



wellpoint
care network

R&R

INSURANCE

Knowledge is in the
Knowing...

R&R Employee Benefits Professional Team



**Molly
Flynn-Johns**

Manager, Analytics
and Data Strategy



**Chris
Kramer**

Employee Benefits
Consultant



**Patty
Frett**

Employee Benefits
Consultant



**Taylor
Hahn**

Strategic Wellbeing
Consultant

Topics We'll Cover

- ✓ Team Members
- ✓ Differentiators – What sets us apart
- ✓ Using data and analytics – informed decisions
- ✓ Education and support
- ✓ Carrier relationships and problem solving
- ✓ Innovative solutions

What We Think We Know



- Growing human-services agency that helps families thrive
- Deep roots in Milwaukee for almost two centuries
- Diverse workforce with varying benefit needs
- Seeking true consultant partner support strategic vision for employee benefits
 - Offer affordable and sustainable benefits
 - Ensure benefits are equitable
 - Increase employee understanding / maximize value
 - Incorporate Wellbeing to improve health
 - Consider voluntary plans that are customizable
 - Explore contribution modeling – salary tiered



As the largest, fiercely 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





Market Shift from Broker to Consultant





7

Expertise Across Diverse Industries

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

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



“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

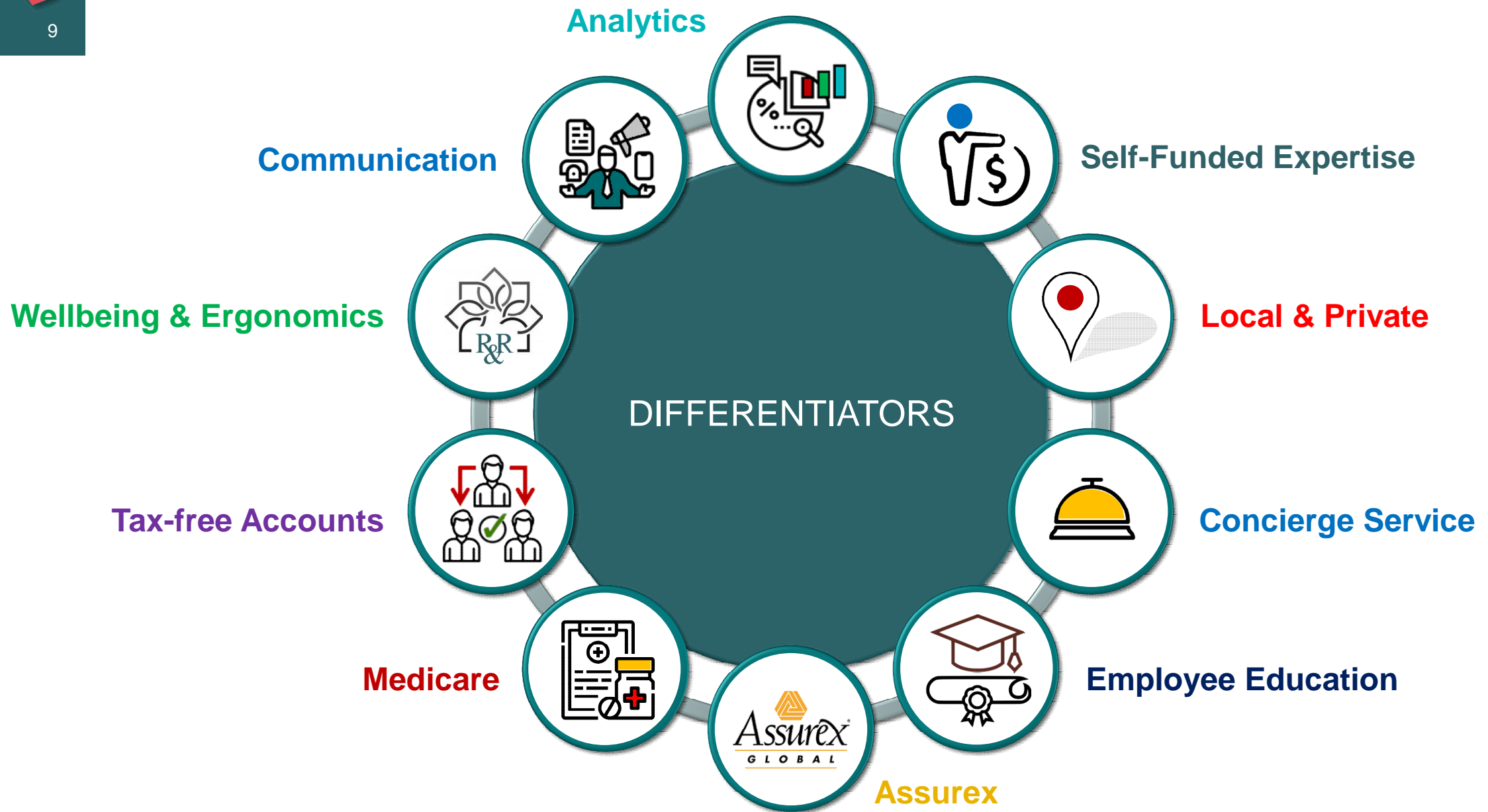
Jonathan Mitchell
Director of Business Services
Greendale Schools



Diversity, Equity and Inclusion (DEI)

- Diversity is a strength
- **We support diverse employers and community groups**
- **R&R is on the path to increasing diversity - more to do!**
- Focused on solutions for clients
- Historical inequities in wages / healthcare
- Benefit and premium analysis
 - Ex: Plans with \$0 deductible and lower copays
 - Ex: Premiums based on income
- **Focus on serving community**
 - Home Building Trades Foundation
 - La Casa de Esperanza



