



OCONOMOWOC  
AREA SCHOOL DISTRICT

# 2022

## Request for Proposal

Prepared by :

Michelle Froehlke, CSFS & Chris Kramer  
R&R Insurance Services, Inc.

☎ M: 920.265.7280 C: 262.953.7151

✉ Michelle.Froehlke@rrins.com  
Chris.Kramer@rrins.com

🌐 [www.myknowledgebroker.com](http://www.myknowledgebroker.com)

# TABLE OF CONTENTS

PAGE	TOPIC
3	EXECUTIVE SUMMARY
4	COMPANY STRUCTURE
11	COMPANY PRACTICE
19	PROCESS
27	EXPERTISE
32	DATA ANALYSIS
38	CLIENT SUPPORT SERVICE / COMMUNICATION
48	WELLNESS
51	REFERENCES
52	FEE INFORMATION
53-54	CASE STUDIES



# Executive Summary

As the consulting team dedicated to the Oconomowoc Area School District (OASD), we understand the District 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 the OASD a “Best in Class” district to teach in and achieve its mission of **“Empowering a community of learners and leaders”**.

R&R Insurance Services, Inc. (R&R Insurance) is genuinely engaged in collaborating with Wisconsin schools. Selecting the right consulting partner is pivotal to the success of the OASD administrative team, School Board 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 the OASD 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 the OASD. We look forward to continued discussions and the opportunity to help you realize your strategic vision.

Our team is ready to partner with you!



## COMPANY STRUCTURE AND PHILOSOPHY

### 1. Provide a brief overview of your company:

- Provide a brief history of your organization including the length of time is has been providing health benefit consulting services to school districts, local governments, or other public entities.
- Provide a list of all services offered by your organization that would be relevant to OASD and what you would do to understand our organization and unique needs.
- Provide the account retention for your organization over the last two (2) years.
- Confirm that you serve as a consultant or broker, independently, and are not affiliated with any insurance company, third party administrative agency, or provider network.
- Describe the organization's Errors and Omissions (E&O limits) and provide evidence your organization carries all applicable coverage and licenses.

R&R Insurance was established in 1975 and is approaching half a century of experience partnering with school districts in Wisconsin and 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.

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

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

We are also one of the largest agencies serving the needs of school districts, businesses and individuals in the Midwest. We serve close to 20,000 customers including 1,000 Employee Benefits group clients. Our size allows us the ability to remain responsive to technology, utilize innovative solution-based resources, and consistently do what is necessary to obtain and retain customers while helping them optimize their benefits programs.

Capturing all that we do for our clients and what really distinguishes us from other consulting firms is difficult to present on paper, but if we have to pick a couple ways we rise above our competition, it's our aggressive listening and dedication to service. It starts from day one with onboarding. Our team will conduct a detailed onboarding and strategy session with the District to 'gather the facts' and listen to what your thoughts and needs are. From this learning session, we collaborate with the OASD to ensure that your programs best serves the objectives of your OASD and the employees you serve. Whether it be reviewing contribution strategies of the medical plan, or evaluating that the network provides good, appropriate coverage for all members in all locations, R&R Insurance will research all appropriate options and offer recommendations that will best meet your needs and optimize your overall spend. Communicating new programs, educating clients and keeping you ahead of the constantly changing insurance marketplace is integral to our services.

Additionally, R&R Insurance is a member of Assurex Global™, which is a consortium of 52 of the largest independent brokers across the U.S. Our partnership provides expansive local and regional market intelligence, cost information, and availability of additional physical presence if ever needed. Our status of being the largest independent insurance agency in the state, with offices in southeast Wisconsin, the Fox Valley, and Green Bay along with being part of Assurex Global™, positions R&R Insurance as a local firm with national clout.

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

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

### **Wellness Programming**

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

### **Compliance Services:**

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

### **Communication Tools for Employers and Employees**

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

### **Analytic Tools**

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

These services are conducted by a tenured team at R&R Insurance with over 100 years of combined experience working with public schools and educational institutions. Their experience and expertise includes consulting, analyzing and strategizing comprehensive benefit packages for Public School Districts, Technical Colleges and Division 1 Universities around the country.

The benefit team assigned to the OASD has a 97% retention rate and they have not lost a customer in two years. Mergers and acquisitions account for any movement away from this team.

R&R Insurance carries Professional Liability Insurance with First Specialty Insurance Group with a limit of Liability of \$15,000,000. Policy Effective date is 1/12/2022 to 1/12/2023.

## **2. Briefly describe the account team that would be assigned to OASD, their roles and responsibilities with both benefits and wellness, and their length of service with your company.**

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

Our EPG is dedicated to helping the OASD achieve their goals. When enhancing your employee benefits platform, our team will follow a collaborative process, designed with you, to develop a quality lesson plan:

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

Our EPG consists of a Practice Leader, nine specialized Account Executives – each with a licensed service agent, and an extensive resource team. This specialized team of professionals allows R&R to better service the needs of employees and the District.

In addition, the Education Practice Group has specific training in employee benefits, wellness, coverages, analytical claim review, and benefit communication. While constantly communicating the group formally convenes on a monthly basis to share information and best practices. We include speakers from a variety of sources including Governmental, Legal, School Associations, Insurance carriers and others.

The two main Employee Benefits Consultants that will be leading the R&R Insurance team are seasoned veterans in the education space.

- Michelle and Chris have over **60 years of combined experience** working with public/private school systems, Community Colleges, and Division I universities.
- Chris has **28 years of FSA, HSA and HRA (including retiree HRA experience)** which can help maximize these tax-free benefits for faculty and staff.



- Chris currently serves as a member of the **Waukesha County Business Alliance Education Steering Council**. The Council's purpose is to support Waukesha County students in being both college and career ready. In part the Council collaborates with County schools to help prepare students to be successful in the career opportunities that exist in the County and elevate their awareness of the diverse employers in Waukesha County.
- Michelle is a **Certified Self-funded Specialist** and also has a certification in **Worksite Wellness** from WELCOA. Prior to her career in employee benefits, Michelle taught social studies for 20 years in the Appleton Area School District. In her role as a benefit consultant, she continues to **teach** and serve districts, and other employers, in their strategic benefit planning and employee education. She currently serves on the **WASBO** Fall planning committee, **K12 Task force** for the Northeast Wisconsin Manufacturing and Education Alliance, and the Board of Progress Lakeshore for economic development in Manitowoc County.
- Both have conducted hundreds of employee benefit communication meetings and excel at presentations.

A member of R&R Insurance's executive team just finished serving on the board of the Waukesha County Technical College. This membership provides us valuable insight into how Technical Colleges collaborate with local school districts.

In addition to Michelle and Chris, there is a whole team ready to go to work for the District and employees.



### **Michelle Froehlke, CSFS | Employee Benefits Consultant**

Length of Service with R&R: 6-years

As a former teacher (20 years) and member of insurance committees, Michelle's knowledge of school operations has enhanced her role as an employee benefits consultant over the last 11 years. She listens to the needs of her customers, evaluates what areas need improvement or enhancement, then provides viable solutions and implements the options that are fiscally sound, striving to maintain quality in an effort to promote recruitment and retention.



### **Chris Kramer | Employee Benefits Consultant**

Length of Service with R&R: 2-years

Chris has more than 28-years of experience in the group benefits industry. He has worked with hundreds of educational institutions throughout his career. 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.



### **Ellen Dunn | Manager of Client Services**

Length of Service with R&R: 6-years

Having more than 24-years of experience, Ellen provides benefits evaluations, support and services to existing clients. She assist clients and acts as a technical resource to identify existing client's needs and issues making recommendations for product and service solutions.



**Taylor Hahn, CHES | Strategic Wellbeing Consultant**

Length of Service with R&R: 3-years

Taylor brings over 4-years of knowledge in the health and wellness industry and is dedicated to the resources that will determine the needs of your institution as well as defining the strategies and tactics to achieve the goals of your wellness program.



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

Length of Service with R&R: 16-years

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.



**Alyssa Martner | Sr. Client Marketing Coordinator**

Length of Service with R&R: 5-years

Alyssa brings over 5-years of experience in the marketing industry and helps to provide clients with materials that are unique to them and in a way that they are best able to understand.



**Molly Flynn-Johns | Senior Client Executive, Self-Funded Strategist**

Length of Service with R&R: 2-years

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 | Medicare Specialist**

Length of Service with R&R: 8-years

Liz has over 15-years of experience in the health insurance industry. 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.



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

Length of Service with R&R: 11-years

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



**3. Describe the organization's philosophy for servicing an account and commitment to customer service and quality assurance.**

R&R Insurance philosophy is to do what we say we are going to do and provide excellent customer service. We know that you entrust us to take care of your teachers and staff. R&R Insurance takes that trust seriously. It starts with our client management team. They act as an advocate for employees in the event that a claim is not being processed accordingly. Should an employee need assistance with a claim appeal, we also have in-house experts who has successfully won hundreds of appeals.

Perhaps the most important function of the client service team is to respond to employer and employee questions about the plan, then escalate and resolve administrative and claims issues as they arise. Our client service structure reflects that importance, and a dedicated resource will be assigned to provide the OASD with these specific services. Each member of your client service team is capable of resolving an issue and will take ownership of the task at hand. But most often one of our Client Service Managers such as Senior Client Service Manager, Christine Krueger, will take ownership of the task at hand.

In addition, as we map out short and long term strategies with the OASD leadership team, our philosophy is to continually monitor the strategies to make sure they are accomplishing what they are supposed to do. It is a critical part of our philosophy as this helps us provide the quality assurance that the OASD expects from its partners.

**4. Provide a copy of your ethics statement and describe the internal standards you have established for servicing your clients. If you do not have an ethics statement, please state this in your response.**

R&R Insurance is an organization dedicated to giving superior service to our customers. By building and valuing a team based on honesty and respect, all customers, internal and external, will be rewarded with peace of mind, our final product. We are committed to the managed expansion of the agency through continuous quality improvement. By using the collective talents of our employees, and all of the Company's resources as an independent insurance agency, risk and wealth management consultant, we will gain the trust and confidence of our customers. With this as our agency focus, we will provide the continued profitable growth of the agency and enjoy the satisfaction that comes with successful careers in professional service to our customers. Much like OASD, we are a trusted educational leader and we believe in quality communication and relationships.

Finally, at R&R, we promote our policy of "Professional Conduct" as part of our comprehensive "Workplace Expectations" in our employee handbook (attached). As you know, the insurance industry is very regulated. In insurance regulation, market conduct is all about insurance consumer protection. In Wisconsin, each resident intermediary licensed in any of the major lines must biennially complete 24 credits hours of continuing education approved by the Office of the Commissioner of Insurance (OCI) and with at least 3 of the 24 credit hours covering **ethics** in insurance.

All R&R Benefits Practice staff maintain their Wisconsin insurance intermediary licenses and are 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.

**R&R INSURANCE SERVICES, INC. | R&R WEALTH MANAGEMENT, LLC EMPLOYEE HANDBOOK**

## ***Workplace Expectations***

---

### **Professional Conduct**

All employees of the Company should perform their job in an efficient and productive manner. Employees are expected to meet reasonable standards of work performance and personal conduct, including obeying Company rules, adhering to safe working practices, cooperating with management and fellow employees.

The following list of examples is not intended to be exhaustive. The Company will attempt to administer discipline in a fair and equal basis to all employees. The following examples of conduct are unacceptable in the workplace and may be grounds for disciplinary action up to and including termination.

- Failing to fulfill work expectations during introductory period of employment (first 60 days)
- Failing to maintain a satisfactory attendance record or requesting fraudulent time off (See section on Attendance Policy)
- Taking an unauthorized absence, tardiness, or leaving work without permission
- Using, selling or the possession drugs or weapons on any Company/affiliate property or arriving under the influence
- Using threatening or abusive language, intimidating, coercing or interfering with fellow employees, their work or customers
- Participating in any unlawful or sexual harassment/retaliation as stated in the Anti-Harassment policy
- Fighting, assaulting or attempting to assault or provoke another person to engage in an assault or fight, horseplay, running, shoving, pushing, throwing objects and/or any type of horseplay jeopardizing the safety of others
- Smoking or chewing tobacco in unauthorized places
- Releasing or accessing private/confidential/unauthorized information about the Company, employees or customers, or not complying to the Privacy Policy
- Posting, defacing or removing notices and signs on bulletin boards without authorization
- Performing the job unsatisfactorily or intentionally concealing work and/or mistakes
- Falsifying Company records including, but not limited to, timesheets, claims for health insurance benefits, workers' compensation benefits, or application for employment
- Stealing, or any act of fraud, forgery, unauthorized presence on premises, or other acts of dishonesty
- Failing to adhere to Accounting department's cash receipt procedure: "all cash received must be hand delivered to an Accounting Department employee"
- Failing to submit money/checks received from a customer in a timely manner
- Acting in an insubordinate manner
- Using Company material, time, equipment or property without authorization
- Sleeping, loafing, loitering, gambling, excessively wasting time or other unprofessional conduct during work hours or on Company premises
- Excessive personal phone calls or excessive personal Internet browsing on company time
- Failing to attain the insurance license/completion of the course within three attempts or within the prescribed introductory period
- Failing or delaying the attainment of the required continuing education credits
- Failing to comply with a valid employment or non-competition agreement
- Failing to disclose romantic or family relationships within the workplace
- Accepting gifts, favors or incentives that could influence business decisions when writing, processing, rating or servicing any Company accounts
- Failing to comply with all aspects of the Motor Vehicle Operation policy

One final and very important point is that R&R Insurance Services operates in a very, heavily-regulated industry in Wisconsin. The Wisconsin Office of the Commissioner of Insurance (OCI) is responsible for overseeing the operations and marketing of insurance companies and agents in Wisconsin. Any forfeitures paid by insurance companies or agents as a result of administrative actions taken by OCI are deposited in the Common School Fund which is administered by the Board of Commissioners of Public Lands. The earnings from this fund are distributed to all public K-12 schools in Wisconsin and are used by school libraries to purchase books.

