

April 17, 2023

Ruby James
Millikin University
1184 W. Main Street
Decatur, IL 62522

Dear Ruby,

Thank you for including R&R Insurance Services in Millikin University's search for a health and benefit plan consulting partner. We believe that our team of experts will partner well with the Millikin University team. As your institution's mission statement says "Millikin delivers on the promise of excellence", you can be assured R&R Insurance Services will do the same.

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 effectively utilize the benefits provided so they can focus on what they love – creating brand experiences that make it personal.

Our agency is dedicated to educating, communicating, and supporting Millikin University as we do with all our education clientele today. To do this, we follow a simple rule, we do what we say we're going to do:

- We will provide **solutions**; including but not limited to pharmacy benefit evaluation, clinic relationships, and captive review to **contain healthcare spend**.
- We will provide **data analytics** that will allow you to make informed, **evidence-based decisions** in the constantly changing world of healthcare.
- Provide clear and multi-faceted **employee communication** approaches to educate employees on benefits.
- 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 plans.
- 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**'.
- As one client that approved working with R&R Insurance Services in February said "R&R would provide access to the right person at the right time to meet our institution's needs".

The RFP process that you have undertaken shows tremendous commitment and investment. Our goal is to join you in partnership to enhance employee benefits education, drive cost containment, and deliver a best-in-class total compensation package to attract and retain talent. Included, you'll find our responses to your direct questions as well as some collateral support pieces.

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

Sincerely,



Patrick Mattefs
Employee Benefits Consultant



Chris Kramer
Employee Benefits Consultant



MILLIKIN
UNIVERSITY®

REQUEST FOR PROPOSAL

2023

R&R

INSURANCE

PREPARED BY
PATRICK MATTEFS & CHRIS KRAMER
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Executive Summary

As the consulting team dedicated to Millikin University, we understand the University 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 Millikin University a “Best in Class” institution to teach in and achieve its mission of **“preparing students for professional success, democratic citizenship in a global environment, and a personal life of meaning and value”**.

R&R Insurance Services, Inc. (R&R Insurance) is genuinely engaged in collaborating with higher education institutions. Selecting the right consulting partner is pivotal to the success of Millikin University’s administrative team, Board of Trustees and 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 Millikin University 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 Millikin University. We look forward to continued discussions and the opportunity to help you realize your strategic vision.

Our team is ready to partner with you!

#GOBIGBLUE



Consultant Experience

1. Provide history and basic information about firm (e.g., size, location, etc.)

R&R Insurance was established in 1975 and is approaching half a century of experience partnering with non-profits, professional firms, educational institutions, manufacturers and other employers across the country for their long-term employee benefits needs and more.

Our team of nearly 200 insurance professionals has helped us grow and become one of the larger and **fiercely independent** agencies in the Midwest. We are not beholden to shareholders or venture capital firms but to our customers.

Our goal is to promote a customer-focused culture while supporting the communities in which we serve, live and work. R&R operates as a full-service agency with comprehensive, strategic business units:

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

We serve close to 20,000 customers including 1,000 Employee Benefits group clients from our locations in Pewaukee, Neenah, West Bend and Madison. Our size allows us the ability to remain responsive to technology, utilize innovative solution-based resources, and consistently do what is necessary to 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. R&R Insurance is an independent broker and is not affiliated with or owned by any insurance company, third party administrative agency or provider network.

Our business philosophy is simple – We are here to help! We are focused on you and your team. We want to make your life easier, provide value, do what we say we are going to do and make sure your employees understand their benefits so that they can maximize them.

In our industry, “**a benefit not understood is a benefit not appreciated.**” It is vital to our customer service model that our clients and employees understand their benefit package. We assist our clients and their employees with benefits questions and claim issues that arise throughout the year. We act as an extension of our client’s HR Department.

Lastly, our business philosophy is to give back to the communities we serve as well as our employees. R&R Insurance would not be as successful if it did not have true partnerships with the customers it serves as well as our employees that serve the customers. **Giving back is part of who we are.** It is the right thing to do.



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

R&R's Employee Benefits Practice has grown over the past 48 years to today where we currently serve over 1,000 employer sponsored group benefits clients across the Midwest. Clients range in size from 50 employees to 2,000 employees.

3. How many companies of similar size to our firm do you serve?

R&R Insurance is approaching 100 employers of similar size to Millikin University and brings to the table decades of expertise in working with health insurance carriers, independent provider and hospital networks and third-party administrators that support our clientele's needs, including our Agency's current relationship with BCBS of Illinois. We are confident in our ability to consult and support your self-funded health plan, given R&R's proven track record and broad scope of services.

In addition, our membership in Assurex Global, which is comprised of 50 independently owned/operated insurance agencies in the U.S., further enhances our capabilities. Our partnership provides expansive local and regional market intelligence, as well as cost information. Collectively the Assurex organization is the 5th largest aggregate broker in the country, has thousands of self-funded employee benefit clients across the country.

4. How many organizations in Education do you serve?

Our Education Practice Group serves 65 Educational Institutions for Employee Benefits and/or Property & Casualty Insurance.

Learning Together. Achieving Excellence.

With over 100 years of combined experience working with educational entities, R&R Insurance has a dedicated 'Education Practice Group' providing in-house, full-service capability for colleges and school systems. As a partner with dozens of education customers for benefits and property & casualty insurance, R&R Insurance is committed to education.

Our **Education Practice Group** consists of a Practice Leader, nine specialized Account Executives – each a licensed service agent, and an extensive resource team. This specialized team of professionals allows R&R Insurance to better negotiate and handle claims on the institutions behalf.

In addition, the **Education Practice Group** has specific training in employee benefits, wellness, coverages, analytical claim review, and campus safety protocols. While constantly communicating, the group formally convenes monthly to share information and best practices. We include speakers from a variety of sources including Governmental, Legal, School Associations, Insurance carriers and others. As the Knowledge Brokers, we utilize relevant data to provide innovative, strategic solutions that allow organization leaders to be fiscally responsible and prepared for the future.

Our Practice Group is dedicated to helping Millikin University achieve its goals. When enhancing your employee benefits platform, our team will follow a collaborative process, designed with you, to develop a multi-year strategic plan:

- Identify the needs and goals of the University.
- Develop solutions to move toward the goals.
- Implement the strategic plan and monitor progress.
- Adjust as needed to ensure success.

At R&R Insurance our benefit team goes beyond being a broker or agent who places insurance coverages at renewal. We pride ourselves in being true consultants and dynamic, transformational business partners.

Employer & Employee Service Model

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

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

The **two Employee Benefits Co-Consultants** that will be leading the R&R team are seasoned veterans in the education space:

- Patrick Mattefs and Chris Kramer have over 53-years of combined experience working with private colleges, universities, and public/private school systems.
- Chris has over 25-years of FSA, HSA, and retiree HRA experience which can help maximize these tax-free benefits for faculty and staff.
- Both have conducted hundreds of employee benefit communication meetings and excel at presentations.
- Chris serves on the Board of a County Business Alliance which promotes career opportunities to High School students as well as Educational paths at County Universities and Vocational schools.

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

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

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

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



Clients of R&R experience several advantages over those of our competitors. They include but are not limited to the following:

- **Campus presence**— R&R Insurance is engaged with the clients we serve, yet we have a healthy “distance” from University employees, which is critical when working with private health information (PHI). This is an important consideration in a “small town” or campus environment.
- A **customized Benefit and Enrollment Guide** that is mobile friendly with valuable links to educational videos, carrier materials and R&R Insurance service team contacts.
- **Consistent communication** with the University via regular meetings, reports and other updates.
- Dedicated **Concierge Team** for employees to reach out to directly for benefit assistance.
- Internal, online benefit enrollment platform and expertise with many enrollment platforms.
- Access to our internal Communication and **Marketing team** to assist with creating customized communication materials.
- Internal **Medicare unit** to assist employees and/or spouses or parents as they approach Medicare age.
- Access to our **Wellbeing unit** to help create, implement, and assist in managing effective wellbeing programs.
- Interaction with our internal **Analytics team**; monthly reporting, quarterly data analysis, Board ready materials, and funding analysis.
- Green room **technology** – Communication is key to understanding benefits. R&R Insurance has invested in video creation capabilities which allow us to customize videos for clients. In addition, our internal marketing team can help create education materials crafted to the University’s needs.

2. Tell us about the team that will service Millikin University (Names/titles/tenure in industry/tenure in role).

Millikin University 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 Millikin University leadership and members throughout the relationship. Patrick Mattefs, Chris Kramer, and Ellen Dunn will be your primary partners—your whole team can be seen pictured below.



Patrick Mattefs | Employee Benefits Consultant

Tenure in Industry: 23 years

Tenure at R&R/Role: 3-years

Qualifications: Bachelor of Science, Business Administration, Marketing and Sales – UW-Milwaukee

Experience: Patrick's experience with employee benefits consulting has been carved over 20+ years as a health & wellness professional. His expertise in working with higher education institutions helps deliver evidence-based solutions that fit the unique cultural specific to your campus.



Chris Kramer | Employee Benefits Consultant

Tenure in Industry: 30-years

Tenure at R&R/Role: 2-years

Qualifications: Bachelor of Science, Economics & an International Marketing Certificate – UW-Madison

Experience: Chris is approaching 30-years of experience in the group benefits industry. Chris guides employers through the benefits review process and provides effective strategies and input on best practices. He utilizes his Economics background to offer insightful analysis of benefit programs while exceling at making complex benefit topics understandable. He is also an expert with over 25 years of experience in tax-free accounts such as HSAs and FSAs.



Ellen Dunn | Manager of Client Services

Tenure in Industry: 20-years

Tenure at R&R/Role: 6-years

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.



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

Tenure in Industry: 30+ years

Tenure at R&R/Role: 16-years

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

Tenure in Industry: 8-years

Tenure at R&R/Role: 4-years

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 Millikin University, and its employees.

Experience: Taylor brings over 8-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

Tenure in Industry: 6-years

Tenure at R&R/Role: 6-years

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.



Molly Flynn-Johns | Manager, Analytics & Data Strategy

Tenure in Industry: 20+ years

Tenure at R&R/Role: 2-years

Qualifications: Bachelor of Arts, Communication

Responsibilities: Molly ensures that all analytical projects are completed timely and accurately. He works closely with our carrier partners and software developers to continually enhance R&R's reporting capabilities.

Experience: Molly has extensive experience on the insurance carrier side of the business with over two decades of experience working with complex clients in various industries. Molly also has years of expertise in analyzing claims as well as negotiating with insurance carriers.



Liz Johnson, CLTC, FFM | Medicare Specialist

Tenure in Industry: 16-years

Tenure at R&R/Role: 7-years

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.



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

Tenure in Industry: 17-years

Tenure at R&R/Role: 11-years

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.