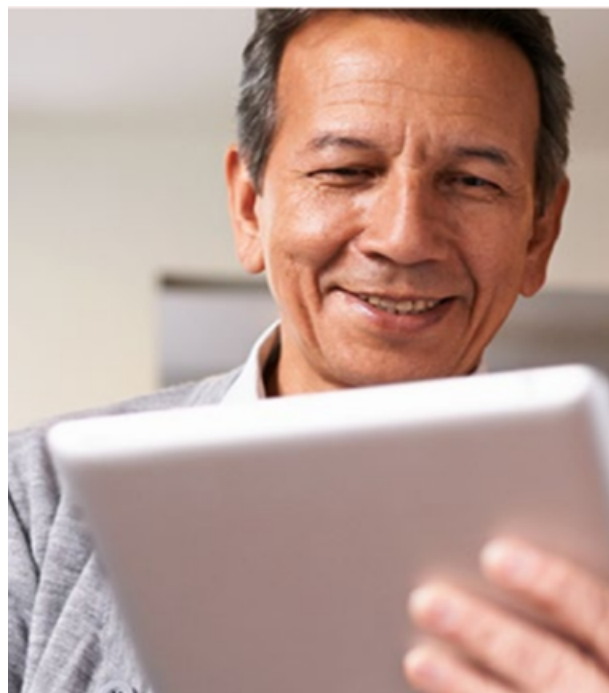


Challenges Facing Employers & Health Plans

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



What Generations Are In The Workforce



BOOMERS

Born 1946 – 1964
(59 - 77 years old)



GEN X

Born 1965 – 1980
(43 - 58 years old)



MILLENNIALS

Born 1981 – 2000
(23 - 42 years old)



GEN Z

Born 2001 – 2023
(3 - 22 years old)

TWO WAY COMMUNICATION IS KEY

Listening, understanding and engaging your diverse workforce matters!



Meeting Employee Benefits Needs

Based on Where They are in Life

GEN Z

<22 Years Old

- Early entry to workforce either part-time or full-time
- College or technical school
- Graduation
- Debt, minimize expenses
- Rely on parents for healthcare needs

MILLENNIALS

23 - 42 Years Old

- College, post-grad
- Student loan debt, tuition reimbursement
- Career development
- Fitness, focus on financial wellbeing, mental health
- Marriage, family planning
- Mortgage, rent
- Childcare expenses, home / school / work balance
- Own healthcare, learning to navigate benefits

GEN X

43 - 58 Years Old

- Career advancement, mobility
- Health screenings, managing chronic conditions
- Financial assistance, increase savings
- College planning
- Elder care support
- Medical out of pocket expenses
- Retirement planning
- “Sandwich” generation

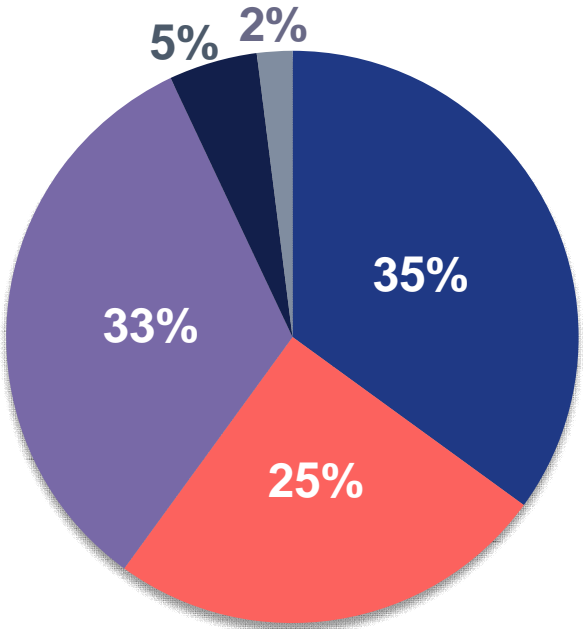
BOOMERS

59 - 77 Years Old

- Financial, retirement readiness
- Catch-up contributions
- Estate planning
- Health, chronic care concerns
- Medical out-of-pocket expenses
- Extended families
- Volunteer, staying active

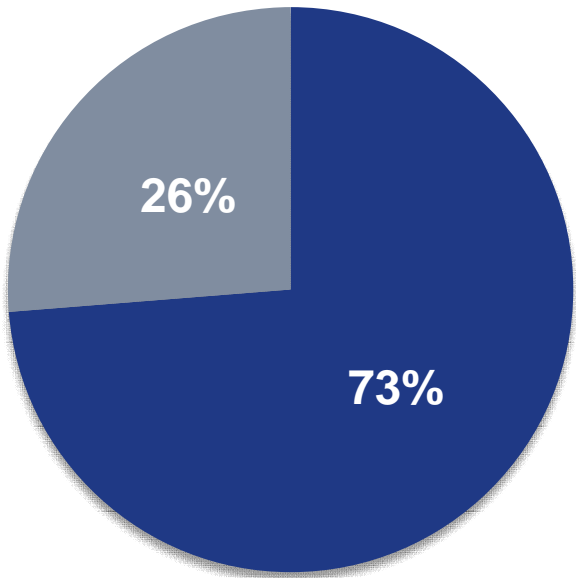
By 2025, Nearly 75% Of The Workforce Will Be Millennials and Gen Z

TODAY



■ Millennials ■ Boomers ■ Gen X ■ Gen Z ■ Traditionalists

2025



■ Millennials & Gen Z ■ Other Generations

Source:
<https://www.purdueglobal.edu/education-partnerships/generational-workforce-differences-infographic/>
<https://www.forbes.com/sites/ashleystahl/2021/05/04/how-gen-z-is-bringing-a-fresh-perspective-to-the-world-of-work/>