**5. Are there any judgements, claims, or suits pending or outstanding by or against you? If yes, submit details.**

No, there are not any judgements, claims, or suits pending or outstanding by or against R&R Insurance Services, Inc.

**6. Has your agency ever been fined or disciplined by regulators? If yes, please explain.**

No, our agency has not been fined or disciplined by regulators.

**7. Provide details of your company's financial status and stability, including a copy of your most recent financial statement.**

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

**8. Discuss any impending changes in your organization that could impact delivery of services.**

We currently do not have any pending or anticipated changes in our organization that could impact the delivery of services. R&R Insurance is a private, family-owned agency and is not for sale.

## COMPANY PRACTICE

**1. Describe how your company is taking a leadership role within the health and welfare industry.**

R&R Insurance is a leader in the health and welfare industry in numerous ways.

- We are a trusted source for conducting educational seminars on various benefit topics including sessions for SHRM accredited credits. The process to ensure our seminars are eligible for SHRM credits takes work, but as the Knowledge Brokers we dedicated to excellence and providing value to clients and other employers. In 2022 we provided education on Pharmacy Cost Control measures, Mental Health & Wellbeing, Medicare, funding mechanisms and more. In addition to our webinars and seminars, the consulting team dedicated to the OASD has presented throughout the state, including WASBO conferences.
- We are also leading the way with our much acclaimed Wellbeing programs, created and customized by our own internal Wellbeing unit. Years ago, R&R Insurance recognized the wellbeing of employees was a key to not only controlling rising health care costs but also essential to the financial success of our partners. We made a significant investment in our Wellbeing unit to assist employers with developing effective and measurable Wellbeing programs.

- Our agency also invested in technology to create customized videos. As a leader, we take education for employees very seriously. For example, we've created a video for employees to understand how to navigate the complicated world of hospital pricing. Personalized, step by step education for employees to comprehend the process to check pricing in an effort to save money for themselves and their health plan overall. Additional videos on HSAs, HRA, Medicare and benefit program functions all demonstrate our dedication to education and leading with purpose.
- Furthermore, our Benefits Division leads the way in educating employers on self-funding programming and Direct Primary Care Contracts that have resulted in sustainable savings, without leaving employees "on the hook" for potential balance billing. It's all about clear communication, education and strategic processes.
- We also fully support the participation in key industry groups as a Practice and at the individual level. This includes membership in the Independent Insurance Agents of Wisconsin (Wisconsin Big I), National Association of Benefit and Insurance Professionals (NABIP), National Association of Insurance and Financial Advisors (NAIFA), Wisconsin Manufacturers & Commerce (WMC), Waukesha County Business Alliance, and numerous others. Over the years we have maintained leadership and Board positions in several of these organizations. R&R Insurance has not only been a supporting sponsor for WASBO, but members of the Education Practice Group have been asked to present at numerous events and Michelle has been a contributing member of the Fall Planning Committee for over 5 years.

**2. Provide an example of an innovative or leading-trend solution or tool that you assisted a client to implement. Was it successful and/or how was success measured? Did you learn anything to do different with similar future implementations?**

R&R Insurance has always been on the forefront of offering clients innovative and leading-trend solutions. We are confident that with our expertise and communication, solutions we implement will be successful.

One example of this is a recent wellbeing program and consumer driven health plan introduced to a school district in the southern part of the state. The District was facing a significant cost increase and did not have a wellbeing program. In addition, the District felt the ideas brought forth by the former broker were lacking. Our first step was to gather the facts on their current situation and solidify both short and longer term goals with the District. Leveraging the fact that employees were currently using a Health Reimbursement Arrangement (HRA), we implemented a new insurance plan design – an HDHP. We maintained a form of an HRA while introducing HSAs (which included a District contribution). In short, this kept the premium costs more affordable. We also layered in a proprietary wellbeing program that was tied to future premium and HSA contributions. Was it successful? Yes it was as measured by both the District's short and longer term goals. As important, there was significant staff buy in on the Wellbeing concept. Their level of understanding that wellness is directly connected to helping control longer term healthcare costs began. So much so that a group of teachers formed a walking club before and after school. There is more to do but the foundation was laid. We did learn that communication is the key. Teachers and staff are receptive to change when it is communicated properly and repetitively. When they know that you are truly trying to implement programs that have their best interests in mind, employees are more open to participating. Our on-staff Health and Wellness Consultant,



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

Additionally, we have guided school districts in Wisconsin through the implementation of onsite clinics through Aurora, Froedtert, ThedaCare, Bellin and Prevea. Clinic data is reviewed monthly (or quarterly depending on the vendor) and educational campaigns have been developed to increase utilization. We are able to measure the success of these clinics not only through employee satisfaction surveys but through the data that demonstrates the savings to the Districts.

R&R Insurance has been promoting wellness in the workplace for both our employees and our clients well before wellness in the workplace was popular. We have obtained the WELCOA Workplace Wellness Award, which confirms that R&R Insurance's culture demonstrates a solid foundation for success in regards to wellness. Throughout the process of developing or enhancing a wellness program, the R&R Insurance team will work closely with District leadership to monitor results and share information with the school board as needed.

Another example of innovative programming our benefits team has implemented includes the use of direct contracting and direct primary care. Using both incentives and cost-sharing strategies, employees from a partner district were encouraged to utilize specific providers that guaranteed quality of care at significantly reduced prices. It was critical for the team to provide quality employee education to help employees feel comfortable with the options. In the end, the district saved over \$27,000 in claims in one year due to programming the benefits team put in place.

Regardless of which innovative method is used, our analytic tools demonstrate the potential savings as well as "risks" that accompany change. Our goal is to provide solutions and alternatives that fit the district mission and tolerance for risk and funding capabilities.

While the following is by no means an all-inclusive list, the R&R Insurance Team would engage in a number of these with the OASD Leadership Team. We recognize that solutions are not a one size fits all. We will evaluate and modify these strategies.

- Conduct a *SWOT Analysis* (Strengths, Weaknesses, Opportunities and Threats).
- Understand compliance requirements and evaluate available courses of action.
- Discuss contribution strategies, long-term and short-term.
- Evaluate contribution and funding options utilizing state-of-the-art interactive technology (Dynamis and Claros) \*Dynamis: is an online tool used by our Benefits Practice to interactively fine-tune health insurance plan options in minutes.

- Discuss educational materials and communication pieces needed and deemed appropriate for employees. R&R Insurance will demonstrate savings in a number of ways, many of which come from exploring avenues besides the traditionally based concepts and employing outcome based incentives. R&R Insurance recognizes that employers require creative and unique solutions to their specific issues and we pride ourselves on exercising our creative prowess whenever we can.
- Finally, we will evaluate and recommend the most economic funding methods for the benefits program. R&R Insurance will solicit proposals/bids for various funding arrangements in order to minimize speculation and deal with hard numbers. The funding methods discussion would involve both external funding (fully-insured versus self-funded) as well as internal funding (contribution methodology).

### **3. Describe your local and national market leverage within the employee benefits marketplace.**

R&R Insurance has significant market leverage within both the local and national marketplace. As mentioned earlier in the RFP responses, we have thousands of clients that we service making us one of the largest consulting firms in the local market. We have developed effective relationships with the various benefit carriers and cultivated a relationship of respect with them that benefits our clients. One example of these relationship is that R&R Insurance was one of select number of Wisconsin based firms invited to a special health care symposium held at the headquarters of the nation's largest insurance carrier. Here we were provided with a deep dive of data regarding programming and analytics that allow us the insight to develop more impactful cost containment solutions. In addition, we are members of Assurex which nationally is one of the biggest combined consulting consortium. R&R Insurance is able to leverage this purchasing power for both its local and national clientele.

### **4. What is your broker status with various health insurance carriers?**

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

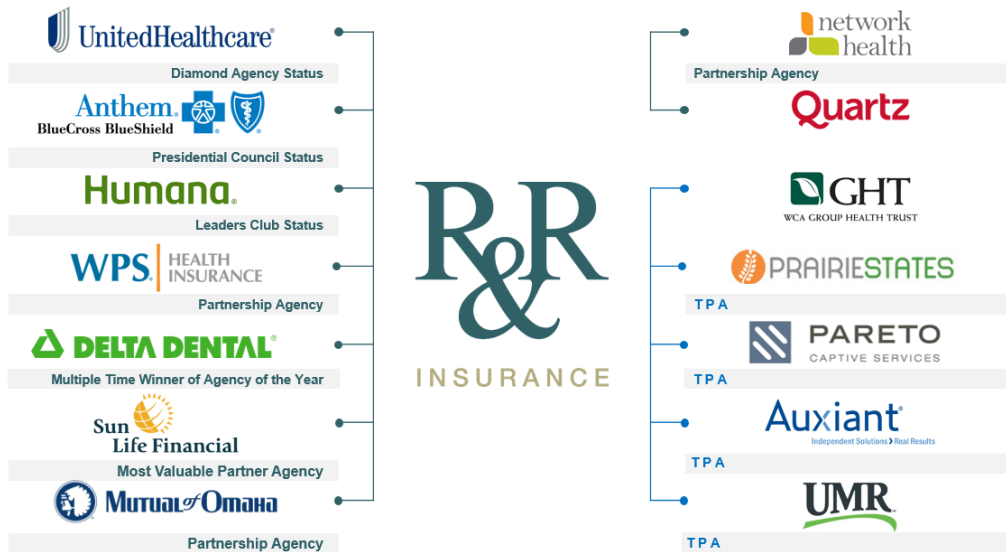
- Dedicated high-level claims support.
- Dedicated underwriting and renewal support.
- Enhanced claim experience reporting for large groups.

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

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

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

Again, R&R Insurance has earned the designation of being a premier/high performance agency with many of the insurance carriers in our marketplace. These designations, typically are representative of only the top 1% of agencies nationwide, and are awarded based on our proven performance client commitment.



##### 5. What is your client to specialist ratio?

R&R Insurance does not set a specific number of clients to specialist ratio. Rather our Employee Benefits Practice Leader as well as our Manager of Client Services monitor the caseload of each team assigned to each client partner. They closely manage the workload of our team members to ensure exceptional, high quality service is provided to each of our clients. Our focus is not to populate a scorecard with a certain number of clients at specific levels, but instead we focus on the relationship, needs and complexity of each account.

##### 6. Do you currently service any school districts as large or larger than OASD? If so, how many? Can you share which districts?

Yes, R&R Insurance services a number of school districts similar in size to OASD, in addition to several smaller districts. Below we have included a snapshot of partner groups comparable in size to the OASD that have provided pre-approval to use as a reference:

- Greendale School District
- Unified School District of Antigo
- Kettle Moraine Schools
- Dodge County
- Jefferson County

- Heartland Community College
- CoVantage Credit Union
- We currently partner with 175 public entities

## 7. How does your company measure service quality?

R&R Insurance measures our quality of service in a number of ways; customer satisfaction, testimonials, referrals and retention. By providing clients with dedicated licensed representatives that understand the intricacies of their specific employee benefits plans we ensure service that is second to none. By remaining in constant communication with our partners, we are keenly in tune with their needs and continually monitor satisfaction as they align with agency and your organization's standards.

One measure of our customer satisfaction is a review of our retention. The team dedicated to the OASD has a 97% retention rate, largely due to the exceptional customer service they provide to both the organizations they work with and the employees. Additionally, we send out annual surveys to our customers asking for feedback on whether or not, or how well, we are delivering what we outlined. This "report card" provides both validation as well as opportunities for growth. The customer service model we follow is twofold; we provide services for leadership and we supply direct services to employees and their families.

We collaborate with our partner groups to develop a communication strategy that will best meet their needs. Ongoing support will come not only through email or phone contact but with video education and regularly scheduled meetings during the plan year. From an employee-centric support perspective, we make available to you an "Insurance Concierge Team" sheet that provides R&R Insurance contact information for the employee and their enrolled dependents to reach out should they have a benefits question or concern. Direct access to R&R Insurance throughout the year and not just at Open Enrollment is the goal of providing the 'Concierge' document. If an employee has a claim problem they cannot resolve, we work on their behalf to reach a resolution. We work directly with the member which is important so that the Human Resource Department is not aware of any HIPAA protected private health information.

Our employee meetings focus on benefit education. We abide by the theory that "*A benefit not understood is a benefit not appreciated.*" This is why we feel that the education component to these meetings is essential to having employees understand and value the benefits they are offered. We assist with several different communication channels from a personalized Benefit and Enrollment Guide, to customized video content and health care consumer tip sheets. Each of these documents is reviewed by your leadership team prior to distribution for input.

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

### Employees we assisted with Benefits questions:

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



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

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

### 8. What is the key to a successful relationship with your clients?

We believe the most important aspects to a thriving partnership are trust, open communication and continued engagement.

R&R Insurance prides itself on being proactive and available to our partner groups. We do what we say we’re going to do, and will be responsive to the needs of the OASD.

It is our expectation that the R&R Insurance team will build a level of trust with OASD to the point of being viewed as an extension of your District benefits team. That level of partnership is developed with fully engaged client staff and continued communication regarding the needs of your populations.