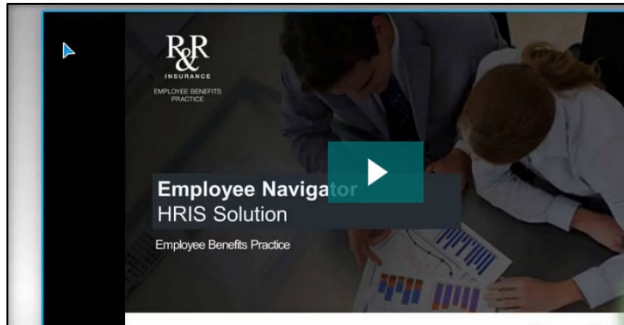
3. Does your firm offer a benefits portal solution for enrollments, reports, and vendor feeds? Please provide details.

Yes, our firm offers various benefit portal solutions. One popular solution is via Employee Navigator.

R&R Insurance uses technology to enhance the employee experience as discussed in the communication section of this RFP. In addition, we offer an easy-to-use benefit enrollment platform that employees can access throughout the year on their computer, mobile phone or tablet.

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

We train employees on how to utilize the platform and access their benefit data throughout the year. The system also has numerous file feeds to the various provider partners.



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

Customers of ALEX hail from a wide range of industries and include companies with as few as 100 and as many as 1,000,000 eligible employees—including 114 of the Fortune 500 and 2 in 5 of the country's largest companies.

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


Benefit & Enrollment Guide / QR Codes we develop a personalized guide and incorporate video elements to assist with educating employees. Mobile accessible via QR code makes our communications more accessible to employees and their families. Below is a snapshot of our communication Guide. R&R Insurance prides itself on our commitment to investing in technology and systems designed to improve client delivery and the end user service experience. Our ownership structure as a family-owned company allows us to take a long-term view of our investments. This enables us to capitalize technology that can be measured by the value it brings externally to our customers and internally to our team members. In this vein we are committed to continuous improvement in our technology space.

R&R Insurance Services' clients utilize *InsurLink™*, a web-based application giving you secure, digital access and control over your insurance needs. *InsurLink™* allows R&R Insurance Services and its clients to securely share files, uploading and downloading documents quickly and safely at any time with round-the-clock 24/7 access.

One key challenge is **Recruiting & Retaining Top Talent**: In recent years, the labor market has contracted as the job market has widened. As a result, employers in search of the most qualified workers are facing greater competition and less loyalty from employees than compared to the past. In addition, many companies are struggling to retain employees once they are hired and not lose them to other companies after only a year or two.

To combat turnover, R&R Insurance is directly working with employers to provide creative resources to aid with attracting and keeping employees engaged. We utilize a tool to help find innovative benefits to offer employees:

- **Benefits Pitch** – Resource from Assurex that provides a library of unique benefits from around the country for employers to consider offering.



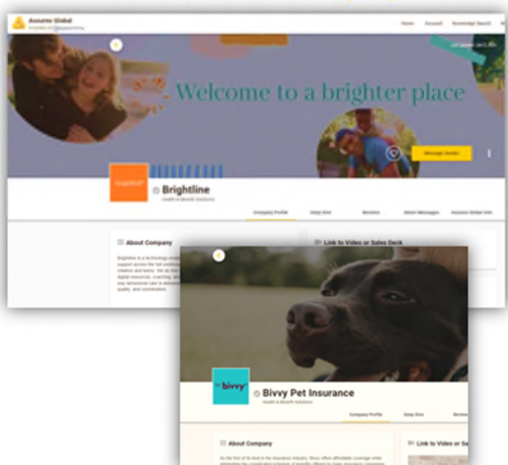
Assurex Global
POWERED BY **BENEFITPITCH**

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



R&R/Zywave Benefits Client Portal: At R&R, we specialize in providing our clients with peace-of-mind regarding compliance. Through a detailed and dialogued approach, we work directly with our clients to provide an understanding of what is applicable to them and a detailed map on the delivery of ensuring 100% compliance. We do this through a proactive model using a client-facing tool, R&R/Zywave Benefits Client Portal and by leveraging the expertise of legal counsel and R&R's accredited Client Strategic Services Expert.



R&R/Zywave Benefits Client Portal, a service provided at no charge to R&R clients, is a personalized and interactive website that allows our clients to effortlessly click, connect, and communicate with R&R Insurance Services. It is designed to offer timesaving tools and resources that build convenience into managing everyday work tasks. Whether looking to view documents online, participate in plan/program surveys, this is the right place to be. It is easily accessible, hardworking, and just one of the many value-added services available to clients when they partner with us.

4. What ongoing education and communication for staff and faculty do you offer during the course of the year?

Our consultative approach allows us to support the short and long-term goals of our partners.

To begin, our approach starts with optimizing current offerings in place. Too often we find that employers and employees are not made aware of the resources already embedded in their current programs. You are spending a lot of money on benefits. Part of R&R Insurance's role is to assure you and your employees get the most out of them.

As an example, one new client told us they had several employees come to them with various stresses (financial, legal, mental health). We reviewed their benefit program as part of the onboarding process and discovered they had a very low utilization rate for their Employee Assistance Program. We reached out to the EAP representative to learn more about the services. We arranged an onsite EAP presentation for the department manager heads (as the client said employees often turned to them with issues first) to review the many ways people could use the EAP. Our team provided the managers with information on the EAP to distribute along with a short video that all new hires could watch on the EAP resources. The department managers told Human Resources how many employees thanked them for the resource and felt the employer cared. It did not cost anything additional other than time, highlighting a benefit already being paid for by the client.

We also support the programs with open enrollment meetings (onsite, virtual, recorded), ongoing sessions, a customized Benefit and Enrollment Guide with QR code, videos, assistance with benefit and/or wellness committees, and a dedicated Concierge team to help employees and HR with questions.

In addition, we strive to enhance the benefits being offered by educating employees on the value-added services providers offer such as health reward type programs.

We also support them by having focused training sessions on areas that employees indicate they need assistance. One example is a school district customer implement a Health Reimbursement Arrangement (HRA) and a wellbeing program. Both were communicated at open enrollment along with other benefits. As these two benefits were new, we suggested to come back to hold a focused learning session on just these two benefits. It was a huge success as numerous employees said it was good to hear the new programs again. The session was recorded as well.

We also support the programs by making proactive communications such as how to file a claim from an Accident plan when you have your routine physical, made a video on how to use the hospital pricing tools to save money, preparing an information sheet on prescription drug cost savings companies, a quick overview of the importance, health wise, of teeth cleaning and more.

34 Mental Health

STATEWIDE
Content & Courses

- ✓ Illinois Family Resources
- ✓ Centerstone Resource Center
- ✓ Application for Benefits Eligibility (ABE)
- ✓ Illinois Family Caregiver Support Program
- ✓ Illinois 211
- ✓ Illinois Help for Homeowners
- ✓ Coping with Stress – CDC



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

| | | |
|--|--|--|
| <ul style="list-style-type: none"> ✓ National Mental Health Hotline (free & confidential) 866.903.3787 or text NAMI to 741741 ✓ Local IL NAMI Chapter 217.522.1403 www.namillinois.org | <ul style="list-style-type: none"> ✓ Mental Health-Related Distress Call or Text: 988 Chat 988lifeline.org ✓ National Suicide Prevention Hours: Available 24hrs. Languages: English/Spanish 800.273.8255 ✓ Mental Health America of Illinois | <ul style="list-style-type: none"> ✓ Illinois 211 (Free Referral Helpline) Dial 211 from any phone ✓ HOPELINE Text HOPELINE to 741741 ✓ Illinois Department on Aging |
|--|--|--|

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An **AssureX** Global Partner

R&R Insurance Webinar: Ergonomics and Wellbeing - Working Smarter Not Harder



R&R Insurance Services, Inc.

WEBINAR

PROGRAM

TAYLOR HAHN, CHES
Strategic Wellbeing Consultant

LORI WILLKOM, MPT
Health & Safety Consultant

ERGONOMICS & WELLBEING

WORK SMARTER NOT HARDER




DATE
RE-CERTIFICATION
PROVIDER

28th
MAY 2024
9AM - 10PM

REGISTER HERE

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 ANDERSON
HSA AUTHORITY SERVICES, INC.

Student Intercollegiate Sports Accident Insurance Plan

1. Do you have access to intercollegiate sports accident insurance products?

Yes. We understand that no matter the program's size or level of competition, no institution can avoid the fact that student-athletes will suffer injuries. Our goal is to identify ways for universities to control claim cost, determine optional programs to transfer risk and consider the best method of either fully insuring or self-funding the excess program.

The intercollegiate sports insurance marketplace is unique in how a broker gains access to the insurance market. Most insurance carriers offering coverage for this type of risk will align with third-party administrators (TPA). Brokers gain access to the insurance markets through the TPAs.

Determining the best TPA is often overlooked because administrators and brokers will simply look for the lowest price of the insurance policy. While price is an important factor, working under budget constraints may create flawed results.

All TPAs use a re-pricing network, OccuNet. This makes it essential to know how much of the re-pricing savings are lowering the claim costs due to some TPAs keeping a portion of the savings as an additional revenue source. A claim that is re-priced to reduce the cost by \$1,000 will often only result in a \$700 reduction as the TPA keeps 30%.

2. Do you provide resources to communicate plan information and education?

Yes, students can be easily confused and sometimes even intimidated by the insurance market. R&R is committed to supporting the University's student athletes in an array of deliverables as a liaison to the student in assisting them with understanding the accident insurance plan and coordinating with their health insurance utilizing various methods of communication such as:

- Video Capabilities: recorded communication messages allowing a greater reach, especially for the students and their parents and potentially in multiple locations.
- In-Person Presentations: with understanding that students tend to be more visual with their learning and cater our content to be simplified and focused.
- e-Communications / Flyers: customized materials explaining plan information.

3. Please explain how your agency would evaluate carrier proposals, renewals, and plan features.

As previously mentioned, access to the market for most of the insurance carriers is through pre-determined TPAs. Each year, we review claim activity on a semi-annual or quarterly basis, depending on the size of the account or agreement in place with the university. This allows us to advise our clients on potential concerns with claims, which will allow clients to plan for upcoming budgets.

A fully self-funded program is similar to self-funding health insurance for your employees. The underwriter will develop an aggregate deductible maximum and determine the cost of a stop-loss policy and administration fees. Funding the aggregate amount can vary by plan and negotiations with the plan administrator. A university may elect to fund the account to the full amount of the aggregate deductible or a portion with additional payments due when the fund drops below a specific level. This method allows for a more predictable budget from year-to-year.

The TPA is essential with a self-funded solution. They should be able to negotiate local agreements with the preferred medical providers in your area to lower costs for MRI, physical therapy and potential surgery.