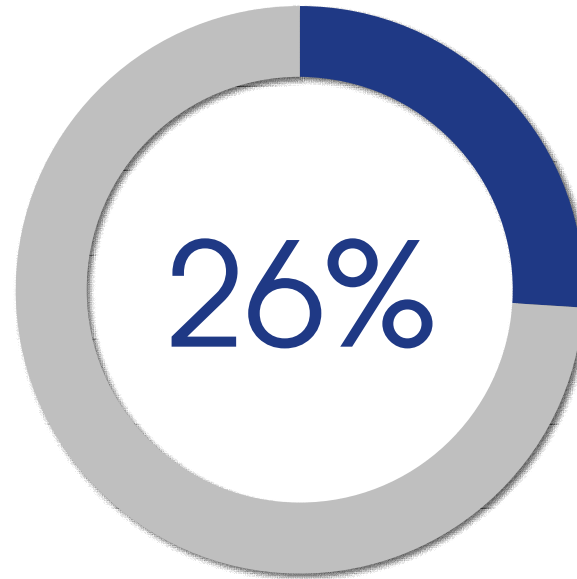


Today's Landscape

“In many countries, the importance of health and retirement benefits to attract and keep workers has soared to it’s highest level in a decade.” ¹

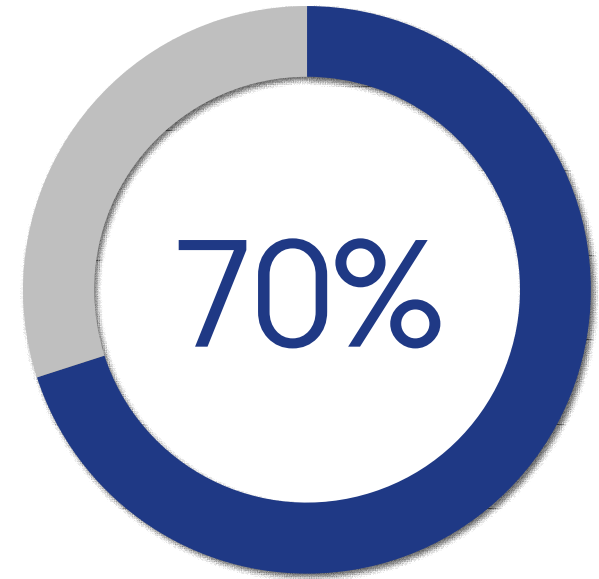
1. WTW, [Global Benefits Attitude Survey](#), 2022
2. MetLife, [The Rise of the Whole Employee](#), 2022

Benefits are a key consideration for employees today in recruiting and retention



Attract

Increase from 2020 to 2022 for health and wellness programs as a “must have” in accepting a new role²



Retain

Employees satisfied with their benefits are 70% more likely to be loyal to their employer²

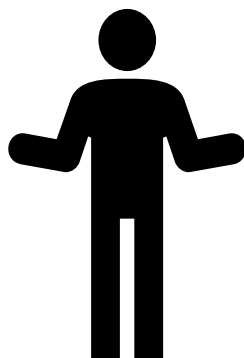
Attracting and Retaining Talent: Top Benefits Trends



