



GRANDVIEW
HIGH SCHOOL



WINDLAKE
ELEMENTARY



WIC
WOMEN,
INFANTS, AND
CHILDREN



VERITAS
HIGH SCHOOL



TENOR
HIGH SCHOOL



MC² HIGH SCHOOL
MILWAUKEE COMMUNITY
CYBER HIGH SCHOOL

Presented By: Chris Kramer

Date: February 2023

Knowledge is in the Knowing...

R&R
INSURANCE



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

the **knowledge** brokers™

- Employee Benefits
- Business Insurance
- Personal Insurance
- Wealth Management

200 Employees –
Waukesha, West Bend & Neenah



What we think we know

K-12 - For unique needs of urban children

Rigorous programs - At-risk to college bound

Successful - Non-profit of the Year

Utilize benefits to attract and retain

Employee satisfaction a must

Innovation and cost containment important



Market Shift from Broker to Consultant



Knowledge and Expertise in Education



BROOKFIELD
ACADEMY



Unified
School
District of
Antigo



HEARTLAND
COMMUNITY COLLEGE



MILWAUKEE
ACADEMY



Expertise Across Multiple Industries

Over 130 Self-funded Clients
Over 1,000 Fully-insured Clients

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



LA CASA DE ESPERANZA
HOPE • HELP • OPPORTUNITY

OUTPOST
NATURAL FOODS



HEARTLAND
COMMUNITY COLLEGE



CGSchmidt
YOUR TRUSTED BUILDING PARTNER



**UNITED
COMMUNITY
CENTER**

JX
enterprises

**JEFFERSON
COUNTY**
WISCONSIN

GOOD KARMA BRANDS

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

Greendale Schools
Cultivating Excellence In Every Student

Jonathan Mitchell
Director of Business Services
Greendale Schools

DIFFERENTIATORS



Education Practice Group



Tax-free Accounts



Fully Insured & Self-Funded Expertise



Medicare



Communication



Concierge Service



Assurex



Analytics



Local & Private



Wellbeing & Ergonomics



Premier Partnerships

Data Analytics & Technology

Cost Analysis



Staffed Financial Analysts

Plan Design Benchmarking

Simplified Cost Comparisons

Predicative Decision-making

Evaluate and Dynamically Tune Benefits to Meet Your Budget and Goals

Risk Tolerance Models
(test funding methods including self, level, full, and captive)

Analytical Resources

Cost Analysis

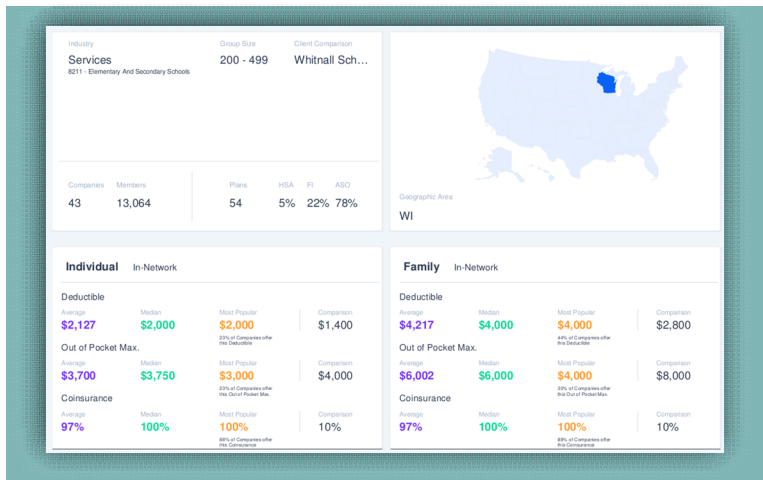
Plan Benchmarking

Lines of Coverage

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

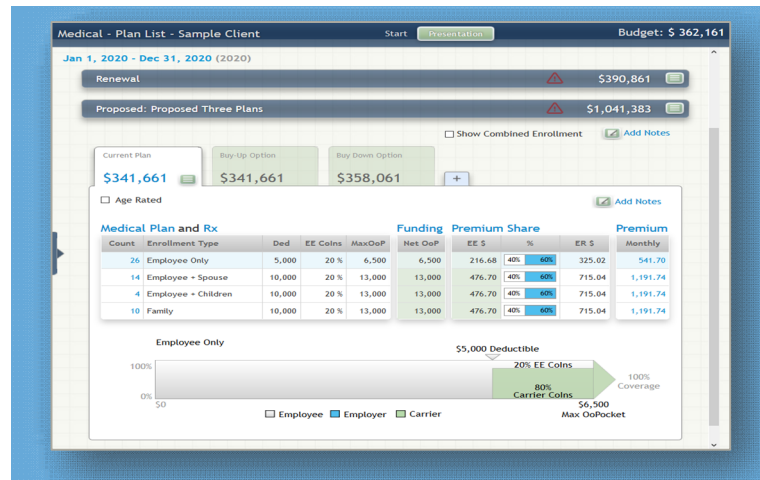
Data Sources

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



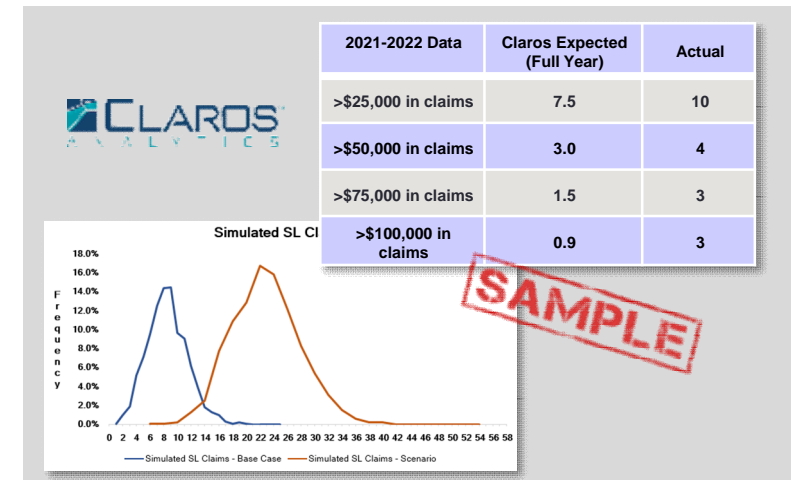
Contribution Modeling

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



Claros Analytics Tools

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



Reporting

Action Oriented Reporting Based on Your Experience and Needs

Your plan's current loss ratio is 94%. The loss ratio is equal to the claims paid by the carrier divided by your paid premium.