The passage of the Affordable Care Act created greater opportunity to access health insurance. Access often results in the purchase of a HMO plan, which usually offers the best price. The HMO plan will limit coverage to the insured's home state for routine care. Students who attend a university outside of their home state will be insured for emergency care, but must return to their home state for routine care.

Athletic injuries tend not to be emergency care situations. The athletic trainer often provides initial care and will refer to a team doctor or local specialist for more severe cases. The athletic trainer will coordinate care with the treating physician to obtain the most successful outcomes.

A student with an out-of-state HMO will result in the excess athletic insurance policy paying all of the treatment expenses if the student does not return to their home state.

The majority of insurance companies in the US have programs known as guest membership or away-from-home care. The carrier will issue a separate insurance ID card to allow for routine care while the student is away from home. The Blue Cross Blue Shield association will align with the regional Blue Cross Blue Shield partner servicing the area around the university. There is no cost for this type of extension of benefit if offered.

Access to these programs requires the student or parent to take action. R&R will work with students and parents to guide them through the process. This type of service should be provided to all since students should not have to return home for routine healthcare. The orientation process is the best opportunity for the university to advise the student and parent of this benefit.

Risk Transfer

Other factors caused by the passing of the Affordable Care Act were an increase in deductibles and decrease in coinsurance percentages for health insurance plans. This increased the amount that excess sports plans were required to pay. The access to Medicaid also changed as more families and individuals qualified for Medicaid. Medicaid and Tricare require the excess athletic insurance to act as the primary payer when claims occur.

Implementation of Student Health insurance and/or Mandatory Student Accident plans can transfer risk away from the excess sports insurance plan. Student Health plans in some states are required to pay for any expenses for treatment of injuries resulting from participation in intercollegiate sports.

Mandatory Student Accident plans add a level of coverage to all students. The increase in deductibles and decrease in coinsurance percentages on health insurance plans resulted in more out-of-pocket expenses for students and their families. The possibility of injury to any student is unavoidable. Whether the student is participating in intercollegiate athletics, playing club or intramural sports or simply injured in any type of accident, a student accident plan will pay for any excess expenses not paid by their primary health insurance plan.

Implementing a student accident plan would protect the student at all times, whether on campus, at home or traveling. The average cost for this type of plan is \$50 per student per year, and the average benefit is \$5,000 per injury. This would allow the university to have a deductible of \$5,000 for the excess sports insurance, which should result in a significant decrease in premium and transfer the risk away from this program to stabilize future renewals. R&R will evaluate insurance carriers, administrators and plan funding to help provide an evidence based decision in the best interest of the University and its students.

Compliance

1. Does your firm have a dedicated Compliance team to assist the University with current and new benefits related legislation and compliance requirements?

Yes we do. R&R Insurance made a business decision early in the process to establish an in-house expert and resources to be available to our partners as Healthcare Reform moved from concept to reality.

Within our Practice, Pete Frittitta, Manager of Client Strategic Services, is responsible for consultations on health and welfare compliance. Pete is a past President of Wisconsin's state chapter of the National Association of Benefits and Insurance Professionals (NABIP) and is an active member on the speaking circuit as a healthcare reform expert. He taught "*Employee Benefit System*" at both the Graduate and Undergraduate levels as an Adjunct Faculty Instructor at Marquette University.

His team's guidance has been phenomenal. For 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**.

In addition, we help ensure our client partners stay compliant via a number of resources including but not limited to:

- Zywave compliance attorneys (Legislative Briefs, Compliance Alerts & Webinars, Compliance Checklists, etc.)
- Association newsletters & updates
- BenefitPoint Compliance Library™ powered by HR360©
- HR & Benefits Library™ powered by KPA & Ford Harrison
- Assurex Global™/Benefit Comply Compliance Resource Library
- Active memberships in NAIFA (National Association of Insurance and Financial Advisors) NABIP (National Association of Benefits and Insurance Professionals), and the IFEBP (International Foundation of Employee Benefit Plans)
- Various trade subscriptions

Sample Compliance Communications

**Complimentary
WEBINAR**



REGULATORY UPDATE

MARCH 23, 2023


There will be a lot of regulatory ground to review by the end of the first quarter, including transparency requirements and the impact of the recent fix to the so-called "Family Glitch." Join us for this webinar as we cover these and other important regulatory news that impacts employee benefits.

Click the "Register Now" button to reserve your seat now!

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COMPLIANCE ALERT

How the End of the COVID-19 Public Emergency Period Will Impact Your Health Plan


The Biden Administration has announced its plan to end the COVID-19 national emergency and public health emergency (PHE) on May 11, 2023. At that time, certain health plan coverage rules related to the COVID-19 pandemic will no longer apply.

Various deadlines related to employer-sponsored group health plans are extended during the COVID-19 "outbreak period." The outbreak period began in March 2020 and it will continue until 60 days after the end of the COVID-19 national emergency. Under this timeline of the COVID-19 national emergency ending on May 11, 2023, the "outbreak period" will end on July 10, 2023.


During the outbreak period, some key deadlines for employee benefit plans and participants are extended. The following deadlines, below, were extended during the outbreak period:

- **HIPAA Special Enrollment** - The 30-day period (or 60-day period, if applicable) to request special enrollment.
- **COBRA Notice and Premium Payment Deadlines** - The 60-day period to elect COBRA coverage, the date for making COBRA premium payments (generally at least 45 days after the day of the initial COBRA election, with a grace period of at least 30 days for subsequent premium payments), and the date for individuals to notify the plan of a qualifying event or disability determination (generally 60 days from the date of the event, loss of coverage or disability determination).
- **Claims and Appeals Deadlines** - The deadlines to file a benefit claim, file an appeal of an adverse benefit determination or request an external review of a claim under the plan's claims and appeals procedures.

Under the relief, the extensions that applied to the above deadlines end when the outbreak period is over or, earlier, after an individual has been eligible for a specific deadline extension for one year.



Pre-Deductible Telehealth Coverage



Medicaid Redetermination and HIPAA Special Enrollment Requests

LEGAL UPDATE

ACA Pay or Play Penalties Will Increase for 2024

On March 5, 2023, the IRS updated penalty amounts for 2024 related to the employer shared responsibility law (pay or play) rules under the Affordable Care Act (ACA). For calendar year 2024, the adjusted \$2,000 penalty amount is \$2,070 and the adjusted \$3,000 penalty amount is \$3,085.

Pay or Play Penalty Calculations

Under the pay or play rules, an applicable large employer (ALE) is not liable for a penalty if it has either a "substantially all" percentage of full-time employees (FTEs) or a full-time employee (FTE) headcount of at least 100 in the calendar year. The ALE's number of full-time employees (FTEs) must be calculated based on the ALE's number of full-time employees (FTEs) multiplied by 1/12 of 12,000 (or adjusted, for any applicable events).

Available Resources

- [HHS Department of Health Services COVID-19 PHE Updates](#)
- [HHS Department of Health Services COVID-19 PHE Updates](#)
- [DOL FLSA Inclusive HIPAA Special Enrollment Deadlines](#)
- [UPDATED: Prohibited Pay Data Collection \(PDC\) Restrictions](#)
- [WEBINAR: Taking a Proactive Approach to Compliance](#)
- [WEBINAR: Employee & Employer](#)
- [The 101 on ACA of Payroll Compliance](#)

COMPLIANCE OVERVIEW

Annual Compliance Deadlines for Health Plans

Employers that provide group health plan coverage to their employees are subject to numerous compliance requirements throughout the year. The following table summarizes key compliance deadlines for group health plans. Please note that certain deadlines for non-calendar year plans may vary from what is outlined below.

CALENDAR YEAR DEADLINES

The chart only addresses recurring calendar year compliance deadlines. The chart does not include other requirements that are not based on the calendar year. For example, a plan administrator that provides a COBRA election notice to a qualified beneficiary after a qualifying event occurs. This type of notice requirement is not addressed in the chart below. Also, state law may impose additional obligations. Users of this chart should refer to the specific federal or state law at issue for complete information.

R&R Insurance also has retained the services of von Briesen & Roper, S.C. for the expertise they provide in Employee Benefits/HR compliance and Labor Law issues. von Briesen & Roper provides experience advising clients on a wide range of employee benefits, labor, and employment law issues. This experience enables R&R Insurance to advise clients on human resources (HR) law issues taking into consideration all areas of opportunity and vulnerability, including the litigation of HR law-based claims. They have extensive experience in advising employers in Employee Benefit plan design, issues associated with ill and injured workers, labor negotiations, and multi-employer health and welfare plan and pension plan vulnerability, ERISA compliance, and fiduciary matters.

2. What is your process for helping us ensure we are compliant with all state and federal regulations?

R&R's approach to ensuring compliance of all state and federal regulations for our clients is a top priority. It begins with scheduling a formal in-person onboarding meeting with the University's business office and human resources leadership to gather critical information about your institution's employee benefits program. The onboarding meeting is the beginning of a thorough audit performed by R&R's team of industry experts to evaluate the University's insurance policies, administrative processes and identify potential gaps in compliance that may exist. Following our evaluation, the University will be presented with best practices and/or recommended changes to the current processes in place including but not limited to; insurance carrier contract language, employee notices and communication, IRS form 1095-C, CAA RX reporting and Credible Coverage Medicare Part D and Illinois Consumer Coverage Disclosure Act to name a few.

Following our audit and recommendations, the R&R Compliance team will develop a Compliance Checklist specifically customized to the needs of your institution, including employee notices to ensure critical due dates and topics are distributed in a timely manner.

We stay current with state and federal regulatory issues and changes through a variety of sources:

- Our Internal Compliance Department
- Zywave compliance attorneys (Legislative Briefs, Compliance Alerts & Webinars, Compliance Checklists, etc.)
- Von Briesen & Roper compliance attorneys
- Association newsletters & updates
- BenefitPoint Compliance Library™ powered by HR360©
- HR & Benefits Library™ powered by KPA & Ford Harrison
- Assurex Global™/Benefit Comply Compliance Resource Library
- Active memberships in NAIFA National Association of Insurance and Financial Advisors NABIP (National Association of Benefits and Insurance Professionals), and the IFEBP (International Foundation of Employee Benefit Plans)
- Various trade subscriptions


Pertinent information/updates are provided to R&R partners through:

- MyWave Connect® compliance updates
- Benefits Buzz© Newsletter
- HR Brief© Newsletter
- R&R client email compliance advisories
- Monthly R&R/Assurex Global Compliance Webinars
- Benefit Consultant or Account Manager consultative email or phone communication
- Consult from on-staff Client Strategic Service Manager as needed
- Providing proprietary compliance tools such as
 - ACA Employer Reporting Tool (IRS Forms 1094/1095)
 - Full-Time Tracker Tool (eligibility determination for variable hour employees)
 - "Play or Pay" calculators
 - HCR (Health Care Reform) Tax Impact Analysis

Client Communication Example:

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.

