

Community Action Inc.
Business Office
Beloit, WI 53511

Dear Meghan,

Thank you for inviting R&R Insurance Services to the proposal process for Community Action's search for an employee benefits consulting partner. We believe that our team of experts will guide your organization in its mission to "provide access and opportunity for those you serve." As **The Knowledge Brokers** we live this mission every day as we help our customers learn about innovative benefit programs and cost savings strategies, and we teach their employees how to efficiently and effectively utilize the benefits provided so they can focus on what they love – helping their community.

Our agency is dedicated to educating, communicating and supporting Community Action Inc. To do this, we follow a simple rule, we do what we say we're going to do:

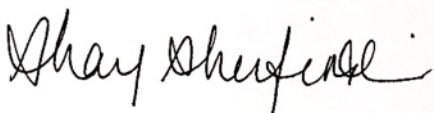
- We will provide **data analytics** that will allow you to make informed, **evidence-based decisions** in the constantly changing world of healthcare.
- We offer a **face-to-face presence** with a **strategic** and **proactive core team** that has more than 100 combined years in benefit management, price negotiations and analysis of fully insured and self-funded clients.
- Offer **human resources** and **compliance support** to allow you more time to focus on other administrative tasks.
- Provide 'Wall-street resources' with 'Hometown' customer service.

The RFP process that you have undertaken shows a tremendous commitment and investment by Community Action Inc. Our goal is to join you in partnership to drive financial savings to the organization, enhance employee benefits education and deliver a best-in-class total compensation offering as measured by your surrounding businesses. In addition to our proposal, we have created a Landing Page for your review. Here you will find additional samples of resources and examples of our expertise. You can access the landing page through this link or QR code shown below.

<https://www.myknowledgebroker.com/community-action>

Thank you for the opportunity to submit this proposal. We look forward to the prospect of presenting in April.

Sincerely,



Shay Sherfinski
Employee Benefits Consultant





community**action**inc.



creating pathways out of poverty

REQUEST FOR PROPOSAL

2023



PREPARED BY
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R&R Insurance Services, Inc.

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🌐 www.myknowledgebroker.com



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Executive Summary

As the consulting team dedicated to Community Action, we understand the organization needs a partner who has the expertise, experience, and services to design, implement, and administer a benefit program that is both fiscally sound and comprehensive for employees. We know that a robust benefits package attracts and retains the best talent which helps make Community Action a “Best in Class” nonprofit to work for and achieve its mission of **“providing access and opportunity for those they serve and those who support their efforts”**.

R&R Insurance Services, Inc. (R&R Insurance) is genuinely engaged in collaborating with Wisconsin nonprofits. Selecting the right consulting partner is pivotal to the success of the Community Action administrative team and its employees. R&R Insurance offers a unique combination of expertise, resources as well as a commitment to service with a personal touch. Our team is comprised of talented associates with in-depth benefit and consulting knowledge, experience, and analytical expertise. This experience allows Community Action to make informed, evidence-based decisions in the constantly changing world of healthcare and benefits.

We communicate at a level that makes sense not only for 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 Community Action. We look forward to continued discussions and the opportunity to help you realize your strategic vision.

Our team is ready to partner with you!



1. Provide a copy of your most recent annual report and/or audited financial statement.

In 2022, R&R Insurance Services, Inc. celebrated its 47th year in business serving the insurance needs of our clients. During this time, we have demonstrated a consistent growth curve and a strong history of creating jobs in the communities we serve. We are proud of that heritage. We have made public to our employees a five-year strategic plan underpinned by continued investment in talent, technology, and tools to best serve our customers, supported by tactics and strategies to grow our business across all segments.

We believe in fully transparent relationships with clients; however, as a privately held firm, we do not release financial statements. We are happy to have our CFO discuss this decision further with Community Action if necessary.

2. Provide a copy of your proposed sample Services Agreement (contract), which would be used for services provided to CAI.

The following is an outline of the services we can provide Community Action and its employees.

Wellness Programming

- Dedicated Strategic Wellbeing consultant on staff that can work with your organization to enhance any program already in place or establish a new one
- Extensive experience with onsite clinics
- Coordinate solutions to reduce medical and work comp claims

Compliance Services:

- Employer Compliance Kit including Deadlines and creation of notices for annual compliance i.e., Medicare Part D letters, online CMS directions for Medicare compliance, Women's Health, Children's Health and Marketplace notices.
- Health plan(s) testing for creditable or non-creditable coverage as well as providing the required Medicare Part D notice for employees.
- 1095 reporting coding question support
- HIPAA compliant document sharing system (InsurLink)
- On staff compliance director
- Online HR services