Loss Ratio by Month

Month	Total Paid Premium	Paid Medical Claims	Paid Rx Claims	Total Paid Claims	Loss Ratio
Aug-21	\$93,936	\$94,436	\$7,212	\$101,648	108%
Sep-21	\$99,135	\$45,506	\$5,252	\$50,758	51%
Oct-21	\$96,222	\$103,902	\$6,300	\$110,202	115%
Nov-21	\$93,309	\$121,008	\$6,862	\$127,870	137%
Dec-21	\$93,973	\$137,165	\$8,927	\$146,092	155%
Jan-22	\$95,484	\$40,383	\$5,456	\$45,839	48%
Feb-22	\$92,350	\$23,888	\$9,048	\$32,936	36%
Mar-22	\$118,413	\$43,022	\$8,565	\$51,587	44%
Apr-22	\$117,756	\$72,897	\$8,824	\$81,721	69%
May-22	\$120,990	\$35,029	\$9,788	\$44,817	37%
Jun-22	\$128,919	\$312,977	\$6,887	\$319,864	248%
Jul-22	\$129,239	\$81,953	\$9,947	\$91,900	71%
Total	\$1,279,726	\$1,112,166	\$93,068	\$1,205,234	94%
Average	\$106,644			\$100,436	

DATA



SORTED



ARRANGED



PRESENTED VISUALLY



EXPLAINED WITH A STORY



Client Name

Dental Funding Analysis Report

2023 Dental Funding	
Single	\$33.50
Family	\$94.49

Dental Admin Fee	
PEPM	\$5.00



Monthly Dental Enrollment	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
Single													
Family													
Monthly Dental Funding	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Dental Expenses	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
Dental Paid Claims													\$0.00
Monthly Admin Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Loss Ratio - Expenses/Funding	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Dental Funding Less Expenses	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Annual Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2021 Overview:

Medical spend is up 24.3% over 2020:

- Medical costs are up for high cost claimants (\$50k) and everyone else
- Inpatient stays were up 32.8% with costs up 26.5%
 - ✓ HCC preemie newborn with 4 admits and 38 days
 - ✓ HCC behavioral health with 4 admits and 47 days
- Covid-19 bounce back is driving spend for non-high cost claimants.
- Average age has increased 3.4% over 2020
- Network is still performing with over 54% in savings

Pharmacy spend is down 27.7%:

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

Client Name

Life and Disability Renewal Summary 2015 to 2023

Year	Renewal Increase	Overview
		Effective 1.1.2014, moved carriers from the WMC/Aetna to Reliance Standard. Resulted in an estimated annual savings of \$23,064 . Life, AD&D and LTD rates guaranteed 3 years; STD rates guaranteed 2 years.
2014		Rate Guarantee Life, AD&D, STD and LTD
2015	0.00%	STD up for Renewal, but receive a Rate Pass for 12 months; all other lines under the final year of their rate guarantee.
2016	0.00%	STD called for a rate increase, but changed the plan design for the STD which resulted in a "rate pass".
2017	0.00%	Life and STD increased, all other lines received a rate pass for 12 months. Went to market , and all other carrier rates were higher.
2018	25.00%	Added Critical Illness and Accident coverage - received a 12 month rate pass on all other lines for adding these lines of coverage.
2019	0.00%	Received a "rate pass"
2020	0.00%	Received a "rate pass"
2021	0.00%	Received a "rate pass"
2022	0.00%	Received a "rate pass" for STD; Voluntary Accident and Critical Illness. LTD & Life not up for renewal until 1/1/2024
2023	0.00%	
9 Year Renewal Average	2.78%	

