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News Release

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Willis Releases Advanced Health Care Reform Impact Analysis Calculator

Next Generation Tool Enables Employers to Calculate Health Care Cost Impact with More In-Depth Analysis of the Pay or Play Provision and Cadillac Plan Excise Tax

NEW YORK, August 9, 2012 – Willis North America’s Human Capital Practice, a unit of Willis Group Holdings (NYSE: WSH), the global insurance broker, today announced enhancements to its Health Care Reform Impact Analysis Calculator. Available as a standard deliverable to all Willis Human Capital Practice clients, the calculator provides assessment and plan modeling capabilities to help firms address the financial impact of key health care reform provisions.

Building upon the initial offering, released in 2010, the Willis team of actuaries, lawyers, and benefit consultants identified and designed additional functionality to help clients assess the potential cost impact and develop a clear strategy for managing their current plan to best address the Play or Pay provision and the Cadillac Plan Excise Tax.

The proprietary tool allows organizations to evaluate plan offerings within the context of health care reform. For example, clients can easily perform “what-if” scenarios on current plan offerings to determine the average annual increase that can be absorbed and stay \$1 short of the Cadillac Plan Excise Tax effective in 2018. The tool also expanded its capabilities around the Pay or Play provision to help employers understand an organizations’ exposure to employee eligibility related to the state exchanges.

“Given the recent Supreme Court decision related to Health Care Reform, we know clients need to refocus on their action plan,” said Jim Blaney, CEO, Willis Human Capital Practice. “We redesigned the financial modeling capabilities of our original Health Care Reform Impact Analysis Calculator to provide our clients real time, actionable data based on plan design criteria, and to indicate how certain decisions would affect Pay or Play or Cadillac Plan Excise tax liabilities,” he said.

“What makes this a unique and powerful offering is that we can very quickly work with clients to evaluate different scenarios around how their current plan design may require modifications. Knowing in advance what changes are needed over the next several years helps clients plan and implement in a way that addresses financial concerns, and

provides a sufficient window to communicate effectively to management and employees,” Mr. Blaney added.

The Willis HCR Impact Analysis Calculator supports client planning through the following analyses:

- An extensive listing of each Health Care Reform regulation past, present, and future. Each regulation is clearly summarized with the effective date, description, and administrative impact.
- The Cadillac Plan calculator allows organizations to forecast penalties associated with current plan offerings and premium structures. An additional “what if” module has been added to give clients the ability to determine how to maximize plan offerings while avoiding the Excise Tax.
- The Play or Pay calculator determines monthly exposure to “play or pay” penalties, effective 2014, based on hours worked and number of full-time employees.

The Willis Human Capital Practice is dedicated to supporting organizations around all aspects of health care reform. The practice has assembled a multi-disciplinary team to address employer concerns around financial forecasting, legal responsibilities, plan design changes and strategies, as well as the role of Human Resources in developing effective employee communications. The company will continue to offer a variety of informational resources including publications, webcasts and seminars to provide further guidance to clients.

About Willis

Willis Group Holdings plc is a leading global insurance broker. Through its subsidiaries, Willis develops and delivers professional insurance, reinsurance, risk management, financial and human resource consulting and actuarial services to corporations, public entities and institutions around the world. Willis has more than 400 offices in nearly 120 countries, with a global team of approximately 17,000 employees serving clients in virtually every part of the world. Additional information on Willis may be found at www.willis.com.

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