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



R&R COMPLIANCE ALERT
INSURANCE

Stay up-to-date about the latest news, regulations, deadlines and more. When you need to be in the know, WE KNOW!

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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

October 2022

MEMBER MONTHS

MONTHLY PREMIUMS

| Deadline | Method/Process |
|----------|---|
| 04/15/23 | Employer needs to complete survey and submit to brokers by deadline. They will submit data to CMS for fully insured and self-funded (non-fundamental) plans. Self-funded (fundamental) plans need to submit the 2021 and 2022 data to CMS directly by 04/15/23 through HIOS portal. |
| N/A | They will submit member data and report to CMS for fully insured (non-fundamental) plans. Self-funded (fundamental) plans need to submit the 2021 and 2022 data to CMS directly by 04/15/23 through HIOS portal. |
| N/A | They will aggregate and report data to CMS for fully insured (non-fundamental) plans and self-funded (fundamental) plans. |
| N/A | N/A |

3. What educational support does your firm offer the University for compliance related topics?

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 when it comes to regulatory compliance of employee benefits and administration. Our proactive focus identifies items/issues impacting our client's industries and benefits programs and targets each directly to heighten awareness and further knowledge, resulting in effectively managing the complex requirements of ongoing regulatory changes in healthcare.

R&R Insurance is a member of Assurex Global™, which is a partnership of 100 of the largest independent brokers across the world. Our partnership provides expansive local, regional, national, and international compliance when needed. Our status of being the largest independent insurance agency in the state, along with our Assurex Global™ partnership, positions R&R Insurance as a regional firm with national and international compliance capabilities.

As a member, R&R Insurance provides exclusive complimentary healthcare educational webinars. These webinars are held monthly, including topics on the latest compliance trends in the healthcare industry. Upcoming Assurex webinars can be found here:

www.myknowledgebroker.com/health-care-webinars.

Furthermore, 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) is just a few of the topics coverage year-round.

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

4. Please explain what steps you have taken to become HIPAA compliant.

R&R has taken various steps to comply with HIPAA from both a record-keeping and a technology-security perspective. In addition to executing the appropriate Business Associate Agreements, R&R has:

- **INSURLINK:** HIPAA compliant document management system for online collaboration and document sharing; access is encrypted
- **On-staff Cyber Expert**, Jason Navarro, leads IT tests and works with customer groups to mitigate risk
- Internal policies and procedures to ensure that HIPAA requirements are met to safeguard PHI
 - Example: *R&R's employee policies require that confidential medical information be kept in files that are locked after business hours and are not left unattended during business hours. Additionally, R&R's PC network settings are set so that computer screens will time out with a password lock when not in use for more than five minutes, again, for compliance with HIPAA privacy as well as security reasons.*
- Trained all management/supervisory staff regarding HIPAA requirements
- Trained all Benefits staff regarding HIPAA compliance; yearly refresher training and signed acknowledgement of R&R policies and procedures
- **R-Post® Registered/Encrypted E-Mail** to provide secure transfer of PHI when necessary (secure and traceable email system)
- Encrypted all laptops
- Encrypted all employee smartphones (having access to client/carrier email communications)
- All consultant offices equipped with individual locked-door entrances

R&R Insurance Services supports its Benefits Practice clients regarding HIPAA compliance through a number of available resources. First and foremost, our consultants have access to our in-house Compliance Department for questions that may arise concerning HIPAA. In addition, there are numerous tools we make available to our clients that have been very well received.

- **HIPAA Privacy and Security Compliance Toolkit** - This Toolkit will help you understand how the HIPAA Rules apply to you and your health plan. It also includes resources, including checklists and sample HIPAA policies, to help your sponsored group health plan comply with the HIPAA Rules' requirements.
- **R&R/Zywave © Client Portal** - Web-based, 24/7 direct access to our vast collection of legislative briefs go over the details of HIPAA and hundreds of state and federal workplace regulations.
- **Legislative Briefs** - Step-by-step breakdowns and guidance for HIPAA Compliance.
- **Monthly Compliance Webinars** – These have included many topics over time including “HIPAA Privacy and Security for Employers.”
- **HIPAA Compliance Checklists** - Provide at-a-glance roadmaps of the major provisions of the HIPAA law and how to meet them (available separately or in the *Toolkit*.)
- **Client Compliance Alerts** - Timely breakdowns of major changes to existing workplace legislation which would include any HIPAA updates.
- Consult from on-staff **Client Strategic Services Director** as needed.
- **Standalone Third-Party HIPAA Compliance Services** – R&R partners with a number of third-party vendors that can provide standalone HIPAA compliance software and other services for additional costs.

Enrollment and Communication

1. Describe your Enrollment and Communication approach.

We recognize that member communication is an ongoing commitment and not something that starts and ends with open enrollment. We work collaboratively with our clients to determine their needs as it relates to benefit communication throughout the year.

Our responsibility is to improve the knowledge and perceived value of the plan to members. This is done by eliminating the insurance speak and presenting in clear, simple terms to relay the message as an extension of your Benefits Department. We will deliver on this commitment through the following approaches of promoting, educating, and advocating:

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

Also knowing how important it is to attract talent, our Employee Benefits Marketing Coordinator can work with you to develop a one page "**recruiting benefits summary**." The purpose of this document is to highlight the benefits that are offered in addition to the culture of your organization. It serves as an excellent document to email a candidate prior to a phone interview.

A nice way of marketing all that you have to offer to generate and create excitement about your organization while promoting the value you place on the benefits offered.

Sample Benefits Total Rewards Flyer for a Client

INNOVATIVE SERVICES, INC.

TOTAL REWARDS

At Innovative Services, we make healthy living a priority. See the list below for the programs and benefits you have access to and start earning rewards!

WELLBEING PROGRAMS

WELLNESS & YMCA MEMBERSHIP

Innovative Services encourages healthy living in members. **Eligible** full-time employees and immediate family members are eligible for the following programs:

- Wellness Program: Includes access to a variety of health and fitness resources, including a dedicated wellness coach, health assessments, and more.
- YMCA Membership: Includes access to a variety of fitness and recreational programs, including swimming, tennis, and more.

EMPLOYEE ASSISTANCE PROGRAMS

INNOVATIVE SERVICES provides a variety of employee assistance programs (EAPs) to help members and their families with a variety of personal and professional issues. These programs are available 24/7 and are confidential.

KEY CONTACT

Curry Hoffman
Sr. Human Resources Specialist
630-431-0962

LOOK AT ALL THESE PERKS!

We are proud to offer a variety of benefits to our employees. The following are just a few of the perks we offer:

- CELL PHONE DISCOUNTS**
Employees of Innovative Services are eligible for discounts on qualifying personal and phone services at US Cellular and Verizon.
- TUITION DISCOUNTS**
Tuition discount for all full-time employees and immediate family members. The tuition discount is a benefit of the company and is not a requirement for employment.
- FLEXIBLE WORK SCHEDULE**
Employees of Innovative Services are eligible for flexible work schedules. This includes the ability to work from home, flextime, and compressed workweeks.

MEDICAL INSURANCE
Innovative Services provides a variety of medical insurance plans to our employees. These plans include medical, dental, and vision coverage. Employees are eligible for medical insurance if they are full-time employees.

DENTAL INSURANCE
Dental coverage is provided through Delta Dental and includes coverage for dental services, including cleanings, fillings, and more.

VISION INSURANCE
Vision coverage is provided through United Vision and includes coverage for vision services, including eye exams, contact lenses, and more.

SHORT-TERM & LONG-TERM DISABILITY
Innovative Services provides short-term and long-term disability insurance to our employees. These plans provide financial protection in the event of a disability.

LIFE/AD&D INSURANCE
Our company provides a variety of life and accident & health insurance plans to our employees. These plans provide financial protection for you and your family.

PAID HOLIDAYS
Employees of Innovative Services are eligible for paid holidays. These holidays include New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, and New Year's Eve.

2. What tools do you offer to communicate benefits?

R&R Insurance specializes in member communication services. We see our primary audiences as:

- Millikin University members, their families, and leadership/administrative staff.
- The vendors providing your coverage and services.

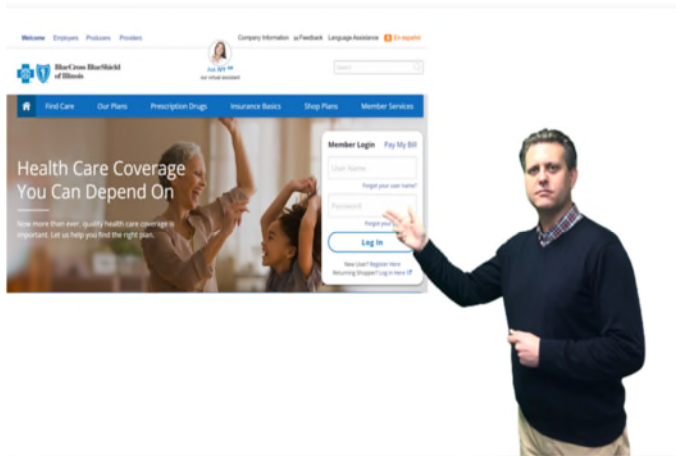
R&R Insurance will provide feedback to Millikin University as appropriate regarding resolution of members/dependents/service issues while protecting Personal Health Information (PHI). Our service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team.

Core Millikin University communication and collaboration avenues are listed below:

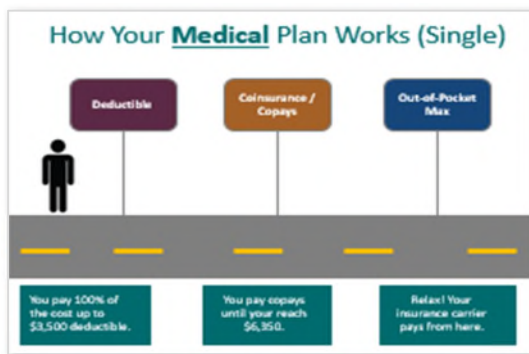
- **Benefit & Enrollment Guide / QR Codes:** mobile accessible via QR code makes our communications more accessible to members and their families.



- **Video Capabilities:** recorded communication messages on a host of topics to enable clients to share information to members. This capability allows a greater reach, especially for clients with multiple locations, varying hours, etc. The video content also allows us to reach enrolled spouses and covered dependents.



- **Presentation Style:** with understanding that adults tend to be more visual with their learning, we cater our content to be more simplified to process, yet convey a strong message.