### 9. Why do clients leave your organization?

Clients who leave R&R Insurance primarily do so because of mergers and acquisitions that cause a shift in policy. Additionally, changes in leadership that result in new benefits methodology or a prior relationship with an advisor is another reason for leaving. Yet based on our dedication to client and employee satisfaction, we have a 97% retention rate.

R&R Insurance has also added 6 new schools/public sector clients to the R&R Insurance family in the first six months of 2022.

### 10. What distinguished your company from the other companies that may submit a proposal for us to consider?

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 District’s 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 on a monthly basis to share information and best practices. We include speakers from a variety of sources including Governmental, Legal, School Associations, Insurance carriers and others.

Additionally, as part of the dedicated team, Michelle Froehlke's background and experience is extremely beneficial. We are able to leverage her teaching background to effectively communicate and relate to your staff. Michelle is also part of the NEWMA/ K12 Task Force, serving on the committee for Academic & Career Planning (ACP). Our passion for education translates into dedication and commitment to our partners. As the Knowledge Brokers, we utilize relevant data to provide innovative, strategic solutions that allow school leaders to be fiscally responsible and prepared for the future.

Another differentiator is related to our analytic capabilities. While many agency will promote reporting proficiencies, our expertise and strategic follow through takes the data and actually uses it to develop measurable change and education. Our partner districts and private industry groups alike are able to see and understand how the data is used.

Our compliance director, Pete Frittitta, is also a major asset to our team. In the first week of November 2022, he saved a customer facing a \$997,000 IRS penalty due to a 1095 reporting error (more on this later in the RFP).

Our Practice Group is dedicated to helping the OASD achieve its goals. When enhancing your employee benefits platform, our team will follow a collaborative process, designed with you, to develop a quality lesson plan:

- Identify the needs and goals of the District.
- Develop solutions to move toward the goals.
- Implement the strategic plan and monitor progress.
- Make adjustments 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.

**11. What advantages do your clients experience over what they could receive from your competitors?  
Please provide a bulleted list.**

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

- 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 District 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 Skyward enrollment platform.
- 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 District’s needs.
- Local presence in Waukesha County – R&R Insurance lives, works and plays in Waukesha County. We have a vested interest in the success of the District.
- Privately held/third generation – Quick and nimble decision making – We are not beholden to shareholders.
- Chris has over 28 years of expertise in the effective design, communication and management of Health Savings Accounts, Health Reimbursement Arrangements, and Flexible Spending Accounts. Few in the state have more experience than he does. He has also worked with Public Schools well before Act 10 dating back to 1988.
- Michelle was a public school teacher which provides a ‘real world’ experience for clients. She served on insurance committees as a teacher and also leads monthly insurance committee meetings with current district partners as a benefit specialist. She is able to see benefits through the lens of both administration and staff helping our team create benefit programs that truly fit the needs of employees while staying fiscally sound.

## PROCESS

### 1. How can you help us to evaluate the potential costs or savings resulting from various changes to benefit plans that may be considered? Describe any processes or tools you would use in that evaluation.

Our consultative approach allows us to meet short and long-term goals of the clients we partner with. To begin, we optimize our current offerings in place. Too often we find that employers are not made aware of the resources already embedded in their current programs. As an example, we initiated an educational series for the Unified School District of Antigo centered on "Ways to save," highlighting programs they had with WEA. Additionally, Michelle hosted 7 Educational, Professional Development sessions for the Greendale Schools focused on educating the staff on how

insurance works and why it's so important for everyone to take an active role in becoming wise consumers. Employees will gain knowledge and earn incentives for participation.

Moreover, by utilizing our robust analytical tools, we are able to show, in real-time, the potential impacts plan design changes can have on cost and we have successfully implemented programs to reduce healthcare spend. 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 Oconomowoc Area School District overall costs of benefits. R&R Insurance believes that claims data should be looked at monthly. We take various approaches to work with your medical and pharmacy carriers to collect and analyze your claims data. This approach along with the Applied Benefits Designer and Claros, and Zywave analytical tools, provides you with rigorous levels of analysis and ensures there will not be any unexpected costs. R&R Insurance has vast experience in providing cost saving strategies for our customers. In addition to wellness and consumerism initiatives, our agency has developed a process to provide solutions tailored to an organizations goals and culture.

At R&R Insurance, we have found that our clients often need assistance with their dependent eligibility auditing process. As a fiduciary, it is the duty of plan administrators to manage the benefit plan in accordance with plan documents, thus offering coverage to only those eligible. In a recent evaluation of a client's census, we found the plan to be paying coverage and claims for six dependents that should no longer have been on the plan. It is the responsibility of the organization to monitor and notify carriers of changes, and at R&R Insurance we can assist with this evaluation and procedural development.

Strategies can be developed for those costs that are controllable and then can be measured year-after-year to demonstrate savings.

How?

- Data mining for controllable healthcare costs.
- Implement consumer transparency tools, reducing cost trends an employee out-of-pocket expenses.
- Benefit modeling of historical claims data can be performed to reduce employer-sponsored costs.
- Re-assessing employee contribution strategies.
- Design wellness programs aimed at reducing OASD's health risks (identified through aggregate biometric data).

## **2. Describe and provide examples of cost containment strategies which you have found successful with your clients.**

There are numerous cost containment strategies that we have instituted are 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 fully insured plans in comparison to the cost savings opportunities of a self-funded program. To accomplish this, we work strategically with clients to ensure fiscal responsibility, and work with 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

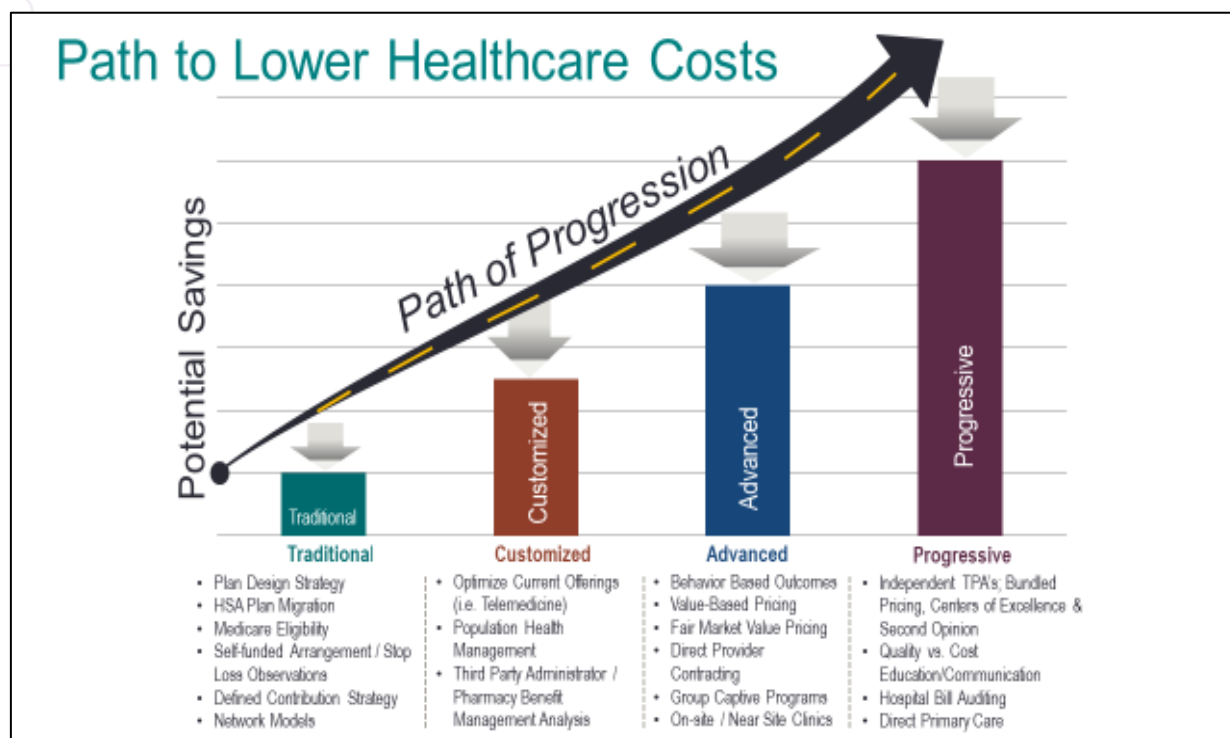


benchmarking tools allow us to examine and measure how the OASD measures up to other districts' benefit offerings. This provides OASD the ability to offer competitive employee benefit programming that will allow for savings and aid with recruitment and retention.

Our consultative approach allows us to design benefit plans and select insurance partners that meet short and long-term goals of the districts 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 the OASD's overall costs of benefits. R&R Insurance believes that claims data should be looked at multiple times a year. We take various approaches to work with your medical and pharmacy carriers to collect and analyze your claims data. This approach, along with the Applied Benefits Designer and Claros, and Zywave analytical tools, provides you with rigorous levels of analysis and ensures there will not be any unexpected costs. We have the systems in place to breakdown spending and prescription utilization and use this information to educate staff and consider plan modifications.

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 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.



### 3. Describe the process and timing your company uses for carrier renewals and negotiations.

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

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

#### Negotiating With Vendors

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

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

## Vendor Management Services

- Execution of plan and vendor implementation.
- Claim issue resolution.
- Billing and eligibility issue resolution.
- Contract and amendment review and problem resolution.
- Creation and personalization of Benefit & Enrollment Guide.
- Ongoing vendor management – day-to-day interface and issues management.

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

### **4. How often do you meet with your clients on average during the calendar year? What information do you share with clients at these meetings?**

Most of our partner groups elect to hold monthly or bi-monthly meetings to review claims reports and follow through on educational opportunities i.e. self-funding 101, pharmacy trends, methods to reduce healthcare spend. Additionally, we meet with insurance committees and wellness/wellbeing committees as desired by the District. Timeline development will begin during the Onboarding Process in collaboration with the OASD leadership team.

Your consulting team views benefits as a continual process; monitoring claims, analyzing data, educating staff, promoting cost savings opportunities. In addition to the propriety Onboarding formula where we gather and evaluate all plan documents to develop a deeper understanding of “where you are,” so we can effectively take you “where you want to be.” We will develop a timeline to meet and discuss expectations *with you* to layout a one-year, two-year and three-year strategic plan.

If selected to partner with the OASD, R&R Insurance will utilize a strategic timeline (found on the following page) that begins with our proprietary Onboarding Process. It sets the stage of our relationship and service plan development. After submitting Agent of Record transfer letters to the carriers, we will gain access to all plan documents for our benefits team to review and begin building a clearly communicated current benefit platform. The next phase will involve our team meeting with District leadership to ensure all plan information is appropriately documented. We will strive to understand how you view your program as part of your overall total compensation approach. We will learn what you have done in the past, understand your current goals, and listen to your future objectives. Through this Onboarding process we have identified a number of inconsistencies, gaps and opportunities.

From here, the benchmarking and plan analysis phase begins. The transition process we use is all-inclusive and will provide an in-depth look at the full benefit program offered by the District. We have found that over time, portions of benefit programs are forgotten or have become unclear and investing time upfront, with deliberate onboarding, cleans the slate for all involved. This will ensure that your employee benefits program is coordinated with your long-term objectives.

Then, we work together to create an 12 month Service Plan that lays out each plan year in terms of your quarterly goals. The Annual Service Plan is the backbone of our consistent delivery and communication. As your partner, we will establish specific goals, both short-term and long-term, and develop methods for implementing these strategies. Additionally, a Stewardship Report, delivered annually to your executive, provides an annual assessment of R&R Insurance's performance and holds us accountable to the objectives outlined in your service plan.

Furthermore, we utilize our Premier Status with the carriers to get you out to market quicker. We would ensure that as we assess other carriers, network facilities, plan design offerings, and funding options that they are all in line. Working with District leadership, the team would certify that goals for the benefit plan are met while gathering the required data and information: census, summary of benefits and coverage (SBC), renewal rates, any claims data available to get the District out to market as soon as possible. Leveraging our carrier partnerships, we would expect bids to be within 14-21 days, allowing us to create a formal proposal to the OASD. This timeframe would allow the District to approve, and complete implementation paperwork and annual enrollment meetings. Our agency goals would include a smooth transition, clear communication, quality benefit offerings, and cards to the members in a timely fashion.

Strategic Timeline	Target Date	Responsible Party
Consultant Selection	December	District/Board
Agent transfer letters to carriers	January	District/R&R
On-Boarding Process	January	R&R/District
Employee educational topics <b>begin</b> (Goal: Savings opportunities)	February/monthly	R&R
Analyze funding with projected budget	March	R&R/District
Medical and Rx Claims analysis	Monthly	R&R/District
Update census	March	R&R/Current carrier/District
Send RFPs to carriers, TPAs, Stop loss	March	R&R
Answer questions regarding RFP	March	R&R
Analyze RFP proposals	March/April	R&R
Compare current renewal to SF & FI options	April	R&R
Present options to district admin team (insurance committee)	April/May	R&R
Determine contribution strategy	May	R&R/District
Transition meetings (carrier, TPA, claims, contracts...)	May	R&R/District/carrier, TPA
Prepare Open Enrollment materials	May	R&R
Open Enrollment	May	R&R/District
*Monthly claims review		
*Monthly employee educational topics		
*Wellbeing and insurance committee meetings as needed/requested		
*Board material preparation as needed/requested		

## 6. Provide a sample of standard reports you provide to a client to evaluate medical plan performance.

Each month, the OASD will receive a monthly claims report synthesizing medical and prescription claim data. This report highlights a monthly analysis of loss ratio, enrollment, provider utilization, network discounts, demographic impacts and more.



