



Presented By: Patty Frett, Molly Flynn-Johns & Chris Kramer

Date: March 3, 2023

Knowledge is in the Knowing...





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.

Non-profit working with the underserved

Over 170 years of caring for the community

Employment, Education, Housing, Health
and Caring Connections

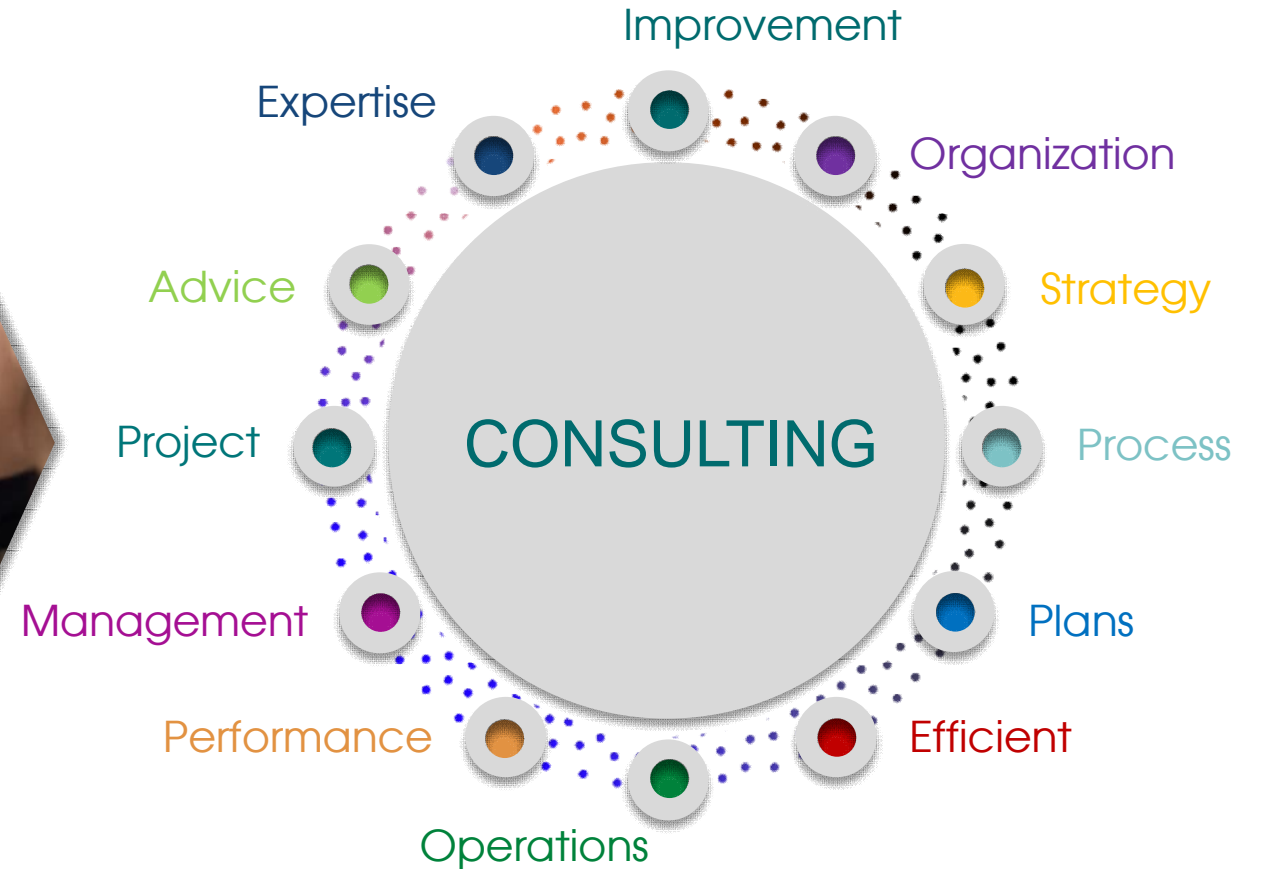
Provide robust benefits that are sustainable

Renewed focus on Wellbeing &
Communication

Explore contribution modeling & other
options



Market Shift from Broker to Consultant



Expertise Across Multiple Industries

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

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



TriCity National Bank



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.”



