



girl scouts of wisconsin southeast



R&R
INSURANCE

Knowledge is in the Knowing...

Presented By:
Stephanie Riesch-Knapp
& Chris Kramer

Date:
January 22, 2024



Stephanie Riesch-Knapp

Owner & Employee Benefits Consultant

- 20 years of industry experience
- Licensed in Benefits and Property & Casualty
- United Way Co-Chair & Board of Directors WCF
- TEMPO Envision Women's Networking member
- Avid skier and hiker

Your Consultants



Chris Kramer

Employee Benefits Consultant

- 30 years of benefits experience
- WCBA Education Steering Council member
- MRA presenter
- 25 years FSA/HRA/HSA expertise
- 6th grade girl's assistant Track Coach



Topics We'll Cover

✓ Team Members

✓ Differentiators – What sets us apart

✓ Using data and analytics – informed decisions

✓ Service, support and education

✓ Carrier relationships and problem solving

✓ Innovative solutions



What We Think We Know



girl scouts of wisconsin southeast

- Girl Scouts is a nonprofit organization helping girls thrive and reach their fullest potential
- Deep roots in Southeastern, WI
- Diverse workforce with varying benefit needs
- Seeking true consultant partner support strategic vision for employee benefits
 - Offer affordable and sustainable benefits
 - Receive high levels of customer service & support
 - Increase employee understanding / maximize value
 - Adds value to GSWISE benefit programs and team



As the largest, **fiercely independent** insurance agency in the Midwest, R&R Insurance provides complete coverage for your business and your employees. We pride ourselves on having “Wall Street” resources with “Main Street” Service.

the knowledge brokers™



Employee Benefits

Helping employers brand their benefit packages in a customized fashion, aligned with the employer's culture.



Personal Insurance

Offering Group Home and Auto Insurance.



Commercial Insurance

Keeping your business, your people and your assets safe – free from the risk that can drive up your operating costs.



Wealth Management

Helping employees improve their financial wellbeing and retirement goals.

210 Employees / Headquartered in Pewaukee





Market Shift from Broker to Consultant





Expertise Across Diverse Industries

Over 140 Self-funded Clients
Over 1,200 Fully-insured Clients

- Benchmarking
- Claim analysis
- Contribution setting
- Plan differential review



LA CASA DE ESPERANZA
HOPE • HELP • OPPORTUNITY



“The District went through multiple vendors for fully funded health insurance in the last decade. This created substantial administrative time commitment as well as disruption for staff members. R&R carefully evaluated the market and provided a recommendation when conditions were optimal for a switch. In particular, R&R has excelled in their ability to negotiate costs on Stop Loss Insurance and our Pharmacy Benefit Plan to save the District hundreds of thousands of dollars in the first two years of being self-funded.”



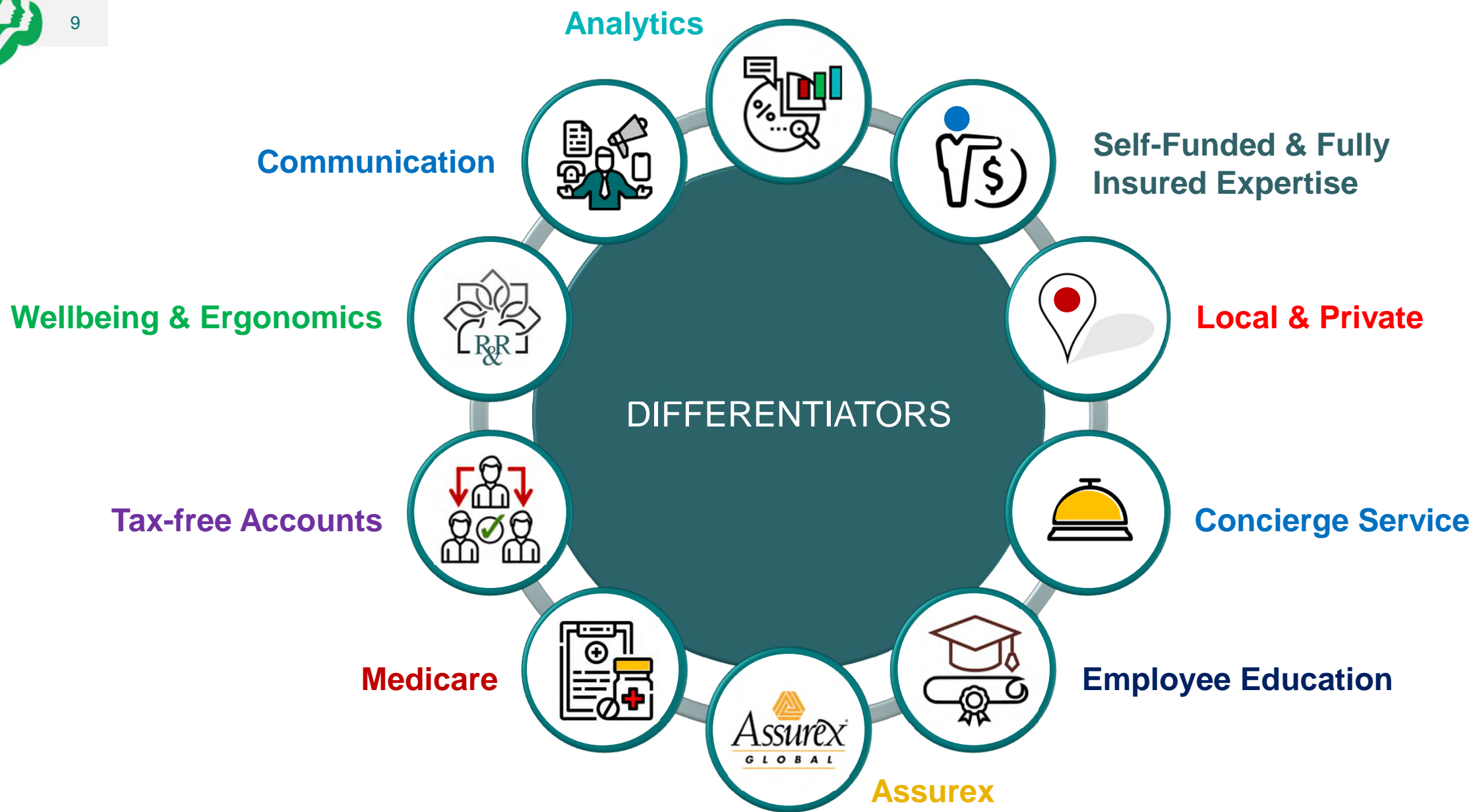
Jonathan Mitchell
Director of Business Services
Greendale Schools



Diversity

- Diversity is a strength!
- We support diverse employers and community groups
- R&R is on the path to increasing diversity - more to do!
- Focused on solutions for clients
- Focus on serving community
 - Examples:
 - Home Building Trades Foundation
 - La Casa de Esperanza
 - United Way







Challenges Facing Employers & Health Plans

- Changes in employee demographics and needs
- Competitive labor market
- Varying levels of employee benefit understanding
- Significant wage increases for healthcare workers
- Impact due to delayed care during COVID
- Healthcare systems renegotiating contracts
- Prescription drug spend / Gene Therapy
- Inflationary equipment cost increases
- Consolidation of healthcare systems
- New regulations
- Increasing number of \$1 million dollar claims





Meeting Employee Benefits Needs

Based on Where They are in Life

	<22 Years Old		23 - 42 Years Old		43 - 58 Years Old		59 - 77 Years Old
GEN Z	<ul style="list-style-type: none">• Early entry to workforce either part-time or full-time• College or technical school• Graduation• Debt, minimize expenses• Rely on parents for healthcare needs	MILLENNIALS	<ul style="list-style-type: none">• College, post-grad• Student loan debt, tuition reimbursement• Career development• Fitness, focus on financial wellbeing, mental health• Marriage, family planning• Mortgage, rent• Childcare expenses, home / school / work balance• Own healthcare, learning to navigate benefits	GEN X	<ul style="list-style-type: none">• Career advancement, mobility• Health screenings, managing chronic conditions• Financial assistance, increase savings• College planning• Elder care support• Medical out of pocket expenses• Retirement planning• “Sandwich” generation	BOOMERS	<ul style="list-style-type: none">• Financial, retirement readiness• Catch-up contributions• Estate planning• Health, chronic care concerns• Medical out-of-pocket expenses• Extended families• Volunteer, staying active