In addition to the monthly claims reports, we provide quarterly deep dive evaluations of plan utilization and annual Decision Master Warehouse reports. This data is very powerful in helping to determine plan design efficiencies.

In addition to monthly medical data, we provide a monthly dental analysis. This report showcases income, claims and dental reserve. It would be our recommendation to the OASD to investigate a self-funded dental program in an effort to capitalize on the reserve balance and the ability to provide enhanced dental benefits.

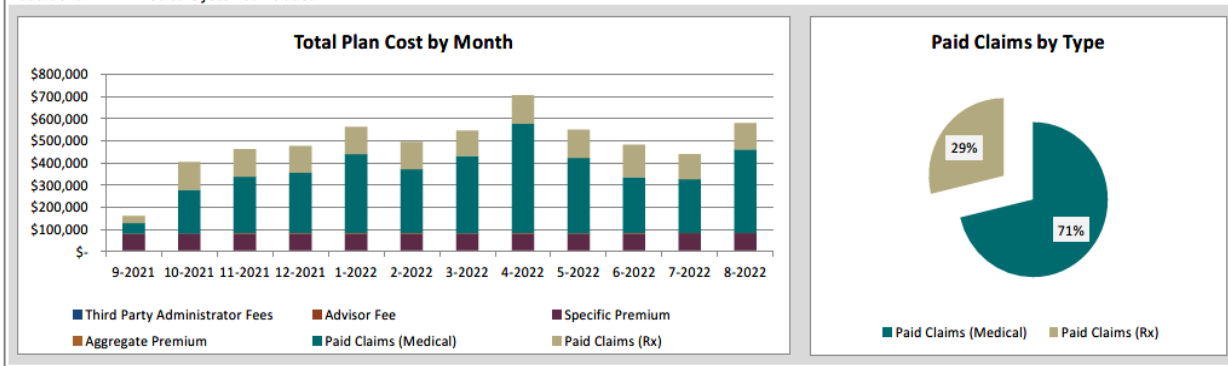
Annually we also provided a detailed “Year in Review” report which highlights plan efficiencies, suggestions for enhancements, data connected to virtual visits, pharmacy costs, rebates, IBNR and more.

Full reports can be provided upon request however our due to proprietary nature of data we have included samplings.

#### Total Plan Cost (Before Stop Loss Reimbursements)

Month	Enrolled Employees	Administration & Premium Costs (Fixed)					Claim Costs (Variable)			
		Third Party Administrator Fees	Advisor Fee	Specific Premium	Aggregate Premium	Fixed Costs Total	Paid Claims (Medical)	Paid Claims (Rx)	Paid Claims Total	Fixed Costs + Paid Claims Total
9-2021	269	\$ 3,645	\$ 2,329	\$ 74,735	\$ 1,418	\$ 82,127	\$ 47,176	\$ 31,117	\$ 78,293	\$ 160,420
10-2021	270	\$ 3,659	\$ 2,329	\$ 75,072	\$ 1,423	\$ 82,483	\$ 196,461	\$ 124,621	\$ 321,083	\$ 403,566
11-2021	274	\$ 3,713	\$ 2,329	\$ 76,422	\$ 1,444	\$ 83,908	\$ 254,496	\$ 124,070	\$ 378,565	\$ 462,473
12-2021	275	\$ 3,726	\$ 2,329	\$ 76,127	\$ 1,449	\$ 83,631	\$ 272,605	\$ 121,118	\$ 393,724	\$ 477,355
1-2022	276	\$ 3,740	\$ 2,329	\$ 76,464	\$ 1,455	\$ 83,988	\$ 355,199	\$ 123,829	\$ 479,028	\$ 563,016
2-2022	276	\$ 3,740	\$ 2,329	\$ 76,464	\$ 1,455	\$ 83,988	\$ 288,395	\$ 122,318	\$ 410,713	\$ 494,700
3-2022	276	\$ 3,740	\$ 2,329	\$ 76,042	\$ 1,455	\$ 83,566	\$ 347,784	\$ 115,587	\$ 463,371	\$ 546,937
4-2022	277	\$ 3,753	\$ 2,329	\$ 76,169	\$ 1,460	\$ 83,711	\$ 493,131	\$ 129,901	\$ 623,032	\$ 706,743
5-2022	276	\$ 3,740	\$ 2,329	\$ 76,042	\$ 1,455	\$ 83,566	\$ 339,359	\$ 127,405	\$ 466,764	\$ 550,330
6-2022	277	\$ 3,753	\$ 2,329	\$ 76,380	\$ 1,460	\$ 83,922	\$ 250,933	\$ 146,965	\$ 397,898	\$ 481,819
7-2022	277	\$ 3,753	\$ 2,329	\$ 76,801	\$ 1,460	\$ 84,344	\$ 242,288	\$ 112,813	\$ 355,101	\$ 439,444
8-2022	276	\$ 3,740	\$ 2,329	\$ 76,886	\$ 1,455	\$ 84,409	\$ 377,373	\$ 117,634	\$ 495,007	\$ 579,417
Total	3299	\$ 44,701	\$ 27,950	\$ 913,604	\$ 17,386	\$ 1,003,641	\$ 3,465,199	\$ 1,397,378	\$ 4,862,578	\$ 5,866,219

\*additional PEPM Medicare fees not included



## 2021-22 Plan Performance- Overview

Claims Paid: 9/1/21 to 8/31/22

Normative Data: UMR active groups; 3,770 groups, 5.1 million members

Total Paid: \$4,862,579

### Enrollment Counts (based on average year-to-date membership)

Relationship	PYTD	CYTD	% Change
Employees	-	275	-
Spouses/DP	-	184	-
Children/Other	-	326	-
<b>Total Members</b>	-	<b>785</b>	-

### Patient Counts (unique members with medical claim activity)

# of Patients...	PYTD	CYTD	% Change
w/ New Claims	-	759	-
w/ New Claims or Incurred Prior	-	759	-

### Demographics Summary (based on total members)

Measure	PYTD	CYTD	% Change	UMR Norm
Average Family Size	-	2.9	-	2.0
Members % Female	-	52.3%	-	50.6%
Average Age	-	31.2	-	34.9
Members % Age 65 +	-	1.9%	-	3.0%

### Payment per Member per Month

Benefit Type	PYTD	CYTD	% Change	UMR Norm
Med Paid PMPM	-	\$367.76	-	\$370.32
Rx Paid PMPM	-	\$148.30	-	\$116.88
Med & Rx Paid PMPM	-	\$516.06	-	\$487.20

### Items of note:

10 of your high cost claimants have over \$40,000 in Rx spend

ER visits per 1,000 is below norm (157.9 vs 203.9), Paid is \$2,396 vs \$1,861

## Year Over Year: Total Spend Analysis

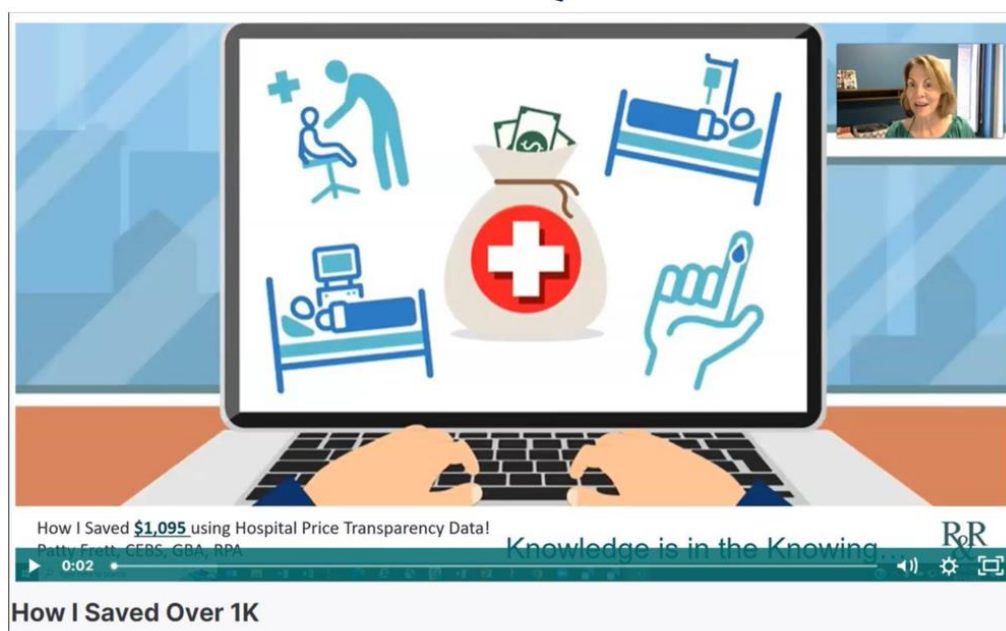
	2018-19	2019-20	2020-21	2021-22	2022 Projection if fully insured
Fixed costs	\$19,500	\$26,000	\$27,950	\$27,950	\$27,950
Annual Premium (FI)	\$4,122,708	\$4,349,461	\$5,294,496	NA	\$5,718,005 (8% increase)
Admin + Stop loss + Net Paid claims	NA	NA	NA	\$5,363,168	NA
HRA costs	NA	\$477,853	\$520,000	\$122,000	\$570,000
Employee Count	232	238	259	263	279
<b>TOTAL COST</b>	<b>\$4,132,208</b>	<b>\$4,895,461</b>	<b>\$5,842,446</b>	<b>\$5,523,118</b>	<b>\$6,315,955</b>

## EXPERTISE

### 1. Describe the issues and challenges, as you view them, facing our District's health plan offering in the next 3 to 5 years and how your company can provide expertise to assist us.

In reviewing the current employee benefits program offered by the OASD and School Board minutes, we have identified the following challenges the District will want to address in the next 3-5 years:

- Rising healthcare costs and pharmacy trends.** We understand Revenue Limits and the fiscal responsibilities school districts need to adhere to. Rising insurance rates will likely make the current fully insured program with HRA and HSA funding a struggle. Medical trend (inflation) for fully insured health plans is in the 9-12% range. When a health plan is fully insured, the increase is on administrative costs as well as claims. However in a level funded or self-funded program the increases are limited to administrative/fixed costs. With our expertise, we will provide education on alternate funding options as well as a market analysis comparing the various solutions.
- Fiscal constraints caused by declining enrollment.** Like many Districts, the OASD is facing a declining enrollment which in turn impacts revenues. Our team keeps this on top of mind when analyzing benefits as mentioned above while recognizing the District still needs to attract and retain quality talent to help meet its strategic plan. Our Analytics team takes this into account when assisting in the creation of benefit strategies.
- Confusion regarding healthcare pricing and lack of employee understanding of insurance.** Our solution is educating employees on how to access the new transparency pricing tools available by the carrier partners. We also create customized communications including videos on topics such as how one accesses the transparency tool as well as how insurance works. As an example, below is a snippet of a video we created for a client regarding how to use the transparency tools.



- **Money left on the table**, meaning, there are ways to capitalize on the current programs that may not have been implemented. We have developed monthly campaigns dedicated to educating the staff on topics such as, virtual care, GoodRx, preventative where to get vaccinations, finding low cost, high quality providers for both medical and dental care, establishing a district contract with a local hospital system for low cost or no cost acute care and utilizing independent facilities for MRI and orthopedic care....to name a few.

**GOODRX**  
Savings Opportunities for Prescription Drugs

**Drug prices vary widely between pharmacies.**

**GoodRx** finds the lowest prices and discounts.

**How GoodRx works:**  
GoodRx gathers and compares prices for every FDA-approved prescription drug at more than 70,000 pharmacies. They then provide those current prices and discounts to help you find the lowest cost pharmacy, near you, for your prescriptions. GoodRx is 100% free. No registration required.

**Compare Prices**

**Get Free Coupons**

**Show To Your Pharmacist**

**75%**  
GoodRx customers with insurance

**70,000+**  
U.S. pharmacies accept GoodRx

**\$100+**  
How much prices can differ between pharmacies

**GoodRx for Pets**  
We love our pets, but they can be expensive! It has been hard to compare prices on pet medications — until now. GoodRx brings together prices from major online pet medication retailers, local pharmacies and other sources to help find you the lowest prices on all your pet medications.

800.566.7007 | myknowledgebroker.com

**An Assurex Global Partner**

**How to Use GoodRX**

**How do I find discounts for my drug?**

It's easy. Just go to the home page, type in your drug's name in the search field, and click the "Find the Lowest Price" button.

We'll even help you spell the name of your prescription.

**What are GoodRx coupons?**

GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy.

Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

**How do I use a GoodRx coupon?**

It's similar to using a coupon at a grocery store. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount.

Don't have a printer or want to save paper and ink cartridges? You can show the coupon on your phone by:

- Sending the coupon to yourself via email or text
- Or using our [mobile app](#)
- Or visiting our mobile website

[Learn more about using a GoodRx coupon](#)

**GoodRx**

800.566.7007 | myknowledgebroker.com

**An Assurex Global Partner**

- **Simplification.** Understanding insurance is and continues to be a challenge for many, but our experience in education, expertise and technological solutions provide the support our customers need. Our mobile friendly Benefit Guide, educational videos and interactive software program ALEX for benefit selection all help employees make smarter choices. ALEX walks employees through complicated decisions. ALEX® is available online and to employees of to have personalized benefit conversations at their own convenience.