Jonathan Mitchell
Director of Business Services
Greendale Schools

DIFFERENTIATORS



Tax-free Accounts



Fully Insured & Self-Funded Expertise



Medicare



Communication



Concierge Service



Assurex



Analytics



Local & Private



Wellbeing & Ergonomics



Premier Partnerships



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)

Plan Benchmarking

Lines of Coverage

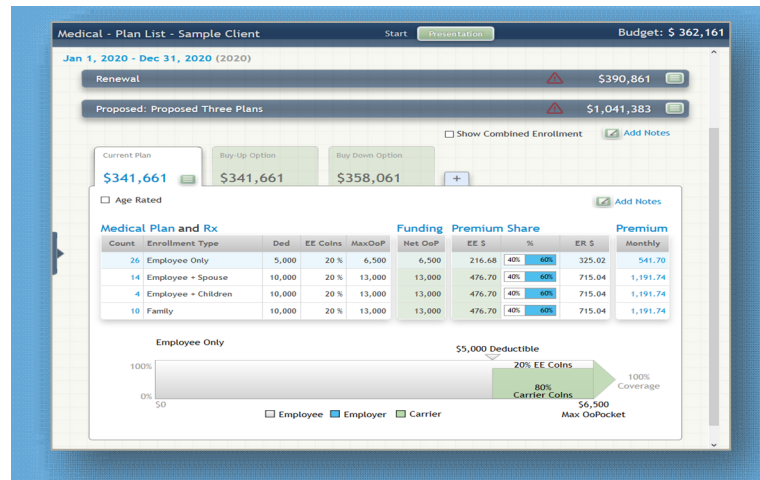
- Medical
- Dental
- Vision
- Life
- STD
- LTD

Data Sources

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

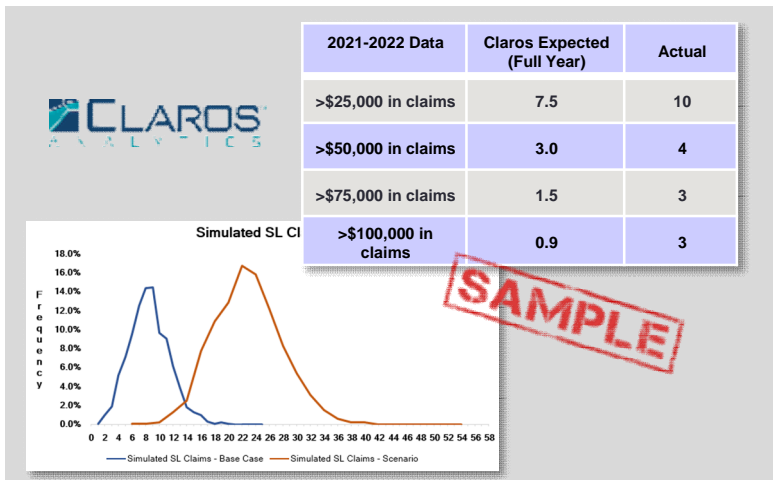
Contribution Modeling

- 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?



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

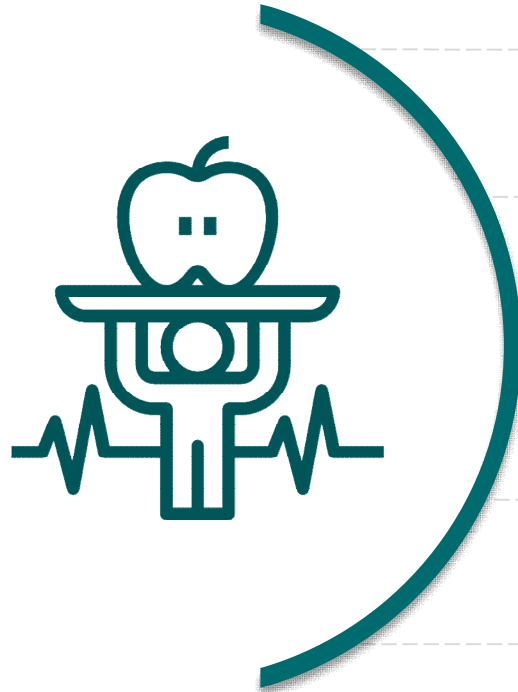
Life and Disability Renewal Summary 2015 to 2023