**Work / Life
Balance**



**Healthcare
Affordability**



**Inclusive
Benefits**

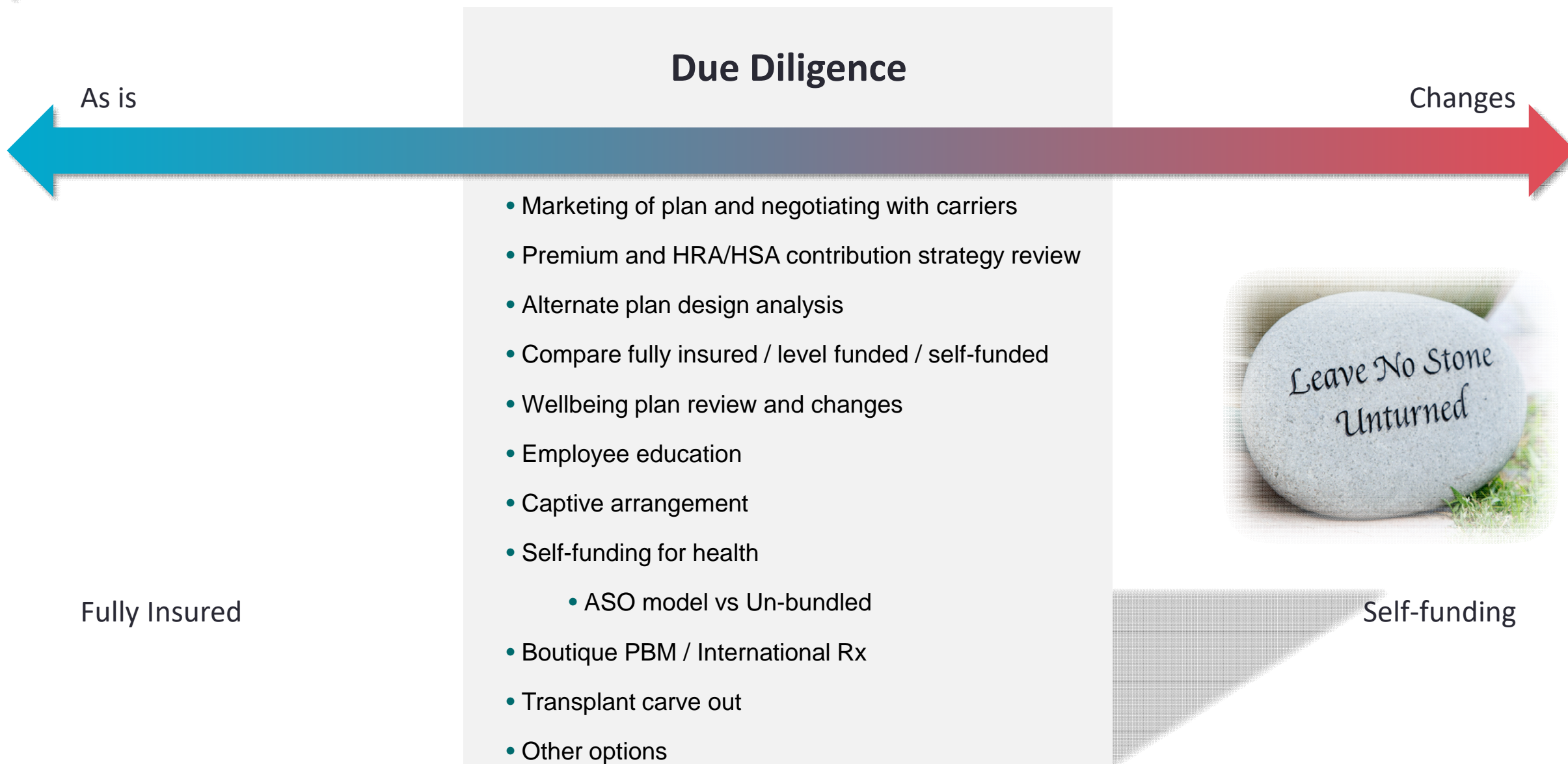


**Financial
Health**



**Enhanced Mental /
Behavioral Health**

Innovation Solution Spectrum



Path of Health Care Cost Containment

POTENTIAL SAVINGS

PATH OF PROGRESSION

Traditional

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

Customized

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

Advanced

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

Progressive

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

Data Analytics & Technology



Staffed Benefit Analysts

Plan Design Benchmarking

Simplified Cost Comparisons

Predicative Decision-making

Evaluate and Dynamically Tune Benefits to Meet Your Budget and Goals

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

Analytical Resources

Plan Benchmarking

Lines of Coverage

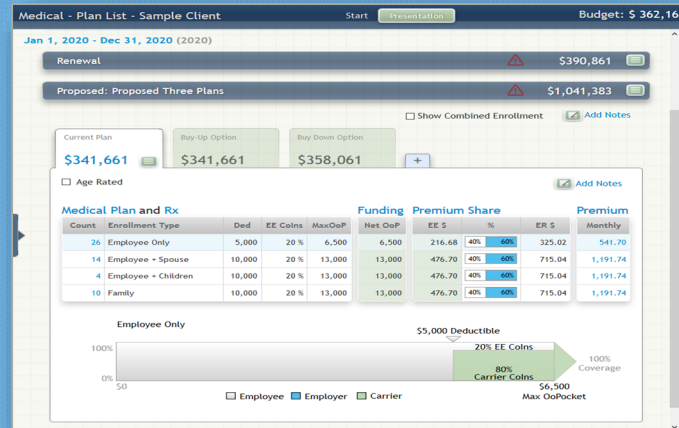
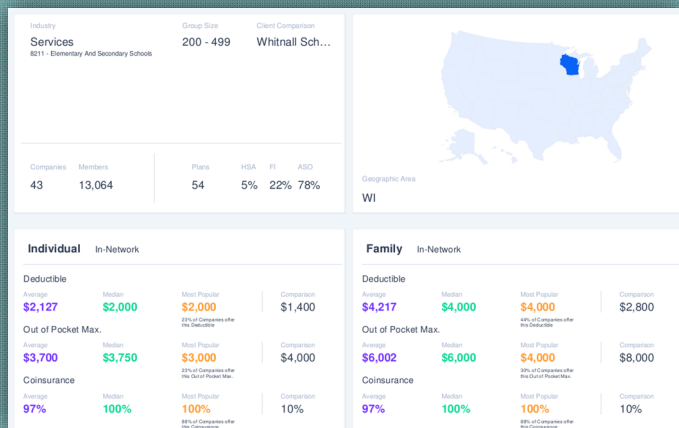
- Medical
- Dental
- Vision
- Life
- STD
- LTD

Data Sources

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

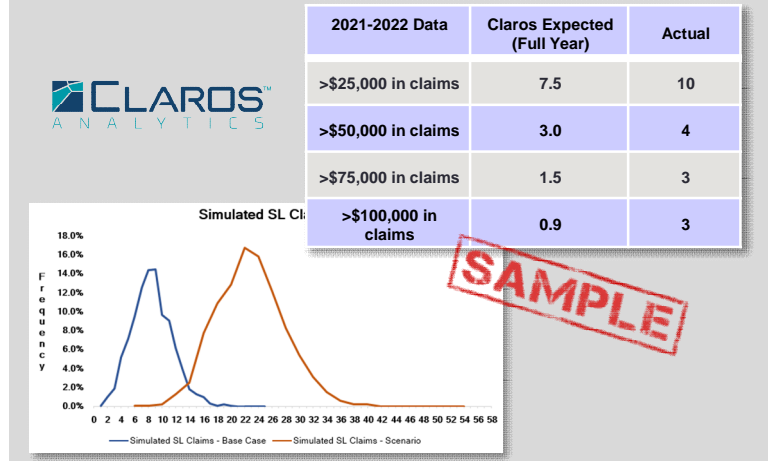
Contribution Modeling

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



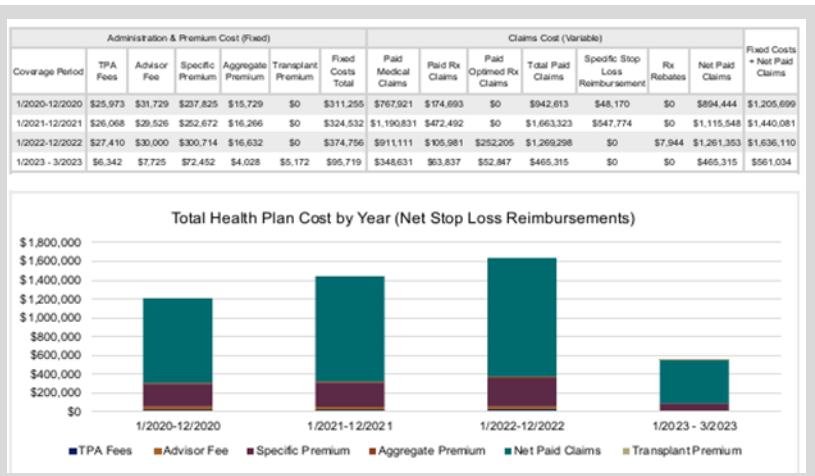
Claros Analytics Tools

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



Monthly and Annual Reporting Packages

Action Oriented Reporting Based on Your Experience and Needs



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

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! | #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 | \$0.00 |