Attracting and Retaining Talent: Top Benefits Trends



**Work / Life
Balance**



**Healthcare
Affordability**



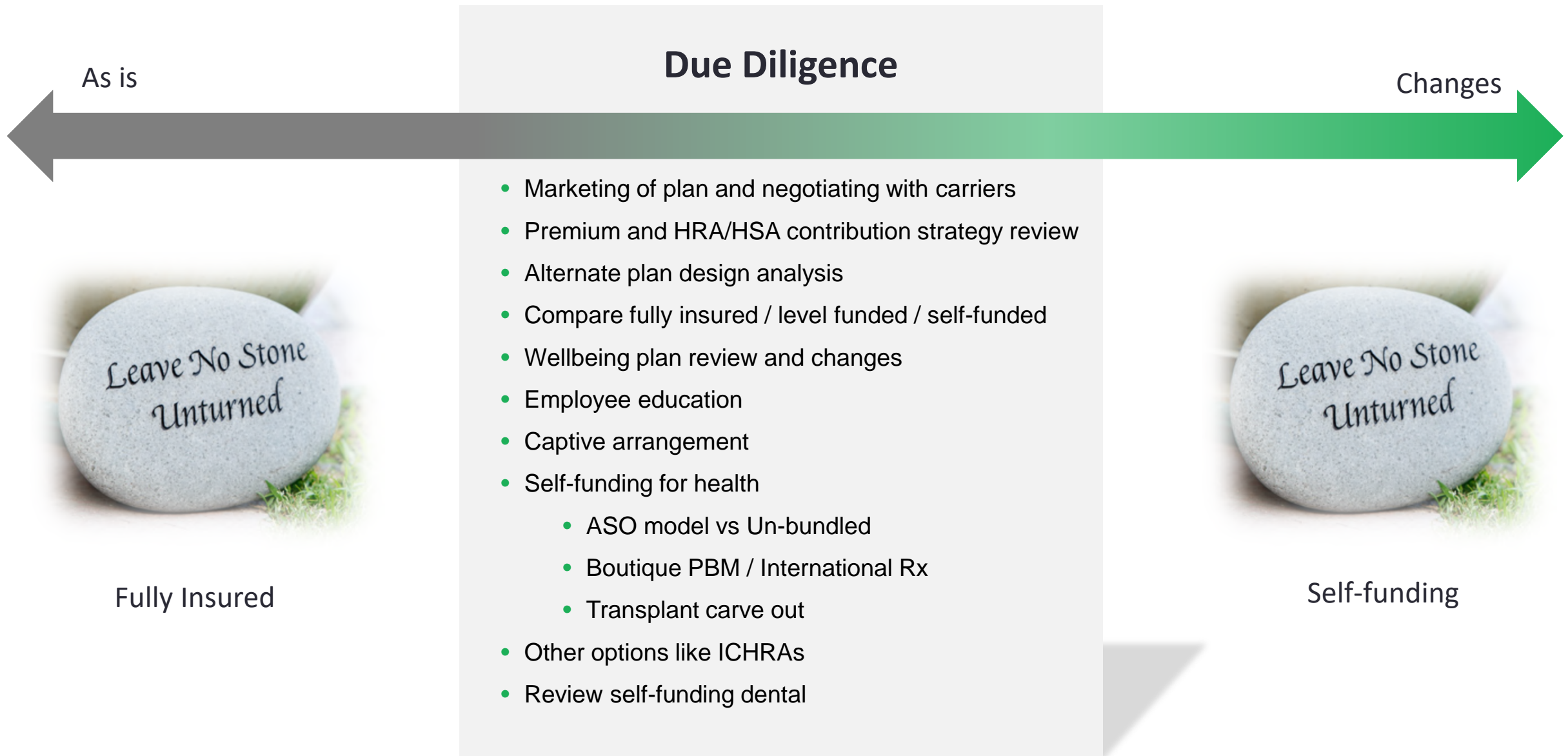
**Inclusive
Benefits**



**Financial
Health**



**Enhanced Mental /
Behavioral Health**





Path of Health Care Cost Containment

POTENTIAL SAVINGS

PATH OF PROGRESSION

Traditional

- Plan Design Strategy
- HSA Plan Migration
- Medicare Eligibility
- Self-funded Arrangement / Stop Loss Observations
- Defined Contribution Strategy
- Network Models

Customized

- Optimize Current Offerings (i.e. Telemedicine)
- Population Health Management
- Third Party Administrator / Pharmacy Benefit Management Analysis

Advanced

- Behavior Based Outcomes
- Value-Based Pricing
- Fair Market Value Pricing
- Direct Provider Contracting
- Group Captive Programs
- On-site / Near Site Clinics

Progressive

- Independent TPA's; Bundled Pricing, Centers of Excellence & Second Opinion
- Quality vs. Cost Education/Communication
- Hospital Bill Auditing
- Direct Primary Care



Data Analytics & Technology



- Staffed Benefit Analysts
- Plan Design Benchmarking
- Simplified Cost Comparisons
- Predicative Decision-making
- Evaluate and Dynamically Tune Benefits to Meet Your Budget and Goals
- Risk Tolerance Models
(test funding methods including self, level, full, and captive)



Analytical Resources

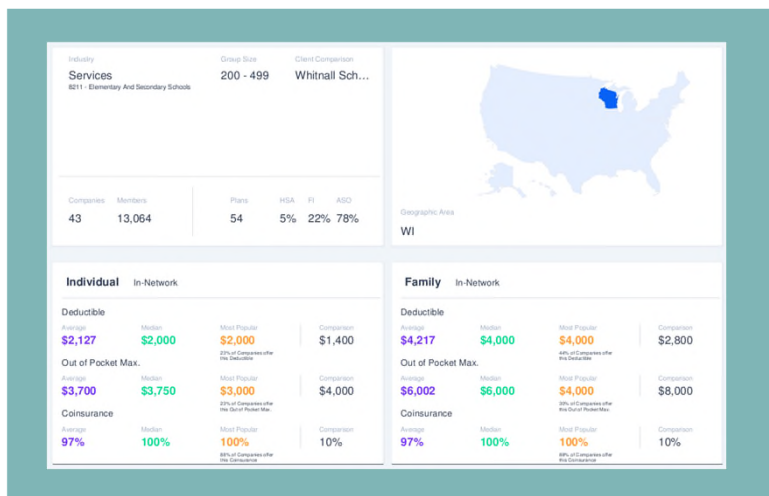
Plan Benchmarking

Lines of Coverage

- Medical
- Dental
- Vision
- Life
- STD
- LTD

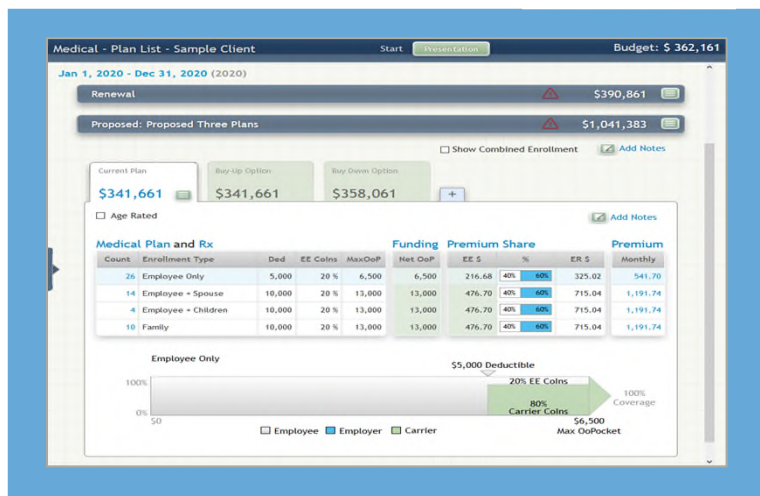
Data Sources

- R&R Book of Business
- DPI
- Assurex
- United Healthcare
- Anthem / BCBS
- Humana
- Delta Dental
- Sun Life and Unum
- Companies Like Me