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		
2015	0.00%	Rate Guarantee Life, AD&D, STD and LTD
2016	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.
2017	0.00%	STD called for a rate increase, but changed the plan design for the STD which resulted in a "rate pass".
2018	25.00%	Life and STD increased, all other lines received a rate pass for 12 months. Went to market , and all other carrier rates were higher.
2019	0.00%	Added Critical Illness and Accident coverage - received a 12 month rate pass on all other lines for adding these lines of coverage.
2020	0.00%	Received a "rate pass"
2021	0.00%	Received a "rate pass"
2022	0.00%	Received a "rate pass"
2023	0.00%	Received a "rate pass" for STD; Voluntary Accident and Critical Illness. LTD & Life not up for renewal until 1/1/2024
9 Year Renewal Average	2.78%	

Year over Year Increase



Taylor Hahn
Strategic Wellbeing
Consultant



- Design and manage wellness programs
- Vendor management includes bio-metrics and health risk assessments
- Provide data to illustrate exposures impacting employer costs that are tied directly to employee health
- Client-site assessment and recommendations for focused initiatives
- Maximizing carrier programs



Generic
Preventive Rx

Biometric Event

Blood Pressure
Screening

Flu Shots

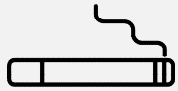
Mindfulness

DIRECT COSTS:

Behavior drives most chronic conditions



Poor diet



Tobacco

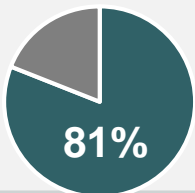


Lack of exercise

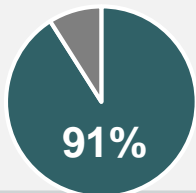


**\$0.75 of
every \$1.00
spent on healthcare**

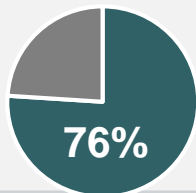
Chronic conditions account for:



Hospital
Admissions



Prescriptions



Doctor
Visits

INDIRECT COSTS:



Frequent Absences
From Work

Work Injuries

Lost Productivity

Wellbeing 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



Compliance gap analysis

Customized Compliance Documents

Online HR Library resource

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

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



Legislative Updates



The end of continuous Medicaid coverage

What you and your employees need to know

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

When Medicaid renewals and eligibility reviews start again, your employees may lose coverage for a variety of reasons. In fact, approximately **6.8 million people** could lose Medicaid coverage and will be looking to understand the health coverage options available to them.¹

How could these changes impact my workforce?

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

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

Employees have 60 days before and 60 days after a qualifying life event to join a group medical plan.²

What are the possible scenarios my business could encounter?

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

Meet Rhonda³

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

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

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

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

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

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

¹ Based on an analysis of Medicaid health coverage options. Medicaid health coverage is subject to change. ² Enrollment in a new plan is subject to the plan's enrollment period. ³ Rhonda is a fictional character.



WISCONSIN DEPARTMENT
of **HEALTH SERVICES**

NEW Annual Employer Reporting Responsibility

Complete CAA Rx Data Collection Reporting by March 1, 2023

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

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

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

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

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

100 Remaining value

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

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

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

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

Your Responses

Group Name _____

Group/Case Number _____

Group Employer Identification Number (EIN) _____

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



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

800.566.7007 | MyKnowledgeBroker.com



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 FLSA notice.
<input type="checkbox"/>	⑨	If applicable, distribute the Wellness Disclosure to health plan participants.

800.566.7007 | myknowledgebroker.com

Customized
Compliance Docs

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

Wellpoint Care Network, Inc.

Benefits and Enrollment Guide
2023 Plan Year



Benefits & Enrollment Guide



Embedded Video Education

How Your Medical Plan Works (Single)



Face-to-Face
Employee Meetings

Be a Wise Consumer of Health Care

911 EMERGENCY ROOM	URGENT CARE	PRIMARY CARE	VIRTUAL VISITS
Avg. Cost (\$555) \$2,000	Avg. Cost (\$55) \$1,000	Avg. Cost (\$5) \$300	Avg. Cost (\$) \$250
For Serious, Life-Threatening Conditions such as: • Heart Attack • Chest Pain or Stroke • Gouging up or Choking (Adult) • High Fever with Mental Confusion • Trouble Breathing	For Care for conditions that are not life-threatening such as: • Broken Bones • Lacerations	Your first line of defense in managing your overall health and healthcare costs. • Cough • Cold & Flu • Urinary Tract Infections • Upper Respiratory Infections • Rash • Pink Eye • Allergies	Consult your doctor for common conditions such as: • Cough • Cold & Flu • Urinary Tract Infections • Upper Respiratory Infections • Rash • Pink Eye • Allergies

