businesses, and organizations grow and thrive.



Our Employee Benefits Team

Our employee benefits team is made up of experienced professionals who have worked together for years, delivering consistent support and long-term partnership for our clients.

Our Team



**Lance
Barnwell**
PARTNER &
PRODUCER



Sally Norman
ACCOUNT
MANAGER



Vicki Brister
PRODUCER



Renee Green
ACCOUNT
EXECUTIVE &
COMPLIANCE
OFFICER



**Mercedes
Schluckebier**
PRODUCER



Jody Pace
ACCOUNT
MANAGER



Laura Drapela
ACCOUNT
MANAGER



Warren Smith
PRODUCER

Health Benefits

We offer access to major national and strong regional health plan networks, while also staying current on emerging and non-traditional strategies.

The healthcare landscape changes every year, and our role is to continuously evaluate the market to help employers balance cost control, plan sustainability, and employee experience.

Medical plan strategies we support include:

- PPO and HMO plans
- Level-funded and self-funded options
- Reference-based pricing strategies
- ICHRA and other employer-driven solutions

Each year, we take a comprehensive view—financial impact, risk, and employee needs—to determine what solutions make the most sense for both the employer and their workforce.

Carriers

40+

CARRIERS AND ASSOCIATIONS

1000+

MEDICAL PLAN CHOICES

Associations

15+

INDUSTRY SPECIFIC ASSOCIATIONS

5% - 30%

POTENTIAL ANNUAL SAVINGS

Ancillary & Voluntary Benefits

Ancillary benefits round out the overall benefits strategy by supporting income protection, compliance, and employee wellbeing. We help employers evaluate these options in the context of their workforce, budget, and long-term goals.

Benefit Categories

Core Protection & Compliance

- Dental and Vision
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Paid Leave Oregon coordination

Voluntary & Supplemental Options

- Life and AD&D
- Accident and Critical Illness
- Hospital Indemnity
- Other employee-paid benefits

Ancillary benefits are evaluated as part of the full picture—ensuring compliance, financial protection, and meaningful value for both employees and employers.

Statistics

64% of mid-size employers now offer at least 3 voluntary products.

METLIFE EMPLOYEE BENEFITS TRENDS SURVEY 2024

42% of executives would consider switching employers for better personal income protection.

PRINCIPAL FINANCIAL GROUP, EXECUTIVE BENEFITS SURVEY

Our Services & Support

A full-service, consultative approach to employee benefits and risk management.

We support employers, HR teams, and employees year-round—not just at renewal.

Core Service Areas

Consultative Benefits & Risk Management

- Strategic planning and annual market reviews
- Plan design aligned with financial and workforce goals
- Ongoing guidance as the market and regulations evolve

Compliance & Administration Support

- Dedicated compliance account manager
- ERISA wrap documents
- Form 5500 preparation
- SBCs and plan notices
- Premium-only plan (POP) documents
- COBRA compliance support
- Paid Leave coordination (as applicable)

Service, Technology & Employee Support

- Dedicated account manager
- Long-tenured account managers (no high turnover)
- Full-service enrollment platform (Employee Navigator)
- Open enrollment and employee education support
- One-on-one support for employees and employers
- Billing reconciliation and carrier issue resolution
- Direct carrier relationships – no need to call the 800 number

Our clients have a single point of contact and a team behind them—providing consistency, accountability, and support throughout the year.

Thank you!

We appreciate your time and attention.

For any questions or further information please feel free to reach out to us:

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