



Wayne Dougal

CEO at Oxygen Benefits Consulting

Wayne began his insurance and employee benefits career in 1989.

In his role as Benefits Manager at Balken Risk Management & CEO at Oxygen Benefits Consulting, Wayne is responsible for managing the growth and retention of each firm's client benefits portfolio.

Wayne has over 30 years' experience as a well-respected Benefits Consultant in the tri-state market, owning and managing benefit firms as well as other benefits portfolios. He is perennially designated as a platinum and elite level broker with all the major carriers and sits on several broker panels to help carriers develop product & improve service models. What that means to you is a higher level of attention, better advice, and better overall service.

12+ years were spent with Empire BCBS. As a Regional Director Wayne handled 3 distinct market segments: Small Group (2-50 employees), Middle Market (50-1,500 employees), and Key Accounts (1,500 – 10,000 employees).

In the small group market, Wayne was directly responsible for net growth, acquisitions, and retention of Empire's book of business, managing approximately 60,000 Empire members with unprecedented success.

Wayne's middle market group experience includes an entire spectrum of service from negotiating and structuring long- term strategies to solving day-to-day issues. As a result, he was exposed to countless ideas and creative strategies developing a true underwriting expertise. This experience has given him a uniquely extensive toolbox at his fingertips to use on behalf of his clients.

In Key Accounts, Wayne was responsible for some of Empire's largest and most prestigious clients. Self- insurance and alternate funding strategies were the norm in this market. Wayne graduated with a B.A. in Economics from Colby College.