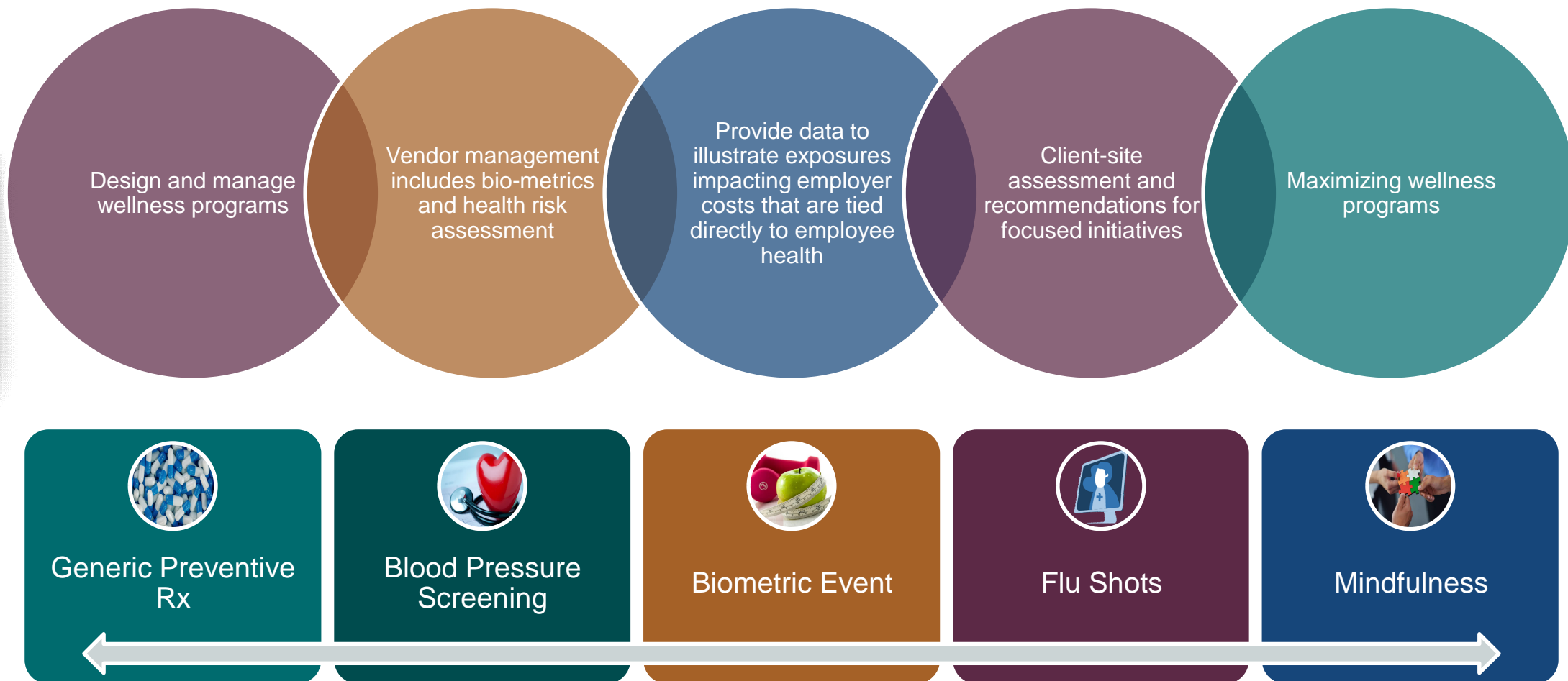
Year over Year Increase

Strategic Wellbeing Consultant

Wellness



Taylor Hahn
Strategic Wellbeing
Consultant



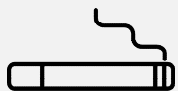
Chronic Disease: The Costs Involved

DIRECT COSTS:

Behavior drives most chronic conditions



Poor diet



Tobacco

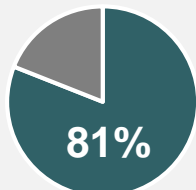


Lack of exercise

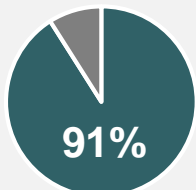


**\$0.75 of
every \$1.00
spent on healthcare**

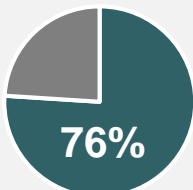
Chronic conditions account for:



Hospital
Admissions



Prescriptions



Doctor
Visits

INDIRECT COSTS:



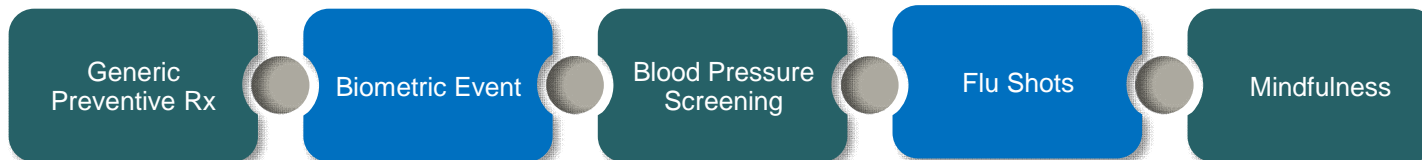
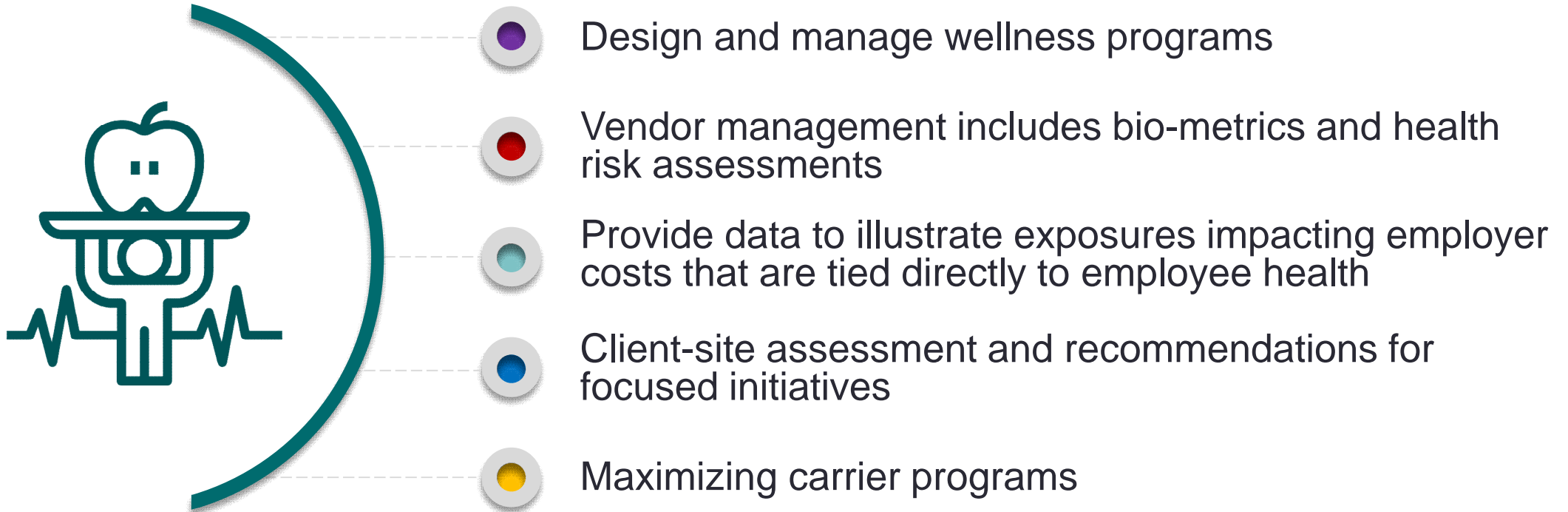
Frequent Absences
From Work

Work Injuries

Lost Productivity

Wellbeing & Ergonomics Team

Wellness



Wellbeing Made Easy



Improve Flexibility through Stretching
Video and Flyer



NO BAKE ENERGY BITES

INGREDIENTS:

1 CUP ROLLED OATS	½ CUP PEANUT BUTTER
½ CUP CHOCOLATE CHIPS	½ CUP HONEY
½ CUP GROUND FLAXSEED	1 TSP. VANILLA

STEP 1:

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



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

R&R
INSURANCE

Mental Health

STATEWIDE

Content & Courses

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

R&R

INSURANCE

Mental Health Tools & Resources

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

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

RESOURCES TO CONTACT

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



Director of Compliance – Pete Frittitta

Compliance



Pete Frittitta, MBA
Director of Strategic
Services / Compliance

Compliance gap
analysis

Customized
Compliance
Documents

Online HR Library
resource

Proprietary Tools
(HCR impact, ALE
calculator, 1095-
Cs)



Compliance / Consulting & Legal Support

Compliance Kit:

- Summary Plan Descriptions
- Summary of Benefits & Coverage
- Women's Health & Cancer Rights Act (WHCRA)
- Medicare Part D Notice of Creditable Coverage
- Children's Health Insurance Program
- Health Insurance Exchange / Marketplace Notice
- Wellness Notice

Additional Compliance Support:

- 5500 Preferred Vendor Pricing
- 1094 / 1095 Proprietary Tool
- PCORI Fee Calculation





Employee Benefits Practice

Roadmap for Employer Compliance

Please log onto your Passport Account and retrieve your personalized employer compliance documents. Complete and check-off the steps laid-out below to remain in compliance for your designated annual open-enrollment period, as well as for new hires throughout the year:

Check off as completed	
<input type="checkbox"/>	① Review the "Requirements for Digital Distribution of your Compliance Documents" to determine if you are able to distribute these documents electronically or not.
<input type="checkbox"/>	② Review the Employer Compliance Checklist which provides a brief summary of the documents provided, the audience that must receive the documents and the distribution timeframe for the documents to be received by.
<input type="checkbox"/>	③ Distribute Summary Plan Descriptions (SPD's) to plan participants.
<input type="checkbox"/>	④ Distribute Summary of Benefits and Coverages (SBC's) to health plan participants.
<input type="checkbox"/>	⑤ Distribute Women's Health & Cancer Rights Act Annual Notification to health plan participants.
<input type="checkbox"/>	⑥ Distribute Medicare Part D Notice to health plan participants.
<input type="checkbox"/>	⑦ Distribute the Children's Health Insurance Program (CHIP) Annual Notification to <u>all</u> employees.
<input type="checkbox"/>	⑧ Distribute the Health Insurance Exchange/Marketplace Notice to <u>all</u> employees. Referred to as the PLIA notice.
<input type="checkbox"/>	⑨ If applicable, distribute the Wellness Disclosure to health plan participants.

800.566.7007 | myknowledgebroker.com

Medicare Education & Support

Service &
Communication

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



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

Benefit Open Enrollment Process

Service & Communication



Recruitment

Seeds of Health, Inc.

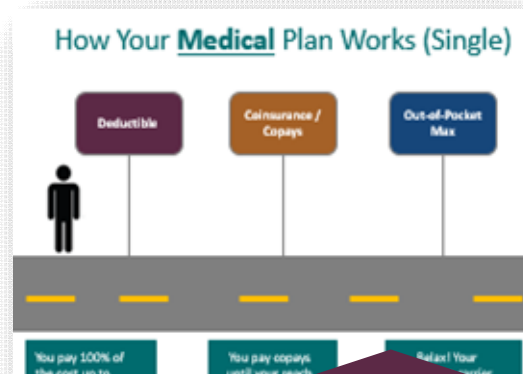
Benefits and Enrollment Guide
2023 Plan Year



Benefits & Enrollment Guide



Embedded Video Education



Face-to-Face
Employee Meetings



Wiser Consumer
of Healthcare



Importance of
Preventive Care

Seeds of Health, Inc.

EXAMPLE

Benefits and Enrollment Guide

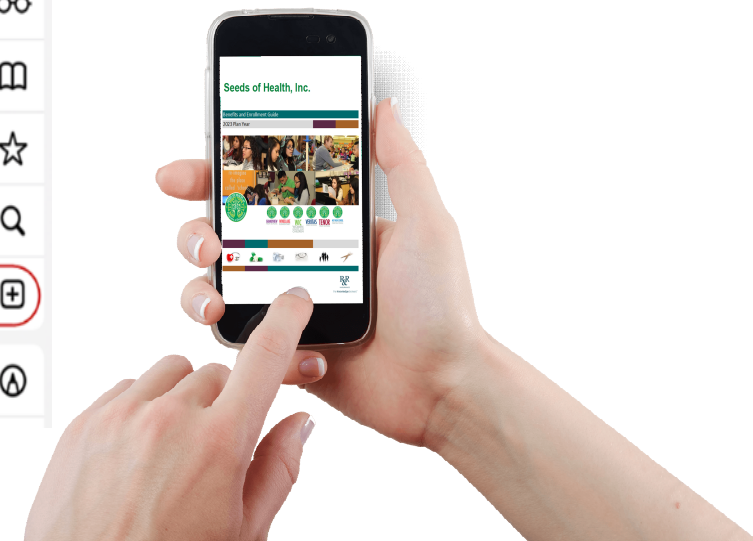
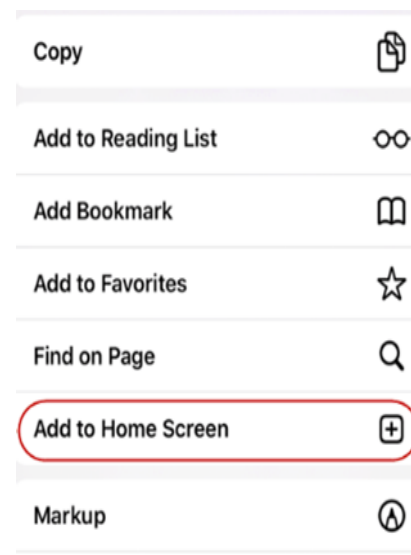
2023 Plan Year



R&R
INSURANCE
the knowledge brokers™

EDUCATE & COMMUNICATE

- Scan QR code
- Save to Home screen
- Title it *Benefits*





Health Reimbursement Arrangement

Claims Filing App

File on the go. Use our Mobile Phone App.