Communication Tools for Employers and Employees

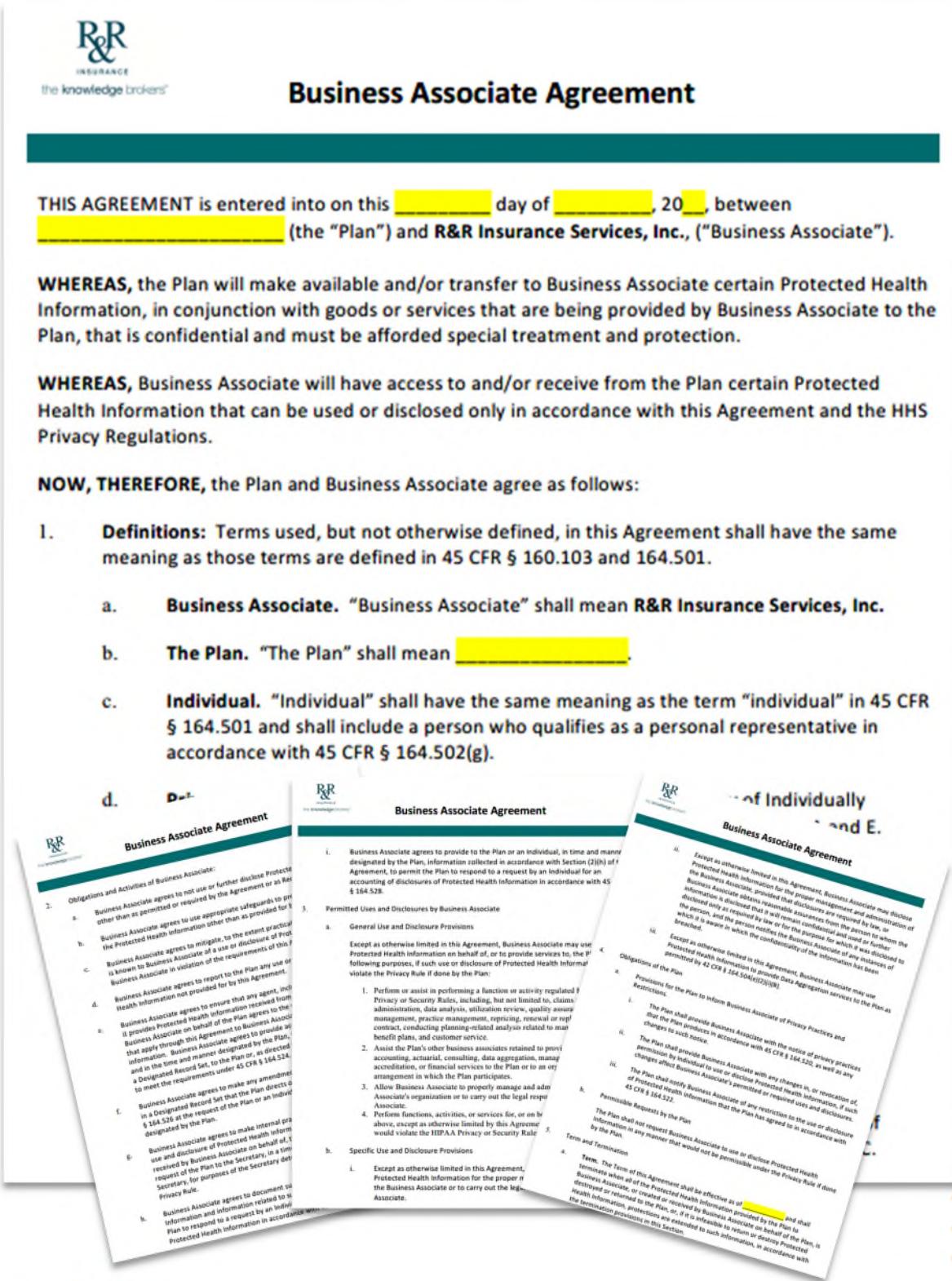
- Customized benefit and enrollment guides
- Personalized videos for open/annual enrollment for employees to share with significant others or review after benefits meetings
- Educational videos on HSAs and consumerism topics
- Customized benefits meetings that fit your employment practices and audience i.e., multiple locations, early mornings, lunch/learns, various committees, board member presentations
- Online benefit enrollment and PTO tracking system (Employee Navigator)
- Online, interactive program to assist employees in selecting their benefits (ALEX®)
- Medicare education from our Medicare Specialists for eligible employees, spouses or family members

Analytic Tools

- Plan benchmarking
- Monthly reporting for self-funded programs
- Renewal projection program
- Analytic system to demonstrate real-time premium savings opportunities with modifications to plan designs
- Program to provide contribution strategy solutions and reserve funding analysis
- Tools to create three-year strategic plans for self-funded programs

3. Provide a copy of your proposed Business Associate Agreement.

Please see a copy of our Business Associate Agreement, pictured below, included at the end of our response.



1. Include history of your firm along with current ownership and management team information.

R&R was established in 1975 with five original owners. After 47 years in business, R&R Insurance continues to grow under the leadership of Ken Riesch. A third generation of owners is furthering perpetuation plans and continuing its commitment to the future of our organization. Our corporate headquarters, located in Waukesha, features state-of-the-art technology, a training facility, and contemporary amenities. This office space has provided enhanced collaboration amongst employees while supporting R&R Insurance's already high-quality standards of service. In addition, we have offices located in West Bend and Appleton/Neenah.

Our goal is to promote a customer-focused culture while growing profitably and supporting the communities in which we serve, live and work.

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

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

Our team of 200 insurance professionals has helped us grow and become the largest independent agency in Wisconsin, as well as one of the largest agencies serving the needs of businesses and individuals in the Midwest.

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 that the services provided are thorough and correct.

We are committed to the managed expansion of the agency through continuous quality improvement by using the collective talents of our employees, and all of the Company's resources as an independent insurance agency. With this as our agency focus, we will provide the continued profitable growth of the agency and enjoy the satisfaction that comes with successful careers in professional service to our customers.

We are also one of the largest agencies serving the needs of businesses, non-profit organizations, school districts, municipalities, and individuals in the Midwest. We serve close to 20,000 customers including 1,000 Employee Benefits group clients. Our size 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.

Additionally, R&R Insurance is a member of Assurex Global™, which is a consortium of 52 of the largest independent brokers across the U.S. Our partnership provides expansive local and regional market intelligence, cost information, and availability of additional physical presence if ever needed. Our status of being the largest independent insurance agency in the state, with offices in southeast Wisconsin and the Fox Valley along with being part of Assurex Global™, positions R&R Insurance as a local firm with national clout. R&R Insurance is an independent broker and is not affiliated or owned by any insurance company, third party administrative agency or provider network.

Our Non-Profit Expertise

Since R&R's inception, we have understood the needs of our clients and have been very aware that there is no such thing as a one-size fits all relationship. Non-profit organizations face unique community challenges as well as governmental challenges. It is our duty to understand those challenges for our clients and ensure our consultation is appropriate for today and the future. Below you will see a list of our current non-profit clients.

Shay has been working with non-profits for several years. She has been the agent for Eras Senior Network for over seven years, Family Service of Waukesha for over three years, and Action for Child Protection for two years.

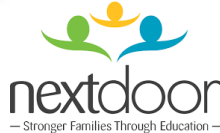
The pride that comes with that longevity is from not only being a trusted advisor but also from understanding the needs of the organizations and the employees that make up that organization.