**alex**®

28

## 2. How does your company determine “best in class” benefit program designs and vendors?

Determining “Best in class” programs and vendors for the OASD will begin during our propriety Onboarding Process. During this process we will become keenly aware of the goals, needs and challenges of the OASD. First and foremost, we select vendors that meet our customers’ needs. We are not beholden to any vendor. Our loyalty and focus are on our customers. With that said, we specialize in evaluating, negotiating with and recommending insurers and providers to our clients. Our position in the marketplace allows us to enjoy preferred financial arrangements with insurance vendors and third-party administrators across the United States. We actively cultivate long-standing relationships with major carriers, and those relationships allow us to negotiate aggressively and obtain cost-effective proposals for our clients.

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

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

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

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

## 3. Describe your specific abilities to support customer-driven health plans such as HSA’s, HRA’s etc.

R&R Insurance is very capable of supporting consumer-driven health plans such as HSAs and HRAs. We have extensive experience with multiple funding options, including: fully insured with and without HRA and HSA contributions, self-funding, ASO contracting, Captives, reference-based pricing, cash in lieu, Direct Primary Care contracts and more.

In addition, Employee Benefits Consultant Chris Kramer has **over 28 years of experience in the tax-free, account based plan industry**. He has worked with employers of up to 40,000 employees in designing, implementing, communication and managing HSAs, HRAs, and FSAs. His former customers have included Division 1 Universities, professional baseball



and football teams, as well over 100 public and private schools in Wisconsin. Over Chris's career he has established thousands of HRAs, FSAs and HSAs. Our ability to support consumer driven health plans is second to none.

Michelle has a certification in self-funding and she and her team have successfully transitioned school districts from fully insured to self-funded and saved a district an estimated \$300k in healthcare spend. This process involved extensive education of self-funding with the district leadership team and insurance committee. We realize that self-funding isn't for every organization. However, education on healthcare funding options is. Our job is to evaluate what funding mechanism is in place currently and make sure it meets current and future fiscal goals.

Our Analytical Team utilizes a variety of proprietary and licensed software resources to help our clients make funding decisions and analyze a variety of funding scenarios before we provide a recommendation.

In addition to funding mechanisms, R&R Insurance has experience in establishing a number of cost savings measures including, but not limited to, international pharmacy benefit programs, mobile clinics, near-site and onsite clinics and multilayered benefit design programs.

**4. Describe your company's underwriting and actuarial expertise/services. Are there any additional fees related to these services?**

R&R Insurance utilizes Claros Analytics as the primary software to underwrite risk tolerance and costs for our clients. It is also used as the basis to help us support the calculation of recommended COBRA rates. R&R Insurance's decision to partner with Claros Analytics was in part due to the fact that they are an actuarial firm that specializes in healthcare and not a healthcare plan or carrier company attempting to do actuarial work. This allows Claros Analytics to enjoy an industry-wide relationship (Consultants, TPA's, and Plan Sponsors, Insurance Companies) without over-exposure to one segment of the healthcare industry. We feel this provides our clients with the best data, migration patterns, loss estimates, etc. available resulting in evidence based outcomes and recommendations to base your decisions on.

Our IBNR and Reserve Calculator software will run calculations using eight different industry approved methods to allow for conversations with our clients to develop reserves that best align with their expectations and risk thresholds. This software greatly reduces the guesswork and significantly narrows the risk windows that many of our competitors face when completing reserve and IBNR evaluations.

Should the OASD require a verified actuarial analysis, R&R would coordinate with a partner vendor and there would be a discounted fee.

**5. Describe the company's legal research capabilities in servicing the account and assistance with compliance.**

R&R Insurance made a business decision early on in the process to establish an in-house expert and resource to be available to our partners as Healthcare Reform moved from concept to reality. Within our Practice, Pete Frittitta, Manager of Client Strategic 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 Benefit 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. Pete has over 30-years of experience in the employee benefits field including management roles at UnitedHealthcare where he was responsible

for the large accounts business block. He also supports our Client Data Analytics area which puts him in a unique position to best understand our customer's needs and what their exposure and options are in the post-reform era.

R&R Insurance also has retained the services of von Briesen & Roper, S.C. for the expertise they provide in the area of Employee Benefits/HR compliance and Labor Law issues. von Briesen & Roper provides experience-advicing clients on a wide range of employee benefit, 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.

## **6. Describe your experience in providing continuing assistance to school districts with Health Care Reform.**

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

### COBRA:

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

### HIPAA:

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

### Cafeteria Plan/Section 125:

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

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

As an example, Pete helped **one of our school partners 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**.

Date Completed	Client	Tax Year	Penalty Type	Original Fine	Final Outcome	R&R Value	% Savings
12/6/2017	Client #1 (Restaurants)	2015	\$4980H	\$ 62,227	\$ 1,300	\$ 60,927	98%
<b>2017 TOTAL SAVINGS</b>				\$ 62,227	\$ 1,300	\$ 60,927	98%
3/28/2018	Client #2 (Mfg. Sector - Leather Tannery)	2015	\$4980H	\$ 118,213	\$ -	\$ 118,213	100%
5/23/2018	Client #3 (Bus. Svc. Sector - Temporary Staffing)	2015	\$4980H	\$ 83,373	\$ 3,467	\$ 79,906	96%
11/2/2018	Client #2 (Mfg. Sector - Leather Tannery)	2016	\$4980H	\$ 136,080	\$ -	\$ 136,080	100%
11/19/2018	Client #4 (Sporting Goods)	2016	\$4980H	\$ 32,940	\$ -	\$ 32,940	100%
<b>2018 TOTAL SAVINGS</b>				\$ 370,606	\$ 3,467	\$ 367,139	99%
1/8/2019	Client #5 (Public Schools K-12)	2016	\$4980H	\$ 571,860	\$ 11,610	\$ 560,250	98%
5/23/2019	Client #6; 2 units (Assisted Living Facilities)	2016	\$4980H	\$ 41,040	\$ 24,120	\$ 16,920	41%
11/4/2019	Client #7 (Landscape Contractor)	2017	\$4980H	\$ 18,080	\$ -	\$ 18,080	100%
11/5/2019	Client #8 (Nonresidential Building Construction)	2017	\$4980H	\$ 124,300	\$ -	\$ 124,300	100%
11/20/2019	Client #2 (Mfg. Sector - Leather Tannery)	2017	\$4980H	\$ 133,340	\$ -	\$ 133,340	100%
12/9/2019	Client #9 (Landscape Contractor)	2017	\$4980H	\$ 75,710	\$ -	\$ 75,710	100%
12/16/2019	Client #10 (Education & Training Services)	2017	\$4980H	\$ 122,040	\$ 12,995	\$ 109,045	89%
<b>2019 TOTAL SAVINGS</b>				\$ 1,086,370	\$ 48,725	\$ 1,037,645	96%
4/1/2020	Client #11; 2 Units (Hospital)	2017	\$4980H	\$ 98,781	\$ 4,803	\$ 93,978	95%
7/30/2020	Client #12; 3 Units (Auto Dealerships)	2017	\$4980H	\$ 12,430	\$ 7,628	\$ 4,803	39%
6/24/2021	Client #13; 4 Units (Restaurants)	2017	\$4980H	\$ 401,715	\$ -	\$ 401,715	100%
<b>2020 TOTAL SAVINGS</b>				\$ 512,926	\$ 12,431	\$ 500,496	98%
4/21/2021	Client #11; 2 Units (Hospital)	2018	\$4980H	\$ 235,283	\$ 3,480	\$ 231,803	99%
5/3/2021	Client #14 (Mfg. Sector - Plastics)	2018	\$4980H	\$ 155,437	\$ -	\$ 155,437	100%
6/17/2021	Client #15 (Commercial Printing)	2018	\$4980H	\$ 113,678	\$ 3,480	\$ 110,198	97%
8/23/2021	Client #12; 2 Units (Auto Dealership)	2018	\$4980H	\$ 17,690	\$ 8,990	\$ 8,700	49%
9/10/2021	Client #13; 3 Units (Restaurants)	2018	\$6721&2	\$ 798,930	\$ -	\$ 798,930	100%
<b>2021 TOTAL SAVINGS</b>				\$ 1,321,018	\$ 15,950	\$ 1,305,068	99%
1/11/2022	Client #16 (Mfg. Precision Machine Parts)	2019	\$4980H	\$ 32,916	\$ -	\$ 32,916	100.0%
2/4/2022	Client #17 (Personnel Services)	2019	\$4980H	\$ 23,750	\$ -	\$ 23,750	100.0%
2/4/2022	Client #18 (Transportation Services)	2019	\$4980H	\$ 1,757,472	\$ -	\$ 1,757,472	100.0%
3/1/2022	Client #11; 2 Units (Hospital)	2019	\$4980H	\$ 186,247	\$ 3,750	\$ 182,497	98.0%
4/12/2022	Client #19 (Food/Beverage Products)	2019	\$4980H	\$ 847,486	\$ -	\$ 847,486	100.0%
<b>2022 TOTAL SAVINGS</b>				\$ 2,847,871	\$ 3,750	\$ 2,844,121	99.9%
<b>TOTAL SAVINGS ACCOMPLISHED TO DATE (Excludes "In Progress")</b>				\$ 6,201,019	\$ 85,623	\$ 6,115,396	99%

## DATA ANALYSIS

### 1. Please describe your ability to benchmark OASD's benefits with other regional districts, all Wisconsin districts, and/or other educational metrics.

R&R Insurance has the ability to benchmark OASDs benefits using various analytical software programs as its disposal. Information imported into the software is from numerous sources such as our internal clients, the Wisconsin DPI databases, carrier partner databases, Milliman as well as nationally from our Assurex partners. Data such as deductible levels, premiums costs, HSA or HRA contribution amounts and more can be gathered and analyzed.

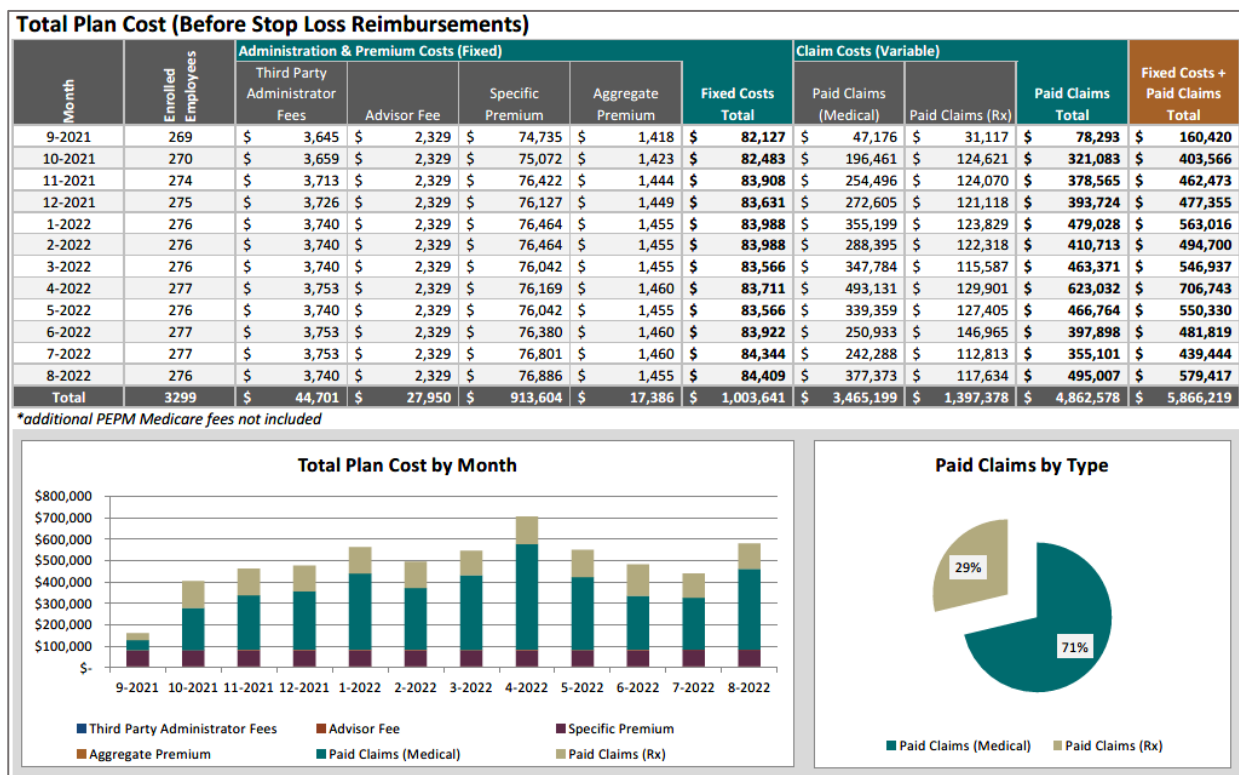
In addition to providing the benchmarking data to District leaders, our benefit team shares the highlights with the employees during open enrollment in an effort to promote the outstanding benefits offered.

