



# BROOKFIELD ACADEMY



R&R INSURANCE SERVICES, INC.  
REQUEST FOR PROPOSAL

# Executive Summary

As the consultant leading a dedicated team on behalf of Brookfield Academy, I understand the Academy needs a partner with the expertise, experience and services to design, implement, and administer a benefits program that is both fiscally sound and comprehensive for your school. One that makes the Academy a “Best in Class” school within its community.

R&R Insurance Services is genuinely engaged in collaborating with Wisconsin school districts. Selecting the right consulting partner is pivotal to the success of the Academy’s administrative team and employees. R&R Insurance offers a unique combination of expertise, and resources as well as a commitment to service with a personal touch many other firms’ lack.

Our team is comprised of talented employees with in-depth insurance knowledge, experience and analytical expertise. This experience allows Brookfield Academy to make informed, evidence-based decisions in the constantly changing world of healthcare.

We will communicate at a level that makes sense for not only decision-makers, but also for the end-users of your benefits program. Capturing all that we do and what sets us apart from our competition, is difficult to present on paper. We appreciate the opportunity to build a long-term and mutually successful relationship with Brookfield Academy. We look forward to continued discussions and the opportunity to help you realize your strategic vision.



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**1. Please share a mission statement or a similar statement of purpose that will help us better understand your firm.**

*R&R is an organization dedicated to giving superior service to our customers. By building and valuing a team based on honesty and respect, all customers, internal and external, will be rewarded with peace of mind, our final product.*

**2. What is the total approximate number of employee benefits clients you serve?**

We serve close to 20,000 customers including, 1,100 Employee Benefits group clients. Our team of nearly 200 insurance professionals allows us the ability to remain responsive to technology, utilize innovative solution-based resources, and consistently do what is necessary to obtain and retain customers while helping them optimize their benefits programs. At the same time, we are able to maintain the 'personal touch' customer service our clients have come to know and expect.

**3. Are there any financial or legal concerns with your firm we should be aware of?**

R&R Insurance Services does not have any financial or legal concerns at this time.

**4. Please confirm you agree to full transparency of commissions and other payments from carriers.**

R&R has the flexibility to engage in all forms of compensation for our services witnessed in the marketplace today. As your Broker of Record, you will have the assurance that you are insulated from compensation increases tied to inflationary medical premium increases that may or may not actually require more service from your broker. Our commitment is to be 100% transparent with our clients, to deliver our full breadth of resources and services, and focus on the quality of our services and not the compensation from servicing.

At R&R Insurance, we have our client's financial interest in mind by implementing full-disclosure fee models so that our clients can trust that we, as your Broker of Record, always act in a professional and ethical manner and do not make decisions based on potential commission incentives.

**5. Please list your E&O insurance carrier, coverage amount, and policy termination date.**

R&R Insurance Services, Inc. carries Professional Liability Insurance with First Specialty Insurance Group with a limit of Liability of \$15,000,000.

### 6. Are there any carriers in our market that you do not have access to?

R&R has earned the designation of being a premier/high performance agency with many of the insurance carriers in our marketplace. These designations, typically are representative of only the top 1% of agencies nationwide, and are awarded based on our proven performance client commitment. Premier agency status gives us access to a number of resources not available to non-premier brokers:

- Dedicated high-level claims support
- Dedicated underwriting and renewal support
- Enhanced claim experience reporting for large groups

We realize that our clients are the true beneficiaries of premier carrier status. Our agency prides itself on an efficient, high-touch service model to keep your benefits programs running smoothly. The icons below show a few of our recognitions for 2021 with various carriers.

There are no carriers in the medical insurance space that we do not have access to. If there are specific ones you are questioning, please let us know.



7. What will Brookfield Academy pay for your services (including all brokering services of health, property, liability, casualty) on a yearly basis? Are your fees based on a flat rate or are they percentage based?

The proposed Service Agreement included with our response to your proposal strictly addresses only health benefits consulting. It includes a “Scope of Services” for which the related compensation to R&R Insurance will be on a fixed fee basis for all existing employer-sponsored lines of coverage. R&R has not addressed “property, liability, and casualty” compensation as there were no specifics included in this RFP. We would be more than happy to entertain a request for proposal on such lines of coverage and services.