Non-Profit Organizations Shay is Personally Involved With:

- **Wisconsin Humane Society:** volunteer for over 20-years
- **Secure Futures/Money Sense Program:** volunteer for over 3-years



Current R&R Non-Profit Clients:



2. If your company is owned or operated by a parent company, identify the parent, their primary business, and the location of the corporation headquarters.

R&R Insurance is an independent broker and is not affiliated or owned by any insurance company, third party administrative agency or provider network.

3. Identify if the firm is a women or minority-owned business.



As mentioned earlier in this section, R&R is currently under its third generation of owners that are furthering perpetuation plans and continuing their commitment to the future of our organization. Of this leadership, one-third of R&R is women-owned.

Not only is Stephanie Riesch-Knapp a co-owner of R&R Insurance, she is also an Employee Benefits Consultant in our Benefits Department. In 2021, Stephanie was recognized as a [*Notable Woman in Insurance by BizTimes*](#).

Alongside her father, Ken Riesch, and brothers Jack and Bryon, she's credited with leading the firm's vision of employing top talent in the industry, investing in technology, providing employees with development opportunities, and supporting the communities in which the agency serves.

STAFF QUALIFICATIONS

1. List the number of employees for your firm and numbers of people that would be directly involved with CAI.

R&R has a team of **200** insurance professionals that have helped us grow to become the largest independent agency in Wisconsin, as well as one of the largest agencies serving the needs of businesses and individuals in the Midwest.

Community Action will have a robust team to partner with. At R&R, we assign a consultant and client service manager to “quarterback” your account. These individuals are supported by a number of specialists who are available to work with Community Action leadership and employees throughout the relationship. Shay Sherfinski and Christopher Seidling will be your primary partners—your whole team can be seen pictured in our response to number two, below.

2. Provide a detailed description of the team that would be working directly with CAI including staff qualifications and experience.



Shay Sherfinski | Employee Benefits Consultant

Qualifications: B.S. in Sports & Exercise Science – UW-La Crosse

Responsibilities: Shay is committed to working on ways to improve the well-being of employees in an effort to increase employee satisfaction and productivity, while at the same time driving down healthcare costs for controllable conditions. She strongly believes in educating employees so that they better understand their benefits and are better health care consumers. In addition, educating employers so they have complete information and knowledge to make informed decisions.

Experience: Shay brings over 20-years of experience as a leader in the consulting/service industry and her knowledge of employee benefits programs provides a solid foundation to serve as your employee benefits consultant.



Christopher Seidling | Client Service Manager

Qualifications: B.A. English Language and Literature/Letters – UW-Milwaukee

Responsibilities: Chris operates in a consultative role, assisting clients with a wide range of benefit issues and needs. He also acts as a technical resource to identify existing client’s needs and issues making recommendations for product and service solutions.

Experience: Having more than 15-years of experience, Chris provides benefits evaluation, support, and services to existing clients.



Pete Frittitta, MBA | Manager, Client Strategic Services and Compliance

Qualifications: MBA, B.S. – Business Administration, Marquette University

Responsibilities: Pete helps manage your healthcare costs and monitor compliance. His value has been built on a foundation of industry experience.

Experience: Pete has more than 30-years of experience in-group benefits. His value has been built on a foundation of industry experience that includes finance, operations, administration, market research, advertising, product development, and compliance.



Taylor Hahn, CHES | Strategic Wellbeing Consultant

Qualifications: Master of Health Education, Walden University | B.S. – Health & Wellness, Kaplan University

Responsibilities: Taylor will be part of your Wellness team and assists in taking wellness to the next level for both Community Action and its employees.

Experience: Taylor brings over 7-years of knowledge in the health and wellness industry and is dedicated to the resources that will determine the needs of your company as well as defining the strategies and tactics to achieve the goals of your wellness program.



Alyssa Bauer | Senior Client Marketing Coordinator

Qualifications: B.S. – Creative Writing & Marketing, UW-Whitewater

Responsibilities: Alyssa works in the group benefits department to create and provide effective marketing material to clients. These communications can range from informative one-pagers, PowerPoint presentations, video material, customized material for recruiting and retaining employees, etc.

Experience: Alyssa brings over 6-years of experience in the marketing industry and helps to provide clients with materials that are unique to the client and in a way that they are best able to understand.



Liz Johnson, CLTC, FFM | Medicare Specialist

Qualifications: MBA Healthcare Administration – American Intercontinental University; B.A in Political Science – St. Norbert

Responsibilities: Liz helps Medicare eligible employees review and evaluate their options when it comes to enrolling in Medicare or remaining on the group plan. She helps individuals understand the “Alphabet Soup” that is Medicare and what timelines and penalties they need to be aware of.

Experience: Liz has over 15-years of experience in the health insurance industry. Prior to joining R&R, she spent two years with a health insurance company specializing in network provider contracting and customer relations.



Ellen Dunn | Manager of Client Services

Qualifications: B.S. – Business Administration – Mount Mary College

Responsibilities: Ellen assist clients with a range of benefit issues and needs. She also acts as a technical resource to identify existing client’s needs and issues making recommendations for product and service solutions.

Experience: Having more than 25-years of experience, Ellen provides benefits evaluations, support, and services to existing clients.



David Lancaster, CEBS, CLU | Executive Vice President of Employee Benefits

Qualifications: BA - Risk Management, UW-Madison

Responsibilities: Dave oversees the Employee Benefits Practice. He has multiple years of experience in both property & casualty and employee benefits management roles.

Experience: Dave brings more than 30-years of insurance experience in managing insurance operations, agency relationships, and team development.

3. How is training conducted for claims and customer service? Who conducts the training? How long is the new employee in training for claims and customer services?