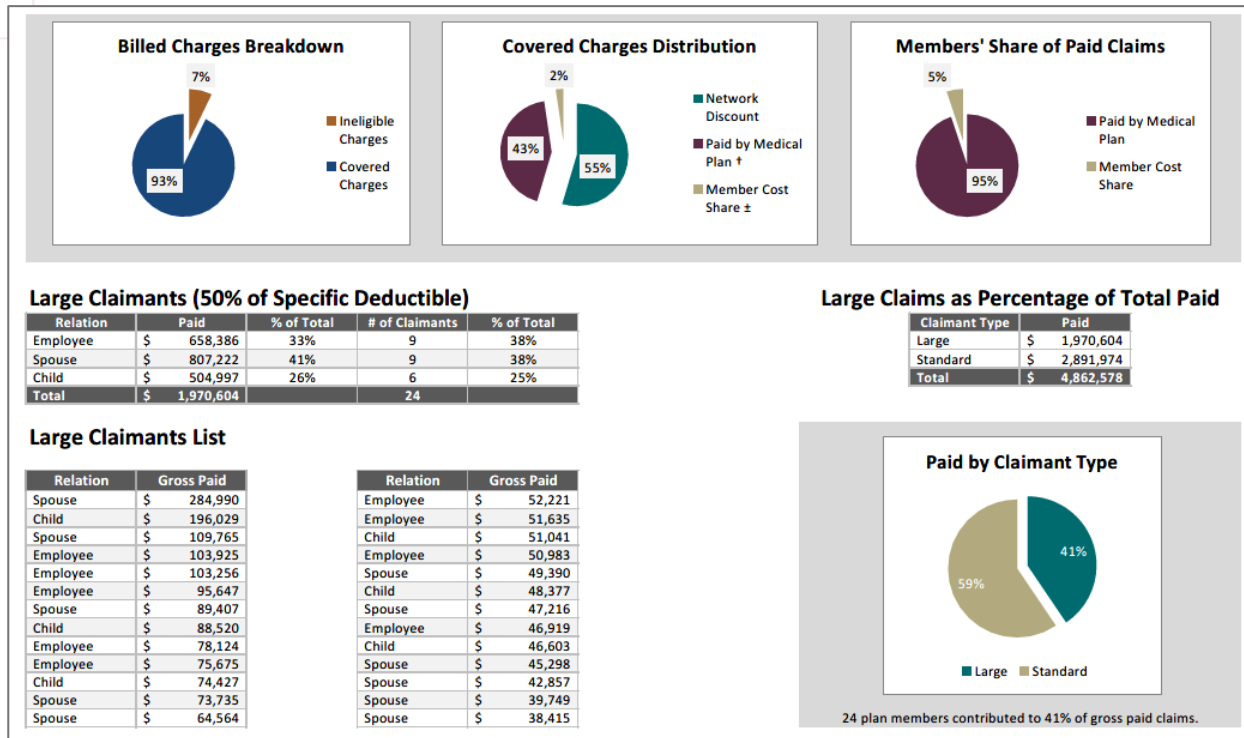
## 2. Please describe in some detail the data analysis services and reports that you can provide. Provide a sample if possible. How would your company extract data from our insurance carrier, particularly Quartz, Delta, and EyeMed? Are there additional fees for this data?

Providing consistent claims analysis is something your benefit team excels at. There are no added or hidden fees for the extensive reports we provide. Each month, your consulting and analytic teams will access various carrier portals, including DBS, allowing them to extract data that is synthesized into a standard monthly report that will be reviewed monthly with the OASD team.

In addition to the standard reporting capabilities of the insurance carriers and third-party administrators, R&R Insurance uses the Decision Master Warehouse claims analytics suite for R&R Insurance's self-funded clients and larger fully insured clients. This analytical suite assists our clients in evaluating their group medical and prescription drug claims data to find cost savings opportunities. We analyze our client's medical and prescription claims data and provide both a written report with normative data comparisons and a software program capable of a more detailed claims analysis. R&R Insurance also utilizes actuarial modeling tools to forecast and predict future costs and plan utilization.

In an effort to provide a snapshot of our analytic capabilities, the graphics, pictured here, 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.





10

## 2021-22 Plan Performance- Overview

Claims Paid: 9/1/21 to 8/31/22

Normative Data: UMR active groups; 3,770 groups, 5.1 million members

Total Paid: \$4,862,579

### Enrollment Counts (based on average year-to-date membership)

Relationship	PYTD	CYTD	% Change
Employees	-	275	-
Spouses/DP	-	184	-
Children/Other	-	326	-
<b>Total Members</b>	<b>-</b>	<b>785</b>	<b>-</b>

### Patient Counts (unique members with medical claim activity)

# of Patients...	PYTD	CYTD	% Change
w/ New Claims	-	758	-
w/ New Claims or Incurred Prior	-	758	-

### Demographics Summary (based on total members)

Measure	PYTD	CYTD	% Change	UMR Norm
Average Family Size	-	2.9	-	2.0
Members % Female	-	52.3%	-	50.6%
Average Age	-	31.2	-	34.9
Members % Age 65 +	-	1.9%	-	3.0%

### Payment per Member per Month

Benefit Type	PYTD	CYTD	% Change	UMR Norm
Med Paid PMPM	-	\$367.76	-	\$370.32
Rx Paid PMPM	-	\$148.30	-	\$116.88
Med & Rx Paid PMPM	-	\$516.06	-	\$487.20

Items of note:

10 of your high cost claimants have over \$40,000 in Rx spend

ER visits per 1,000 is below norm (157.9 vs 203.9), Paid is \$2,396 vs \$1,861



Annually, the OASD can expect a thorough plan evaluation. Your R&R Insurance team will provide a year in review analysis of plan function, costs and savings.

7 Year Over Year			
SAMPLE SCHOOL DISTRICT			
Medical Rate History Overview			
Year	Renewal Increase	Overview	Enrollment
2018	0.00%	Partnered with R&R. Fully insured with GHT. Rate Pass.	232
2019	5.50%	Fully insured with GHT. Accepted 5.5% increase and added HRA.	238
2020	10.90%	Fully insured with GHT. Initial increase was 19%. R&R conducted a self funded and fully insured marketing effort along with showing "State" plan options. Moved to WEA Trust reducing increase to 10.9% with rate cap and no plan design changes.	259
2021	-10.99%	Fully insured with WEA Trust. Initial increase including HRA was 4.4% which was then reduced to 2.6% with retro premium agreement. R&R conducted a Self Funded marketing effort and group moved to Self Funded with UMR/Sun Life/Optum reducing expected cost by 10.99%. Annual cost savings of \$669,885. HRA was terminated.	263
2022	9.42%	Self Funded with UMR/Sun Life/Optum. Initial increase was 14.15% (\$974,803 annually) and Stop Loss marketing effort was completed with a move to TMHCC reducing final increase to 9.42% (\$649,143 annually).	279
5 Year Renewal Average		2.97%	

8

Monthly Premiums Year over Year

Year	Employee Premium Increase	Enrollment	Monthly Premium	Employee Cost per Month	Family Cost per Month
2018	0.00%	232	Single: \$765.00 Family: \$1,732.00	\$76.50	\$173.20
2019	5.50%	238	Single: \$807.08 Family: \$1,827.26	\$80.71	\$182.73
2020	10.90%	259	Single: \$895.22 Family: \$2,026.82	\$89.52	\$202.68
2021	0.00%	263	Premium Equivalents Single: \$831.48 Family: \$1,882.51	\$89.52	\$202.68
2022	25.40%	279	Premium Equivalents Single: \$935.14 Family: \$2,117.15	With Wellness	With Wellness
				\$112.22	\$254.06
				Without Wellness	Without Wellness
5 Year Renewal Average				8.36%	\$140.27

In addition to medical reporting, we provide monthly reporting for dental as well. It would be our recommendation for the OASD to consider self-funding its dental plan with Delta Dental and reaping the reserve for future benefit needs. The consulting and service team for the OASD will provide a monthly cost analysis of the dental income and claims.

SAMPLE													
2022 Monthly Cash Flow Report													
Dental Plan													
October-22													
	Single	ES	EC	Family	Composite								
	\$ 35.07	\$ 86.25	\$ 86.25	\$ 118.76	Dental Administration \$ 4.40		Net of commission						
DENTAL ENROLLEES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Single	119	117	118	116	120	119	123	118	121				1071
Employee/Spouse	88	90	90	91	92	91	92	95	95				824
Employee/Child(ren)	35	35	35	35	35	36	36	38	39				324
Family	96	96	98	97	97	99	101	100	104				888
Totals	338	338	341	339	344	345	352	351	359	0	0	0	3107
DENTAL INCOME	\$ 26,183.04	\$ 26,285.40	\$ 26,557.99	\$ 26,455.34	\$ 26,681.87	\$ 26,884.32	\$ 27,348.37	\$ 27,485.51	\$ 28,152.01	\$ -	\$ -	\$ -	\$ 242,033.85
DENTAL EXPENSES													
Dental Claims Paid	\$ 19,988.00	\$ 16,138.00	\$ 23,726.00	\$ 25,362.00	\$ 19,093.00	\$ 26,106.00	\$ 17,128.00	\$ 25,605.00	\$ 20,151.00				\$ 193,297.00
Dental Administration Fees	\$ 1,487.20	\$ 1,487.20	\$ 1,500.40	\$ 1,491.60	\$ 1,513.60	\$ 1,518.00	\$ 1,548.80	\$ 1,544.40	\$ 1,579.60	\$ -	\$ -	\$ -	\$ 13,670.80
TOTAL DENTAL EXPENSE	\$ 21,475.20	\$ 17,625.20	\$ 25,226.40	\$ 26,853.60	\$ 20,606.60	\$ 27,624.00	\$ 18,676.80	\$ 27,149.40	\$ 21,730.60	\$ -	\$ -	\$ -	\$ 206,967.80
PEPM ESTIMATE	\$ 63.54	\$ 52.15	\$ 73.98	\$ 79.21	\$ 59.90	\$ 80.07	\$ 53.06	\$ 77.35	\$ 60.53	#DIV/0!	#DIV/0!	#DIV/0!	\$ 66.61
DENTAL INCOME LESS EXPENSES	\$ 4,707.84	\$ 8,660.20	\$ 1,331.59	\$ (398.26)	\$ 6,075.27	\$ (739.68)	\$ 8,671.57	\$ 336.11	\$ 6,421.41	\$ -	\$ -	\$ -	\$ 35,066.05
TOTAL FUNDING BALANCE	\$ 4,707.84	\$ 13,368.04	\$ 14,699.63	\$ 14,301.37	\$ 20,376.64	\$ 19,636.96	\$ 28,308.53	\$ 28,644.64	\$ 35,066.05	\$ 35,066.05	\$ 35,066.05	\$ 35,066.05	\$ 35,066.05
Reserves balance from prior year													\$ 58,250.31

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. To accomplish this, we work 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.

Our consultative approach allows us to design benefit plans and select insurance partners that meet short and long-term goals of the clients 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 OASD's overall costs of benefits. R&R Insurance believes that claims data should be looked at multiple times a year. We take various approaches to work with your medical and pharmacy carriers to collect and analyze your claims data. This approach, along with the Applied Benefits Designer and Claros, and with Zywave analytical tools, will provide you with rigorous levels of analysis and ensure there will not be any unexpected costs.

## Potential Medical Plan Options

Change	Member Impact	Estimated Claims Cost Mitigation
Increase Deductible to \$500/\$1,000 or \$750/\$1,500	Members that utilize the plan would experience higher costs before the plan pays for claims	2.6% Savings - \$128K or 4.9% Savings - \$241K
Change All Aspects of Plan \$500/\$1,000 Ded \$1,000/\$2,000 MOOP Medical and Rx Copays	Members would have a higher deductible and copays for certain services and prescriptions	3.9% Savings - \$190K
Offer \$1,400/\$2,800 HSA Qualifying Plan	Members would have the opportunity to have an contribute to an HSA Plan with lower monthly premium expenses	Employee Monthly Contribution at \$10/\$25 would be cost neutral to GDSD
Offer \$2,500/\$5,000 HSA Qualifying Plan	Members would have the opportunity to have an contribute to an HSA Plan with lower monthly premium expenses	Employee Monthly Contribution at \$10/\$25 would 5.5% Savings per Employee \$270K for All Employees

### Monthly/Quarterly Carrier Claims Reporting

- All major carriers provide online access to various levels of claims data; as a top rated agency, R&R Insurance has access to information made available by the carrier.
- R&R Insurance 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 difficult 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.

### 3. Do clients have access to the data for ad hoc queries?

R&R Insurance has the ability to provide ad hoc reports to the OASD upon request. There is no cost for any of the standard reporting package items provided by R&R Insurance. Depending upon the ad hoc query request, a small fee could apply and would be quoted prior to any report production. We encourage clear communication to ensure desired queries are provided for internal as well as Board utilization.

### 4. Please describe the capabilities of your technology systems. Describe your communication systems that would be used to deliver or support the service.

R&R Insurance prides itself on our commitment to invest in technology and systems designed to improved client delivery and the end user service experience. Our ownership structure as a family owned company allows us to take a long term view on 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 any time with round-the-clock 24/7 access.

## CLIENT SUPPORT SERVICE / COMMUNICATION

### 1. Describe your company's communication capabilities to include ongoing employee communications and open enrollments. Provide examples of communication materials developed and prepared by your company for use in clients' health and wellness benefit communication campaigns.

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

- Conduct employee educational meetings to increase consumer awareness in their healthcare choices as well as assist with enrollment meetings.
- Assist, create and coordinate employee communications further to educate staff & faculty in understanding the full value and benefits of the plans offered.

- Proactively provide ongoing information on benefit trends and changes in the industry and promote consumerism with better education and resources for employees.
- Provide direct service staff to assist employees/dependents of the OASD 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.

Our service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team. Core District communication and collaboration avenues are list below:

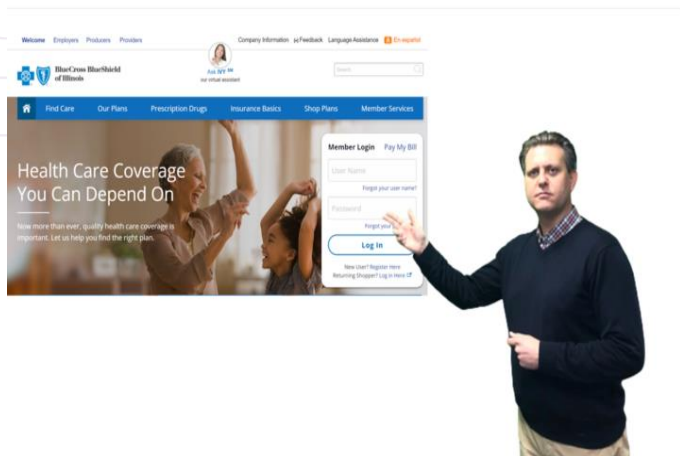
- **Benefit & Enrollment Guide / QR Codes:** we develop a personalized guide and incorporate video elements to assist with educating employees. Mobile accessible via QR code makes our communications more accessible to employees and their families. Below is a snapshot of our communication Guide for our partner Heartland Community College.