Client Name

Life and Disability Renewal Summary 2015 to 2023

| Year | Renewal Increase | Overview |
|------------------------|------------------|---|
| 2014 | | 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. |
| 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

High-Cost Claim Monitoring



Year-to-Date Large Claims Analysis

Client Name
(1/2023 - 3/2023)

| Claims > \$37,500 | | | | | | | | |
|--|--------------|-----------|----------------|-----------|-------------------|---------------------|--------------------|-------------------|
| Plan | Relationship | Diagnosis | Medical Claims | Rx Claims | Total Paid Claims | Specific Deductible | Net Claims Expense | Claims > Specific |
| Buy Up Plan | Employee | Condition | \$68,124 | \$352 | \$68,476 | \$75,000 | \$68,476 | \$0 |
| Total Claimants: 1 | | | | | \$68,476 | | | |
| Total (YTD) Medical/Rx Claims Paid | | | | | \$465,315 | | | |
| Large Claims % of Medical/Rx Claims Paid | | | | | 15% | | | |

- Monthly review of large cost claimants
- Develop strategy around plan design as needed
- Discussions with TPA or carrier to review cost containment options

Putting Data to Action - Examples

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

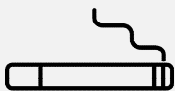
Chronic Disease: The Costs Involved

DIRECT COSTS:

Behavior drives most chronic conditions



Poor diet



Tobacco

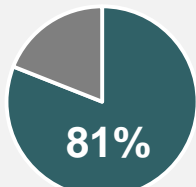


Lack of exercise

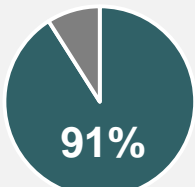


**\$0.75 of
every \$1.00
spent on healthcare**

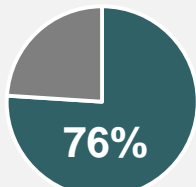
Chronic conditions account for:



Hospital
Admissions



Prescriptions



Doctor
Visits

INDIRECT COSTS:

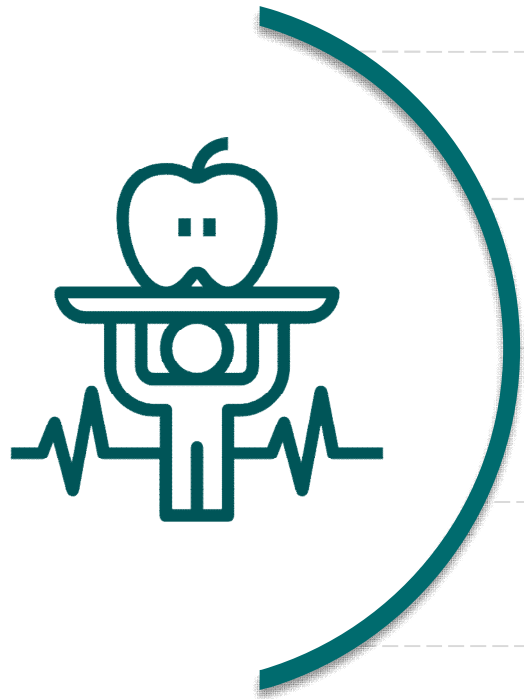


Frequent Absences
From Work

Work Injuries

Lost Productivity

Wellbeing & Ergonomics Team



- Design and manage wellness programs

- Vendor management includes bio-metrics and health risk assessments

- Analyze Data To Illustrate Exposures Impacting Employer Costs That Are Tied Directly To Employee Health

- Committee Assessment And Recommendations For Focused Initiatives

- Maximizing carrier programs



Generic
Preventive Rx

Biometric Event

Blood Pressure
Screening

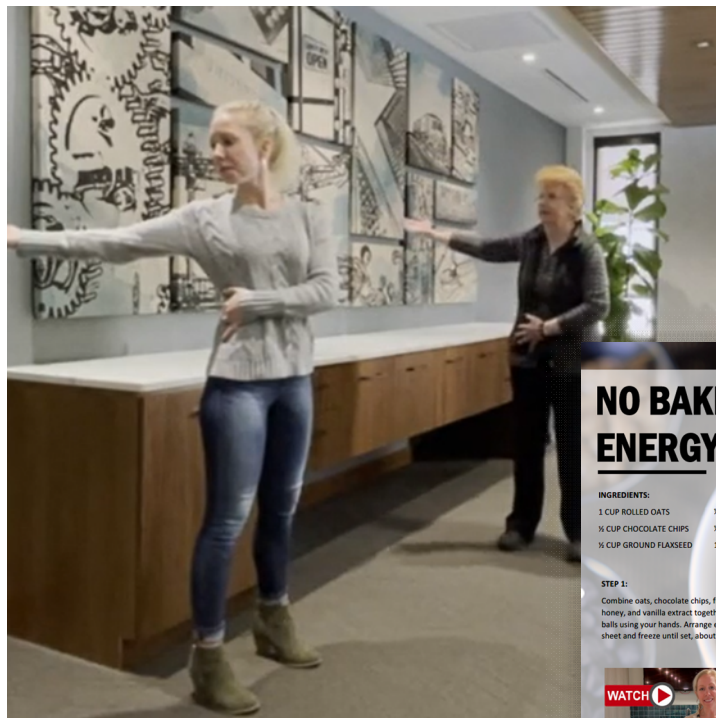
Flu Shots

Mindfulness

Wellbeing Made Easy



Improve Flexibility through Stretching Video and Flyer



NO BAKE ENERGY BITES

INGREDIENTS:

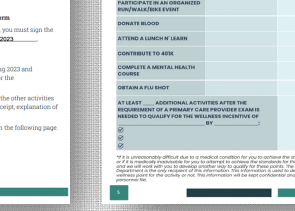
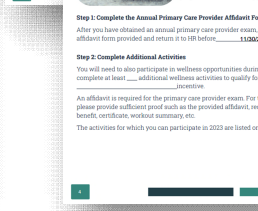
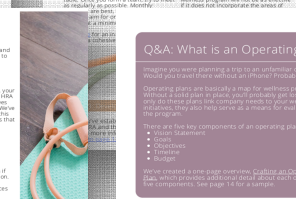
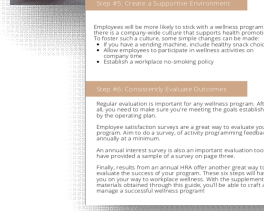
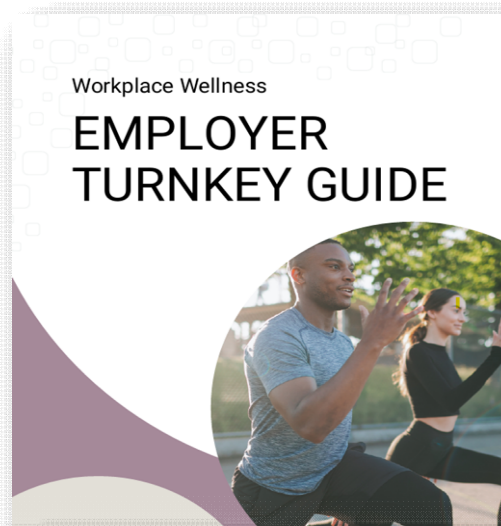
- 1 CUP ROLLED OATS
- 1/2 CUP PEANUT BUTTER
- 1/2 CUP CHOCOLATE CHIPS
- 1/2 CUP HONEY
- 1/2 CUP GROUND FLAXSEED
- 1 TSP. VANILLA

STEP 1:

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



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



Mental Health



WISCONSIN & ILLINOIS Content & Courses

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

Mental Health Tools & Resources

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

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

RESOURCES TO CONTACT

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> ✓ National Mental Health Hotline (free & confidential) 866.903.3787 or text NAMI to 741741 | <ul style="list-style-type: none"> ✓ Mental Health-Related Distress Call or Text: 988 Chat 988lifeline.org 988 Suicide & Crisis Lifeline | <ul style="list-style-type: none"> ✓ 211 (Free Referral Helpline) Dial 211 from any phone |
| <ul style="list-style-type: none"> ✓ Local NAMI Chapters Wisconsin: 608.268.6000 Illinois: 217.522.1403 www.namiwisconsin.org www.namiillinois.org | <ul style="list-style-type: none"> ✓ National Suicide Prevention Hours: Available 24hrs. Languages: English/Spanish 800.273.8255 | <ul style="list-style-type: none"> ✓ HOPELINE Text HOPELINE to 741741 ✓ Aging & Disability Resource Center |



Benefit Open Enrollment Process



Recruitment

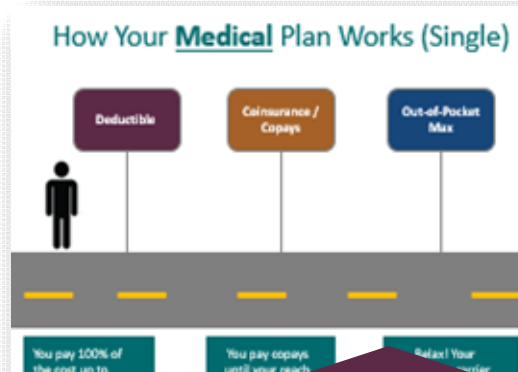
Wellpoint Care Network, Inc.