R&R has a complete process for conducting training for claims and customer service. Training is conducted by our onsite Learning & Development Manager, Cindy McIntosh. New employees in training go through 3-6 months of formalized training and an onboarding process with continuous on-the-job training following the initial training. We utilize in-house programs to assist with training such as Total CSR and Knowledge Broker University (KBU). Trainees are involved in onsite carrier trainings and regular customer service manager meetings. New employees in training are put into our Mentoring program and are required to complete 24 hours of continuing education to be licensed. Last but not least, employees are also a part of our quarterly meetings with carriers that provide training on current and new products.

Below is a list of skills that are learned during this training process:

- Utilize proper insurance terminology
- Obtain required submission information
- Complete small and large group submissions
- Compile submissions
- Compare and contrast quotes
- Prepare proposals
- Binding coverage and enrollment implementation

By utilizing Total CSR, we can take a new hire and turn them into a valuable, contributing team member 95% faster than traditional methods alone. You can be rest assured that the members assigned to the Community Action team are well-trained in helping you with all your claims and customer service needs that may arise.

4. Do you have representatives locally in the Rock County area that can come on-site and meet with employees regarding concerns?

R&R is dedicated to supporting the continued education of Community Action and its employees in regard to their benefits program. We've instituted a number of communication strategies to help meet the needs of a multi-generational workforce including our Concierge Service, which delivers one-on-one support for those seeking additional information or understanding of the benefit plans.

The team that will represent Community Action is based out of our Waukesha corporate headquarters and is within an hour from your organization. We are dedicated to assisting Community Action in the way you best see fit.

Additionally, we continue to make significant investments in talent, technology and training to remain at the forefront of the changes and challenges faced within the employee benefits industry. As The Knowledge Brokers™, a driving force at R&R is our dedication to being an industry leader and educational resource to our customers.

Our advancements in technology are second to none. We are able to effectively conduct monthly meetings, open enrollment, quarterly educational sessions, lunch and learns all in person, via Zoom or utilizing Green Screen technology. All benefit and educational information is available digitally as well. As our environment becomes increasingly complex, we train and educate our staff members to be positive representatives of the insurance industry. This is a required commitment to be a part of the knowledge broker team.

We require licensing for each team member within our Practice, and along with it, the necessary continuing education credits to remain in full and complete compliance. This contributes to R&R having more licensed professionals than any other agency domiciled in the state of Wisconsin.

5. Does the insurance broker and staff undergo background screenings, including but not limited to, criminal background checks?

Yes, all R&R Insurance employees undergo background screenings as a part of our hiring process, including but not limited to, criminal background checks.

1. How do you determine companies to bid for insurance proposals?

First and foremost, we select vendors that meet our customer's needs. We are not beholden to any vendor—our loyalty and focus are on our customers. With that said, we specialize in evaluating, negotiating with, and recommending insurers and providers to our clients. Our position in the marketplace allows us to enjoy preferred financial arrangements with insurance vendors and third-party administrators across the United States. We actively cultivate long-standing relationships with major carriers, and those relationships allow us to negotiate aggressively and obtain cost-effective proposals for our clients.

As we negotiate with vendors, we will utilize Applied Benefits Designer and Claros, which are actuarial-licensed software R&R has invested in to examine loss history, establish the necessary types of coverage consistent with risk tolerance, choose carriers that provide superior services, and adopt the optimal funding mechanisms to meet specific needs.

Additionally, plan reporting allows us to monitor how Community Action's plan is running. This proactive, consistent evaluation prevents surprises at renewal and allows us to negotiate on behalf of Community Action early in the renewal process.

We have established rigorous vendor management and selection criteria for our vendor relationships and recommend a selection based on the following considerations:

- Overall service & quality
- Experience in administering network-based programs
- Commitment to continuous quality improvement processes
- Experience in administering multiple option health programs
- Quality of communication materials (e.g., coordination of benefits, subrogation, etc.)
- Responsiveness of group representative
- Cost efficiency
- Responsiveness to client feedback
- Professionalism of response to RFP
- Willingness to adapt to changing needs & circumstances
- Adequate staffing ratios
- Superior network coverage in relation to location of Community Action employees

If/when the time comes to make a change in carrier or vendors, your dedicated benefits team will manage the implementation process and ensure that all of the necessary paperwork and filings are taken care of.

2. Do you have any special relationships with specific insurance carriers? If so, what benefits do these relationships offer to employers?

R&R Insurance has earned the designation of being a premier/high performance agency with the various insurance carriers and TPAs in our marketplace. These designations, typically are representative of only the top 1% of agencies nationwide, and are awarded based on our proven performance and 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 our Premier Agency status. Our agency prides itself on an efficient, high-touch service model to keep your benefits programs running smoothly. Below are some of the carriers R&R has Premier Agency status with.

Through our participation with Assurex Global™, we have access to their proprietary data. We synthesize each carrier's reports to create an overall marketplace index of your plan in relation to the offerings of similarly situated organizations based on size, industry, location and plan design.

R&R Insurance is dedicated to strategic planning and developing strong partnerships. We understand the need to use resources efficiently and the value of building a foundation of excellence for our customers.



3. List time frames and procedures for insurance proposal preparation.

At R&R Insurance, plan evaluation happens year round so the renewal process is continually a work in progress. Our analytics team has a solid grasp of where the rates from carrier and stop loss providers *should* be prior to receiving the renewals. Around 90-120 days prior to the effective date, we meet with carriers and TPAs to engage them in renewal discussions.

Approximately 75-90 days out from the renewal date, we will evaluate the vendor services and discuss potential benefit changes. This timeline will factor in sufficient time to negotiate with the proposed vendors, market the account in the event that the requested renewal action of the vendor is not reasonable, and allow time to consider alternative vendors. The benefits team assigned to Community Action will lead the charge in requesting quotes and proposals from carriers and synthesize the options to show comparative data. As a Premier agency with all of the carriers, we have unique negotiating opportunities and direct contact with the decision makers.

Part of our philosophy is to treat everyone with respect. This includes carrier partners. Our level headed approach of treating carriers as a partner has benefited our clients immensely. Carriers recognize that while we work for you the client, R&R Insurance values them as well. Due to this mutual respect, we find carrier partners are more open during negotiations.