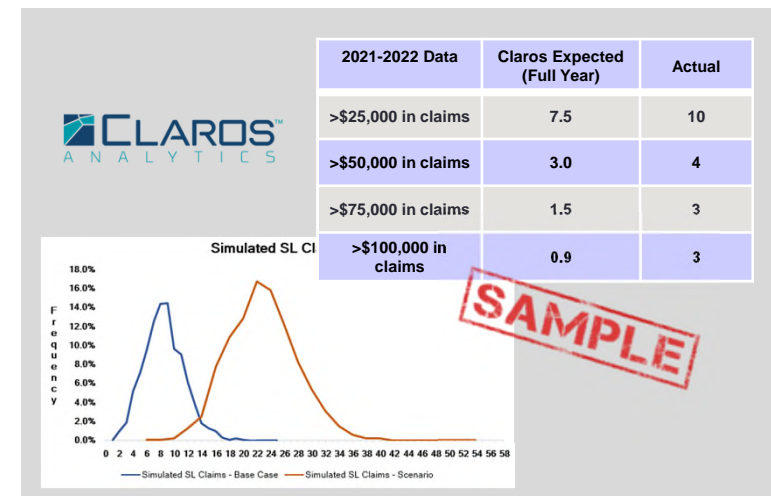
Contribution Modeling

- Average session is 1-1.5 hours with in-depth reports showcasing total projected costs
- Review contribution strategies in real-time
- Develop short/long term budgeting strategies
- Example – Defined Contribution Strategy
 - Currently Client ABC pays more per employee on the Select and Choice Plans than the Prime Plan
 - Defining based on Prime Plan Dollar Amounts would result in about \$90,000* in Client ABC savings thru Employee Contribution or Plan Choice (*HMO Employees)



Claros Analytics Tools

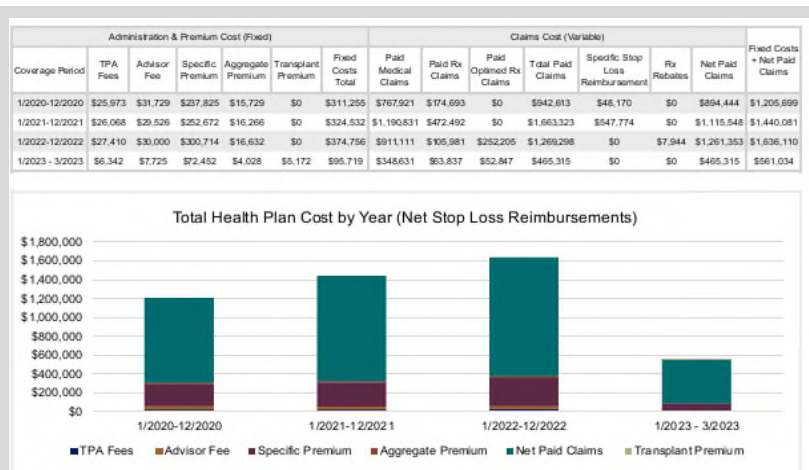
- ? Does it make sense to move to a self-funded option?
- ? What is the optimal stop loss level?
- ? Are high-cost claims as expected? Did the carrier rate correctly?
- ? What is the best plan funding option?
- ? Where should the budget be set?





Monthly and Annual Reporting Packages

Action Oriented Reporting Based on Your Experience and Needs



2023 Overview

Medical spend is up 24.3%

- Medical costs are up for high cost claimants (\$50k) and everyone else
- Inpatient stays were up 32.8% with costs up 26.5%
 - ✓ HCC preemie newborn with 4 admits and 38 days
 - ✓ HCC behavioral health with 4 admits and 47 days
- Covid-19 bounce back is driving spend for non-high cost claimants.
- Average age has increased 3.4%
- Network is still performing with over 54% in savings

Pharmacy spend is down 27.7%:

- Generic utilization is over 88%
- Specialty costs are down over 25%
- Pharmacy rebates have returned over \$278,000 in savings

DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



Client Name

Dental Funding Analysis Report

2023 Dental Funding
Single \$33.50
Family \$94.49

Dental Admin Fee
PEPM \$5.00



Client Name

Life and Disability Renewal Summary 2015 to 2023



Putting Data to Action - Examples

- Monitoring age population for Medicare support
- Review ER use vs UC use vs Virtual Care employee education
- Analyzing dental cleanings - 0, 1 or 2 times a year
- Reviewing EAP usage statistics for plan promotion
- Reporting on preventative care use – tied to wellbeing program
- How to use hospital transparency data
- Prescription drug formulary disruption review



Chronic Disease: The Costs Involved

DIRECT COSTS:

Behavior drives most chronic conditions



Poor diet



Tobacco

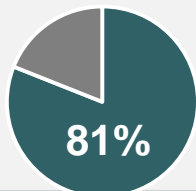


Lack of exercise

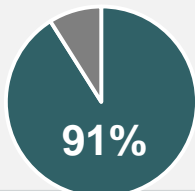


\$0.75 of every \$1.00
spent on healthcare

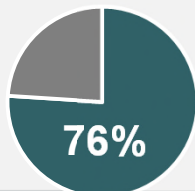
Chronic conditions account for:



Hospital Admissions



Prescriptions



Doctor Visits

INDIRECT COSTS:



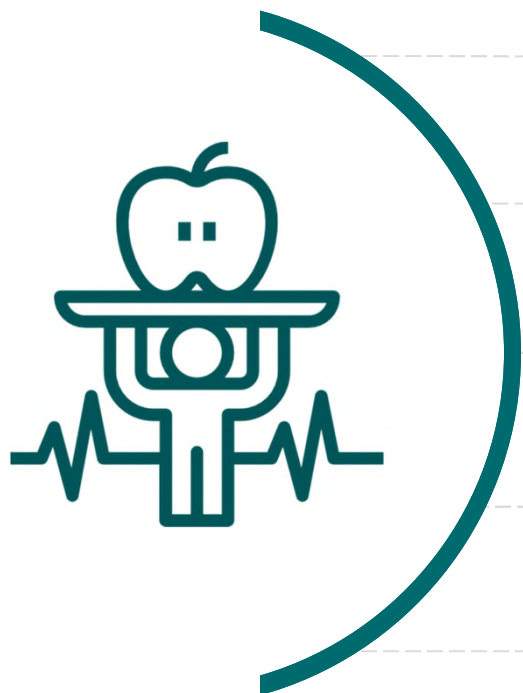
Frequent Absences From Work

Work Injuries

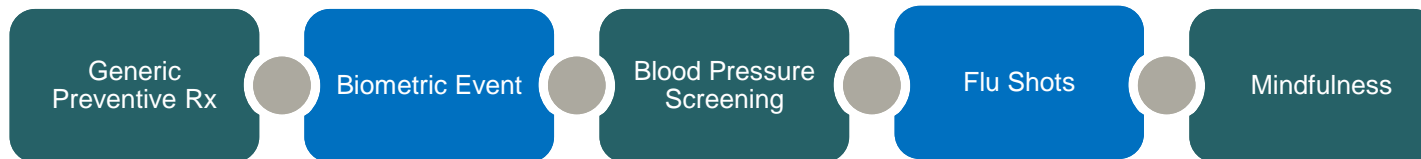
Lost Productivity



Wellbeing & Ergonomics Team



- Design and manage wellness programs
- Vendor management includes bio-metrics and health risk assessments
- Analyze Data To Illustrate Exposures Impacting Employer Costs That Are Tied Directly To Employee Health
- Committee Assessment And Recommendations For Focused Initiatives
- Maximizing carrier programs