8. Provide three (3) references of similar clients, including industry, size, and type of services provided.



**Kettle Moraine School District**

Kristi Nelson-Foy | Staff Attorney and Director of Client Services  
262.968.6300 ext. 5365

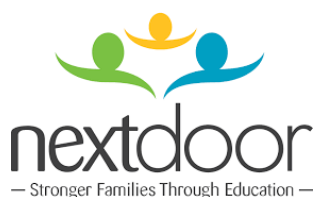
**Number of Employees:** 423 FTE | **Type of Plans:** Dental - Humana, Vision - Humana, Wellness - Misc. Carriers, Stop Loss - Sun Life, COBRA - Self-Administered, Short-Term/Long-Term Disability - Madison National Life



**Milwaukee Academy of Science**

Bonny Wesson | Chief Financial Officer  
414.933.0302

**Number of Employees:** 125 FTE | **Type of Plans:** Medical – Humana, HRA – Diversified Benefit Services, HSA – Self-Administered, Dental – Delta Dental, Vision – Delta Dental, Group Life – Mutual of Omaha, AD&D/STD/LTD – Mutual of Omaha, Wellness Program – Misc. Carriers, Section 125 – HR Service



**Next Door Foundation**

Lucretia Dillon | Human Resources Executive  
414.562.2929

**Number of Employees:** 237 FTE | **Type of Plans:** Medical – UHC, Dental – UHC, Vision – Vision Service Plan, Life/AD&D – UHC, Voluntary Life – UHC, STD/LTD – UHC, EAP – Employee Resource Systems, Wellness Program – Misc. Carriers, Section 125 – TASC

**9. Provide a brief history of your firm, including size, volume of business, locations, and number of years in business.**

R&R Insurance was established in 1975 with five original owners and is approaching half a century of experience partnering with businesses in Wisconsin and employers across the country for their long-term employee benefits needs and more. After 47 years in business, R&R Insurance continues to grow under the leadership of Ken Riesch. R&R is the largest independent, private, family-owned agency in Wisconsin, as well as one of the largest agencies serving the needs of businesses and individuals in the Midwest. We are not beholden to shareholders or venture capital firms but to our customers.

Our corporate headquarters is Waukesha, WI. Our other office locations include Neenah and West Bend.

R&R operates as a full service agency with comprehensive, strategic business units:

- Employee Benefits
- Wealth Management
- Property & Casualty
- Cyber Security
- Personal Lines
- Bonding

We'll collaborate with Brookfield Academy to ensure that your program best serves the objectives of your institution. Whether it be reviewing contribution strategies of the medical plan, or evaluating that the network provides good, appropriate coverage for all members in all locations, R&R will research all appropriate options and offer recommendations that will best meet your needs and optimize your overall spend. Communicating new programs, educating clients and keeping you ahead of the constantly changing insurance marketplace is integral to our services.

Additionally, R&R is a member of Assurex Global™ (<https://www.assurexglobal.com>), a consortium of 52 of the largest independent brokers across the U.S. Our partnership provides expansive local and regional market intelligence, costing information, and availability of additional physical presence if needed. Through our participation in Assurex Global™, we have access to their proprietary data. We synthesize each carriers' reports to create an overall marketplace index of your plan in relation to the offerings of similarly situated employers based on size, industry, location and plan design.

## 10. Please provide an overview of your service model for customers of our size.

Our service philosophy is completely engineered to make administering your benefits an easier process. We do this by providing consultants who educate clients on the marketplace and innovative trends to assist them with their benefit planning efforts.

We know that selecting benefits is just the beginning of the process. Benefits are not valuable if they are not effectively communicated and understood by the audience. As a result, we develop a personalized benefit and enrollment guide and incorporate video elements to assist with educating staff and faculty on how to be a good consumer of healthcare and to truly understand their benefits.

In our industry, “a benefit not understood is a benefit not appreciated.” It is vital to our customer service model that our clients understand and can effectively communicate their benefit package to current and future Brookfield Academy staff and faculty.

Beyond the benefit renewal process, we assist our clients, staff and faculty and their families with benefit questions and claims issues that arise throughout the year. We act as an extension of our clients’ HR department to assist with research in areas ranging from health claims processing to billing issues, plus many areas in between.

Brookfield Academy will have a dedicated Concierge Team for your HR team, staff and faculty to contact.



## 11. Are the team members assigned to our account based in Wisconsin?

Yes, the account team assigned to Brookfield Academy is located at our corporate headquarters in Waukesha, Wisconsin.