We represent the interests of your firm in all on-going interactions and negotiations with carriers and vendors. Your dedicated R&R Insurance service team will be your advocate and will handle issues directly with the service provider. R&R Insurance will attend and lead scheduled vendor meetings and has vendor performance as an agenda topic in meetings.

A few short examples of our success include but are not limited to:

- Our team negotiated with a client's current PBM and marketed the plan to other providers. In the end the incumbent re-evaluated their proposal and reduced it by 11%.
- We marketed the stop-loss for for a client in which three competitive quotes were received. The incumbent provider reduced the stop-loss renewal to 0%.
- R&R negotiated a special stop-loss program that the carrier typically only offered to new customers. The carrier was willing to change their current contract to add a no new lasers clause and a rate cap. This was based upon our professional and respectful relationship with the carrer.

4. How do you earn your commission? What percentage do you earn? How does that affect CAI's insurance rates?

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. Furthermore, R&R will comply with the Consolidated Appropriations Act of 2021 (CAA) which created new requirements for brokers and consultants to disclose any direct or indirect compensation they may receive for referral of services to ERISA-covered group health plan sponsors.

In the instances whereby R&R would receive commission compensation by the various carriers involved, it would be included in the premium that you pay. These vary based on product, group size, funding type, and other factors and R&R would fully disclose the details of that compensation once the particular factors mentioned are known.

R&R does accept contingency/override/bonus compensation from carriers. While the method and manner of indirect compensation varies from carrier to carrier, we will always act in a professional and ethical manner in the interest of our clients. All R&R Benefits Practice staff maintains their Wisconsin insurance intermediary licenses and is legally bound to professional and ethical market conduct. Furthermore, Wisconsin Statute 628.37 makes it clear as a matter of insurance law that all professional relationships are subject to rules of contract and tort law and professional ethics:

628.37 Preservation of professional relationships in professional services. No insurance plan related to or providing health care, legal or other professional services may alter the direct relationship and responsibility of professional persons to their patients or clients for the professional services rendered. All professional relationships are subject to the same rules of contract and tort law and professional ethics as if no insurance plan were involved.

5. Do you actively seek bids from female and minority owned businesses?

As mentioned in the Insurance Proposals section, we select vendors that best meet our customers' needs. Therefore, yes, we do actively consider bids from female and minority owned businesses.

1. List primary contact for HR Staff.

Shay Sherfinski and Christopher Seidling will be your primary partners.

2. Do you provide customer service support for agency employees? If so, who is the primary contact and what services do you offer employees?

The customer service model we follow is twofold; we provide services for employers, and we supply direct services to Community Action employees and their covered family members.

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 regular 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.



3. Do you require access to CAI accounts through the various health insurance carriers? If so, why?

R&R does not require access to client’s accounts through the health insurance carrier employer portals. However, if a client allows for that access, we can then help troubleshoot when there are issues with enrollments, terms, etc. With that said, though, we can still help even without that access, as we work with our dedicated team at the carriers to assist.

4. List all services that are offered via the Internet.

The use of technology to create efficiencies for organizations is an ever-changing landscape, and that is no different in regard 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 Community Action 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 (i.e., Health Savings Accounts)
- **InsurLink:** Online portal; access is encrypted and is HIPAA compliant (document management).
- **Employee Navigator:** 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. R&R further supports our clients with the buildout and ongoing management of this intuitive solution to capture employee enrollments and deliver seamless integration with carriers and human resource management systems.



5. Do you partner with employers regarding wellness programs?

R&R provides clients with up-to-date wellness communications/services including benchmarking and surveys, vendor management, biometrics scheduling, and reporting. Our dedicated Strategic Wellbeing Consultant, Taylor Hahn, is available to assist with the creation and implementation of a wellness program.

R&R monitors utilization of multiple wellness related claims through the course of the year. Using this data, R&R will make recommendations to help determine/establish wellness programs that will pinpoint tactics and opportunities designed to have the greatest impact on behavioral change and population health improvement. We are able to do webinars and create videos when applicable to allow Community Action to be informed as necessary.

Each employee population and organization's culture are unique, and R&R recognizes the need for customization when developing a wellness strategy for each of our clients. R&R has been on the cutting edge of delivering wellness strategies to our groups. Based on our recommendation, many of our current clients have implemented multi-step wellness initiatives with measurable success.

We will support Community Action in a variety of ways, including:

- Assessment of current wellness programs and making recommendations on how to expand and improve the programs to create a culture of health and productivity;
- Development of multi-year health and productivity strategies and budgets to achieve measurable health and productivity gains;
- Creation and implementation of data-driven health and productivity based on programs that support and enhance Community Action's multi-year health strategy;
- Identify health and productivity programs that will be put out to bid, conduct RFP's, select wellness partners, negotiate and outline scope of work along with pricing;
- Assist in developing incentive programs tied to current or future health and productivity programs to increase participation, engage employees and encourage behavior change;
- Evaluation of Employee Assistance Program (EAP) and/or clinic services

Our goal is to provide a better benefit plan experience for your employees in addition to addressing the need to control your insurance costs. Through our comprehensive review of your plan and commitment to the promotion of wellness, you should realize better, long-term control over the cost of your benefit program. We have continuously developed our own wellness program and have received awards both on a national level as well as on the local level, including the WELCOA Workplace Wellness Award, The UnitedHealthcare Wellness Award, and the Go365 Inspire Health Award with Humana.

6. Do you provide online enrollment options?

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 Analytics 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.
- Variety of meeting formats available 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.
- Promotion of Open Enrollment meetings through Community Action's online platforms.
 - This allows employees the opportunity to share with others in their family who may need information about the benefits program.
- Customized Employee Benefit Enrollment Guide tailored specifically to Community Action.

7. Do you offer training opportunities for clients and/or their staff? If so, what format and by whom? Is there an additional cost associated with this?

R&R is committed to supporting our clients in an array of deliverables with an end goal of enhancing the client experience and their educational/professional development. Our proactive focus identifies items/issues impacting our client's industries and benefits programs and targets each directly to heighten awareness, further knowledge, and result in better consumerism approaches to healthcare.