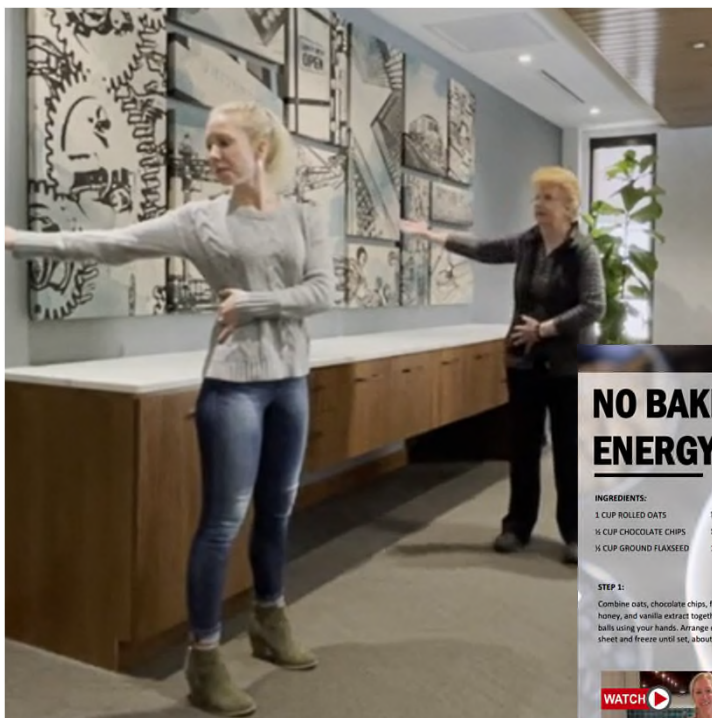




Wellbeing Made Easy



Improve Flexibility through Stretching Video and Flyer



NO BAKE ENERGY BITES

INGREDIENTS:

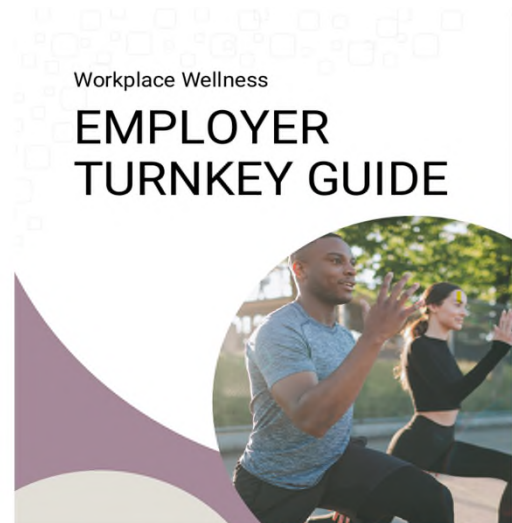
- 1 CUP ROLLED OATS
- 1/2 CUP PEANUT BUTTER
- 1/2 CUP CHOCOLATE CHIPS
- 1/2 CUP HONEY
- 1/2 CUP GROUND FLAXSEED
- 1 TSP. VANILLA

STEP 1:

Combine oats, chocolate chips, flaxseed, peanut butter, honey, and vanilla extract together in a bowl, form into balls using your hands. Arrange energy bites on a baking sheet and freeze until set, about 1 hour.



Click the video above to follow along as our Health & Wellness Consultant demonstrates how to make these tasty treats!



WHY WELLNESS?

Employer-sponsored wellness programs are being embraced by companies across the nation, and for good reason. Employees who implement a wellness program can see increased productivity, reduced absenteeism, and lower healthcare costs. Research shows that for every \$1 invested in a wellness program, companies can expect to see a return of \$3.60 in reduced healthcare costs and productivity gains.

Whether it is composed of as few as three employees or as many as 10, a wellness program can be an integral part of your company's success. These programs help bring attention to your employees' health and allow for diversity in ideas and experiences, and distribute the workload more evenly.

Place a sign-up sheet on your bulletin board and encourage employees to sign up for the wellness plan. Highlight the benefits of the program and encourage employees to bring their families along. Share the plan with your employees and let them know that the program is designed to help them live healthier lives.

Six Steps to Wellness Success!

Here is our Turnkey Guide. We've created, simplified and tailored the steps towards implementing workplace wellness to make them work for your business. Putting together a workplace wellness program can be a daunting task, so we've streamlined the process to make it as easy as 1-2-3-4-5-6.

Step 1: Choose a Wellness Team
Before you can design a wellness program, you need to understand the needs and wants of your employees. A wellness team is a group of employees who will be responsible for the success of the program. They should be a mix of employees from different departments and levels of the organization.

Step 2: Collect Data
Whether it is composed of as few as three employees or as many as 10, a wellness program can be an integral part of your company's success. These programs help bring attention to your employees' health and allow for diversity in ideas and experiences, and distribute the workload more evenly.

Step 3: Create a Wellness Plan
Place a sign-up sheet on your bulletin board and encourage employees to sign up for the wellness plan. Highlight the benefits of the program and encourage employees to bring their families along. Share the plan with your employees and let them know that the program is designed to help them live healthier lives.

Step 4: Communicate the Plan
Place a sign-up sheet on your bulletin board and encourage employees to sign up for the wellness plan. Highlight the benefits of the program and encourage employees to bring their families along. Share the plan with your employees and let them know that the program is designed to help them live healthier lives.

Step 5: Implement the Plan
Place a sign-up sheet on your bulletin board and encourage employees to sign up for the wellness plan. Highlight the benefits of the program and encourage employees to bring their families along. Share the plan with your employees and let them know that the program is designed to help them live healthier lives.

Step 6: Evaluate the Plan
Place a sign-up sheet on your bulletin board and encourage employees to sign up for the wellness plan. Highlight the benefits of the program and encourage employees to bring their families along. Share the plan with your employees and let them know that the program is designed to help them live healthier lives.

Q&A: What is an Operating Plan?

Operating plans are a key component of an operating plan. They provide a detailed description of the company's operations, including the company's mission, vision, and values. They also provide a detailed description of the company's financial performance, including its revenue, expenses, and profits.

Wellness Tip #3:
If you have a large number of employees, consider creating a wellness committee. This committee can be responsible for the success of the program and can help to ensure that the program is tailored to the needs of your employees.

Wellness Tip #4:
If you have a small number of employees, consider creating a wellness committee. This committee can be responsible for the success of the program and can help to ensure that the program is tailored to the needs of your employees.



THE VALUE OF STAYING HEALTHY

As the old saying goes, "If you don't have your health, you don't have anything." This expression becomes more meaningful as we age and begin to realize the value of our health. The awareness to wellness program will assist an annual primary care provider exam as the foundation of the program. Through participation in the wellness program, you will realize the positive changes in your own lifestyle choices and quality of life.

Point System:
1/1/2023 - 12/31/2023

People mistakenly believe that being healthy is only about exercise and diet when there is much more. The awareness to wellness program will assist an annual primary care provider exam as the foundation of the program. Through participation in the wellness program, you will realize the positive changes in your own lifestyle choices and quality of life.

PROGRAM PLAN YEAR

1/1/2023 - 12/31/2023

People mistakenly believe that being healthy is only about exercise and diet when there is much more. The awareness to wellness program will assist an annual primary care provider exam as the foundation of the program. Through participation in the wellness program, you will realize the positive changes in your own lifestyle choices and quality of life.

HOW THE POINT SYSTEM WORKS

During the timeframe of 1/1/2023 through 12/31/2023, you will need to complete the annual primary care provider exam and achieve at least 10 additional wellness activities. You must complete this form to enroll in the program and start earning points.

Step 1: Complete the Annual Primary Care Provider Affirmation Form
After you have obtained an annual primary care provider exam, you must sign the affirmation form provided and return it to the following: 1/1/2023.

Step 2: Complete Additional Activities
You will need to also participate in wellness opportunities during 2023 and complete at least 10 additional wellness activities to qualify for the program.

Wellness Tip #3:
If you have a large number of employees, consider creating a wellness committee. This committee can be responsible for the success of the program and can help to ensure that the program is tailored to the needs of your employees.

Wellness Tip #4:
If you have a small number of employees, consider creating a wellness committee. This committee can be responsible for the success of the program and can help to ensure that the program is tailored to the needs of your employees.

ACTIVITY	COMPLETION DATE	POINTS ASSOCIATED
COMPLETION OF AN ANNUAL PRIMARY CARE PROVIDER EXAM		10
COMPLETION OF 10 ADDITIONAL WELLNESS ACTIVITIES		10
COMPLETION OF AN ANNUAL PRIMARY CARE PROVIDER EXAM		10
COMPLETION OF 10 ADDITIONAL WELLNESS ACTIVITIES		10
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COMPLETION OF 10 ADDITIONAL WELLNESS ACTIVITIES		10
COMPLETION OF AN ANNUAL PRIMARY CARE PROVIDER EXAM		10
COMPLETION OF 10 ADDITIONAL WELLNESS ACTIVITIES		10



WISCONSIN & ILLINOIS Content & Courses

- ✓ Well Badger Resource Center
- ✓ Illinois Family Resources
- ✓ Resilient Wisconsin
- ✓ Access
- ✓ Family Caregiver Support Programs
- ✓ 211
- ✓ Help for Homeowners
- ✓ Coping with Stress – CDC
- ✓ Lifesaver Wellbeing Series



Mental Health Tools & Resources

R&R has accumulated a number of tools and resources around Mental Health support that employers can provide to their employees to assist them in navigating their challenges, from mental health, depression and anxiety as well as caregiver stress and financial hardship.