## 12. Please provide a calendar or list of planned service interactions you recommend in the course of a year for a client of our size.

### Scope of Services for Employer Name

It is the intention of R&R Insurance Services, Inc. to provide the specific services as outlined below for the Employer Sponsored employee benefits programs. This arrangement is assured over the policy term, and is sustained by the compensation arrangement previously disclosed in this Agreement. The Services in this agreement include, but are not limited to:

#### Strategic Planning / Marketing

- Develop near-term and long-term benefit and health management strategies with Client leadership
- Market evaluation (all lines as needed and mutually agreed upon)
- Bidding/negotiating for employee benefit coverages and related vendor services
- Comparative proposal (all lines)
- Recommendations
- Contribution modeling

#### Health Management/Wellness

- Wellness plan design
- Coordination of biometrics screening and/or other wellness program vendors
- Review of aggregate biometrics screening report/benchmarking
- Onsite visits to go over the results of biometric screening and recommend wellness strategies

#### Compliance/HR Support

- Legislative support
  - Identify and advise on basic federal notice and disclosure requirements that apply to group health plans and/or employees under various employee benefits and employment laws
  - Monthly newsletters and breaking news alerts
- Annual Compliance Review
- Analysis/Response assistance with IRS Letter 226-J proposed ACA employer penalties (ESRP)
- Human Resource support tools
  - Access to *R&R/Zywave Benefits Client Portal*, webinars, and updates
  - Access to *Assurex Global Passport*, HIPAA-compliant web portal interface for R&R/Client data-exchange
- Access to Assurex Global Partners' programs (including free monthly compliance webinars)

#### Reporting

- Monthly claims analysis reporting
- Plan design analysis and benchmarking
- High cost claimant monitoring
- Cost projections and modeling

#### Account Management /Service

- Assist in bringing resolutions to questions and issues that are identified by Human Resources Team
- Conduct open enrollment meetings and prepare employee communications
- Assist employees with benefits questions and claims concerns
- Day-to-day support
- Medicare Consulting Services

NOTE: The stated fees do **not** contemplate the following: COBRA administrative services; Flex/Section 125 administrative services; ERISA Plan Document Administration services; Form 5500 filing preparation services; electronic enrollment platform/services such as *Employee Navigator*; enrollment decision support platform/services such as *ALEX*; FMLA administrative services such as *Leave Solutions*; or any special audit or actuarial services that may be required.

## 13. How do you measure customer satisfaction?

R&R ensures customer satisfaction by providing clients with dedicated licensed representatives that understand the intricacies of their specific employee benefits plans. By remaining in constant communication with our partners, we are keenly in tune with their needs and continually monitor satisfaction as they align with agency and your organization's standards.

While we can tell you a lot about what we can do for your organization and your staff and their families, our best testament to this comes the clients directly. Below is a sampling of unsolicited compliments we have received recently:

### Employees we assisted with Benefits questions:

- *"As I indicated, I am very impressed with your knowledge and ability to guide me in my decision making."*
- *"You're always extremely responsive and helpful. Lord knows I need all the help and guidance I can get!"*
- *"I REALLY appreciate all the help!! It's been a stressful time with all of this when it should really just be happy. I can't tell you how much I appreciate your assistance and the efforts you put in to help."*
- *"You are amazing!!! Thank you so much... again! I really appreciate all of your help. Thank you. Thank you. Thank you."*

### Employer Group HR Contacts commenting on the assistance of their Service Team Members:

- *"You are the absolute BEST!!!! The epitome of amazing customer service. What a help you have been during all the changes this year. "*
- *"Our Client Service Manager is responsive, polite and very thorough in his answers to my questions. He appears, to me, to be very patient – he might be screaming inside at my question 😊 – but he's always helpful, professional and is definitely a subject matter expert. I shared with him today that I appreciate having his expertise so readily available. You guys are the best!"*
- *"Thank you very much for this; it was extremely helpful to us. We continue to experience great things from your organization and just wanted to let you know that it is appreciated."*
- *"She is right on top of any question I ask. If she doesn't know the answer, she is always ready to "dig" into it and get me the correct answer, and in a timely manner. Her professionalism, organization, and her willingness to help in all areas have been extremely top-notch! She is truly an asset to your organization! My experience with R&R so far has been exemplary!! I look forward to a long-lasting working relationship!"*

## **14. What services do you handle on employees' behalf versus requiring our company or carriers to handle?**

R&R Insurance works with a variety of accounts in an array of industries. Our approach is to be actively engaged, not only, strategically, but also holistically.