Wiser Consumer
of Healthcare

Preventive Care: Good for Your Health & Your Pocket (Covered Services Determined by the Federal Government)

Preventive Care services are paid at 100%, not subject to deductible

- Must be ordered by the provider as "preventive"
- Must be received from an in-network physician
- Depends on your age

Well-baby and Well-child Preventive Care

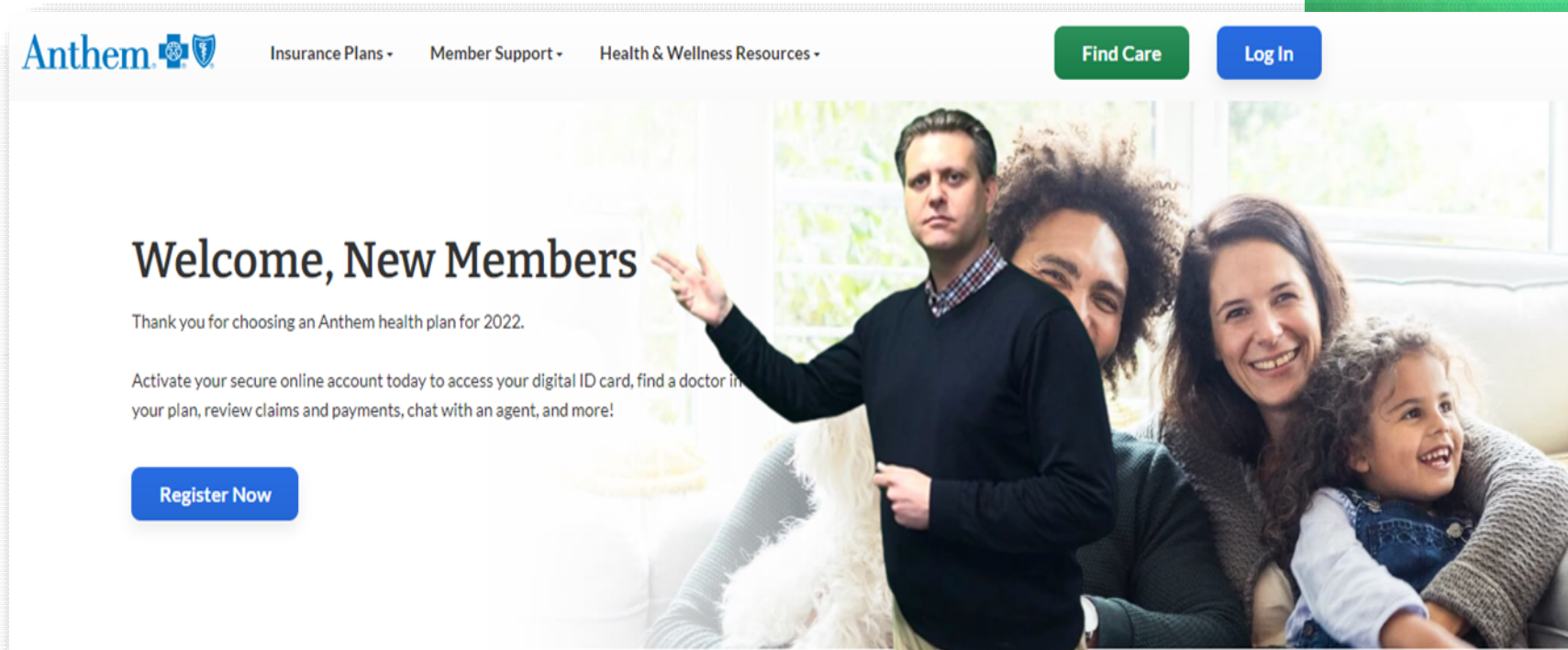
Adult Preventive Care
Oral Contraceptives for Women

Screenings & Tests

Cancer Screenings, Blood Pressure, Cholesterol

Importance of
Preventive Care

Green Screen Technology



Wellpoint Care Network, Inc.

