emerson consulting group, inc.

THOUGHTLEADER PROFILE

Pat Haraden

Patrick J. Haraden, CEBS, CLU, ChFC, REBC, RHU, MBA, LIA, designed and implemented a program that allowed a leading law firm to trim costs 9 percent while maintaining employee benefit levels. He also facilitated a Multiple Employer Welfare Arrangement and health plan for a multi-state franchisee organization and once conducted a mandatory employee education session that helped a group's 600-plus employees become aware of, understand and appreciate the company's benefits package. These represent a mere sampling of what some might call formidable feats that Pat Haraden, a Certified Employee Benefits Specialist, has accomplished in the course of setting himself far ahead of others in his field.

Much of Pat's consulting specialty focuses on health and welfare benefits to businesses that need professional, efficient, expert advice to solve complex employee benefit problems. His concentrations are in financial modeling, compliance, and employee education specifically to large employers, municipal groups, colleges and universities.

Many of Pat's thoughtleading expertise can be found within the pages of his many published works, which include such articles and industry publication credits as:

- "M&A Due Diligence – Can Benefits Make or Break a Deal?" for Grocery Headquarters Magazine
- "Characteristics CFOs Should Look For in Benefits Consultants" for Employee Benefit News
- "M&A Due Diligence – Can Benefits Make or Break a Healthcare Deal?" for Healthforum
- "Health and Welfare Benefits in Mergers & Acquisitions and Divestitures" for Employee Benefit News

Pat is also a frequent presenter and speaker at seminars and conferences as well as a guest on the *McNamara on Money* radio show, where he addresses health insurance and other employee benefit topics.

An associate with Longfellow Benefits since 2004, Pat's professional credentials are deep: Chartered Life Underwriter, Chartered Financial Consultant, Registered Health Underwriter, Registered Employee Benefits Consultant, and Licensed Insurance Advisor. He earned his Bachelor of Science in Business Administration, with concentrations in accounting and management, from Northeastern University and his Masters in Business Administration with a concentration in taxation from Bentley College. He is an instructor for Suffolk University Corporate Education.

Before joining Longfellow, Pat was a Senior Employee Benefits Consultant and Team Leader for Fidelity Investments Employer Services Group, Senior Consultant for Hewitt Associates and Watson Wyatt Worldwide, and a Financial Analyst and Underwriter with Blue Cross Blue Shield of Massachusetts and Harvard Pilgrim Health Care.

With strong financial and negotiating competencies, Pat has been recognized as an expert in Self Insurance and Alternative Funding, Multiple Employer Welfare Arrangements, Group Purchasing, Associations, Health Savings Accounts and Health Reimbursement Arrangements, Merger and Acquisition Due Diligence, and Benefits Outsourcing. He has contributed to his local community as well by serving as Chairman of the Town of Norwell Advisory Board.