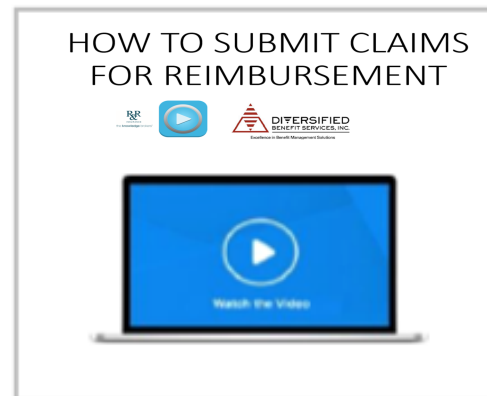
Using your smartphone or tablet, you can submit your claims online 24/7. DBS's exclusive A.S.A.P.® (Advanced Strategic Administration Program) is a safe and quick way to submit claim information and get reimbursed from your Health Care FSA (HCFSAs), Limited Purpose FSA (LPFSA), Dependent Care FSA (DCFSA) or Health Reimbursement Arrangement (HRA).

Step-by-step guide—it's easy, convenient and secure.



Who has access to this?

Employees enrolled in the Seeds of Health group health plan



FSA, HRA, HSA and COBRA Expertise



Chris Kramer

Employee Benefits Consultant

Chris has 25 years of expertise in FSA, HRA and HSA design, communication, compliance and administration

- Designed, implemented, or helped manage over 3,000 plans nationally
 - Ex: Blain's Farm & Fleet, Green Bay Packers, Hobby Lobby, LSU and over 100 Wisconsin Public School Districts
- Speaker at WASBO, State Education Convention, SHRM, Chambers of Commerce, and Economic Development Commissions
- Lobbied in Washington DC as a proponent of FSAs, HRAs, and HSA with Representatives, Senators, their Health Care Liaisons, members of the Treasury Department and Economists from the Domestic Policy Council.
- Excellent contacts at DBS, EBC and other administrators

Innovative Solutions- The Basics

Maximizing your current programs

- Education on helping employees save money using digital resources



Ex: Add QR code to Employee education piece on Pivotal Health so it is at employees fingertips



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

**CONVENIENT
PRIMARY & URGENT
CARE AT HOME**

Now high-quality health care comes right to you for the same cost as going to your doctor!
Call 888-688-4746 or visit pivotalhealth.care to schedule a visit.

WHY USE PIVOTAL HEALTH

- ▶ Don't wait in the waiting room - we'll come to you
- ▶ In network with major insurances - UnitedHealthcare, BCBS, Humana, Cigna, The Alliance, and more
- ▶ Costs the same as going to the urgent care or your doctor
- ▶ High-quality healthcare from experienced, licensed clinicians

TREATMENTS & PROCEDURES - ALL AGES

Upper respiratory infections	IV fluids and meds as needed
Sore throats	Infectious disease testing (COVID, flu, strep, RSV)
Nausea, vomiting, diarrhea	Joint and muscle pain (mobile X-Rays)
Rashes and bites	Cuts, lacerations, boils

Plus many more

**CALL TO SCHEDULE
888-688-4746**

**OR SCHEDULE ONLINE AT
pivotalhealth.care**

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Saturday and Sunday 10 am to 7 pm

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**NOW SERVING THE
MADISON & MILWAUKEE
METRO AREAS**

IN NETWORK WITH BCBS, UNITED, HUMANA, CIGNA, THE ALLIANCE, & MORE

SCAN ME

Innovative Solutions – The Basics

Maximizing your current programs

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

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



Ex: Highlight important yet often
underutilized benefits

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

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

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

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

facebook.com/lifematterseap

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



HSA/HRA/WELLNESS PROCESS

VOLUNTARY LEARNING SESSION

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

The following to be reviewed in detail:

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

CHRIS KRAMER
R&R INSURANCE SERVICES, INC.

Innovative Solutions – The Basics

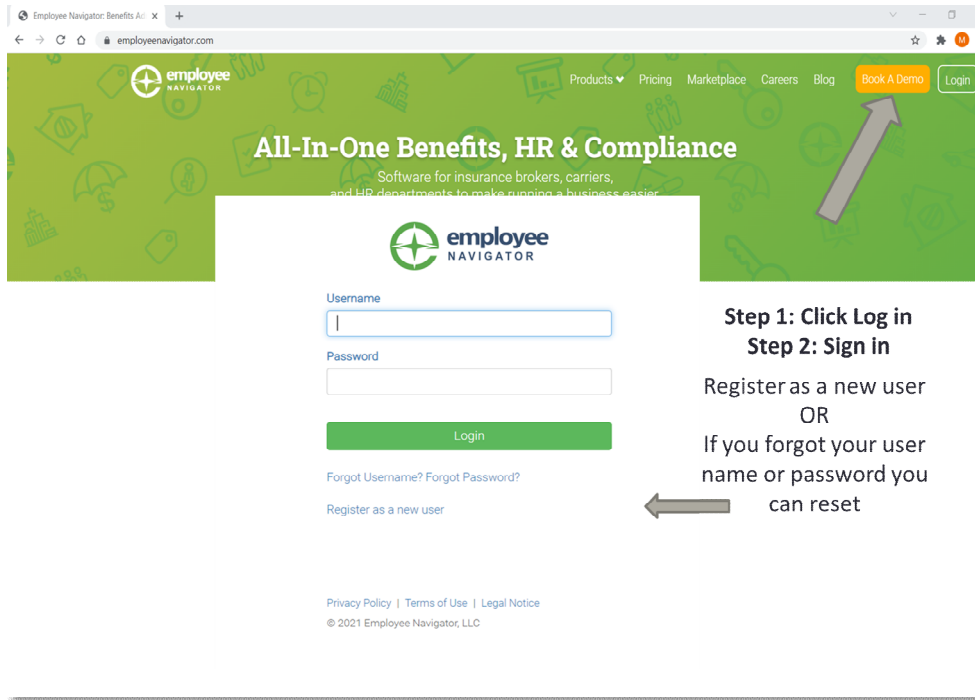
Fully Insured vs. Self Funded Dental

Client Name													
Dental Funding Analysis Report						2023 Dental Funding			Dental Admin Fee				
						Single	\$35.07		PEPM	\$5.65			
						Family	\$118.76						



How To Enroll Into Your 2023 Benefits

STEP 1: Log-in, STEP 2: Sign-In



Employee Navigator: Benefits Admin | employeenavigator.com

Products Pricing Marketplace Careers Blog Book A Demo Login

All-In-One Benefits, HR & Compliance

Software for insurance brokers, carriers, and HR departments to make running a business easier.

employee NAVIGATOR

Username
[input field]

Password
[input field]

Login

Forgot Username? Forgot Password?