Hover your phone over the QR Code in the bottom right to access the digital resources.

RESOURCES TO CONTACT

- ✓ **National Mental Health Hotline**
(free & confidential)
866.903.3787 or text NAMI
to 741741
- ✓ **National NAMI Chapters**
Wisconsin: 608.268.6000
Illinois: 217.522.1403
www.namiwisconsin.org
www.namiillinois.org
- ✓ **Mental Health-Related Distress**
Call or Text: 988
Chat 988lifeline.org
988 Suicide & Crisis Lifeline
- ✓ **National Suicide Prevention**
Hours: Available 24hrs.
Languages: English/Spanish
800.273.8255
- ✓ **211**
(Free Referral Helpline)
Dial 211 from any phone
- ✓ **HOPELINE**
Text HOPELINE to 741741
- ✓ **Aging & Disability Resource Center**





Benefit Open Enrollment Process



Recruitment

Girl Scouts of Wisconsin Southeast



Benefits & Enrollment Guide



Embedded Video Education



Face-to-Face
Employee Meetings

How Insurance Works and What this mean for you....

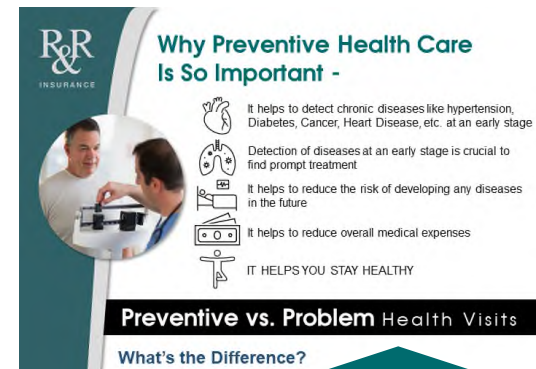
- It means that it matters:
- Where to go for care
 - Where to get Rx filled
 - Behavioral health decisions you make

*It's important to take care of yourself and family!

*It's important to know how decisions impact the full group.



Wiser Consumer
of Healthcare



Importance of
Preventive Care



Girl Scouts of Wisconsin Southeast

EXAMPLE

Benefits and Enrollment Guide

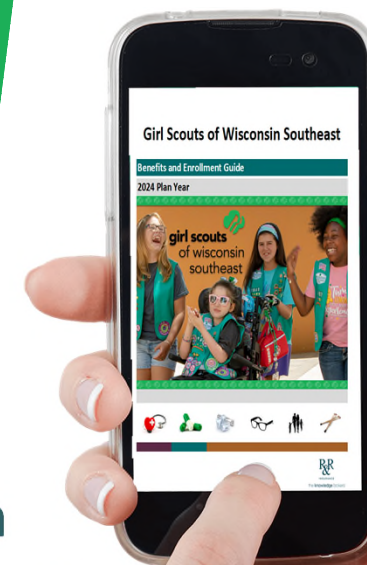
2024 Plan Year



Educate & Communicate



- Scan QR code
- Save to Home screen
- Title it: "Benefits"



Copy	
Add to Reading List	
Add Bookmark	
Add to Favorites	
Find on Page	
Add to Home Screen	
Markup	

Easy Access

Customized Videos



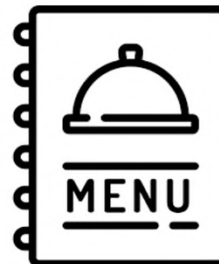
Open Enrollment and Ongoing Education



Face-to-Face and/or Virtual Meetings

Recorded Benefit Modules

3 Video Menu Items to Select



Medical Plan
Options &
HSA's

Flexible
Spending
Accounts

Dental

Vision

Life/Disability

Accident &
Critical
Illness Plans

Retirement
Plan 403(b)

Time Off

Wellness
Programs

Video with Green Room Technology

**Visit with a doctor
24/7— whenever,
wherever**

With 24/7 Virtual Visits, you can connect to a doctor by phone or video* through [myuhc.com](#) or the UnitedHealthcare app.

A convenient and faster way to get care

Doctors can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications, if needed. With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$0.*

Consider 24/7 Virtual Visits for these common conditions:

- Allergies
- Flu
- Sore throat
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rash
- and more

\$0 cost

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit—bringing a potential \$2,000* cost down to \$0.

Get started

Sign in at [myuhc.com/helpline](#) | Call 1-855-619-8335
Download the UnitedHealthcare app

UnitedHealthcare





Maximizing your current programs

Highlighting GSWISE current benefits and illustrating the ease of use

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Why Preventive Health Care Is So Important -

- It helps to detect chronic diseases like hypertension, Diabetes, Cancer, Heart Disease, etc. at an early stage
- Detection of diseases at an early stage is crucial to find prompt treatment
- It helps to reduce the risk of developing any diseases in the future
- It helps to reduce overall medical expenses
- IT HELPS YOU STAY HEALTHY

Preventive vs. Problem Health Visits

What's the Difference?

Preventive / Wellness Visit – Prevention Focused

A preventive / wellness visit (recommended annually) includes:

- Conducting an exam based on your age and gender.
- Providing advice about staying healthy and healthy living choices.
- Identifying risk factors and scheduling screening tests based on age, gender, or lifestyle.
- Keeping your immunizations up to date based on your age and gender.

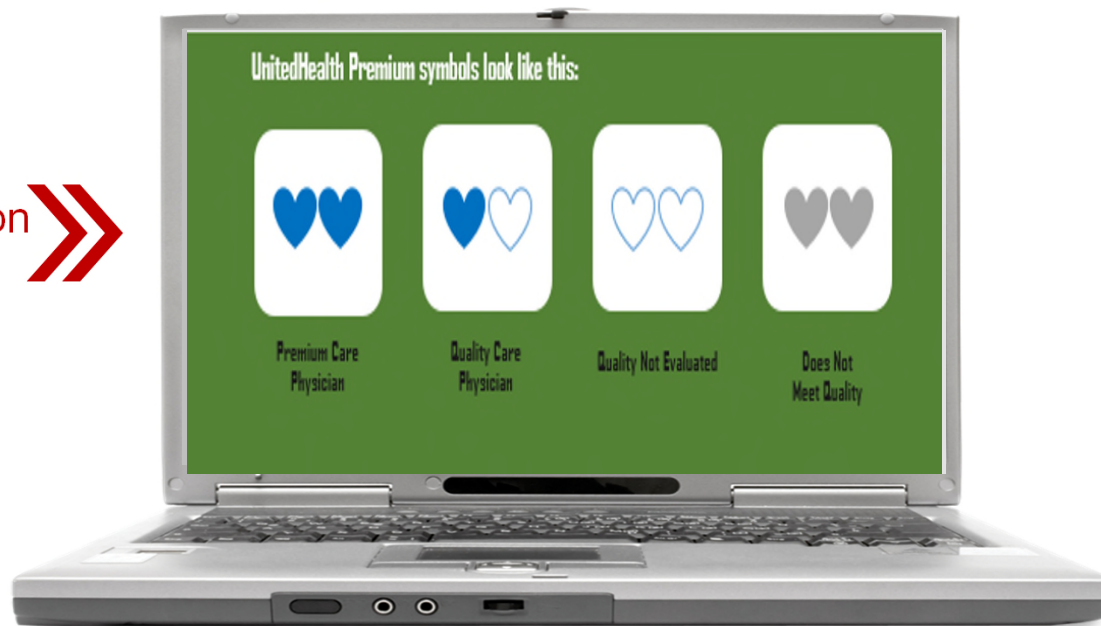
Per the Affordable Care Act (ACA) annual in-network preventive/wellness visits are covered at 100% by all private health plans based on age and gender. Should your doctor stray from federally approved services, you would be subject to out-of-pocket costs.