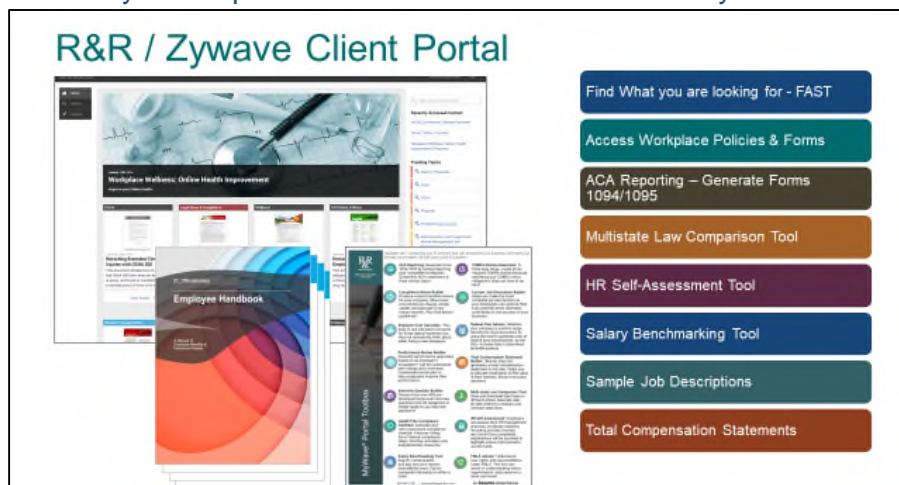


Face-to-Face
Employee Meetings

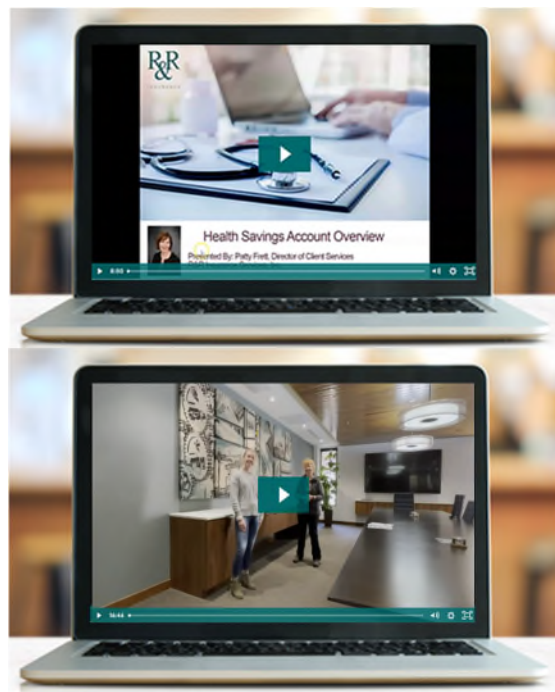


Embedded Video Education

- **E-Communications / E-Newsletters:** monthly electronic newsletters are emailed to clients on trending topics; R&R Insurance also has a presence on most major social media platforms (LinkedIn, Facebook, Twitter, YouTube, and a Blog). Learn more at www.myknowledgebroker.com.
- **Seminars/Webinars:** monthly webinars address the latest trends in Employee Benefits and OSHA citations; in-person seminars provide interactive training in Medicare, HSA/HRA, Prescription Drugs, etc.
- **R&R Insurance/Zywave Client Portal:** web-based client portal which allows you to receive information from our agency online and participate in Employee Benefits surveys to find out how you compare to others from around the country.



- **INSURLINK™:** online collaboration tool, access is encrypted and is HIPAA compliant (document management).



3. How do you help facilitate open enrollment meetings?

The creation of the Open Enrollment meeting content is truly a collaborative effort. We discuss with our clients the items to highlight, the time allotted for meetings and the preferred schedule to get the most employee participation and engagement. Some clients, based on the number of changes that may be occurring, will want mandatory employee meetings. Transversely, if few benefit changes the meetings are optional. We recommend, considering the sizable benefits investment made by the University, to conduct a meeting annually even if plan changes are minimal. This provides an excellent opportunity to remind employees how to be better consumers of health care and deliver out of pocket savings. In addition, insurance carriers implement new programs or change existing programs throughout the year, so having a chance to bring the audience up to date on those items is important.

The focus of our Open Enrollment meetings is on education. We recognize that we need to provide examples that people can relate to when it comes to making benefit decisions. It is quite common for us to use our own personal claim examples to showcase exactly how a plan works. When more than one health plan is offered, it is important to highlight the monthly employee premium contribution differences and potential out-of-pocket deductible/coinsurance obligations based on plan election.

We like to engage discussions with our Business Office and Human Resources contacts in terms of communicating benchmarking data during open enrollment meetings. Many of our clients ask us to share the benchmarking results with the audience to have a greater understanding of the University's generous benefits program compared to the market. Most higher education institutions provide a very rich benefits program and presenting benchmark data serves as a reminder of the total compensation package for employees. We encourage clients to review our materials for the Open Enrollment meeting prior to make sure we have incorporated all the key messaging they want us to convey.

Our staff is committed to staying after enrollment meetings to give the opportunity for employees to ask additional questions as needed. The goal is for employees to understand the benefits and the value of those benefits. We provide employees with an "Insurance Contacts Concierge" sheet which includes R&R direct phone and email information to share with the Millikin University families, should they have a benefits question or concern year-round.

The goal of the Open Enrollment meetings again is to educate employees on the value of the benefits program and provide the tools to improve consumerism of health care. We distribute personalized Benefit & Enrollment Guide and embed links to custom videos that help further enable employees and dependents to be better consumers.



Millikin University

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

Your insurance Concierge Team will work directly with you to:

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



the knowledge brokers™



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

Your Concierge Team



Chris Kramer
Employee Benefit Consultant
Chris.Kramer@rrins.com
Phone & Fax: (262) 953-7151



Patrick Mattefs
Employee Benefit Consultant
Patrick.Mattefs@rrins.com
Phone & Fax: (262) 953-7150

4. What resources do you have to promote consumerism?

We have numerous resources to promote consumerism. To begin with, R&R Insurance will maximize your current carriers to gauge what resources they have available for employees. We want to make sure that faculty and staff know what resources are available to them. As an example, one of our new clients offers an EAP program that provides up to six counseling sessions for behavioral health at no charge to the employees. However, in reviewing the utilization of the EAP, few employees were using the EAP. They just did not know about it. The EAP was highlighted as a source for some therapies and mental health assistance, saving the client's health plan and the employee's money.

R&R Insurance also has decades of experience working with benefit plans. We leverage our internal Marketing/Communication team to highlight tips for saving money. A recent example was prescription medications. Our team put together a 'tip sheet' for saving money with prescriptions.

Prescription Drug Discounts And Savings Programs

There are numerous programs available to help you save money on prescriptions. Some of these programs work in combination with Insurance while others work independently, still providing exceptional discounts / savings. Below please find a few of the prescription drug programs available to you:

Sample Communication Piece Created by R&R Insurance Services

- meijer pharmacy**
FREE Prescriptions
On Select Antibiotics
Select Prenatal Vitamins
meijer.com
- Walmart Pharmacy**
\$4 Prescriptions
The Walmart \$4 Prescriptions program requires no insurance, no membership, no fee, and offers patients discounted medications in 30-day and 90-day supplies. The program includes nearly 100 different generic medications from between \$4 and \$40.
walmart.com
- Target PHARMACY CVS**
Rx Reward Programs extracare
target.com
- amazon pharmacy**
Amazon Pharmacy works with most insurance plans. Prime members save on meds and coupons are available, too.
pharmacy.amazon.com
- CostPlus DRUG COMPANY**
Drugs with transparent pricing. Providing access to hundreds of life-saving medications.
costplusdrugs.com
- bidRx**
Let Pharmacies Bid on Your Prescription
BidRx allows you to create a bid for one medication or your entire prescription and let pharmacies from across the US bid to get you the lowest prices online.
bidrx.com
- GoodRx**
GoodRx is a free pharmacy coupons app that helps millions of Americans save money on pills, prescription drugs & medical costs. GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions.
goodrx.com

* Information above is intended to showcase those Rx Savings Programs available to you, the consumer. R&R Insurance Services, Inc. is not affiliated nor responsible for changes made to the above Rx programs. Please visit the Rx Programs Companies website for full program details and current prescription / pricing offerings.

In addition, we work with our internal Analytics team to identify cost-saving ideas for the health plan. They have access to plan data that allows them to make observations on how the plans are being used. Recent examples include a new client that had an uptick in emergency room visits. In discussing this with the carrier, just under 50% were deemed avoidable, meaning the emergency room was not the appropriate place for care. This allowed us to have targeted communications prepared for the upcoming open enrollment whereby we will share information on alternative and less costly places of care for non-life-threatening situations.

In addition, Chris brings to the table 25 years of experience with consumer driven plans such as FSAs, HRAs, and HSAs. He has worked with higher education clients such as Division I universities, Technical Colleges, and Private Universities across the country on these tax-advantage plans. Chris can clearly communicate to faculty and staff how to best maximize the programs and foster a culture of consumerism.

Data Analysis

1. What resources do you use to analyze medical and pharmacy claims?

R&R has a suite of analytical tools and resources available to help Millikin University manage its benefits program costs and services. These tools coupled with our talented analytical team will provide the agency with a full complement of review and rigorous review of your programs.

We have been able to successfully implement and effectively administer comprehensive plan designs and funding mechanisms that have resulted in significant cost savings for other clients. To accomplish this, we collaborate strategically with clients to ensure fiscal responsibility as well as work with carriers to review plan utilization and monitor claims. Our analytics allow us to evaluate plan design impacts and alternate design solutions. Additionally, our benchmarking tool allows us to examine and measure how Millikin University measures up to other groups' benefit offerings. This provides the agency with the ability to offer competitive employee benefit programming that will aid recruitment and retention.

Our consultative approach allows us to design benefit plans and select insurance partners that meet the short and long-term goals of the clients we partner with. By utilizing our analytic tools, we can show, in real time, the potential impacts plan design changes can have on cost. We believe that claims data is a key source of insight for care patterns, cost drivers and strategic direction that will be most beneficial to Millikin University's overall costs of benefits.