## Communication at Your Fingertips

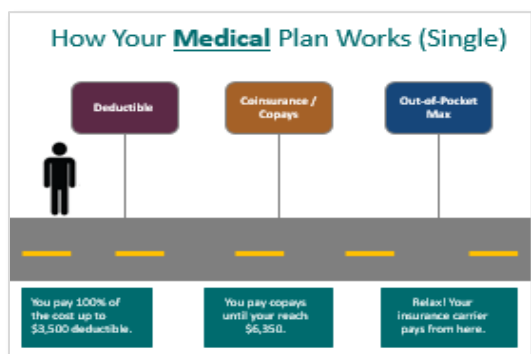


- **Video Capabilities:** we record communication messages on a host of topics to enable clients to share information to employees via the web. This capability allows a greater reach, especially for clients with multiple locations, varying hours, etc. The video content also allows us to reach enrolled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





- **Presentation Style:** an attribute is our keen awareness to the style and delivery of benefits communication. With understanding that adults tend to be more visual with their learning, we cate our content to be more simplified to process, yet convey a strong message.



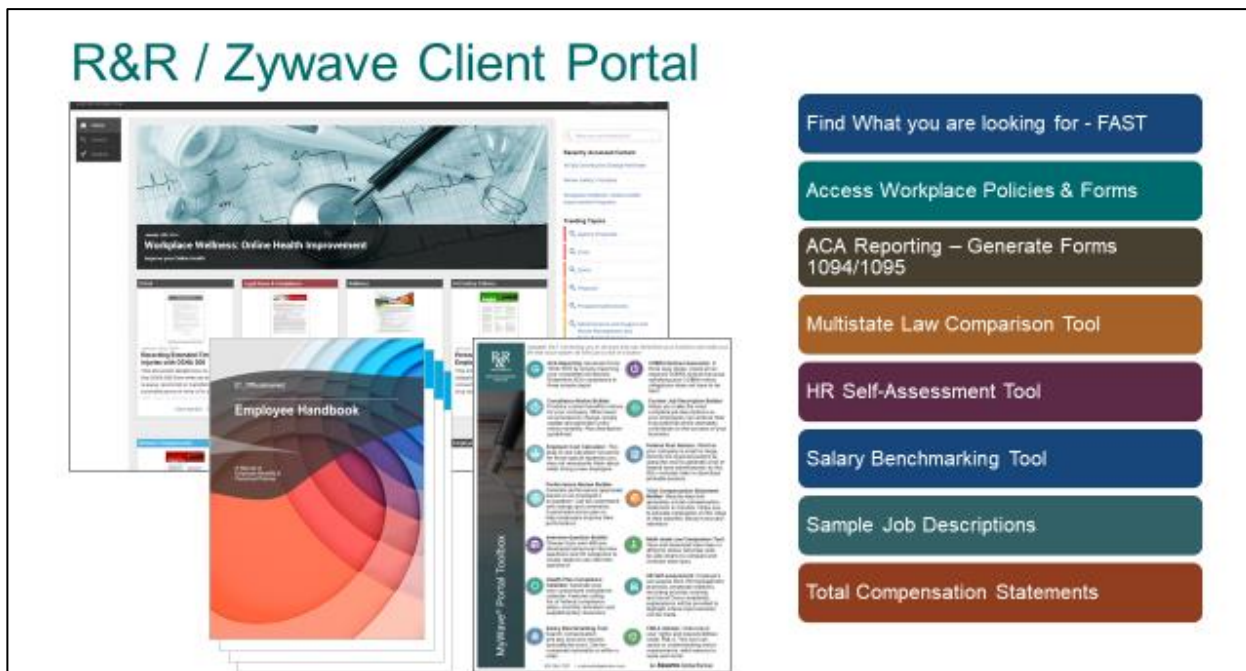
Face-to-Face  
Employee Meetings



Embedded Video Education

- **E-Communications / E-Newsletters:** monthly electronic newsletters are emailed to clients providing 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](http://www.myknowledgebroker.com).
- **Seminars/Webinars:** free to attend, monthly webinars address the latest trends in Employee Benefits and OSHA citations; in-person seminars provide interactive training in Medicare, HSA/HRA, Prescription Drugs, etc.

- **R&R Insurance/Zywave Client Portal:** web-based client portal which allows you to receive information from our agency online and you're able to participate in Employee Benefits surveys to find out how you compare to others from around the country.



At R&R Insurance, we take our tagline of being The Knowledge Brokers to heart. We are deeply engaged and serve on advisory committees for school districts as well as the Wisconsin Association of School Business Officials (WASBO).

Our communication plan is designed *with* District stakeholders. We meet with some of our partners monthly to review claims reports and work through their organization goals. Other partners choose to meet bi-monthly, using emails for interim communications. Prior to renewals meetings tend to ramp up to execute strategies we've discussed throughout the year and to share updates with insurance committees or Boards. There is not a set playbook, but rather proactive guidelines we suggest and work from based on each group's goals and needs because we follow the formula of being transformational vs transactional.

For example, Michelle currently leads the monthly insurance committee meetings for the Unified School District of Antigo. The R&R Insurance team addresses a myriad of topics such as monthly claim reports and data evaluations, employee education topics such as "*How Insurance Works 101*," tips for saving, funding strategy options - notably self-funding, pharmacy trends, and wellness programming. Agendas for each meeting are provided by the R&R Insurance team, and District wide recordings are developed to communicate each subject matter deemed essential by the committee and District administration. Additionally, Michelle presents with members of the insurance committee at District in-service meetings to demonstrate the cohesive nature of the relationship between the staff, administration and insurance agency. Upon renewal, sharing sessions focus on budgetary planning for the next fiscal year and typically increase in frequency. There is a strong relationship and trust. Michelle serves as a contributing member of the

Greendale School District insurance committee. In this instance, Michelle and her team work with the District administration to coordinate meeting topics and develop presentations for the committee and District staff as a whole.

As an example, upon meeting with District leadership and analyzing claims data as well as clinic data, Michelle created an employee-facing communication aimed to increase clinic utilization in an effort to reduce claims tracking toward the District plan. At the end of August, Michelle is hosting 6 30-minute educational sessions during professional development days to educate and engage the staff to commit to at least one cost savings measure.

Furthermore, Michelle is also a contributing member of the K12 Task Force for the Northeast Manufacturing Alliance (NEWMA) connecting school districts, manufacturers, technical and four-year colleges in the area. In 2021 she led a roundtable session connecting district members with manufacturers in the community. Michelle is also in her fifth year of serving on the Fall Planning Committee for the WASBO Fall Conference. She not only serves on the Board, but has also presented at the conference on a number of occasions, helped secure the key note speaker in 2019, introduced the WASBO team to a member of Rogers Memorial Hospital for 2020 and suggested new ideas that will be implemented at the 2022 conference coming up this fall.

Our Benefits Division leads the way in educating employers on self-funding programing and Direct Primary Care Contracts that have resulted in sustainable savings, without leaving employees “on the hook” for potential balance billing. It’s all about clear communication, education and strategic processes.

Our team members host monthly webinars on a number of insurance related topics because we are The Knowledge Brokers and we believe in demonstrating our value in education. As an example, in January, Michelle and Taylor received excellent feedback on their webinar on the eight dimensions of wellbeing where they also provided plug-and-play quarterly strategies organizations could utilize.

All of this lends itself to examples of how the benefit team assigned to the OASD surpasses the competition in engagement and service.

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

- OASD employees, their families, and leadership/administrative staff.
- The carriers providing your coverage and services.

Our responsibility is to improve the knowledge and perceived value of the Plan to participants. This is done by simplifying written and verbal communication to clearly express the intent of the message as an extension of your Benefits Department. We will deliver on this commitment through the following approaches:

**Promote/Educate/Advocate**

- Conduct employee educational meetings to increase consumer awareness in their healthcare choices as well as assist with enrollment meetings.

- Assist with drafting and coordination of employee communications in an effort to educate employees in understanding the full value and benefits of the plans offered.
- Provide ongoing information on the latest in benefit trends and changes in the industry.
- Proactive communication strategy: information shared is current, relevant, and geared toward employees to promote consumerism with better education and resources for employees.
- Core Services for Employee Benefits.
- R&R Insurance Benefits service staff will directly assist the employees/dependents of OASD in resolving claims/eligibility issues as well as answering benefits questions.
- R&R Insurance will provide feedback to OASD leadership as appropriate regarding resolution of employees/dependents/service issues while protecting PHI (Personal Health Issues).

Our service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team. Core OASD communication and collaboration avenues are listed below:

- **INSURLINK™:** online collaboration tool, access is encrypted and is HIPAA compliant (document management).
- **Video capabilities:** we record communication messages on a host of topics to enable clients to share information to employees via the web. This capability allows a greater reach, especially for clients with multiple locations, varying hours, etc. The video content also allows us to reach enrolled spouses and covered dependents.
- **Presentation style** – An attribute is our keen awareness to the style and delivery of benefits communication. With an understanding that adults tend to be more visual with their learning, we cater our content to be more simplified to process, yet convey a stronger message.
- **E-Communications / e-newsletters / social platforms:** regular electronic newsletters are emailed to clients providing 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](http://www.myknowledgebroker.com).
- **Seminars & Webinars:** free to attend, monthly webinars address the latest trends in Employee Benefits and OSHA citations; in-person seminars provide interactive training in Medicare, HSA/HRA, Prescription Drugs, Work Comp, Incident Investigations, etc.
- **R&R Insurance/Zywave Client Portal:** web-based client portal allows you to receive information from our agency online and to participate in Employee Benefits surveys to see how you compare to like districts around the country. This portal also serves as a self-service HR tool.

## 2. What support does your company provide for our employees who may be having difficulty with a claim or need help understanding a plan design?

R&R Insurance's client management team will act as an advocate for employees in the event that a claim is not being processed accordingly. Should an employee need assistance with a claim appeal, we also have an in-house expert, Christine Krueger, who has successfully won hundreds of appeals.

Perhaps the most important function of the client service team is to respond to employer and employee questions about the plan, then escalate and resolve administrative and claims issues as they arise. Our client service structure reflects that importance, and a dedicated resource will be assigned to provide the OASD with these specific services.

Each member of your client service team is capable of resolving an issue and will take ownership of the task at hand and they employ a five step method to resolving claim issues:




**Oconomowoc Area School District**

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

Your R&R Insurance 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

**Your Concierge Team**

**Chris Kramer**  
Employee Benefit Consultant  
Chris.Kramer@rrins.com  
Phone & Fax: 262.953.7151

**Ellen Dunn**  
Manager, Client Services  
Ellen.Dunn@rrins.com  
Phone & Fax: 262.953.0722

**R&R**  
INSURANCE  
the knowledge brokers™

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

For employees with plan design questions, we provide a Concierge/Team contact page so they can reach out to the benefit team directly.



### **3. Describe any services you offer around employee focus groups and/or employee surveys.**

Your consulting team understands that education regarding the benefits Oconomowoc Area School District invests heavily in needs consistent attention. Therefore, we offer year round support and educational sessions, in addition to engagement in focus groups and committee meetings.

The R&R Insurance team has conducted focus groups for clients both at the management level and at the general employee level. The Benefits Consultants have initiate the learning session to gather unfiltered feedback from staff regarding the benefit programs, understanding of benefits, needs of the employees as well as concerns. These can be conducted in both group sessions as well as one-on-one meetings.

In addition, R&R Insurance has tracked utilization of various benefits to ascertain on areas that may need more communication. As an example, based on data requested by R&R Insurance from a carrier, we noticed that there was very low utilization of virtual care. At the open enrollment meetings, education was provided on how to access virtual care as well as what it was for. This preemptive measure doubled the usage the following year.

### **4. Can you provide software, a platform or other mechanism to prepare and distribute employee Total Compensation Statements?**

Total compensation statements communicate the entire value of an employee's compensation package, including wages, which employees readily see and the "hidden" cost of the benefits that the district provides. We know that health care costs continue to rise, but often times employees may remain unaware of how districts need to work within the confines of Revenue Limits and they are uneducated on how their benefits measure up to a.) other districts and b.) the private sector. To assist our partners in the development of a Total Compensation Statement, we provide access to *Total Compensation Statement Builder* with our *R&R Insurance/Zywave Benefits Client Portal*. It produces a deliverable, customizable packet, which includes a cover letter and benefits statement, personalized for your employees. You can [learn more here](#) by watching a short video demonstrating how easy it is use.

We have a number of resources available to support the study of a Total Compensation Package. With that said, R&R Insurance does not create the full statement for our partner groups. We provide the tools, work with the district development team and historically have not sourced project evaluations for clients. We do, however, have relationships with outside partners and third party vendors to complete this task in a professional and accountable manner. We will also act on your behalf to secure and negotiate a fair and competitive price for this service.

The timeline for the completion of this project would be based on District need and internal negotiated with the selected outside partner to meet the needs of the OASD.