Problem Visit – New or Existing Condition Focused

Standard office visit for a new or existing problem includes:

- Discussion of any new health problem, illness or injury
- Management of chronic, ongoing health problems and/or medication

Ex: 'How to' communication on find best providers



Ex: Emphasize the importance of preventive visits/screenings



Innovative Solutions

Education on cost containment strategies

- Education on helping employees save money using digital resources



Ex: Created Employee education piece with QR code on how to save money on prescriptions with GoodRx

WATCH NOW

Ex: Customized video on how to use hospital Price Transparency tools

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R&R Insurance Services, Inc

How To Use GoodRx

How do I find discounts for my drug?
It's easy. Just go to the home page, type in your drug's name in the search field, and click the "Find the Lowest Price" button. We'll even help you spell the name of your prescription.

What are GoodRx coupons?
GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy. Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

How do I use a GoodRx coupon?
It's similar to using a coupon at a grocery store. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount. Don't have a printer or want to save paper and ink cartridges? You can show the coupon on your phone by:
A) Sending the coupon to yourself via email or text
B) Or using the mobile app
C) Or visiting the mobile website

GoodRx Discount Drug Coupon

Drug Name	Pharmacy
atorvastatin 20mg	Pharmacy
30 tablets	19813894
Generic	0001
Discounted Price	0000
Price	0000
Price	0000
Price	0000

\$10.63

GoodRx

SCAN ME

800.566.7007 | myknowledgebroker.com

An Assurex Global Partner



Maximizing your Offerings

Maximizing your current programs

- Education focused on what employees need and using technology to assist

Ex: Focused Learning Session
on topics employees requested –
Video recorded for employee portal



Ex: Highlight important yet often
underutilized benefits

Call **LifeMatters®** by Empathia toll-free anytime. **1-800-367-7474**

Assistance with Life, Work, Family, and Wellbeing • 24/7/365

Call collect to **262-574-2509** if outside of North America

Visit **LifeMatters®** online at **mylifematters.com**

 facebook.com/lifematterseap

Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.



HSA/HRA/WELLNESS PROCESS

VOLUNTARY LEARNING SESSION

 **MAY 31ST**  **3:45 PM** **JOIN US**

The following to be reviewed in detail:

- Health Savings Accounts (HSA)**
 - HSA rules - how to use them and the HSA Authority platform and tools available
- Health Reimbursement Arrangement (HRA)**
 - How HRAs work and integrate with the HSA
- Biometric Tests**
 - Process to earn additional HSA contribution
- Awareness to Wellness**
 - How it works and impacts the employee share of premiums for the 7/1/23-6/30/24 period


CHRIS KRAMER
R&R INSURANCE SERVICES, INC.

- **20+ years** of expertise in FSA, HRA and HSAs
- Implemented over 3,000 plans nationally
- Met with Representatives, Senators, and members of the Treasury Department and Economists from the Domestic Policy Council on programs



FSA, HRA, HSA and COBRA Expertise



Chris Kramer

Employee Benefits Consultant

Chris has expertise in FSA, HRA and HSA design, communication, compliance and administration

- Designed, implemented, or helped manage over 3,000 plans nationally
 - Ex: Blain's Farm & Fleet, Green Bay Packers, LSU
- Speaker at WASBO, State Education Convention, SHRM, Chambers of Commerce, and Economic Development Commissions
- Lobbied in Washington DC as a proponent of FSAs, HRAs, and HSA with Representatives, Senators, their Health Care Liaisons, members of the Treasury Department and Economists from the Domestic Policy Council.
- Excellent contacts at DBS, EBC and other TPAs

Benefit Open Enrollment With Employee Navigator



Online
Enrollment
(Ben Admin's
engine)



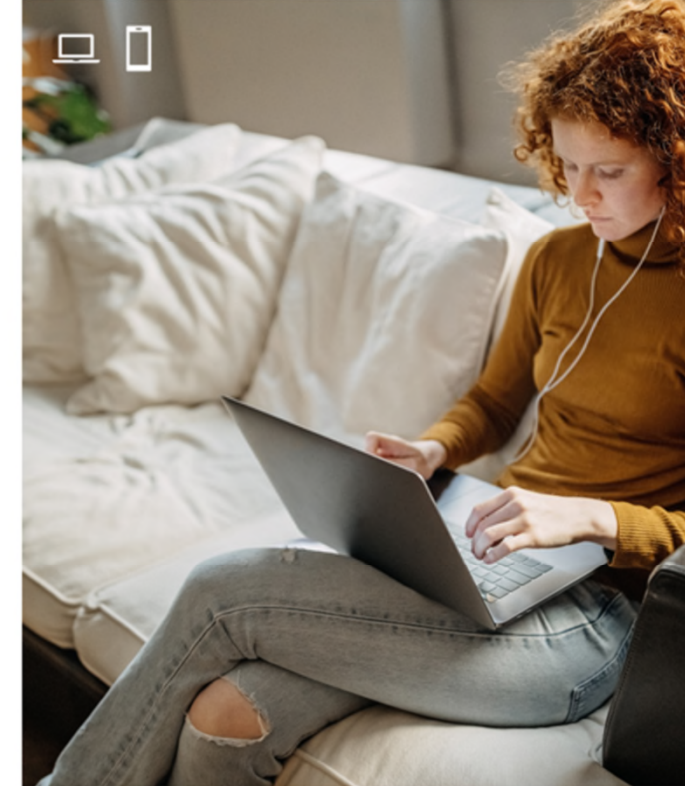
Employee Access

- Elect benefits (new hire, annual Open Enrollment, Qualifying Events)
- View benefits, cost and documents
- 'Total Comp' Statements



Employer Access

- Process control
 - Automations and information to help employees enroll
 - Auto-calculation of employee billed rates & deductions
- Reporting
- Section 6055/6056 Filing
- Integrations





Employer & Employee Educational Webinars

Below is a sampling of our 2024 Benefits Seminars:

Legislative Trends & Developments to Prepare for in 2024

- Tuesday, January 23, 2024
- 10:00 a.m. Central (90 minutes)

Employer Responsibilities with Medicare

- Tuesday, February 6, 2024
- 11:00 a.m. Central (60 minutes)

The New Era of Pharmacy and How to be a Wiser Healthcare Consumer

- Tuesday, March 12, 2024
- 11:00 a.m. Central (60 minutes)

Work Comp 101

- Tuesday, April 16, 2024
- 10:00 a.m. Central (60 minutes)

<https://www.myknowledgebroker.com/webinars>



COMPLIMENTARY **WEBINAR**

R&R INSURANCE

Legislative Trends & Developments to Prepare for in 2024

Legislative and compliance trends and developments to come in 2024 that will most likely impact your employee benefits plans.

SPEAKERS:

Pete Frittitta
Compliance & Strategic Client Services

Bob Simandl, J.D.
Attorney, von Briesen & Roper, s.c.

Tuesday 23 JAN
Time 10:00 AM
(90 minutes)

REGISTER HERE

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

myknowledgebroker.com the knowledge brokers™

R&R Insurance is kicking off our 2024 webinar series on Tuesday, January 23rd from 10:00 to 11:30 a.m. with a webinar facilitated by our Compliance & Strategic Client Services Director, Pete Frittitta along with attorney Bob Simandl from the law firm von Briesen & Roper, S.C. where they will be discussing Legislative Trends and Developments to prepare for in 2024 related to Employee Benefits.



MyWave Connect

Access Workplace Policies & Forms

Find What you are looking for - FAST

ACA Reporting – Generate Forms 1094/1095

Multistate Law Comparison Tool

Salary Benchmarking Tool

Sample Job Descriptions

Total Compensation Statements



Partnerships Matter!