Benefits & Enrollment Guide



Embedded Video Education



Face-to-Face Employee Meetings



Wiser Consumer of Healthcare



Importance of Preventive Care

Wellpoint Care Network, Inc EXAMPLE

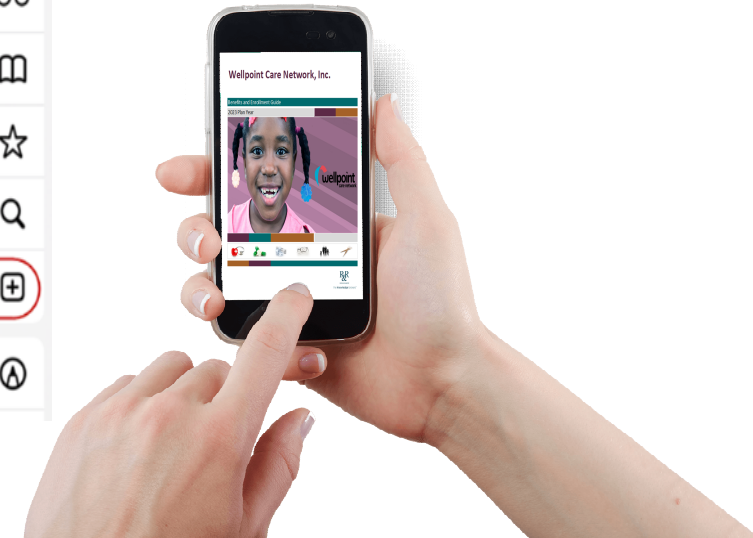
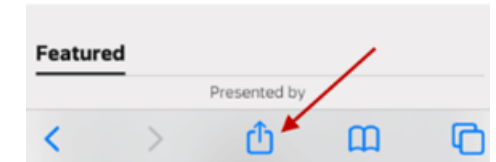
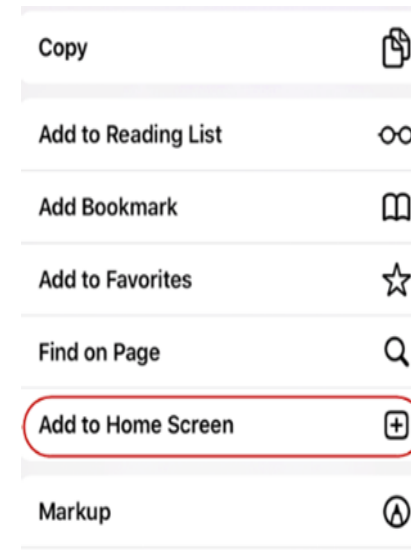
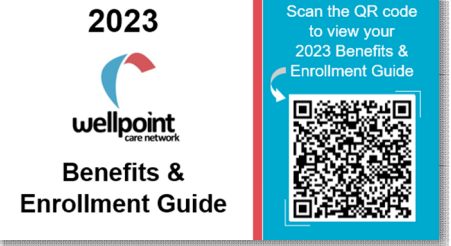
Benefits and Enrollment Guide

2023 Plan Year



Educate & Communicate

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



Open Enrollment Meetings

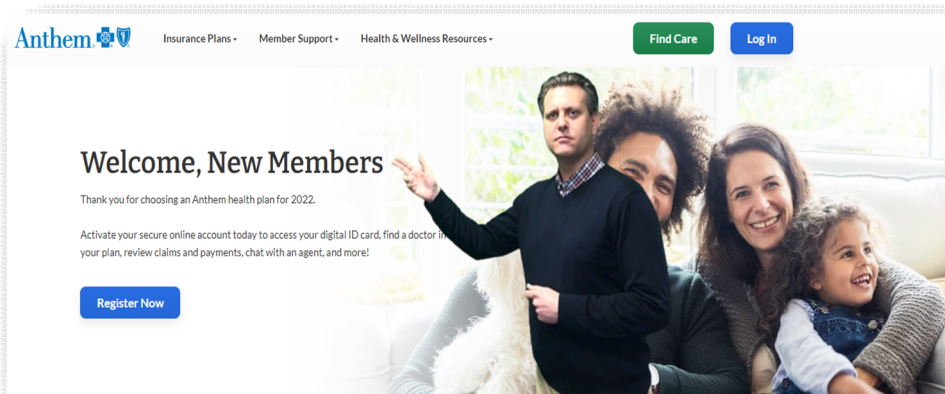


Face-to-Face Meetings

Live Virtual Meetings



Video with Green Room Technology



Maximizing your Offerings

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 your employee's 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.

SCAN ME

Anthem.

Maximizing your Offerings

Maximizing your current programs

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

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



Ex: Highlight important yet often
underutilized benefits

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

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

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

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

facebook.com/lifematterseap

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



HSA/HRA/WELLNESS PROCESS

VOLUNTARY LEARNING SESSION

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

The following to be reviewed in detail:

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

CHRIS KRAMER
R&R INSURANCE SERVICES, INC.

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

Personalized Virtual Open Enrollment With EP6ix

Summarize benefits and educate employees



LISTEN

RVM

Click [Here](#) to play



WATCH

Custom Videos

Click [Here](#) to watch video

Virtual Open Enrollment

Let us do the work with you...

Benefit Counselors available for
» Phone or Screenshare Meeting «

Enrollment is more convenient than ever. One conversation, by phone or screenshare meeting, provides a comprehensive look at your benefits, from health to life insurance, from disability to supplemental insurance coverage. We'll even help make sure you're not paying for coverage you don't need.

APPLE COREHAB
Contact the Call Center from 9 AM to 9 PM at (855) 698-3938 Nov 15 - Dec 1 2021 (Register using Enrollify starting 11/24/21)

On open enrollment the convenient way:
Complete open enrollment with a Benefit Counselor over the phone or through a virtual screenshare meeting.

Two options for enrolling:
Register for the app to receive benefit information and schedule a consult with a Benefit Counselor by downloading the app at [https://openenrollmentapp.com](#) and scanning **Benefits2022** (shown R) as your temporary password along with your cell phone number. Or visit the website to contact the Call Center for assistance.

enrollify

MetLife DELTA DENTAL

READ

Digital/Printed Postcards & Posters

Virtual Open Enrollment

APPLE COREHAB
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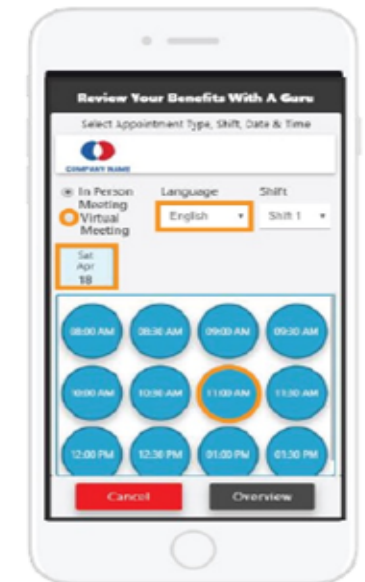
enrollify