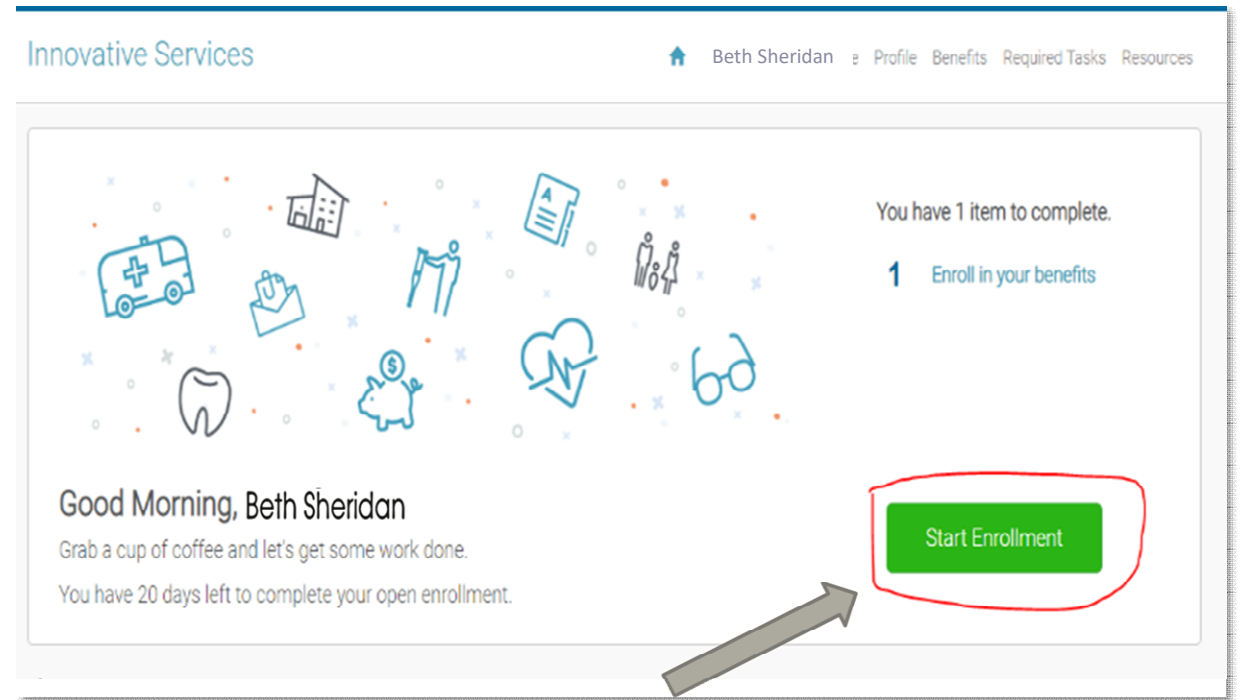
Register as a new user

Privacy Policy | Terms of Use | Legal Notice
© 2021 Employee Navigator, LLC

**Step 1: Click Log in
Step 2: Sign in**

Register as a new user
OR
If you forgot your user name or password you can reset

STEP 3: Start Enrollment



Innovative Services

Beth Sheridan | Profile Benefits Required Tasks Resources

You have 1 item to complete.

1 Enroll in your benefits

Good Morning, Beth Sheridan

Grab a cup of coffee and let's get some work done.

You have 20 days left to complete your open enrollment.

Start Enrollment

About Assurex Global

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

- Founded in 1954, Assurex Global is the world's largest privately-held commercial insurance, risk management, and employee benefits brokerage group
- Large Education Practice Group
- 3,800 Education Clients within Assurex
- Introducing ISBC program (private school self-funded consortium) to Wisconsin



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

Global Innovation – Powered By Benefitpitch



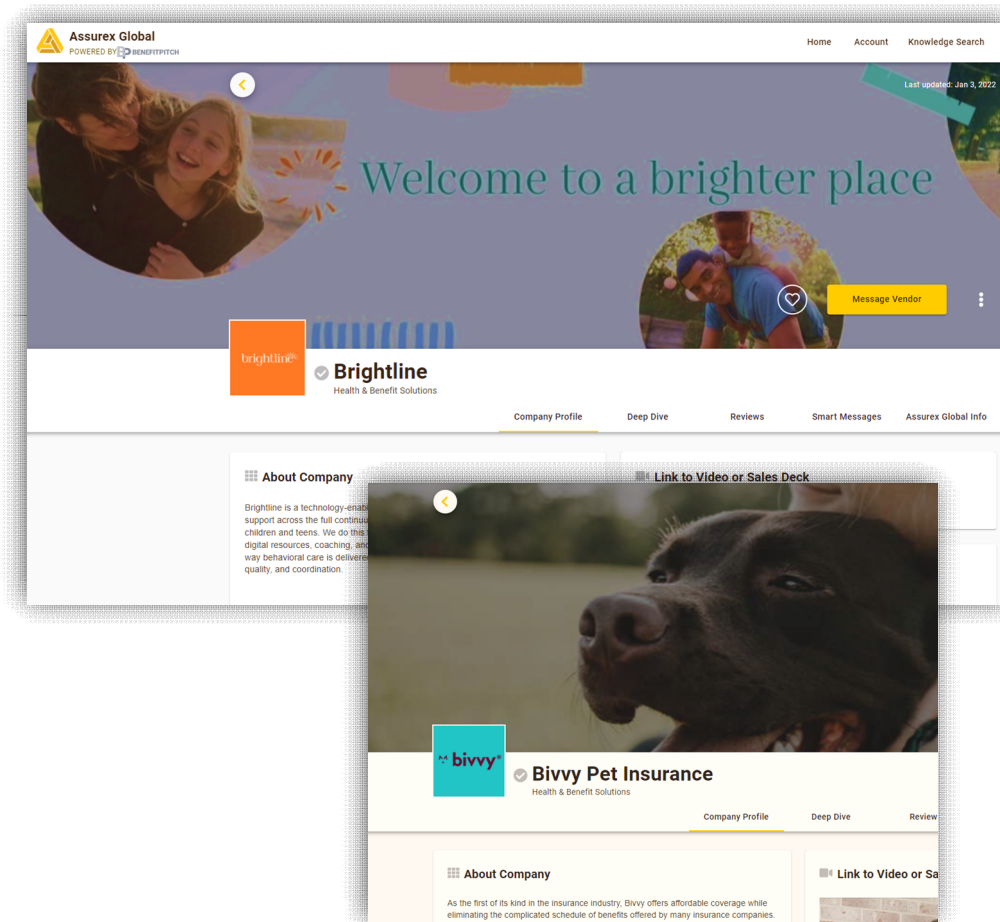
Provides:

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

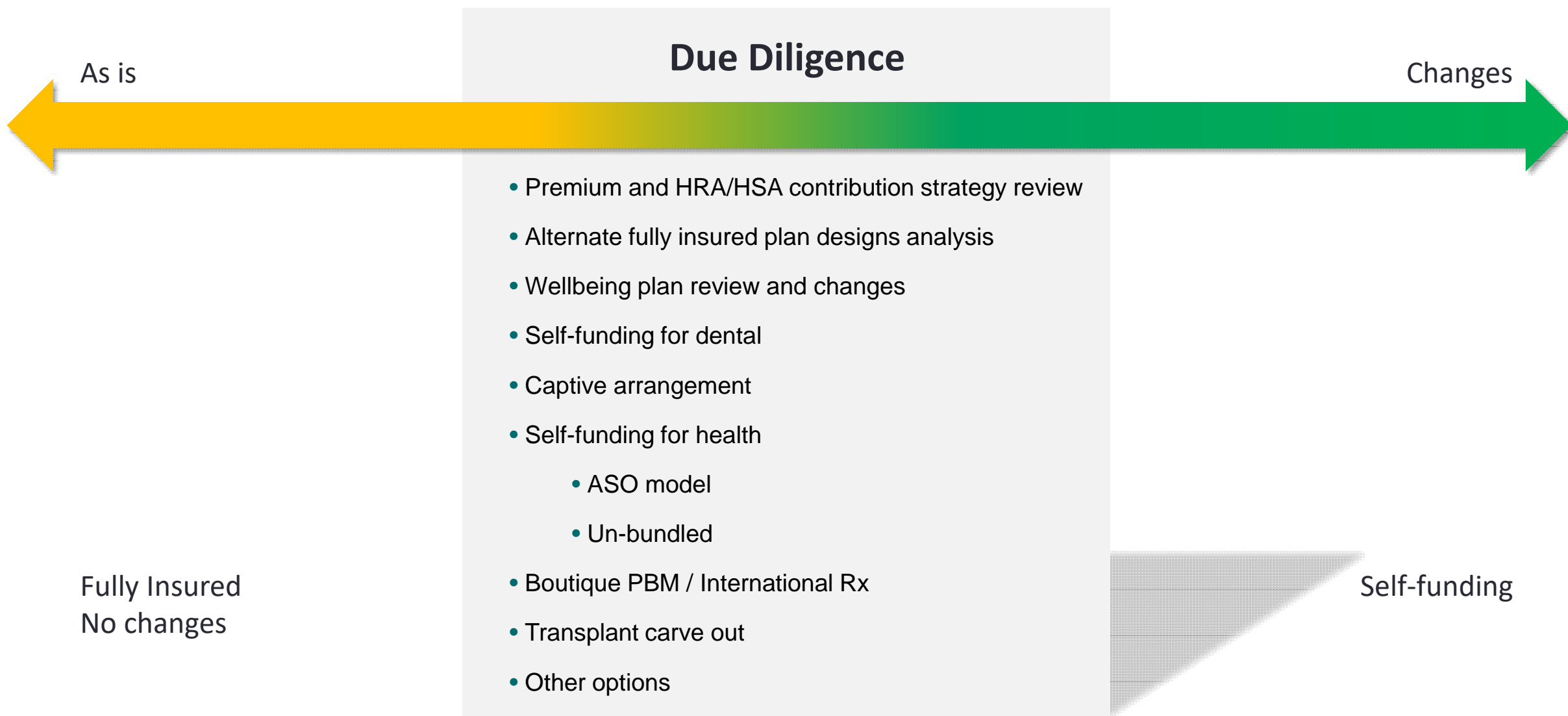
Top 10 Assurex Global Service Type Searches

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

Example: Technology-enabled pediatric behavioral health company



Innovation Solution Spectrum



HR & Member Support Concierge Service

Call or Email Your Insurance Concierge Team!

- Chris Kramer
- Ellen Dunn

For your
employees!

R&R Insurance Services, Inc.
262-953-7100

- N14 W23900 Stone Ridge Dr.
Waukesha, WI 53188
- 5317 W. Grande Market Dr.
Appleton, WI 54913
- 1370 Glory Road
Green Bay, WI 54304

800.566.7007 | MyKnowledgeBroker.com



SEEDS OF
HEALTH, INC.

Seeds of Health, Inc.

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

Your insurance Concierge Team will work directly with you to:

- Explain your insurance benefits
- Provide claim advocacy and explanation
- Recommend value-added services from your insurance carrier
- Help you make healthy changes by connecting you to available preventive care and wellness resources

Guide you through insurance options as the needs of you and your family change



the knowledge brokers®



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

Your Concierge Team



Chris Kramer
Employee Benefit Consultant
Chris.Kramer@rrins.com
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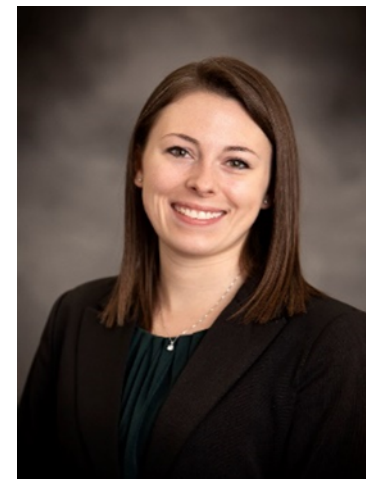
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Medicare Consultant



Alyssa Bauers
Sr. Client Marketing
Coordinator



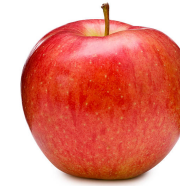
Christine Krueger, HCSA,
Benefit Claim Specialist



Stephanie Odegard
Benefits Analyst

Transition Plan

Our Transition plan is 'Reading, Writing and Arithmetic'



Reading
wRiting
aRithmetic

Reading -

- Re-review the current benefit offerings document
- Review any Strategic Plan initiatives
- Review Benefit policies and documents with carriers

Writing -

- Meet with the Seeds of Health benefits team and take notes on what is important to them, areas of benefit understanding and areas of benefit education improvement
- Meet with the administrative team for an Onboarding session and documenting current benefit understanding and future goals

Arithmetic –

- Analytical analysis of current funding and cost structure of benefits
- Make sure costs are aligned with the revenue limits and Districts objectives

What Our Education Clients are Saying ...”