Treat everyone
with Respect

Dedicated Claims Liaison

Expedited Renewals

Education Support

Specialized Presentations

We Take Pride In Our Partnerships



R&R
INSURANCE





About Assurex Global

We are an exclusive partnership of the most prominent independent insurance agents and brokers in the world

- Founded in 1954, Assurex Global is the world's largest privately-held commercial insurance, risk management, and employee benefits brokerage group
- Large Practice Group
- Tens of thousands of clients within Assurex
- Share 'best practices' with each other



- LARGEST INDEPENDENT BROKERAGE IN REVENUE
- 5TH LARGEST BROKER WORLDWIDE
- \$35 BILLION ANNUAL PREMIUM VOLUME
- 630+ PARTNER OFFICES
- 100+ PARTNER FIRMS
- 21,500+ EMPLOYEES
- 6 CONTINENTS



Global Innovation – Powered By Benefitpitch



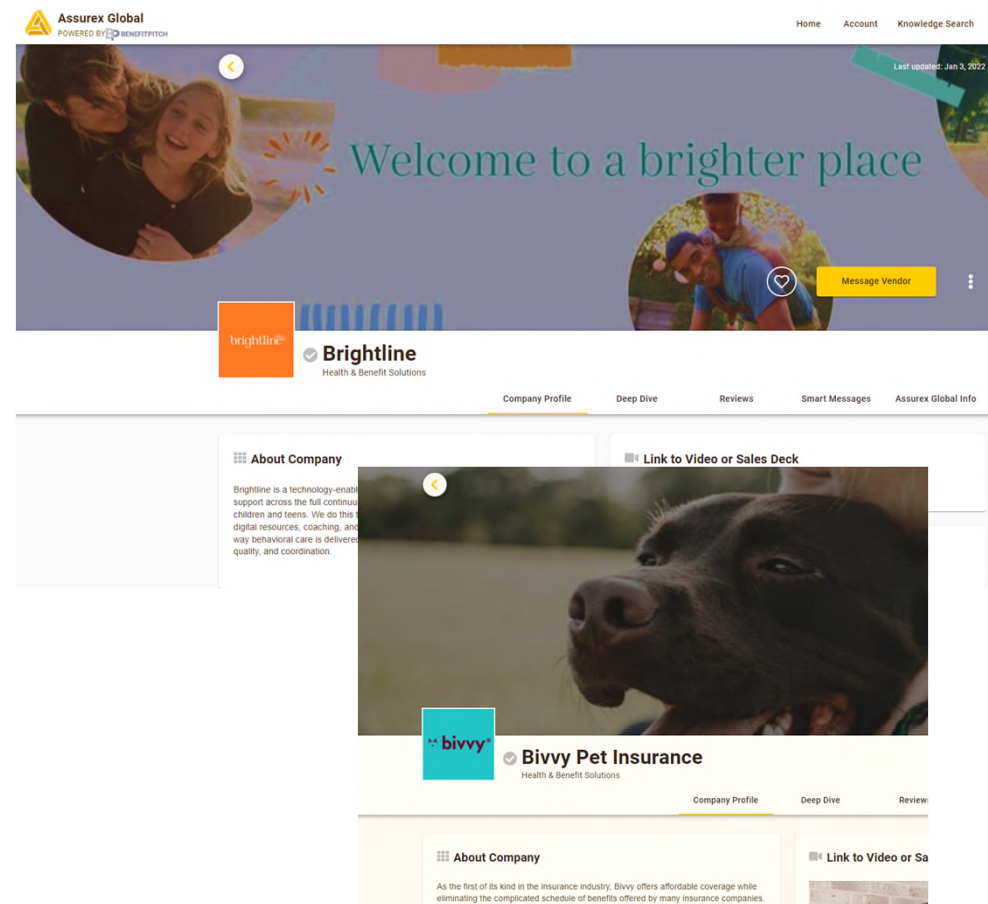
Provides:

- Easy Access to locate specific niche benefit vendors
- Deep Dive on the costs, how the programs work
- Reviews

Top 10 Assurex Global Service Type Searches

- Behavioral / Mental Health
- Benefits Administration
- COVID-19 Testing / Services
- Earned Wage Access / Instant Pay
- High Performing Networks
- Mindfulness
- Pet Services (Pet Insurance / Pet Wellness)
- Pharmacogenomics (PGX)
- Tobacco / Smoking Cessation
- Voluntary Benefits

Example: Technology-enabled pediatric behavioral health company





Medicare Education & Support

R&R's Medicare Team can help your employees with:



- Understanding the “Alphabet Soup” of Medicare
- Reviewing options of enrolling onto Medicare versus remaining on the plan
- Explaining the difference between traditional Medicare and Medicare Advantage (Part C) plans
- Evaluating Medicare Part D (prescription drug) coverage options
- Group Meetings & One-On-One Sessions

we know:

The right amount of health insurance means a healthy life



6 MONTHS BEFORE TURNING 65

- ☐ Learn the different parts of Medicare ☐
- Part A
- Part B
- Part C (Medicare Advantage Plan)
- Part D
- Medicare Supplement Plans ☐
- ☐ Determine if you need to enroll in Medicare ☐
- Do you have access to an employer group health plan?
- Is your current plan considered Creditable Coverage? ☐
- Is your current coverage an Health Savings Account (HSA) qualified plan? ☐
- Are you, or your employer, contributing towards the HSA?

1 MONTH BEFORE TURNING 65

- ☐ Make sure you have your red, white and blue Medicare card and the ID card for your other lines of coverage
- ☐ Once you have your new coverage in place, make sure you terminate your old coverage
- ☐ Update your healthcare providers with your new insurance information

ANNUALLY

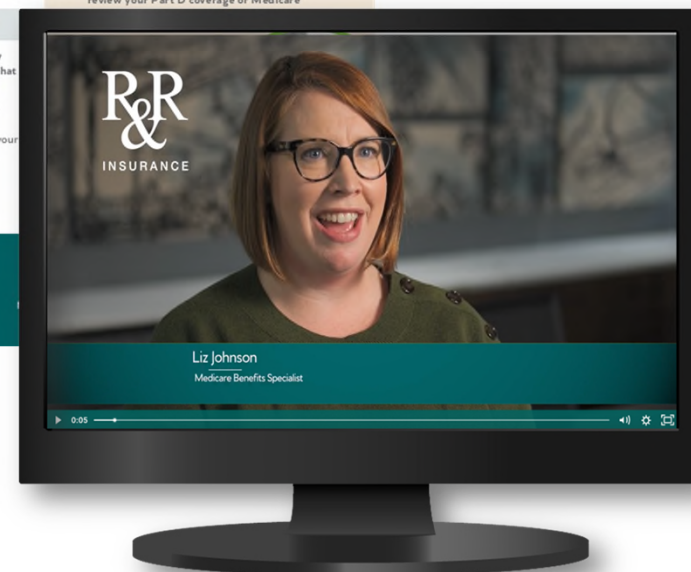
- ☐ Watch for your plan's Annual Notice of Change (ANOC) that outlines any plan changes for the next calendar year. The ANOC is sent out in October
- ☐ During the Annual Enrollment Period (AEP), review your Part D coverage or Medicare

3 MONTHS BEFORE TURNING 65

- ☐ Enroll in Medicare through the Social Security Administration, unless you have determined that you can delay your Medicare enrollment ☐
- ☐ Once you have your Medicare Claim Number, you can enroll the other lines of coverage
- Schedule an appointment with Liz to review your coverage and cost information ☐



Scan to launch digital resources!





Compliance Expertise



Compliance gap analysis

Compliance Documents

Online HR Library resource

Proprietary Tools
(CAA Rx calculator, ALE calculator, 1095-Cs)

von Briesen

von Briesen & Roper, s.c. | Attorneys at Law





Compliance Expertise



Anthem

The end of continuous Medicaid coverage

What you and your employees need to know

During the COVID-19 Public Health Emergency, nearly all Medicaid members were able to stay enrolled in their current health coverage regardless of changes in eligibility or status.

When Medicaid renewals and eligibility reviews start again, your employees may lose coverage for a variety of reasons. In fact, approximately 6.8 million people could lose Medicaid coverage and will be looking to understand the health coverage options available to them.

How could these changes impact my workforce?

You may have employees who waived employer-sponsored health coverage and wait their Medicaid benefits when starting employment with your company.

If these employees are disenrolled from Medicaid, they could be eligible to enroll in your employer-sponsored coverage or another health plan outside of your standard open enrollment period due to what's known as a qualifying life event.

Employees have 60 days before and 60 days after a qualifying life event to join a group medical plan.

What are the possible scenarios my business could encounter?

1. An employee could still qualify for Medicaid benefits and maintain their Medicaid coverage.
2. An employee may no longer qualify for Medicaid benefits and could join your employer-sponsored group plan.
3. An employee may no longer qualify for Medicaid benefits and could enroll in an Anthem Individual and Family plan outside of your employer-sponsored group plan.

Meet Rhonda

In 2020, Rhonda became unemployed and enrolled in Medicaid coverage. During the summer of 2021, she started a new job.