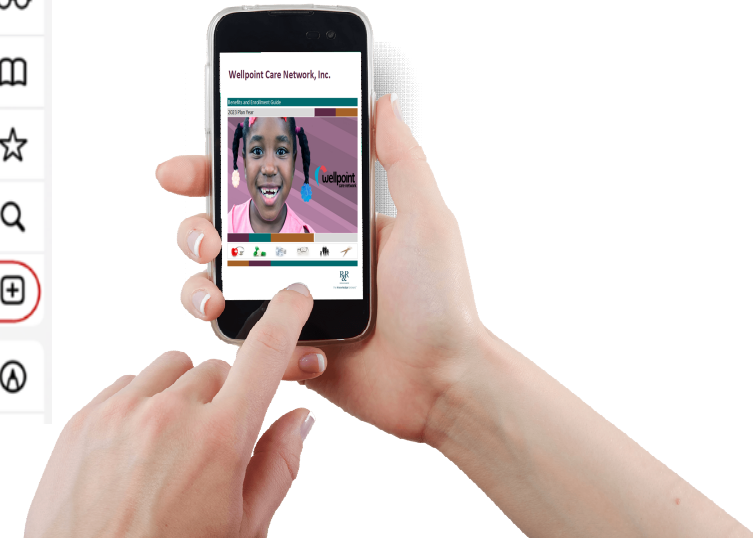
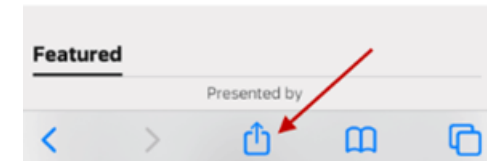
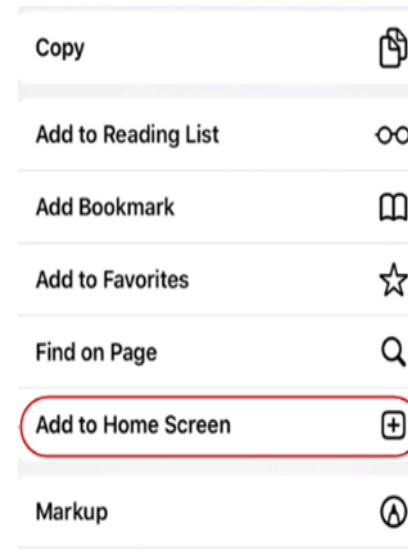
Benefits and Enrollment Guide

2023 Plan Year



EDUCATE & COMMUNICATE

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



FSA, HRA, HSA and COBRA Expertise



Chris Kramer

Employee Benefits Consultant

Chris has over 20 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, Boys & Girls Club of Milwaukee, 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 Carrier value adds so it is at employees fingertips



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



A digital coach for your health

Well-being Coach can help you reach your health goals

Whether your health goals are big or small, Well-being Coach is here to help motivate and inspire you. The digital coaching app is available to you at no extra cost.

Well-being Coach can help you make positive, lasting change with 24/7 support through your smartphone or Apple Watch. The app learns about your habits and lifestyle to give you customized, step-by-step guidance you can act on – whether you want to quit using tobacco, lose weight, or achieve other wellness goals.

Well-being Coach helps keep you on track with:

- One-on-one text coaching, day or night.
- Feedback on food choices, general nutrition, and meal planning.
- Support for quitting tobacco before, during, and after your actual quit date.
- Activity tracking and recommendations.
- Help for other well-being issues, like mindfulness and sleep.

Your health journey is yours to explore. Well-being Coach is here to encourage and inspire you wherever you are along your path.

Anthem.



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.

How To Enroll Into Your 2023 Benefits

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

Employee Navigator: Benefits Ad | 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
Password

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

ABC Company Joe Smith Profile Benefits Required Tasks Resources

You have 1 item to complete.