Our in-house experts offer seminars and webinars on pertinent benefit topics. For example, pharmacy costs are rising at an unprecedented speed. We view it as our responsibility to educate our partners on this trend and offer solutions. Additionally, simplifying the complicated world of Medicare as it is important for those who are Medicare eligible (or if they have a family member who is Medicare eligible). R&R's seminars and webinars are informative and have been very well received by those who attend.

Our combined resources obtained through experience, service and knowledge are what make up what we call *The Professional Services Group*. Regardless of discipline or industry, we do our best to answer your questions and concerns. We offer seminars, host a series of topical webinars, CE Credited meetings, wellness initiatives, and Benefits 101 training, Wellness Newsletters, Lunch n' Learns, etc. based on our client's needs. This information is then transferrable to the employee group based on the insight, development, and education received.

See our 2023 Seminar/Webinar Schedule on the following pages.



2023 Risk Management Webinar Series

January 24 | OSHA 300 Log*

10 a.m. | 1 hr. 15 mins.

John Brengosz - Loss Control Specialist

Most organizations are entering too much information, which can draw unwanted interest. This webinar will give you a better idea of exactly what is required on your OSHA 300 log. We will also discuss recent changes to reporting your 300 log data to OSHA electronically.

 [Attend Here](#)

February 7 | Updates on Employment Discrimination and Employment Practices Liability Insurance*

10 a.m. | 2 hrs.

Brian Bean, J.D. - Executive Claims Consultant

Recent trends and issues in employment discrimination. Includes an overview of the legal system and common insurance coverage issues and pitfalls to avoid.

 [Attend Here](#)

February 14 | Employer Responsibilities with Medicare*

11 a.m. | 1 hr.

Liz Johnson CLTC - Medicare Specialist

An in-depth review for employer's that sponsor a group health plan on their responsibilities associated with Medicare.

 [Attend Here](#)

February 21 | Work Comp 101*

10 a.m. | 2 hrs.

Mike Geldreich, AIC - Claims Management Specialist

Mark Turner - Account Manager

An introduction to the financial impact of workers compensation on your experience mod. An entry level look into claims management and investigation.

 [Attend Here](#)

March 14 | Trends & Prescription Drugs*

11 a.m. | 1 hr.

Jeff Sewell - Benefits Consultant

The world of prescription drugs is like an onion - the more layers you peel back, the more you find out how the deck is stacked against employers and consumers. By attending this webinar, you will learn how to better understand the moving parts that make up pharmacy and what you can do to be a wiser consumer of healthcare.

 [Attend Here](#)

March 21 | Fleet Safety*

11 a.m. | 1 hr.

John Brengosz - Loss Control Specialist

A discussion on important issues with insuring vehicles from the INSURANCE perspective. We will focus on: your drivers, vehicles, and program. This webinar does not focus on DOT requirements but what it takes to make your fleet more insurable.

 [Attend Here](#)

March 28 | Ergonomics and Wellbeing - Working Smarter Not Harder*

11 a.m. | 1 hr.

Taylor Hahn, CHES - Strategic Wellbeing Consultant

Lori Willkom - Health & Safety Consultant

More than ever employees demand wellbeing and ergonomic approaches to every day workplace situations R&R Insurance will take a broad approach from a safety and wellness standpoint while also offering tools and resources to make implementation easy.

 [Attend Here](#)

April 4 | Reducing the Risks of a Devastating Jury Verdict*

11 a.m. | 1 hr.

Brian Bean, J.D. - Executive Claims Consultant

Recently, some juries have been awarding enormous verdicts against corporate defendants. How extensive is this problem? More importantly, what can you do to protect your business?

 [Attend Here](#)

April 18 | Work Comp 201*

10 a.m. | 2 hrs.

Mike Geldreich, AIC - Claims Management Specialist

Mark Turner - Account Manager

Workers compensation claims are not always cut and dry. Work Comp 201 goes beyond the surface of workers compensation, diving deeper into how edge cases have been treated in the past to give employers an idea how to respond and what to expect in tough work comp scenarios. R&R's workers compensation specialists, Mike Geldreich and Mark Turner will be diving into some targeted work comp topics and finish by explaining emerging trends affecting the insurance as a whole.

 [Attend Here](#)

May 2 | Avoiding 401(k) Fiascos: Fiduciary Risks and Financial Wellness*

11 a.m. | 1 hr.

Tom Driscoll - Vice President of Retirement Plan Services

Jason Musante-Klumb - Director of Retirement Plan Services

Your company retirement plan can be a tremendous resource or a potential liability, depending on how it is managed. R&R's Retirement Plan Specialists will share best practices to ensure your firm is managing any fiduciary obligations while maximizing the potential benefit for your firm and your employees through a focus on their financial wellness.

 [Attend Here](#)

* Valid for PDCs toward SHRM-CP & SHRM-SCP

May 9 | Workers Compensation's Most Common Dispute: The Necessity of Medical Treatment*

11 a.m. | 1 hr.

Brian Bean, J.D. - Executive Claims Consultant
Mike Geldreich, AIC - Claims Management Specialist

The necessity and extent of medical treatment, and whether treatment is truly related to the work comp injury are the biggest disputes in many work comp claims. How are these disputes handled, and can medical treatment be denied?

 [Attend Here](#)

May 16 | Employee Navigator

11 a.m. | 1 hr.

Jedd Huntley - Benefit Systems Manager

Learn about the benefits and efficiencies of introducing digital tools into your employee benefits program and how these tools can make paper forms a thing of the past.

 [Attend Here](#)

May 30 | Cyber Crime and Risk Management*

11 a.m. | 1 hr.

Jason Navarro, AIC, AIS, API, AU, CPCU - Director of Cyber Crime Insurance

Learn the State of Cyber Crime and ways to help protect your organization from the most common cyber attacks. Walk through cyber crime attacks, demonstrate how it's done and talk about a protection plan.

 [Attend Here](#)

June 13 | ADA/FMLA Requirements for Employers*

11 a.m. | 1 hr.