Monthly / Quarterly Carrier Claims Reporting:

- All major carriers provide online access to various levels of claims data; R&R has access to information made available by the carrier via our Premier Agency Status
- R&R employs full-time Financial Analysts within the Professional Services Team who have spent many years working for a medical carrier reviewing and analyzing medical claims data
- Review annual costs to assist in developing a renewal strategy
- Provide recommendations to accommodate ever-changing claims utilization and costs
- Use software solutions to review plan design and claims utilization to ensure the design is effective and efficient

Applied Benefits Designer:

- Interactively evaluate health insurance plan design options in minutes
- Guide you through complex and tough decisions due to rising costs, tighter budgets and consumer-driven healthcare—all in real time
- Dynamically and interactively fine-tune plans to meet your goals
- Gain consensus on plan design sooner by answering questions on the spot

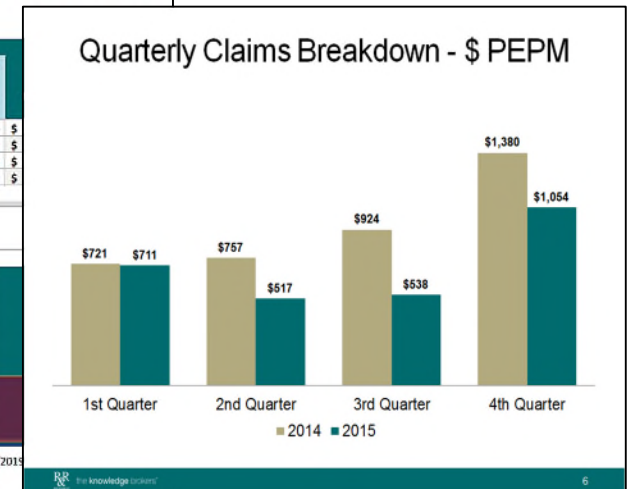
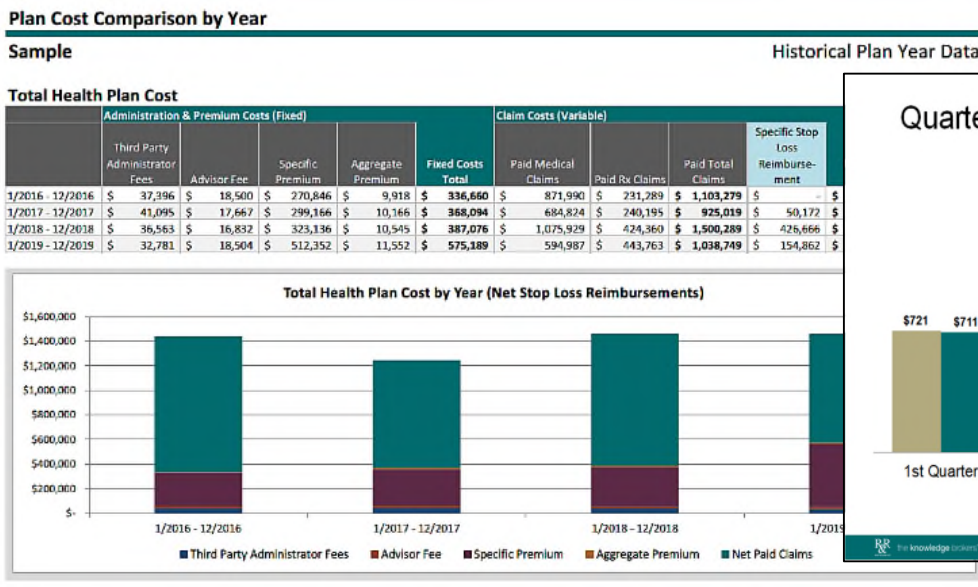
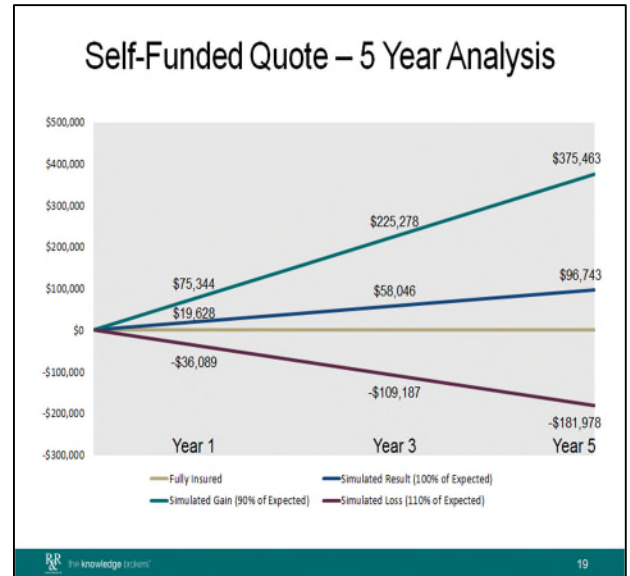
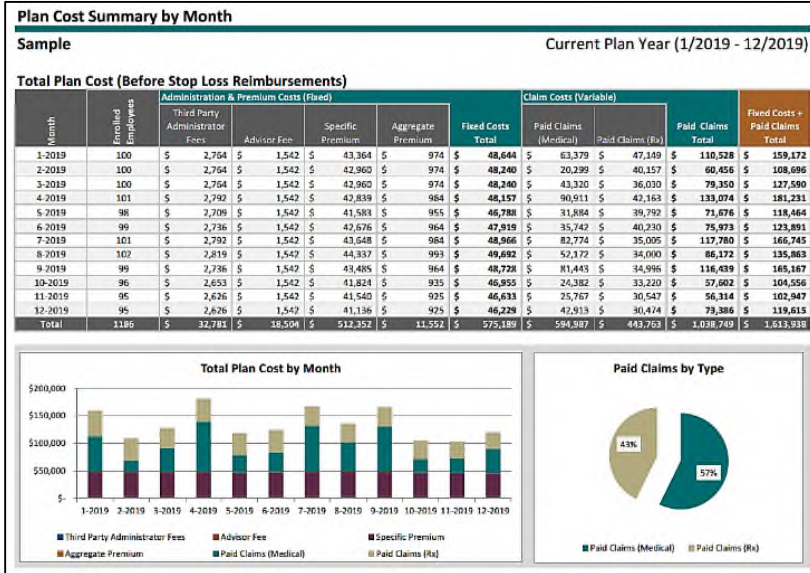
Claros:

- Analyze multiple factors directly impacting medical benefits
- Analyze the decision between Self-Funded and Fully Insured plan costs
- Run/test multiple stop loss scenarios to find the optimal outcome based on risk tolerances
- Provide guidelines to future costs based on projected plan changes

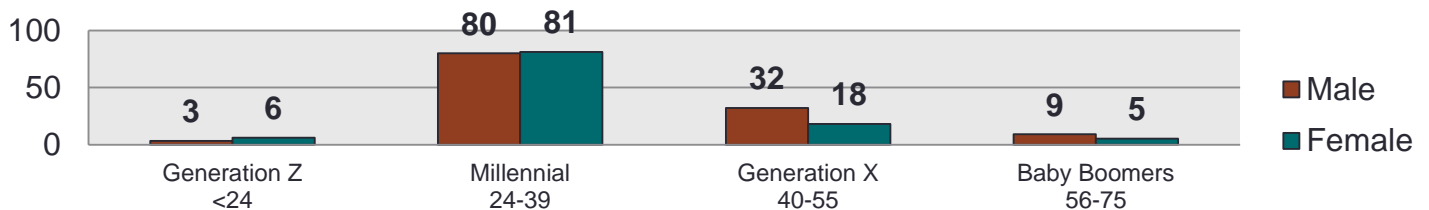
Decision Master® Warehouse:

- Eliminates potential problems, determines the underlying causes, and develops effective solutions
- Offers over 70 management exhibits that are easy-to-use and understand to detect problems with your medical utilization or plan cost by comparing your costs to national norms of similar employers
- Analyzes critical components of your data in multiple ways

To provide a snapshot of our analytic capabilities, the graphics below show a variety of reports and assessments our team can provide. We have the systems in place to breakdown spending and prescription utilization and use this information to educate staff and to consider plan modifications.



2022 Eligible Employees – 234 Total



2. Will your organization complete a provider disruption and claims analysis of physicians, clinics, and hospitals that treat our plan participants?

Yes, we will. During employee meetings we will provide carrier information regarding in-network facilities, and how to locate providers in the network. We will also include links and mobile app information regarding providers. Educating the employees on how to capitalize on their benefits helps them as well as the overall efficiency of the University.

In addition to educating the members, we are able to pull utilization data from TPA reports. When we run claims data through our Decision Master® Warehouse program, we have the ability to determine where members are going for services, when they are seeking these services and for what services.

Additionally, we can drill down and learn who; it is the members, spouses, or dependents, driving the claims. With this information, we can identify if the facilities and providers are high quality, in-network providers. If not, this is a “teachable moment” to communicate with employees via newsletters, email blasts, clinic flyers etc. If a change in networks is being considered, we are able to run disruption reports to determine which members will be impacted with network changes and a claims repricing report to ensure the network/carrier change is delivering financial savings to your institution.

3. What have been your results with helping organizations manage healthcare costs?

There are numerous cost containment strategies that we have instituted with our clients. We have been able to successfully implement and effectively administer comprehensive plan designs and funding mechanisms that have resulted in significant cost savings for our clients. We have extensive experience in evaluating self-insured ASO plans in comparison to the cost savings opportunities of a utilizing another TPA or in some situations a fully insured carrier program. To accomplish this, we work strategically with clients to ensure fiscal responsibility, when evaluating insurance carriers, TPAs and stop loss vendors to review plan utilization and monitor claims. Our analytics allow us to evaluate plan design impacts and alternate design solutions. Additionally, our benchmarking tools allow us to examine and measure how Millikin University measures up to other University’s benefit offerings. This provides Millikin University the ability to offer competitive employee benefit programming that will allow for savings and aid with recruitment and retention.

Our consultative approach allows us to design benefit plans and select insurance partners that meet short and long-term goals of the institutions we partner with. By utilizing our analytic tools, we are able to show, in real-time, the potential impacts plan design changes can have on cost. We believe that claims data is a key source of insight for care patterns, cost drivers, and strategic direction that will be most beneficial to Millikin University’s overall costs of benefits.



SCHOOL DISTRICT HEALTHCARE COSTS

CASE STUDY



THE SITUATION

Located in Southeast Wisconsin with approximately 400 benefit eligible employees, the District faced a **29%** increase in health care spend.

THE SOLUTION

The selection of R&R Insurance Services, aka *"The Knowledge Brokers"* to partner with as their benefit consultants.

THE PROCESS

The R&R team analyzed the District's current benefits package and budget to help prioritize their goals. Working together, they developed a long-term strategy to control health care costs.

THE TOOLS

The R&R **Analytics team** dug deep into the District's health plan, employing various tools at their disposal, to review such areas as contribution strategies, claim utilization, and comparative plan analysis using DPI data. They determined how best to design a cost effective yet competitive health plan for the District.

The **Wellness team** assisted in developing wellness incentives for employees. After one year, participation rose to 70% and currently participation has soared to 80%. This has helped drive down costs.

The **Communication team** employed a clear and comprehensive education initiative using customized videos, onsite meetings, and mobile device technology providing access to benefit information for teachers, staff and the Board.

THE RESULTS

After partnering with R&R Insurance Services, the 29% increase turned into a \$296,000 savings the first year. Based on high engagement in the new wellness program, the District received an 8% Wellness Credit saving \$501,000 in the second year. R&R worked with the District to self-insure and is conservatively expected to save \$685,000 in the third year.

THE BOTTOM LINE

R&R helped this District save approximately **\$1,482,000** dollars over three years!