1 Enroll in your benefits

Good Morning, Joe Smith
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 Practice Group
- Tens of thousands of clients within Assurex
- Share 'best practices' with each other



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

Global Innovation – Powered By Benefitpitch



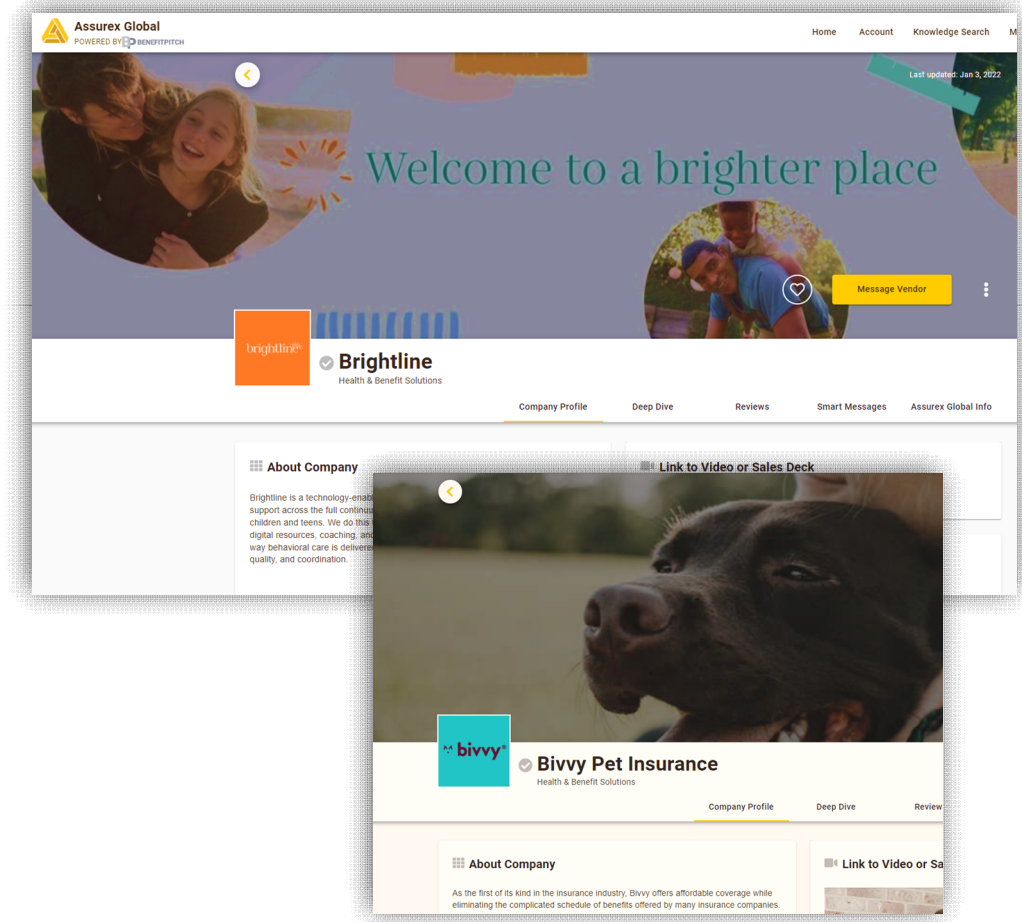
Provides:

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

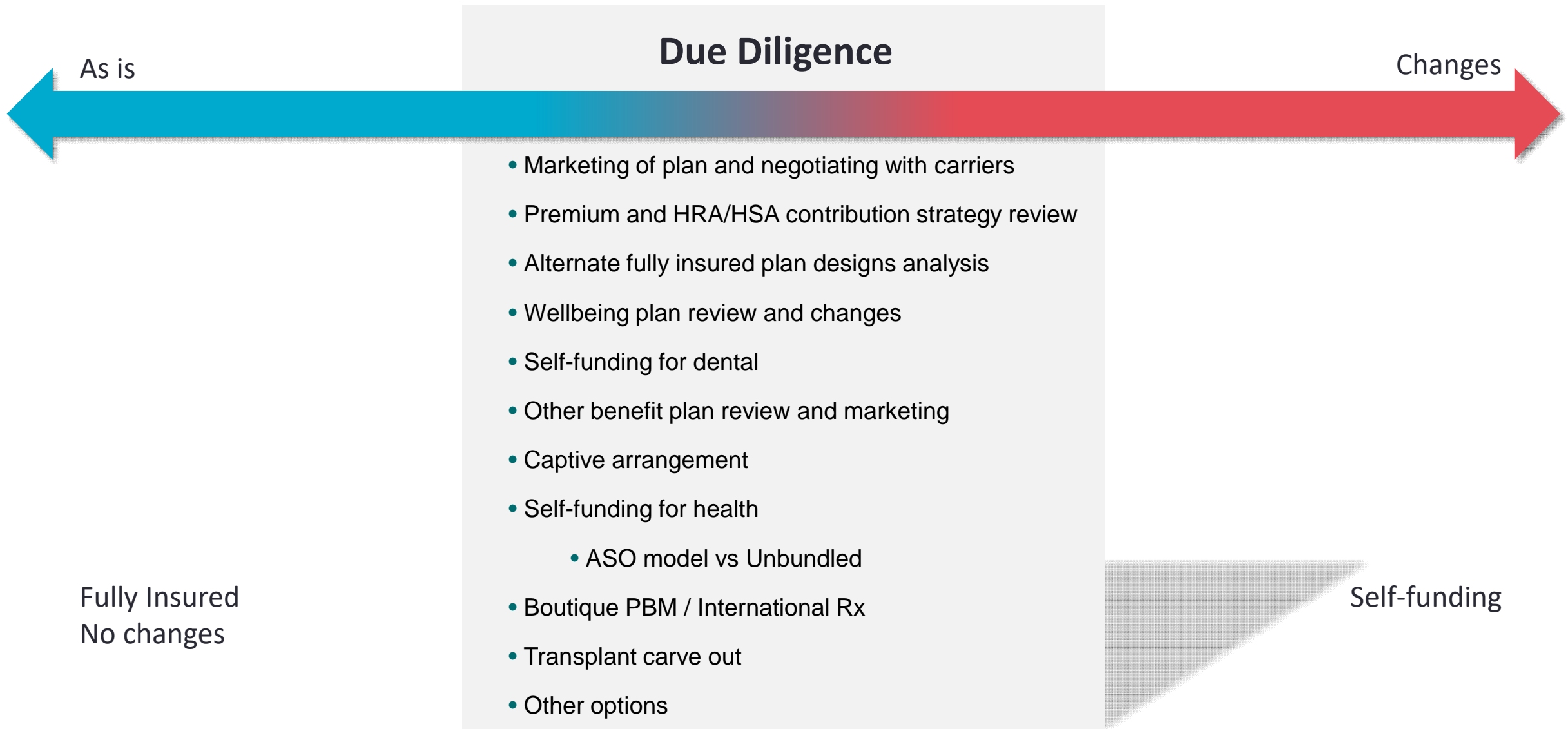
Top 10 Assurex Global Service Type Searches

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

Example: Technology-enabled pediatric behavioral health company



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



Wellpoint Care Network

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

Your insurance Concierge Team will work directly with you to:

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



the knowledge brokers™



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

Your Concierge Team



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



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

Additional Team Expertise





What Our Clients are Saying . . .



Public Community College in Illinois

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

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



Client in Southeastern WI

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

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

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



Client in Northern WI

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

Supporting Our Communities



www.myknowledgebroker.com



Board of Directors



Make it in NorthEast Wisconsin
Supporter – K12 Partnership Taskforce



Committee Member



BOY SCOUTS OF AMERICA®
POTAWATOMI AREA COUNCIL

Board of Directors



Accelerating business success
Committee Member



Board of Director / Committee Member



LA CASA DE ESPERANZA
HOPE • HELP • OPPORTUNITY


Supporter



Steering Committee Member

The R&R Insurance Report Card

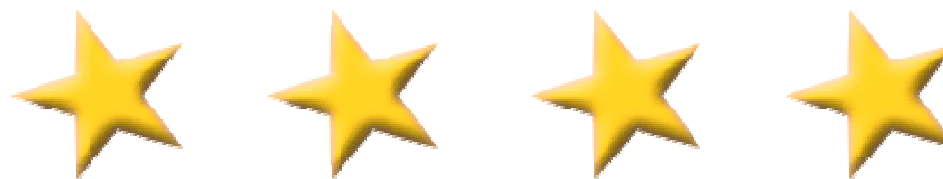
Just Like Your Organization **R&R Insurance** Exceeds Expectations



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™



wellpoint
care network