Pete Frittitta - Director of Client Strategic Services

The landscape of FMLA/ADA requirements is very dynamic. Attend this webinar to learn more about these requirements and the demand they put on employers.

 [Attend Here](#)

July 18 | Worker's Compensation: When is my Employee in the Course and Scope of Employment?*

10 a.m. | 2 hrs.

Brian Bean, J.D. - Executive Claims Consultant

Avoid common employer pitfalls and manage your organization better by understanding when your employees are considered to be in the course and scope of employment, and when they are NOT.

 [Attend Here](#)

August 22 | Accident Investigation*

10 a.m. | 1 hr. 30 mins.

John Brengosz - Loss Control Specialist

A discussion on one of the most important aspects of an organizations Safety Program: Accident Investigation. We will discuss why to do investigations, how to do them, what commonly goes wrong and getting your people to ask the correct questions. We will also discuss the importance of forms and developing a process to follow up on the investigations and use them once they are completed.

 [Attend Here](#)

September 12 | When Remote Work Meets Workers Compensation*

11 a.m. | 1 hr.

Mike Geldreich, AIC - Claims Management Specialist

Mark Turner - Account Manager

The Covid 19 Pandemic has changed how and where employees are working. This webinar will help employers discover and navigate the challenges of employees working remotely.

 [Attend Here](#)

September 19 | HSAs and FSAs - Valuable but Misunderstood*

11 a.m. | 1 hr.

Chris Kramer - Employee Benefits Consultant

With healthcare costs continuing to rise, it has never been more important for employees and employers to understand the how to use FSAs and HSAs. Yet millions of employees pass on the opportunity to utilize these valuable tax-saving healthcare accounts and leave money on the table. Attend this session to learn how these accounts work, how they can be utilized and tips for educating employees on their value.

 [Attend Here](#)

October 10 | Do We Really Need Directors and Officers Insurance?*

11 a.m. | 1 hr.

Brian Bean, J.D. - Executive Claims Consultant

At an increasing rate, Directors and Officers of organizations are being sued by the employees, competitors, vendors and customers. D&O liability insurance covers those Directors and Officers **personal** assets by providing defense costs, settlements and other costs associated with lawsuits.

 [Attend Here](#)

October 17 | Medicare Part A, B, C, D and Maybe the Whole Alphabet*

11 a.m. | 1 hr.

Liz Johnson CLTC - Medicare Specialist

As your employees become eligible for Medicare, they have options for their health insurance coverages. R&R Insurance's Medicare Division can help them navigate the road of options and determine the best route for their future.

 [Attend Here](#)

December 5 | OSHA 300 Log*

10 a.m. | 1 hr. 15 mins.

John Brengosz - Loss Control Specialist

Most organizations are entering too much information, which can draw unwanted interest. This webinar will give you a better idea of exactly what is required on your OSHA 300 log. We will also discuss recent changes to reporting your 300 log data to OSHA electronically.

 [Attend Here](#)

* Valid for PDCs toward SHRM-CP & SHRM-SCP

8. Do you subcontract any of the services you provide? If so, please list.

Compensation to R&R Insurance that is based on standard carrier commissions, or a standard fixed fee does not include any of the following third-party services:

- 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.

Additionally, we remain open to discuss and consider any other options with Community Action based on your wishes and objectives. In any instance that may require an offline fee, we will outline this upfront and clearly communicate scope, expectations, and cost prior to engagement to protect and promote full transparency.

A copy of our proposed sample Services Agreement (contract), which would be used for services provided to Community Action can be found in our response under the “*Company Information*” section of the RFP.

1. Do you charge fees for any ancillary services? If so, what does the fee structure look like?

R&R Insurance does not charge fees for any ancillary services.

2. Are there any charges for conducting employee meetings and/or enrollment meetings? If so, please list.

R&R Insurance does not have any charge for conducting employee meetings and/or enrollment meetings.

3. Are the quoted fees guaranteed for 3 years.

R&R's Service Agreement Fees are standardly proposed for a period of one year. Any services and/or costs not included in the fee are footnoted therein. In any instance that may require an offline fee, we will outline this upfront and clearly communicate scope, expectations, and cost prior to engagement to protect and promote full transparency. If Community Action was on a Service Agreement with R&R, the fees would be annual.

4. Please guarantee that there will be no additional fees charged to CAI other than those fees specifically listed in your RFP response.

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 client and to deliver our full breadth of resources and services.

At R&R Insurance, we have our client's financial interest in mind by implementing full-disclosure commission or 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.

1. What type of compliance services do you provide (ex. wrap documents, etc.?)

Healthcare reform is changing daily as clarifications and new regulatory interpretations surface. It is imperative that you have up-to-date information available in the most simplified fashion possible. It is our charge to ensure that our clients are as well informed as possible since they are making business decisions impacted by Reform. Specifically, R&R Insurance can provide compliance guidance in the following legal areas with resource support as detailed:

COBRA:

R&R Insurance Proprietary Employer Guide to COBRA, Compliance Overviews, COBRA State Guidelines, COBRA Benefits Policy Template, COBRA Election Form, COBRA Notice Form, Q&A Briefs, Access to best-in-class third party COBRA administrators

HIPAA:

PASSPORT Document Management System, HIPAA Privacy & Security Employer Toolkit, Compliance Overviews, Model HIPAA Notice, Q&A Briefs, "Know Your Benefits" Employer to Employee Communications

Cafeteria Plan/Section 125:

Compliance Overviews, Salary Reduction Agreement Form, Election Form, Enrollment Form, Change Request Form, Q&A Briefs, Access to best-in-class third party Section 125 administrators

Within our Practice, Pete Frittitta, Manager of Client Strategic Services and Compliance, is responsible for consultations on health and welfare compliance. His experience and guidance have proven invaluable to our clients when it comes to navigating the challenges of health care reform.

As an example, Pete helped one of our clients that was **facing a \$560k IRS penalty for ACA filings (before they worked with us)**. With his expertise, Pete identified the errors, assisted with the refiling and the **penalty was reduced to \$11,000**.