Our Employee Benefits Practice service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team. These services include plan design, benchmarking, data analytics, wellness, market evaluations, employee communications, healthcare reform, and compliance among other critical services to maximize our value to our clients. We handle escalated claims resolution, wellbeing initiatives including exercise videos and wellness fairs, open enrollment questions and guidance along with support during employee meetings, videos for employees explaining their benefits which include H.S.A. education and value adds from carriers, Medicare support, and inclusion of compliance notices for the employer to provide to their employees.

Our commitment to each client is to be a true partner, not just there when you need us, but to be proactive in our education, communication, and make certain you are taking advantage of all the resources we provide. Our focus is on the relationship, needs, and complexity of each client and we provide resource capabilities designed to exceed their needs and expectations.

We pride ourselves in our capability to sit down with a client to understand their business challenges and how those challenges affect their overall ability to attract and retain talent. We review and evaluate what the benefits program contributes to the overall offerings of the organization – tying back to the impact on attracting and retaining talent.

## **15. Do you provide employees with claims assistance at initial claim? At appeal?**

R&R Insurance's client management team will act as an advocate for employees in the event that a claim is not being processed appropriately. Perhaps the most important function of the client service team is to respond to employer and employee questions about their plan, then escalate and resolve administrative and claims issues as they arise. Our client service structure reflects that importance; and, dedicated resources will be assigned to provide Brookfield Academy with these specific services.

Each member of your client service team is capable of resolving an issue and will take ownership of the task at hand. We employ a five-step method to resolving claim issues as pictured below.

1. Listen
2. Develop Action Plan
3. Execute Action Plan
4. Communicate the Resolution
5. Confirm Satisfaction with the Resolution

**16. Do you offer any 800-phone line or other number for employees to contact you? What types of issues do you assist with?**

**AND**

**17. How will employee issues be resolved?**

The customer service model we follow is twofold; we provide services for Academy leadership and we supply direct services to Academy employees and their families.

We collaborate to develop an employee communication strategy that will best meet the needs of your employees. Ongoing support will come not only through email or phone contact but with video education and regularly scheduled meetings during the plan year. From an employee-centric support perspective, we make available to you an "Insurance Concierge Team" sheet that provides R&R contact information for the employee and their enrolled dependents to reach out should they have a benefits question or concern.

Direct access to R&R throughout the year and not just at Open Enrollment is the goal of providing the 'Concierge' document. If an employee has a claim problem they cannot resolve, we work on their behalf to reach a resolution. We work directly with the member which is important so that the Human Resource Department is not aware of any HIPAA protected private health information.

Our employee meetings focus on benefit education. We abide by the theory that "*a benefit not understood is a benefit not appreciated.*" This is why we feel that the education component to these meetings is essential to having employees understand and value the benefits they are offered.

We assist with several different communication channels from a personalized Benefit and Enrollment Guide, to customized video content and health care consumer tip sheets. Each of these documents is reviewed by your leadership team prior to distribution for input.



**Brookfield Academy**

If you have questions or concerns about your insurance, we want to help.

Your insurance Concierge Team will work directly with you to:

- Explain your insurance benefits
- Provide claim advocacy and explanation
- Recommend value-added services from your insurance carrier
- Help you make healthy changes by connecting you to available preventive care and wellness resources
- Guide you through insurance options as the needs of you and your family change



the knowledge brokers®



N14 W23900 Stone Ridge Drive Waukesha, WI 53188  
myknowledgebroker.com

**Your Concierge Team**



Stephanie Riesch-Knapp  
Employee Benefit Consultant  
Stephanie.Riesch-Knapp@rrins.com  
Phone & Fax: 262.953.7169



Ellen Dunn  
Manager of Client Services  
Ellen.Dunn@rrins.com  
Phone & Fax: 262.953.7253



### 18. Describe your use of technology to support online employee services and education.

The use of technology to create efficiencies for organizations is an ever-changing landscape, and that is no different in regards to employee benefits programs. R&R takes a customizable approach to develop the best platform to meet the specific needs of our clients.

The technology we employ compliments our service offerings well and will make the benefits administration offered by Brookfield Academy more user friendly and efficient—saving time and money.