### **5. Do you have Internet-based employee communication tools?**

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

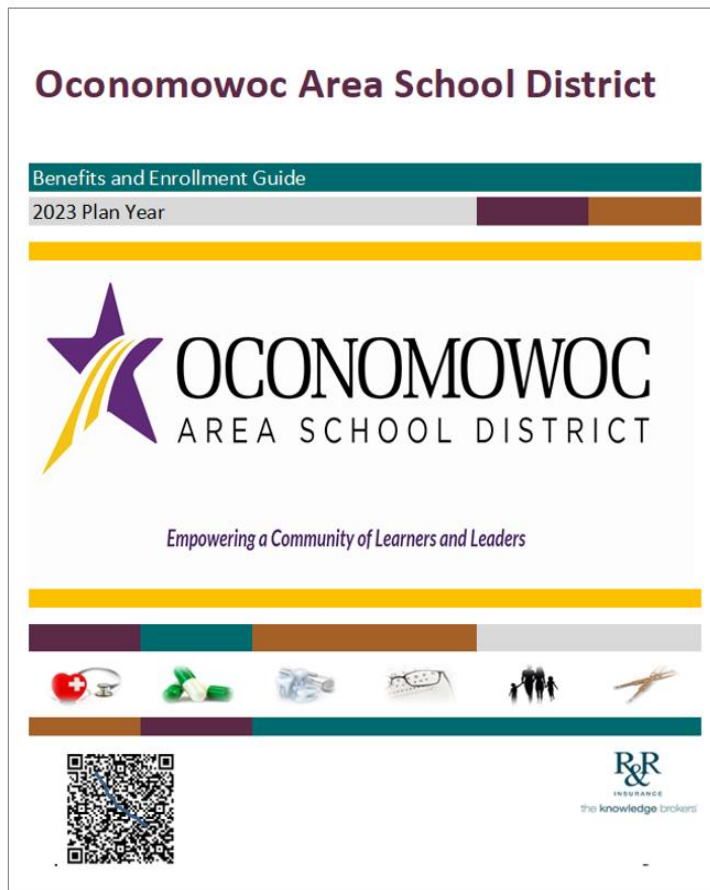


**alex**<sup>®</sup>

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 allow 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 for our partner Heartland Community College.



- Scan the QR code
- Save the Guide to your home screen



## 6. How do you simplify the enrollment process for your clients? Do you have experience electronic open enrollment or coverage change platform?

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

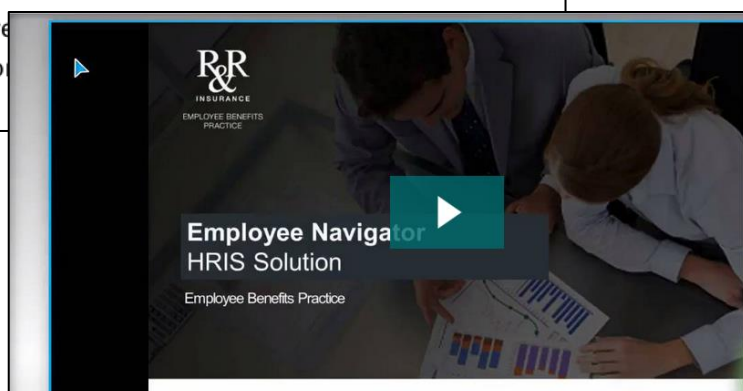
With or without an online enrollment system, R&R Insurance has the capability to differentiate and tier employee meetings and communications to address the myriad of learning styles. Our customized Open Enrollment process is centered on how to best meet the needs of your employees and their families.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

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

The Employee Navigator system is available to R&R Insurance clients with the following fee structure:

Employer Group Size	Initial Set-Up Fee (one time)	Annual Renewal Fee
50-99	\$750	\$500
100+	\$1,250	\$500

Please note, employers adding specialized features (called EDI) and payroll system integration to Employee Navigator.



## WELLNESS

### 1. To what extent does your company provide wellness and prevention programs, consulting and/or related employee and employer communications?

R&R Insurance has been advocating the need for organizations to adopt bona-fide wellness programs for over 20 years. We have invested in our own in-house **Wellness unit which includes an Ergonomic Specialist as well as a Strategic Wellbeing Consultant**. 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 Work Place Wellness Award, The UnitedHealthcare wellness award and the Go365 Inspire Health award with Humana.

Our goal is to provide a better benefit plan experience for your employees in addition to addressing your needs to control your insurance 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 numerous solutions for employers including some low-cost or no-cost tools that we support.

- Member of the Wellness Council of Wisconsin (provides R&R access to a number of resources).
- Employee needs/interest survey and culture audit.
- Monthly wellness blog.
- Employee payroll stuffers/posters.
- 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.
- Internally created Awareness to Wellness Program.

### 2. Describe your company's ability to support OASD's current wellness program and any innovative ideas you have, including dedicated wellness and communication staff support.

R&R Insurance provides clients with up to date wellness communication/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. As an example, Taylor led a District wide Vitality Kick-Off presentation for the Unified School District of Antigo. She developed a BINGO challenge focused on mental health and worked with the carrier and District leaders to include a point system to increase engagement. Taylor also hosts webinars on the impacts of stress in relation to medical and pharmacy claims, mental wellbeing, and the eight dimensions of wellness. Most recently, Taylor has taken the lead to vet financial fitness programs for our customer base.

R&R Insurance monitors utilization of multiple wellness related claims throughout the course of the year. Using this data, R&R Insurance will make recommendations to help determine/establish wellness programs that will pin point tactics and opportunities designed to have the greatest impact on behavioral change and population health improvement. We are able to do webinars and create videos when applicable to allow the OASD to be informed as necessary and when applicable. Each employee population and institution culture is unique and R&R Insurance recognizes the need for customization when developing a wellness strategy for each of our clients. R&R Insurance has


been on the cutting edge of delivering wellness strategies to our groups. Based on our recommendation, many of our current clients have implemented multi-step wellness initiatives with measurable success in a number of areas.

Mental Health continues to be a concern and your benefit team has extensive experience presenting on WHY mental health matters, HOW it impacts our physical health and WHAT we can do to reduce stress and engage in healthy mental habits.

We will support the District 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 programs that support and enhance the District'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; and
- 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.
- Customized presentations.

## Wellness Made Easy



Improve Flexibility thru Stretching

Video and Flyer




### NO BAKE ENERGY BITES

**INGREDIENTS:**


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

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

**WATCH**



Click the video below or follow along at our Health & Wellness Consultation to learn how to make these tasty bites!



**R&R**  
INSURANCE



### **3. How can you help evaluate and refine our wellness program over time?**

R&R Insurance invested in our own internal Wellbeing unit that has years of experience assisting in evaluating the effectiveness of wellness programs and refining it as needed over time. Part of the evaluation will be entail examining the original goals of the program, what it is supposed to achieve and whether the original goals are still the goals of the District today.

A review of the metrics used to determine success will also be conducted. Participant input can also be an important part of the evaluation process. There may be hurdles to achieving goals that the District does not realize that should be taken into account. The information is compared to other programs to help determine if the plan is achieving its intended purpose, if tweaks are needed or even a wholesale change. Our team has the expertise needed by the District.

### **4. What is you process for measuring the success or failure of a wellness program?**

The success of a wellness program can be determined in many different ways depending on what the desired end goals are. R&R Insurance 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 the existing wellness program has proven to be successful or not. If changes are recommended to improve the overall employee base, R&R Insurance 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.

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

We will support the OASD 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 programs that support and enhance the OASD multi-year health strategy;
- Identify health and productivity programs that will be put out to bid: conduct RFPs, select wellness partners, negotiate and outline scope of work along with pricing; and
- Assist in developing incentive programs tied to current or future health and productivity programs that will increase participation, engage employees and encourage behavior change.

The success of a wellness program can be determined in many different ways depending on what the desired end goals are. R&R Insurance 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 the existing wellness program has proven to be successful or not. If changes are recommended to improve the overall employee base, R&R Insurance 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.

## REFERENCES

1. **Provide three (3) references, preferably other school districts, for which your company currently provides consultant/brokerage services that are of similar size and complexity to that of OASD.**

### Greendale Schools

Jonathon Mitchell | Director of Business Services | [Johnathon.Mitchell@greendaleschools.org](mailto:Johnathon.Mitchell@greendaleschools.org) | 414.423.2705

Julie Grotophorst | Director of Human Resources | [JulieGrotophorst@greendaleschools.org](mailto:JulieGrotophorst@greendaleschools.org) | 414.423.2703

**Number of Employees:** 306 FTE | Type of Plans: Health/COBRA - UMR, Dental - Delta Dental, Vision - Delta Dental, Wellness – Misc. Carriers, Stop Loss - Sun Life

**Length of Servicing Relationship:** 2018

### Unified School District of Antigo

Tim Prunty | Director of Business Services | [tprunty@antigoschools.org](mailto:tprunty@antigoschools.org) | 715.627.4355 ext. 1241 | 715.216.2113 (cell)

**Number of Employees:** 294 FTE | Type of Plans: Health – Aspirus Health Plan (2 plans) Health Reimbursement Arrangement (HRA), Dental - Delta Dental, Vision-Delta Dental, Life/AD&D - The Hartford, LTD - The Hartford, COBRA - DBS, Flexible Spending Account (FSA) - DBS

**Length of Servicing Relationship:** 2020

### Kettle Moraine School District

Kristi Nelson-Foy | Staff Attorney and Director of Client Services | [nelsonfoyk@kmsd.edu](mailto:nelsonfoyk@kmsd.edu) | 262.968.6300 ext. 5365

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

**Length of Servicing Relationship:** 2019

2. **How many clients of similar size to OASD have you lost in the last three years? Please explain.**

We haven't lost any customers the size of the OASD in the last three years. However, we have an interesting story about the City of Pewaukee; The City is a past and current client. Several years ago, the City left us for one year, because it was promised extensive legal services from a competitor. In a short time, the City of Pewaukee returned to R&R after never receiving any services that it was promised and the realization of the high quality customer service they missed out on with our team.

### City of Pewaukee

Kelley Woldanski | Director of People & Culture Employee Services | [woldanski@pewaukee.wi.us](mailto:woldanski@pewaukee.wi.us) | 262.691.6028

## Contract Period

The period of the consulting contract will be for three years, with an optional fourth year extension. The initial contract will commence on July 1, 2023, with transitional services required throughout the spring of 2023 overlapping with OASD's current benefits consultant.

## FEE INFORMATION

- **Provide fee structure based upon an annual fee.**

The proposed Service Agreement we have included with our response provides a hybrid-structure for compensation to R&R Insurance Services. A fixed annual fee will provide R&R Insurance Services with compensation for services related to the group medical, dental, and vision plans that are sponsored by the Oconomowoc Area School District.

R&R Insurance Services would receive standard carrier commissions for all other employer-sponsored lines and voluntary lines of coverage that we would service. R&R Insurance is open to discussing the any of these commissioned lines of coverage to be compensated on a fixed fee basis at the direction of the Oconomowoc Area School District.

- **Itemize each service that is not included in the annual fee for which an hourly or project fee would be charged.**

Our Service Agreement includes a Scope of Services statement which itemizes the services that are included and can be found herein. Any services and/or costs not included in the fee are footnoted therein. In any instance that may require an offline fee, we will outline this upfront and clearly communicate scope, expectations, and cost prior to engagement to protect and promote full transparency.

- **Provide historical increases in the annual fees. Indicate if a maximum annual fee increase can be established. Indicate willingness to provide a rate guarantee for multiple years.**

R&R's Service Agreement fees are standardly proposed for a period of one year. We have committed to a fixed fee as stated in the Agreement for the first two years and have provided a commitment for a third year maximum increase.



## 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





## SCHOOL DISTRICT HEALTHCARE COSTS

CASE STUDY



### THE SITUATION

Mid-sized school district in Wisconsin with approximately 275 benefit eligible employees—the District faced continual increases in benefit costs and faced a \$500,000 ACA penalty from a government audit from a time period before they partnered with R&R.

### THE SOLUTION

The selection of **R&R Insurance Services, aka "The Knowledge Brokers"** as a consulting partner for their benefit program.

### THE PROCESS

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

### THE TOOLS

The **R&R Compliance team** gathered information regarding the ACA penalty and assisted the District in putting together revised information that the government was missing. Their \$500,000 penalty was reduced to \$11k.

Our **Analytics team** used its comparative plan analysis tools which helped the District move to self-funding for its dental program, resulting in tens of thousands of savings. R&R also used its robust analytical software program to model the impact of moving their health plan to a self-funded arrangement which has resulted in strategic clinic and wellness programming and significant savings.

Prior to moving to self-funding, the **Benefit Consulting team** utilized its expertise and skilled negotiation techniques with the District's carrier for a flat renewal in the first year with us. In subsequent years, R&R used its marketing capabilities to provide competitive bids with a second year rate cap with other carriers. Finally, in working with the **Analytics team**, the timing was right to help the District move from a 5% increase on their fully-insured plan to an 11% decrease with a self-funded health plan.

### THE RESULTS

After partnering with R&R Insurance Services, the District saved approximately \$35,000 on their self-funded dental plan. Via our carrier marketing skills, R&R limited the District's healthcare spend by almost \$390,000 while fully insured. Additionally, with the move to a self-funded plan, the District is estimated to save \$500,000 compared to if they remained fully insured.

### THE BOTTOM LINE

R&R helped the District reduce their healthcare spend by over \$900,000 and avoid \$489,000 in ACA penalties.

Give us a call. We welcome the opportunity to have a conversation with you!

the knowledge brokers™

Located in Waukesha, Neenah and West Bend  
(800) 566-7007