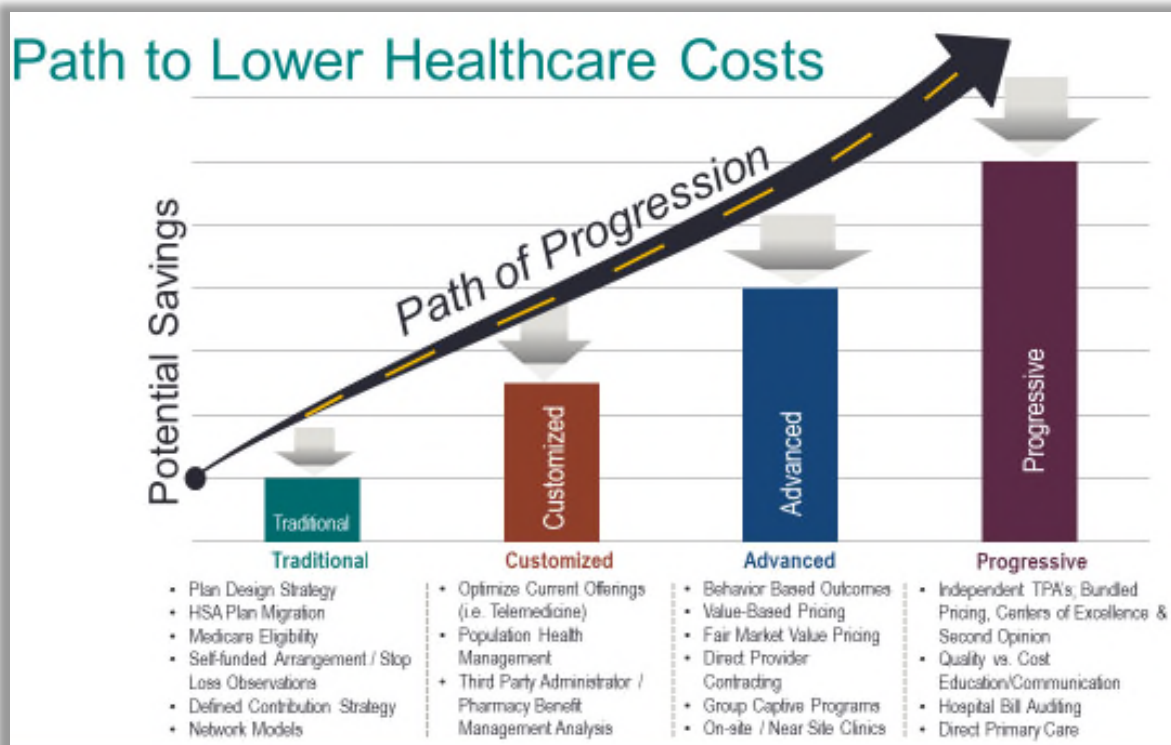
We welcome the opportunity to have a conversation with you.

the knowledge brokers[®]

Located in Waukesha, Green Bay, Appleton and West Bend
(800) 566-7007

In addition to plan design modifications and funding mechanism solutions, we have successfully implemented all of the programs listed below:

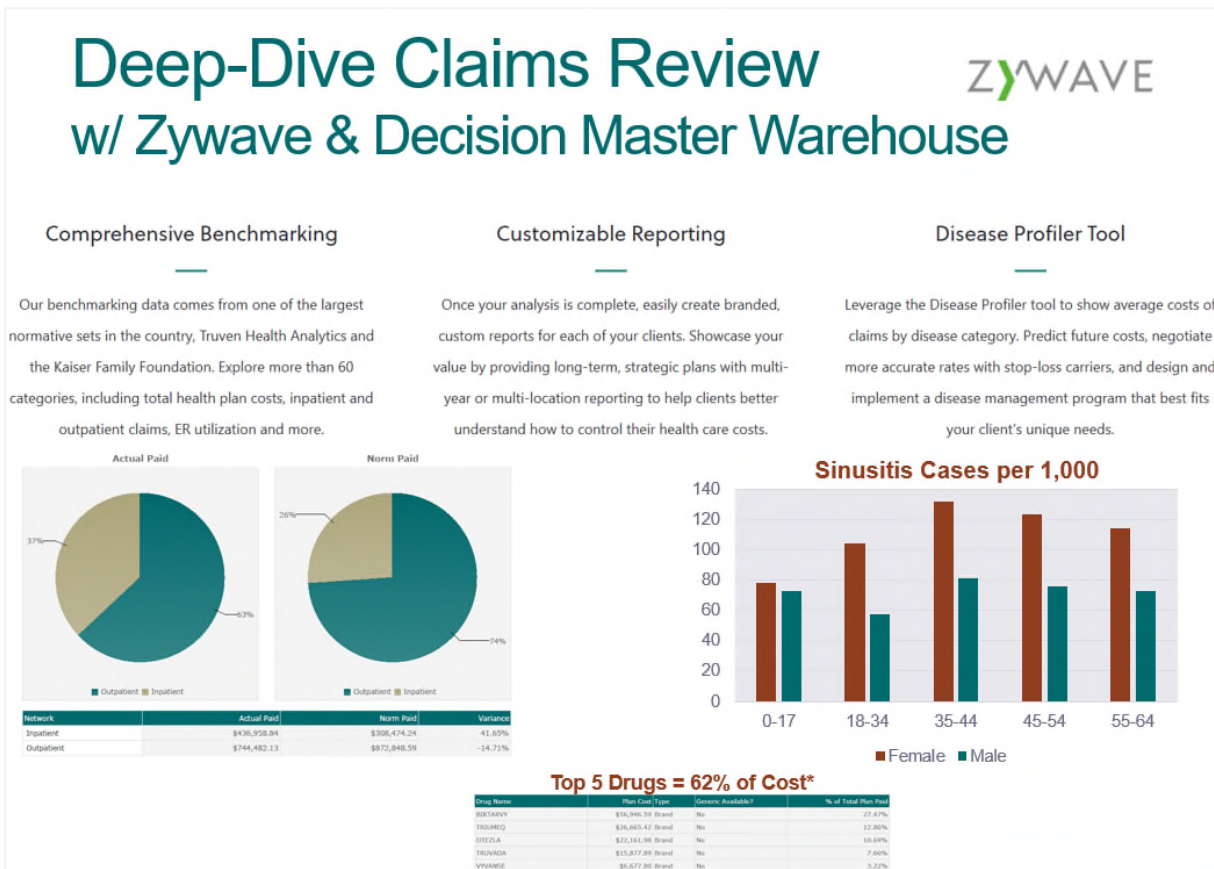
- **Bundled Pricing Arrangements/Direct Provider Contracting:** Transparency in pricing provides a great opportunity for savings and cost containment.
- **Prescription Drug Carve-out Arrangements:** Often times, it is cost advantageous to implement a PBM arrangement separate from the TPA that administers the medical claims. Carve out arrangements provide more competitive contractual terms.
- **Wellness Programs that include Behavior Based Outcomes:** Outcomes-based programs are a more aggressive approach to Wellness. Healthy employees are rewarded for being and staying healthy. Research shows that this model is effective at making people improve their health. It can also help accelerate a healthy cultural shift within the organization.
- **Group Captive Arrangements:** A group captive is an insurance company owned and operated by captive members, strictly for the benefit of those members. It enables middle-market employers to increase their underwriting credibility through the benefits of collective purchasing power.
- **Clinics:** Whether near-site or onsite, subscription based or fee for service, providing employees with clinic care options reduces claims accumulating against the group plan.
- **Tiered plan designs:** Providing incentives and/or premium differential helps to encourage effective providers for savings.



4. How will you help with the management of insurance, including periodic supervision and/or preparation of claims activity reports from carriers, executive summary reports, underwriting analysis for annual renewals, annual financial projections for budgeting purposes, and alternative funding analyses?

As previously mentioned in our response on page 34, our consultative approach allows us to analyze the University's benefit plans and evaluate the performance based on established short and long-term goals of the institution. We believe that claims data is a key source of insight for care patterns, cost drivers, and strategic direction that will be most beneficial to Millikin University and reviewed multiple times a year in a format that aligns with the core audience. For example, reports and presentations are tailored in a manner that is understandable for committee members comprised of staff and faculty, perhaps not as versed in healthcare terminology and dialect. A presentation to the finance committee may be more focused on the budget and cost projections. The team at R&R has vast experience presenting data to the various committees and will be present in-person to support the various data analysis for Millikin University.

In an effort to provide a snapshot of our analytic capabilities, the graphics on page 35 show a variety of reports and assessments our team can provide. We have the systems in place to breakdown spending and prescription utilization and use this information to educate staff and consider plan modifications.



Wellness

1. Does your firm have a dedicated wellness team to assist with wellness programs and initiatives?

Yes, we do. 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 can do webinars and create videos when applicable to allow Millikin University 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 forefront 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 in a number of areas.

We will support Millikin University 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 Millikin University'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 that will 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 your needs to control your insurance benefit budget. 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 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, the Go365 Inspire Health Award with Humana, and Workforce Well-being Scorecard™ Recognition from the American Heart Association.

2. What steps would you take to evaluate and assess the University's wellness initiatives?

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

3. What wellness initiative resources do you offer to clientele?

Some of the low-cost / no-cost tools we have introduced and supported include:

- ✓ WELCOA Gold Member and a member of the Wellness Council of Wisconsin (provides R&R access to several resources)
- ✓ Employee needs/interest survey and culture audit
- ✓ Monthly wellness newsletter/calendar
- ✓ Employee payroll stuffers/posters
- ✓ Proprietary Awareness to Wellness Program
- ✓ Activity ideas (i.e., walking program and weight management programs)
- ✓ Environment evaluation (i.e., smoke-free environment? Healthy food alternatives?)
- ✓ Leverage carrier resources
- ✓ Multitude of community resources and vendor partnerships
- ✓ Assist with coordinating and managing onsite Wellness Fair

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 KIDNEY BEANS | 1 TSP VANILLA |

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

WATCH

Click the video above to learn more about your health & wellness. Downloadable resources are also available for you.

Live Well, Work Well
March 2022

Bringing you to the forefront of health & wellness.

Understanding Your Kidney Health

Kidney is a vital organ. Making it a great time to take charge of your health to lower your chance of developing kidney disease. Your kidneys filter your blood to remove waste and extra water to create urine. They also make new hormones that regulate blood cells, promote bone health and regulate your blood pressure. As such, the kidneys play a vital role in your body.

Risk Factors

Today, 47 million Americans are affected by kidney disease. Most don't know they have kidney disease until it's too late. There are many preventable signs of kidney disease, but most people attribute them to other conditions. As you learn one of these risk factors, you may be at risk for kidney disease.

- High blood pressure
- Heart disease
- Diabetes
- Being overweight
- Family history of kidney disease

It's even more critical to understand your kidney health and the potential. Kidney disease increases your risk of developing life-threatening complications from COVID-19.