New District Client in Southeastern WI

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

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

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



Public Community College in Illinois

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

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



Northern Wisconsin School District

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



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Supporter



Make it in NorthEast Wisconsin
Supporter – K12 Partnership Taskforce



Committee Member



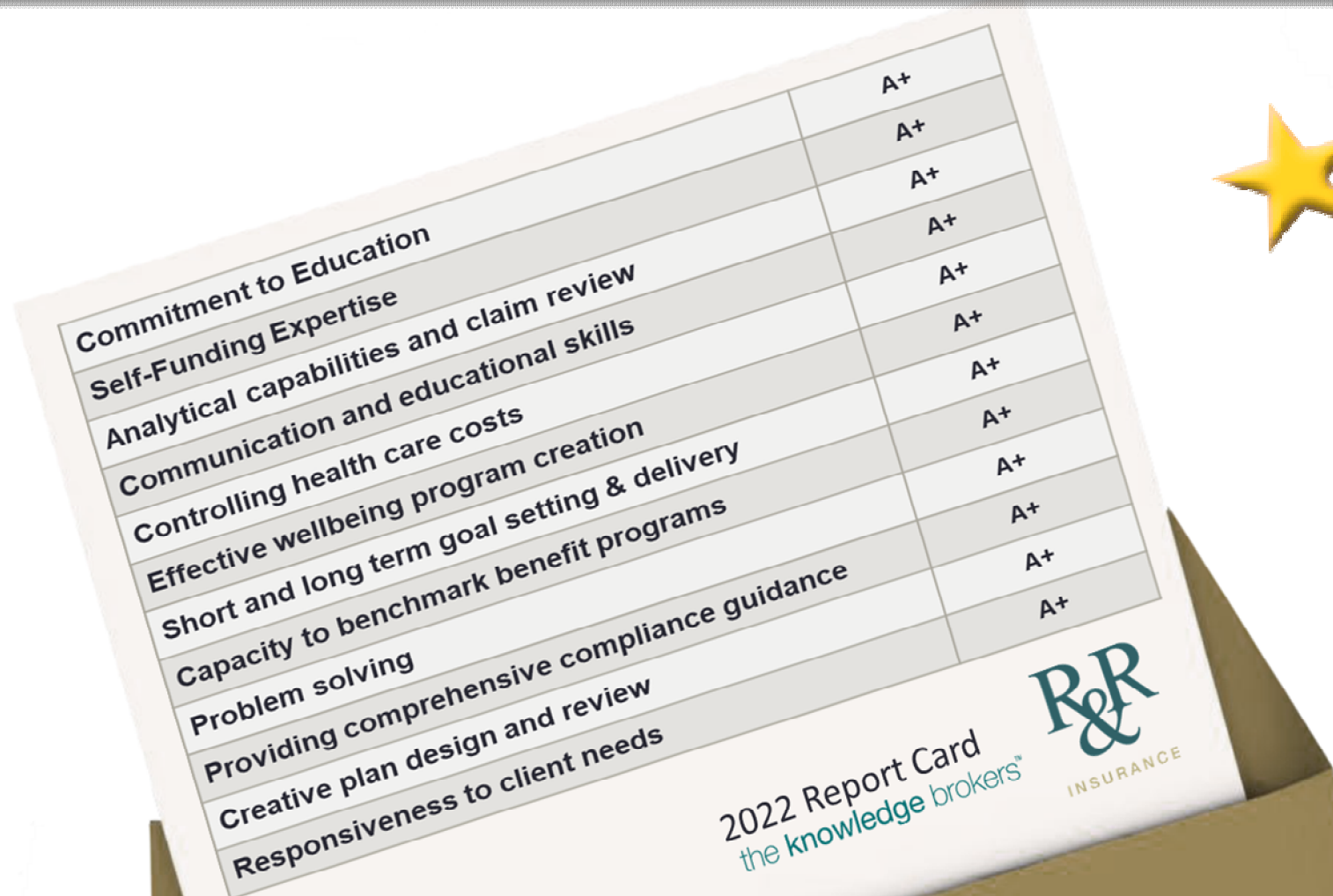
Board of Director / Committee Member



Steering Committee Member

The R&R Insurance Report Card

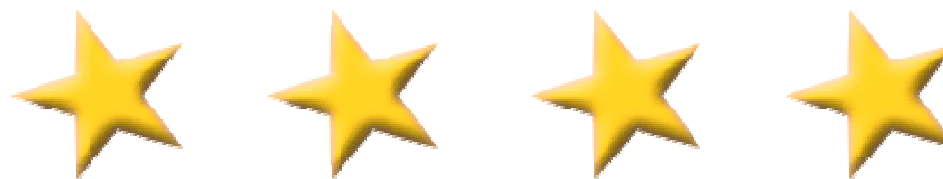
Just Like Your Organization **R&R Insurance** Exceeds Expectations



Commitment to Education	A+
Self-Funding Expertise	A+
Analytical capabilities and claim review	A+
Communication and educational skills	A+
Controlling health care costs	A+
Effective wellbeing program creation	A+
Short and long term goal setting & delivery	A+
Capacity to benchmark benefit programs	A+
Problem solving	A+
Providing comprehensive compliance guidance	A+
Creative plan design and review	A+
Responsiveness to client needs	A+

2022 Report Card
the knowledge brokers[®]

R&R
INSURANCE



99%
Overall Score

THANK YOU!

Let's Continue The Conversation!

Knowledge is in the Knowing,
Come Know with Us!

the **knowledge** brokers™