Client Communication Example:

Recently, R&R clients received the Compliance Alert pictured below with a downloadable guide that easily lays out the pertinent information around the information required for the Prescription Drug Data Collection (RxDC) Reporting.

The embedded guide is updated regularly upon receiving new information and deadlines—each time a client utilized the guide, it is up to date with the most current information.

Prescription Drug Data Collection (RxDC) Reporting

You may have received a request from either your insurance carrier or your third party administrator (TPA) regarding information that is required for the Prescription Drug Data Collection (RxDC) Reporting. Before you consider stopping to read the rest of this article, please note that the RxDC Reporting compliance requirements applies to **all** employer-sponsored medical plans, regardless of employer size and regardless of funding. This means fully-insured, level-funded, self-funded, and ASO (Administrative Services Only).

This will continue to be annual compliance requirement .

While we communicated details last October regarding this new annual requirement, following are some key points and updates that are outlined in this [easy-to-follow guide](#).

Available Resources

- [CMS Prescription Drug Data Collection \(RxDC\) Reporting Instructions](#)
- [Quick Reference Guide](#)
Includes information on how to register with HIOS
- [CMS Prescription Drug Data Collection \(RxDC\)](#)
- [WEBINAR: Trends & Prescription Drugs \(3/14\)](#)
- [The Advantages of Combining Ergonomics & Wellbeing](#)
- [Prioritizing Mental Health](#)

DOWNLOAD NOW!

Prescription Drug Data Collection (RxDC) Reporting

MONTHLY PREMIUMS

Effective	Method/Process
10/1/2022	Clientse needs to complete... (text partially obscured)
N/A	They will contact customer... (text partially obscured)
N/A	They will aggregate and report... (text partially obscured)
N/A	N/A

2. Provide a sample of your HIPAA and COBRA notices.

A “**HIPAA Special Enrollment Rights Notice**” needs to be distributed to employees eligible for the group health plan on or before the date the employee is offered coverage and annually during the medical plan renewal. The model special enrollment notice can be found at the end of this proposal.

An “**Initial COBRA Notice**” needs to be distributed to newly enrolled employees and their dependents within 90 days of enrollment in a group health, health reimbursement arrangement (HRA), dental, vision or flexible spending account plan. The model initial notice can be found at the end of this proposal.

3. Do you send required notices for HIPAA and COBRA to appropriate individuals?

R&R Insurance does not send required notices for HIPAA and COBRA to the appropriate individuals. We send all required notices to your HR representative and from there, Community Action is responsible for sending those notices to employees. Required notices are also included in the Benefits Guide we create that is custom to Community Action.

1. CAI has established partnerships with specific insurance carriers that will be up for renewal in December. Please confirm if you have a working relationship with these carriers and the nature of the relationship:
 - MercyCare Health Plans
 - Delta Dental / Eye Med
 - Diversified Benefit Services
 - Mutual of Omaha

R&R Insurance and Shay have a working relationship with all of the carriers listed.

In addition, R&R Insurance holds a Premier Agency status with all of the carriers pictured below. More information on our Premier Agency status can be found in our response to question two under the “Insurance Proposals” section.

Are You Working with a Market Leader in the Employee Benefit Arena?

R&R Insurance is recognized as a Premier Employee Benefit Agency by many of the leading carriers:

The infographic features the R&R Insurance logo at the center, with the word "INSURANCE" below it. Eight lines radiate from the center to connect to various carrier logos and their respective agency statuses:

- Anthem** (BlueCross BlueShield): Champion Agency Recognition
- UnitedHealthcare**: Diamond Agency Status
- Humana**: Leaders Club Status
- WPS** (HEALTH INSURANCE): Partnership Agency
- Quartz**: Partnership Agency
- Sun Life Financial**: Most Valuable Partner Agency
- DELTA DENTAL**: 2018 Agency of the Year
- SecurityHealthPlan**: Partnership Agency
- network health**: Partnership Agency

To highlight our organization’s digital and past work as it applies to the services proposed within this proposal, we have constructed a custom [webpage](#) that highlights examples of how we have implemented our services and go above and beyond for our clients.

Should you be reading this document via printed form, please follow the instruction below for how to use the QR code pictured to access our portfolio of work.

Instructions for using the QR Code pictured right:

1. With your mobile device, open your camera app.
2. Once you have opened your camera, hover over the QR Code.
3. A drop down will appear for you to click on.
4. After clicking the drop-down box, you will be redirected to your internet browser where our portfolio of work will appear.



CHECK THIS OUT!



Community Action of Rock and Walworth Counties Team - We look forward to continuing our discussions!

Thank you for taking time to review the consulting services of R&R Insurance. We appreciate the opportunity to present our services to the Community Action team. R&R Insurance Services is genuinely engaged in collaborating with Community Action Inc. Selecting the right consulting partner is pivotal to the success of the organization's team and employees. R&R Insurance offers a unique combination of education, expertise, and robust resources as well as a commitment to service with a personal touch. Our team is comprised of talented employees with in-depth insurance knowledge, experience, and fully-insured/self-funding analytical expertise. This experience allows your administration and staff to make informed, evidence-based decisions in the constantly changing world of healthcare. Again, we appreciate the opportunity to build a long-term and mutually successful relationship with Community Action of Rock and Walworth Counties. We look forward to continued discussions and the opportunity to help you realize your strategic vision.



Wellness

Healthy Eating - Wellbeing Videos | Taylor Hahn



Virtual Open Enrollment Options

Learn the ins and outs of your benefits program via your laptop or mobile device with our virtual open enrollment videos.



Employee Navigator

Learn more about how Employee Navigator has all your benefit administration needs in one place.



Compliance Overview

R&R made a business decision early on in the process to establish an in-house expert and resource to be available to our partners as Healthcare Reform moved from concept to reality. Within our Practice, Pete Frittitta, Manager of Client Strategic Service & Compliance is responsible for consultations on health and welfare compliance. Watch this short video to learn more about Pete and how helps our clients stay compliant.

Green Screen Technology