- **BENEFITPITCH®:** a database of dozens of employee benefits vendors that sell products and services to employers. R&R Insurance utilizes this database to properly research companies, benchmark vendors' side-by-side and gather feedback on vendors to help assure the right carriers are being offered.
- **R&R/Zywave Client Portal:** offers employers an online portal providing them 24/7 access to important benefits information. Employers can access robust HR guidance information, compliance updates, benefit benchmarking data and a host of other features.
- **Green Room Technology:** allows R&R to create customized benefit videos regarding your benefit plans and/or specific topics such as Health Savings Accounts (HSAs).
- **InsurLink:** Online portal; access is encrypted and is HIPAA compliant (document management).
- **ALEX®:** helps employees make smarter choices about important life events, from selecting a health insurance plan and saving for retirement to managing finances or a leave of absence. By walking your employees through complicated decisions, ALEX's interactive SaaS employee communication software also saves HR staff time, money and headaches.



## 19. Describe your enrollment and communication approach.

We clearly recognize that employee communication is an ongoing commitment and not something that starts and ends with open enrollment. We work collaboratively with our clients to determine their needs as it relates to benefit communication throughout the year. This is done by simplifying written and verbal communication and providing video content to clearly explain the intended messages and serve as an extension of your benefits department. We will deliver on this commitment through the following approaches of promoting, educating and advocating:

- Conduct employee educational meetings to increase consumer awareness in their healthcare choices as well as assist with enrollment meetings
- Assist, create and coordinate employee communications further to educate staff in understanding the full value and benefits of the plans offered
- Proactively provide ongoing information on benefit trends and changes in the industry and promote consumerism with better education and resources for employees
- Provide direct service staff to assist employees/dependents of the Academy in resolving claims/eligibility issues as well as answering general benefits questions

Our service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team. Our agency provides a number of communication methods and avenues to reach all Brookfield Academy personnel.

We develop a personalized guide and incorporate video elements to assist with educating employees. Mobile accessible via QR code makes our communications more accessible to employees and their families. Our Guide has live links to SBCs, provider searches and carrier marketing pieces. Our videos help explain the benefits and the QR code makes it mobile friendly. Additionally, the Guide includes contact information for your R&R team.

- **Video Capabilities:** we record communication messages on a host of topics to enable clients to share information to employees via the web. This capability allows a greater reach and consistency. The video content also allows us to reach enrolled spouses and covered dependents.
- **Presentation Style:** an attribute is our keen awareness to the style and delivery of benefits communications. With understanding that adults tend to be more visual with their learning, we cater our content to be more simplified to process, yet convey a strong message
- **E-communications / E-newsletters:** monthly electronic newsletters are emailed to clients providing trending topics; R&R also has a presence on most major social media platforms (LinkedIn, Facebook, Twitter, YouTube, and a Blog). Learn more at [myknowledgebroker.com/](http://myknowledgebroker.com/)
- **Seminars/Webinars:** free to attend, monthly webinars address the latest trends in Employee Benefits and OSHA citations; in-person seminars provide interactive training in Medicare, HSA/HRA, Prescription Drugs, etc.
- **R&R/Zywave Client Portal:** web-based client portal which allows you to receive information from our agency online and you're able to participate in Employee Benefits surveys to find out how you compare to others from around the country.
- **BENEFITPITCH®:** is a database of various stage vendors that sell products and services to self-funded employers, benefit brokers, and consultants. BENEFITPITCH® allows you to research companies, bookmark vendor information, and provide feedback on vendors in the database for other benefit professionals to see. The Assurex Global™ version is available only to partner firms.

## 20. How do you handle employee meetings?

R&R Insurance is an authorized licensor of Employee Navigator which we have found to be an excellent fit for many of our clients. The Employee Navigator platform centralizes your HR records online and syncs your employee data across multiple systems, including benefits administration, payroll, and time-off tracking. There is a cost for Employee Navigator (\$1,250 initial set up by our Analytic Team and \$500 each year after for renewal and reconfiguration of plans as they change). Employee Navigator is mobile friendly, available in Spanish, and very easy to use.