When the open enrollment season began that fall, Rhonda waived employer-sponsored coverage with her employer and maintained her Medicaid benefits.

When Medicaid renewals and eligibility reviews resume, Rhonda realizes she will no longer qualify for Medicaid coverage because her income has changed.

Rhonda asks her company's Human Resources department for employer-sponsored health plan information. She will be eligible to sign up outside of the open enrollment period due to her qualifying life event.

She discusses her options with Human Resources, including an employer-sponsored plan with Anthem.

Questions? We're here to help. Please contact your sales representative or broker for additional information.



WISCONSIN DEPARTMENT
of HEALTH SERVICES

Annual Employer Reporting Responsibility

Complete CAA Rx Data Collection Reporting by March 1, 2023

Please complete the following information for 2022, and submit by March 1, 2023. You may need to scroll down to complete all information and select the Finish button to submit your response.

*1. In 2023, we are required to report the Average Monthly Percentage of Premium that is covered by your employee/member and the Average Monthly Percentage of Premium that is covered by you, the employer/group.

These two percentages should total 100%. Round your answers so that they total 100% (your Remaining Value should be 0). Please enter your responses below.

Average Monthly Percentage of Premium covered by Employee/Member for 2022 (%)

Average Monthly Percentage of Premium covered by Employer/Group for 2022 (%)

100 Remaining value

Here is an example of one way that the Average Monthly Premium percentage for Employer and Employee can be calculated:

	Premium Paid Dollars	Premium Paid %	Calculation
Total 2022 Employee Contribution of Premium	\$225,000	37%	$\$225,000/\$600,000 = 37.5\%$
Total 2022 Employer Contribution of Premium	\$375,000	63%	$\$375,000/\$600,000 = 62.5\%$
Total Premium	\$600,000	100%	

Please ensure that the percentages of employer and employee contributions equals 100% by rounding up or down as needed.

2. To complete the submission, please enter the following information. Click "Finish" below to submit your response by March 1, 2023.

Your Responses

Group Name _____

Group/Case Number _____

Group Employer Identification Number (EIN) _____



Additional Team Expertise





HR & Member Support Concierge Service

Call or Email Your Insurance Concierge Team!

- Chris Kramer
- Kate Mecozzi

R&R Insurance Services, Inc.
(262) 574-7000

- N14 W23900 Stone Ridge Dr.
Waukesha, WI 53188

For your employees!

girl scouts
of wisconsin
southeast

We are here
to help!

Girl Scouts of Wisconsin Southeast -

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.



Chris Kramer

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the knowledge brokers™

we know.



R&R is an extension of GSWISE





Transition Plan

Discovery -



- Review the current Girl Scouts of Wisconsin Southeast Employee Benefit Guide
- Review Benefit policies and documents with carriers
- Note any gaps or discrepancies in documentation
- Review previous meeting notes on strategy and goals



Confirmation -



- Meet with the Girl Scouts of Wisconsin Southeast administrative team to confirm priorities, areas of benefit understanding and education improvement
- Complete R&R Insurance's proprietary Onboarding Guide to capture and document key issues and goals

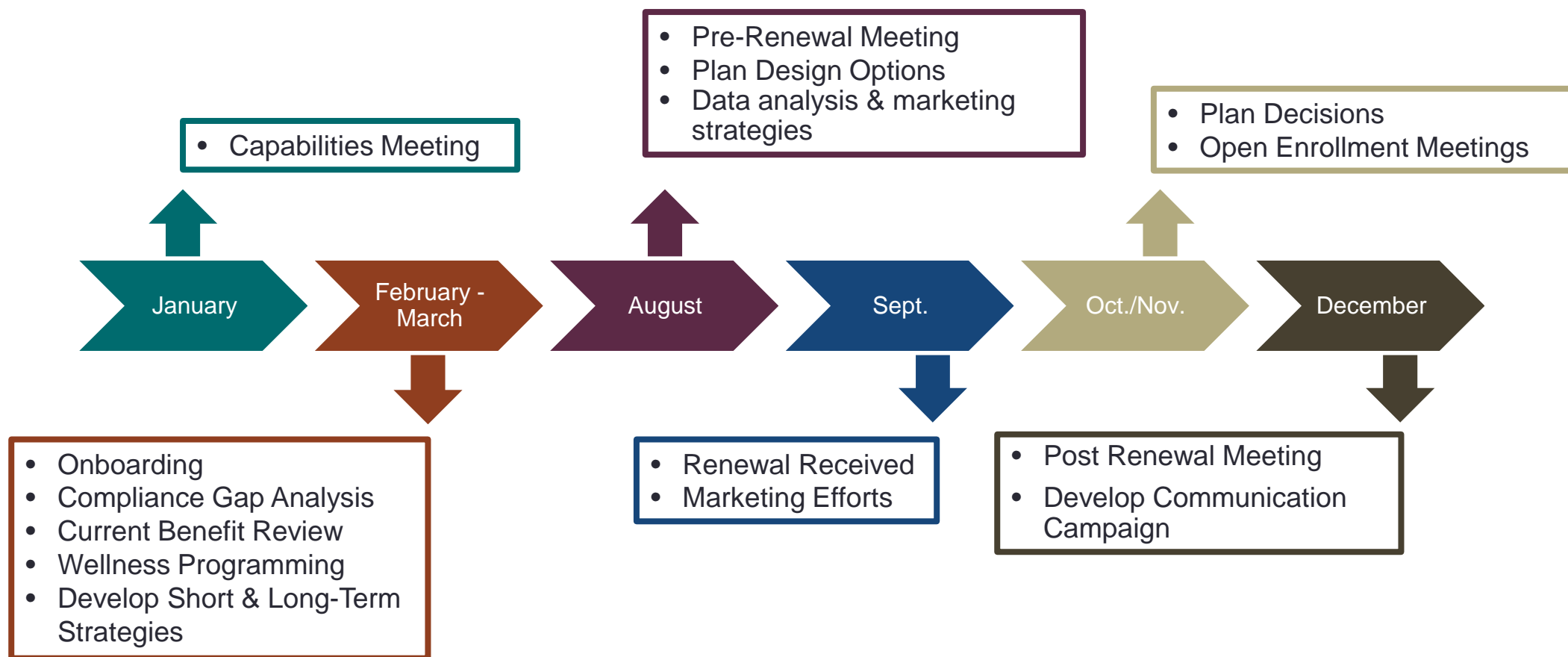
Analysis –



- Analytical review of current funding and cost structure of benefits
- Make sure costs are aligned with fiscal objectives / benefit goals of Girl Scouts of Wisconsin Southeast
- Market analysis and benchmarking of benefit options



Strategy Throughout the Year - Sample





What Our Clients are Saying . . .



Public Community College in Illinois

*From the President of the College: "That was the **best employee benefits meeting** that I have ever watched."*

*From the Executive Director of Human Resources: "I just wanted to thank you again for attending our Finance Committee meeting this afternoon and for all the **time and effort you and your team put in to prepare for it**. It was comprehensive and informative and well-received by the attendees."*



Client in Southeastern WI

*"The team of professionals that led R&R's presentation impressed the committee, particularly their **professionalism with humility**."*

*"They appear to know the strength of their internal resources and expertise and worked well together. Our team felt that R&R would **provide access to the right person at the right time** to meet the District's needs."*

*"They were the only firm that made **wellness** a significant component of their presentation. They shared examples of the types of **data reporting** that would be provided and used **to make informed decisions** regarding health and other benefits, as well as **innovative ideas** to potentially improve our health program."*



Client in Northern WI

"You are amazing! We have dealt with this issue forever and you took care of it for us like a champ. We should have been working with you years ago!"

Supporting Our Communities



www.myknowledgebroker.com



Board of Directors



Committee Member



Committee Member



Co-Chair



Supporter /Past Board of Directors



Steering Committee Member



Summing It Up



Having a **broad and highly adaptable benefits program** is key to meeting the needs of a multi-generational workforce.

Employers need partners that are committed to **high levels of customer service**

Communications is a **critical success factor** for benefits and beyond.

As employee expectations increase, benefits are more important than ever, and employers need innovative and meaningful offerings to meet the needs of a diverse workforce.

THANK YOU!

Let's Continue The Conversation!

Knowledge Is Potential!

the **knowledge** brokers™



girl scouts
of wisconsin
southeast