4 STEPS TO MANAGING MENTAL HEALTH

1 CREATE A SUPPORTIVE FOUNDATION

An organization that is dedicated to promoting employee mental health and fostering a supportive environment is one that will succeed in its efforts to support employee mental health. Mental health and mental health initiatives are integral to an organization's success and well-being.

2 FOCUS ON REDUCING STIGMA

An organization that focuses on mental health education and efforts on normalizing mental health conditions will see improvements in employee mental health. Consistently communicating to employees that getting help is a sign of strength, not weakness, and you're there to support them.

3 MAKE IT POSSIBLE FOR EMPLOYEES TO GET HELP

An organization that goes beyond just talking about helping employees and facilitates ways for employees to get help will be equipped to address mental health issues effectively when they arise. Consider establishing a committee for managers to follow when mental health situations present themselves.

4

STRETCHES

Benefits of Regular Stretching:

- Improves range of motion, reduces sports-related injury risk, and reduces overall general fatigue
- Reduces and prevents muscle, joint, and tendon pain and stiffness
- Reduces internal tension and stiffness (muscles, tendons, joints, and ligaments)
- Reduces stress and tension from long-term sitting, driving, standing, or working
- Improves posture and decreases fatigue related to physical exertion, sitting, using tools, and so on

NECK STRETCHES

The neck is a very important part of the body. It is the only part of the body that is not protected by the rib cage. It is also the most vulnerable part of the body. It is important to stretch the neck muscles regularly to prevent injury and maintain good posture.

SHOULDER STRETCHES

The shoulders are one of the most important parts of the body. They are the joints that connect the arms to the rest of the body. They are also the most vulnerable part of the body. It is important to stretch the shoulder muscles regularly to prevent injury and maintain good posture.

BACK STRETCHES

The back is one of the most important parts of the body. It is the support structure for the rest of the body. It is also the most vulnerable part of the body. It is important to stretch the back muscles regularly to prevent injury and maintain good posture.

LEG STRETCHES

The legs are one of the most important parts of the body. They are the support structure for the rest of the body. They are also the most vulnerable part of the body. It is important to stretch the leg muscles regularly to prevent injury and maintain good posture.

DO NOT BOUNCE ON TIGHT WHILE STRETCHING

Compensation

- 1. Describe your proposed form of compensation (e.g., commission, annual retainer, fee-for-service). If you are proposing fee, please include your fee schedule and scope of services.**

R&R has the flexibility to engage in all forms of compensation for our services witnessed in the marketplace today. Cases of your size typically compensate on a fee for service basis, particularly for medical coverage, and we would recommend the same to best insulate you from inflationary medical premium increases that may or may not actually require more service from the broker.

Our fee for service approach to handling your account can be found at the end of this document. Additionally, we remain open to discussing and considering any other options with Millikin University 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.

- 2. Please disclose your client policy on carrier bonus payments.**

R&R's acceptance of contingency/override/bonus compensation from insurers is viewed by us as being incidental. 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.

Other

1. Please provide at least three initial references of other organizations you think would be particularly helpful for us to learn from about their work with your firm.

Heartland Community College

Barb Leathers
Executive Director of Human Resources
P: 309-268-8148
E: Barb.Leathers@Heartland.edu



Greendale School District

Jonathan Mitchell
Director of Business
P: 414-423-2700 Ext. 2705
E: Jonathan.Mitchell@GreendaleSchools.org



Kettle Moraine School District

John Stellmacher
Chief Financial Officer
P: 262-968-6300 Ext. 5303
E: StellmacherJ@KMSD.edu



2. Describe any other facets of your organization and your firm's experience that are relevant to this proposal that have not been previously described and that you feel warrant consideration.

Medicare: As your employees become eligible for Medicare, they have additional options for their health coverage. R&R Insurance's Medicare Division can help them navigate the road of options and determine the best route for their future. Our Medicare team assists employers and employees in making budget conscious decisions on their Medicare options.

Our experts are available to your employees reaching Medicare eligible age, as well as employees who may have questions about their older parents' needs.

Medicare Part D Notices: The Centers for Medicare and Medicaid Services (CMS) require employers that offer prescription drug coverage to notify their Medicare eligible participants of the creditability status of the prescription drug coverage contained in their health plan. This notification must be provided by October 15th of each year.

As a service to help our clients comply with this employer obligation, R&R Insurance confirms with each client's insurance carrier whether their plan(s) provide(s) credible coverage or non-credible coverage. R&R Insurance also provides the appropriate Medicare Part D Notices that need to be distributed by October 15th of each year to their Medicare eligible participants as well as to newly eligible Medicare enrollees and members throughout the year.

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?

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


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 Advantage Coverage

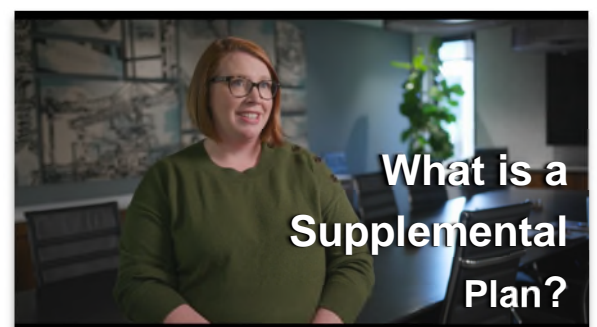
Liz Johnson
Medicare Specialist
Liz.Johnson@rrins.com
262.696.5077



Scan to launch digital resources!

114 W 23900 Stone Ridge Drive
Waukesha, WI 53188
MyKnowledgeBroker.com | 800.566.7077

R&R
INSURANCE
The knowledge brokers™



R&R
INSURANCE

The Four Parts of Medicare

we know.

R&R
INSURANCE

How do I sign up for Medicare?

we know.

Retiree Support: In our experience, helping our clientele properly mitigate the ongoing risk of retiree medical benefits is critical to the overall financial health of the employer and benefits program. The retiree health plan is evaluated on a continuous basis, similar to the Active Employee health plan through various cost containment measures such as, but not limited to claims analysis, RX audits, provider disruption reports, network discount & utilization reports, claims repricing and/or 3rd party retiree healthcare vendor models available in the marketplace.

We support our client's retiree population by communicating the importance of programs targeted at their preventive care, wellness initiatives and case management through ongoing education. In addition, we have Medicare specialists on staff throughout the year, presenting at seminars or individual one-on-one meetings, to explore the optimal Medicare options for that individual. R&R's Medicare Staff not only offers help navigating retirees through the complexities of Medicare, but also alleviates Millikin University's future claim liability by successfully redirecting costs off the Employer sponsored health plan, onto Medicare.

SHRM Recertification Provider: R&R is recognized by the Society for Human Resource Management (SHRM) to offer professional development credits (PDCs) for the SHRM-CP® or SHRM-SCP®. Our in-house resources offer several compliance related PDC accredited webinars throughout the year. R&R will also be speaking at the upcoming SHRM Conference in May about *Pursuing Valuable Connections: An Outcome of the War on Talent*.

Wellbeing Program Development: *Please see the Wellness section.*

Wealth Management: The R&R Insurance team offers comprehensive services for our clients, and this includes retirement plans. Whether it is a 401(k), Profit Sharing plan, 403(b) or other investment program, the Wealth Management team can help you and your employees build their retiree nest egg. We provide co-fiduciary services, plan design strategy, financial wellness programs, employee training, vendor management, compliance oversight and more.

Personal Line for Employer Groups: The R&R insurance team offers employer groups access to a unique program designed to retain and recruit employees. We offer programs whereby employees can save money off their auto policies by being an employee of your firm.



Commercial Insurance



Personal Insurance



Employee Benefits



Wealth Management

3. Is your firm privately held, publicly traded, or owned by private equity?

R&R Insurance is a family-owned, privately held and fiercely independent agency. We are not beholden to shareholders or venture capital firms that prioritize revenue over service, oftentimes challenged by clashing agency cultures or service team turnover due to mergers and acquisitions of the agency. Our independence allows for long-term agency planning with client services, resources, and tools at the forefront of our decision making.



Service Agreement

R&R Insurance Services, Inc. for Millikin University

Whereas R&R Insurance Services, Inc. (referred to as “R&R”) operates insurance agencies and related businesses which procure numerous lines and types of insurance products and provide related brokerage services to its customers; and,

Whereas, Millikin University (referred to as the; “Client”) wants to engage R&R to provide specified benefit services in exchange for the fees outlined in this Agreement,

Now, therefore, the parties hereto agree as follows:

1. The term of this agreement will commence on JUNE 1, 2023 and shall remain in effect until MAY 31, 2025 unless terminated earlier as provided herein.
2. This agreement is open to review at any time by either party. Either party can terminate this agreement with ninety (90) days advance written notice which will provide the specific date of termination. Fees will be paid through the date of termination.
3. R&R will receive a monthly fee to be billed in monthly installments, effective JUNE 1, 2023 according to the following stated fees.

| PERIOD | TOTAL | MONTHLY |
|-----------------------------|---|------------|
| JUNE 1, 2023 – MAY 31, 2024 | \$46,350.00 | \$3,862.50 |
| JUNE 1, 2024 – MAY 31, 2025 | \$46,350.00 | \$3,862.50 |
| JUNE 1, 2025 – MAY 31, 2026 | Increase not to exceed 4% over prior period | |

4. The fixed fee is in lieu of standard agent commissions normally paid to R&R by any carriers involved for Client’s group-sponsored medical coverage. If self-funded, this includes stop-loss coverage, pharmacy benefit coverage, medical management services, and third party administration services.
5. R&R will receive standard agent commissions for any group-sponsored ancillary lines of coverage and any voluntary lines of coverage.
6. R&R may receive compensation in the form of fees and/or commissions for the insurance brokerage services, risk management services, consulting, employee benefits and financial services planning provided to clients. R&R may also receive additional compensation from certain insurers, wholesalers, and insurance markets with whom it places business and to whom it provides services. This additional compensation may be based on or computed according to a variety of factors including, but not limited to, the overall volume of business placed, size of placements, growth, business retention, and/or profitability.



7. A significant change (+/- 15%) in the number of eligible employees may require a modification of the fees. This will be based off of a confirmed eligible count in effect as of the commencement date of this agreement.
8. This agreement and fees cover all the listed services in the attached Scope of Services. Fees for additional services requested or required by the Client will be separately negotiated.

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Millikin University

(Print Name)

(Title)

(Signature)

(Date)

R&R Insurance Services, Inc.

David Lancaster
(Print Name)

EVP, Benefits Practice
(Title)

(Signature)

(Date)



Scope of Services

For

Millikin University

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

Strategic Planning / Marketing

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

Health Management/Wellness

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

Compliance/HR Support

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

Reporting

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

Account Management /Service

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

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