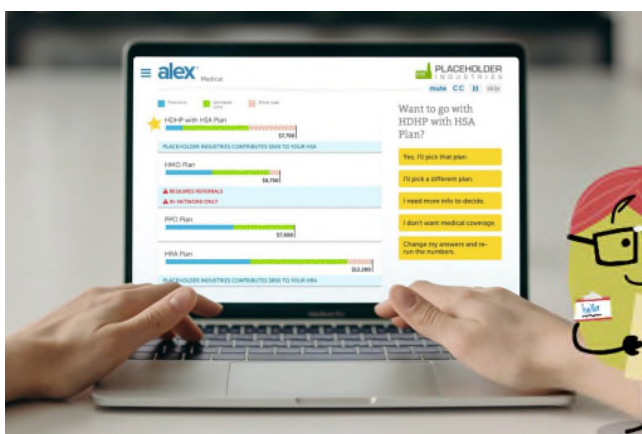
With or without an online enrollment system, R&R has the capability to differentiate and tier employee meetings and communications to address the myriad of learning styles. Our customized Open Enrollment process is centered on how to best meet the needs of your employees and their families. Here are just a few of the many benefits to our open enrollment process:

- R&R will coordinate open enrollment activities and support your communication needs
- Various formats are available for meetings, including in-person for those who are new or unfamiliar with the plan, a recap for those veterans who need a quick refresh, or pre-recorded meetings that can be easily shared.
- Open Enrollment meetings can also be promoted through Brookfield Academy online platforms
  - This allows employees the opportunity to share details with others in their family who may need information about the benefits programs
- Opportunity for customized Employee Benefit Enrollment Guides tailored specifically to Brookfield Academy

## 21. Do you help employees with one-on-one decision support at time of enrollment?

We have invested in an interactive software program called ALEX® to help employees make smarter choices about important life events, from selecting a health insurance plan and saving for retirement to managing finances or a leave of absence. By walking employees through complicated decisions, ALEX's interactive SaaS employee communication software also saves HR leaders time, money and headaches.

ALEX® is available online and to employees of multiple locations which allows employees to have personalized benefit conversations at their own convenience.



alex®

## **22. Do you have experience implementing on-site health clinics?**

Our on-staff Health and Wellness Consultant, Taylor Hahn has extensive experience working with schools and private organizations on a multitude of levels; from the very basic to robust, onsite clinics with claims data coordination. Taylor will assist with the selection of vendors, designing challenges, participating on wellness committees and enhancing current wellness programming.

Additionally, the benefit team assigned to Brookfield Academy has guided school districts through the implementation of onsite clinics through Aurora, Thedacare and Prevea. Clinic data is reviewed monthly (or quarterly depending on the vendor) and educational campaigns have been developed to increase utilization. Throughout the process of developing or enhancing a wellness program, the R&R team will work closely with Academy leadership to monitor results and share information with the school board as needed.

The success of a wellness program can be determined in many different ways pending on what the desired end goals are. R&R will work with your team to help track employee engagement as well as analyze biometric data that most often directly impacts claims costs year over year. By tracking and analyzing data, we are able to determine whether an existing wellness program has proven to be successful or not. If changes are recommended to improve the overall employee base, R&R will assist with creating a strategic plan around wellness, which in turn will help to drive costs down and make the overall employee base more knowledgeable and healthier employees.



## 23. Please provide examples of how you have helped your customers manage and/or reduce healthcare costs while providing employees with strong benefit programs.

At R&R, we consistently keep our partners informed of innovative solutions and build them into your multi-year strategic planning. Several of our innovative successes center on cost containment and employee consumerism. We have a deep understanding of trends and keep our client informed of innovative strategies like:

- **Direct Primary Care:** A billing and payment arrangement made between patients and providers, while removing claims from the insurance. This strategy also includes an enhanced healthcare experience for each member/patient.
- **Medical Bill Auditing:** Annual audits conducted by CMS note 95+% of facility claims have errors. This equates to 7-10% of billed charges as errors that should have not been charged by the facility.
- **Independent Third Party Administrators that include Second Opinions & Quality vs. Cost Education/Communication:** There is an extreme need for more transparency in healthcare. As consumers, we purchase all things based on quality and cost. The current healthcare system does not deliver this information in order for patients to be true consumers. There are TPA's that will provide this concierge service to patients and is proving to be successful.
- **Centers of Excellence Recommendations:** Simply put, these facilities are the highest quality at the lowest cost (i.e. the best value).
- **Bundled Pricing Arrangements/Direct Provider Contracting**
- **Prescription Drug Carve-out Arrangements:** Often times, it is cost advantageous to implement a PBM arrangement separate from the TPA that administers the medical claims. Carve out arrangements provide more competitive contractual terms.
- **Specialty Drug Optimization Programs:** Specialty drugs represent 2% of utilization and 40% of the pharmacy spend. Specialty drug spend increased 100% over the past 5 years. There are PBM's that include Patient Assistance Programs aimed at covering 100% of the cost of specialty medications. This provides the ability for the member to receive the medication for free and the plan to pay nothing as well.
- **Population Health Management:** an approach to health that aims to improve the health of an entire human population.
- **Rx Copay Optimization Programs:** Non-specialty, high-cost drugs, create further financial challenges for plan sponsors. There are PBM's that include daily surveillance which identifies alternative reimbursement opportunities to reduce spend by utilizing available programs to substantially reduce the cost of these medications and pass the savings onto the plan.
- **Value-Based Pricing:** A Cost+ arrangement vs. the common, Cost with % Discount off, arrangement
- **Wellness Programs that include Behavior Based Outcomes:** Outcomes-based programs are a more aggressive approach to Wellness. Healthy employees are rewarded for being and staying healthy. Research shows that this model is effective at making people improve their health. It can also help accelerate a healthy cultural shift within the organization.
- **Group Captive Arrangements:** is an insurance company owned and operated by captive members, strictly for the benefit of those members. It enables middle-market employers to increase their underwriting credibility through the benefits of collective purchasing power.

## WHY CHOOSE YOUR FIRM



- 24. Describe and provide a timeline on how you see this transition taking place and how you might implement your services if we make a decision by June 20. Several administrators will be in and out of the office for vacation during July. How will this affect the transition? What will Brookfield Academy be required to do in advance of our Teacher/Staff Meetings the week of August 8? What assistance can you give us?**

Transition Timeline	Target Date	Responsible Party
Consultant Selection	June 20	Brookfield Academy
Agent transfer letters to carriers	June 20	R&R/BA
On-Boarding Process	June 27	R&R/BA
Update census	June 20	Brookfield Academy
Send RFPs to carriers	June 27	R&R
Analyze Carrier Proposals	Mid-July	R&R/BA
Finalize Carrier Decision	Late-July	R&R/BA
Determine contribution strategy	Late-July	R&R/BA
Prepare Open Enrollment materials Including PowerPoint & Benefit & Enrollment Guide	Late-July	R&R
Open Enrollment	Mid-August	R&R/BA/Carrier
Finalize open enrollment w/carrier	Late-August	R&R
Biometrics	October	R&R/BA

Timing is really good for us because of the off cycle renewal and us having the people and horsepower to dedicate to Brookfield Academy and making this a successful broker transition. This is a much simpler process than moving carriers.

**25. Beyond providing a broker service to Brookfield Academy, where else do you see your organization as a partner in benefiting Brookfield Academy?**

Outside of being your broker, we would be involved in Brookfield Academy's initiatives both through volunteerism and financial support. Additionally, R&R Insurance Services, Inc. has provided internships to students at the high school level both during school and throughout the summer.

**26. Please provide a brief summary of why we should choose your firm.**

With over 100 years of combined experience working with Wisconsin Schools, R&R has a dedicated School Practice Group providing in-house, full-service capability for school districts. Our School Practice Group is dedicated to helping Brookfield Academy achieve its goals. When enhancing your employee benefits platform, our team will follow the steps used to design a quality lesson plan:

- ✓ We will identify the needs and goals of the Academy
- ✓ Develop solutions to move toward the goals
- ✓ Implement the strategic plan and monitor progress
- ✓ Make adjustments as needed to ensure success

We believe in having a shared or collective partnership with the Academy and our service plan provides evidence of our services, knowledge and expertise. Our partnership with our customers is based on trust and openness, and there are no hidden fees or agendas that get in the way. Our goals are simple: *Exceed expectations and assist our partners in offering a fiscally responsible, quality benefits platform.*

As you review the responses provided in this RFP we believe that Brookfield Academy will find that our talented staff, numerous resources and commitment to employee benefits are second to none. Our competence in identifying trends and innovations, analytics, wellness and communication with Brookfield Academy leadership and its employees will impact and improve the overall benefit knowledge of the members. In the end, this will directly affect the overall usage with a direct correlation to future costs.

*We have also designed a dedicated, custom landing page for Brookfield Academy that showcases a number of additional R&R resources.*

*Check it out [here](#) or with the QR code pictured right.*