MetLife DELTA DENTAL

ACT

Schedule & reminders

One on One meetings with Benefit Counselors & call centers for employees



Employer Educational Seminars

Below is a sampling of our 2023 Benefits Seminars:

| | |
|---|--|
| Trends & Prescription Drugs | <ul style="list-style-type: none"> • Tuesday, March 14, 2023 • 11:00 a.m. Central (60minutes) |
| Ergonomics and Wellbeing | <ul style="list-style-type: none"> • Tuesday, March 28, 2023 • 11:00 a.m. Central (60 minutes) |
| How Employee Navigator Can Make Paper Forms a Thing of the Past | <ul style="list-style-type: none"> • Tuesday, May 16, 2023 • 11:00 a.m. Central (60 minutes) |
| FMLA/ADA Requirements for Employers | <ul style="list-style-type: none"> • Tuesday, June 13, 2023 • 11:00 a.m. Central (60 minutes) |



MyWave Connect

The screenshot displays the MyWave Connect portal with a sidebar menu (Home, Search, Explore) and a main content area. The main area features a large banner for "Workplace Wellness: Online Health Improvement" and a grid of tool categories including OSHA, Legal News & Compliance, Wellness, and HR/Safety Policies. A "Recently Accessed Content" section lists items like "401(k) Contribution Change Reminder" and "Winter Safety: Frostbite". A "Trending Topics" section includes "Agency Proposals", "Food", "OSHA", "Proposal", "Prospecting Brochures", and "Administrative and Support and Waste Management and Services". A "MyWave Portal Toolbox" section lists various tools such as "ACA Reporting", "COBRA Notice Generator", "Compliance Notice Builder", "Employer Cost Calculator", "Performance Review Builder", "Interview Question Builder", "Health Plan Compliance Calendar", "Salary Benchmarking Tool", "FMLA Self-assessment", "FMLA Adviser", and "Total Compensation Statement Builder".

Access Workplace Policies & Forms

Find What you are looking for - FAST

ACA Reporting – Generate Forms 1094/1095

Multistate Law Comparison Tool

Salary Benchmarking Tool

Sample Job Descriptions

Total Compensation Statements

Partnerships Matter!

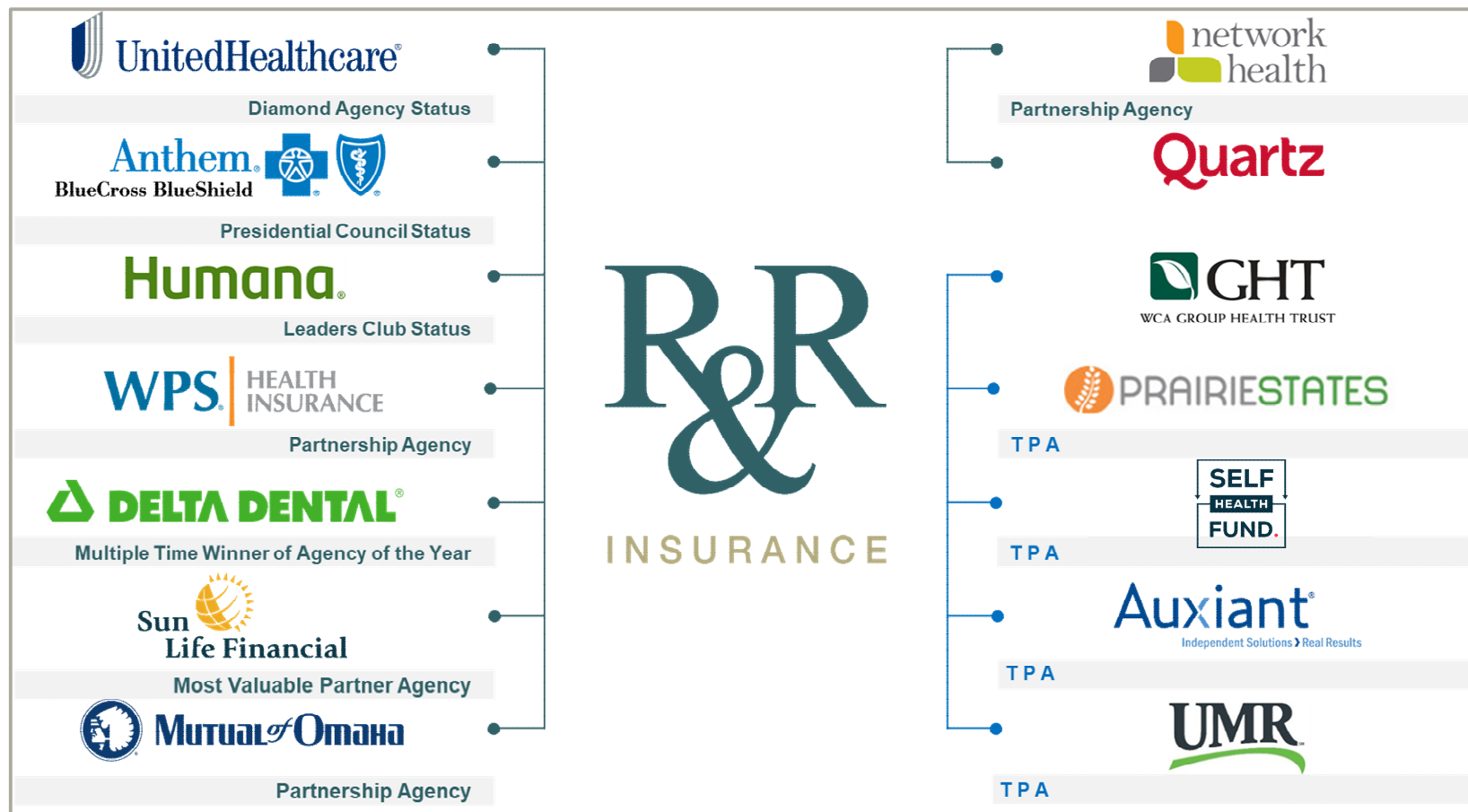
Treat everyone with
Respect

Dedicated claims liaison

Expedited renewals

Education support

Specialized presentations



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



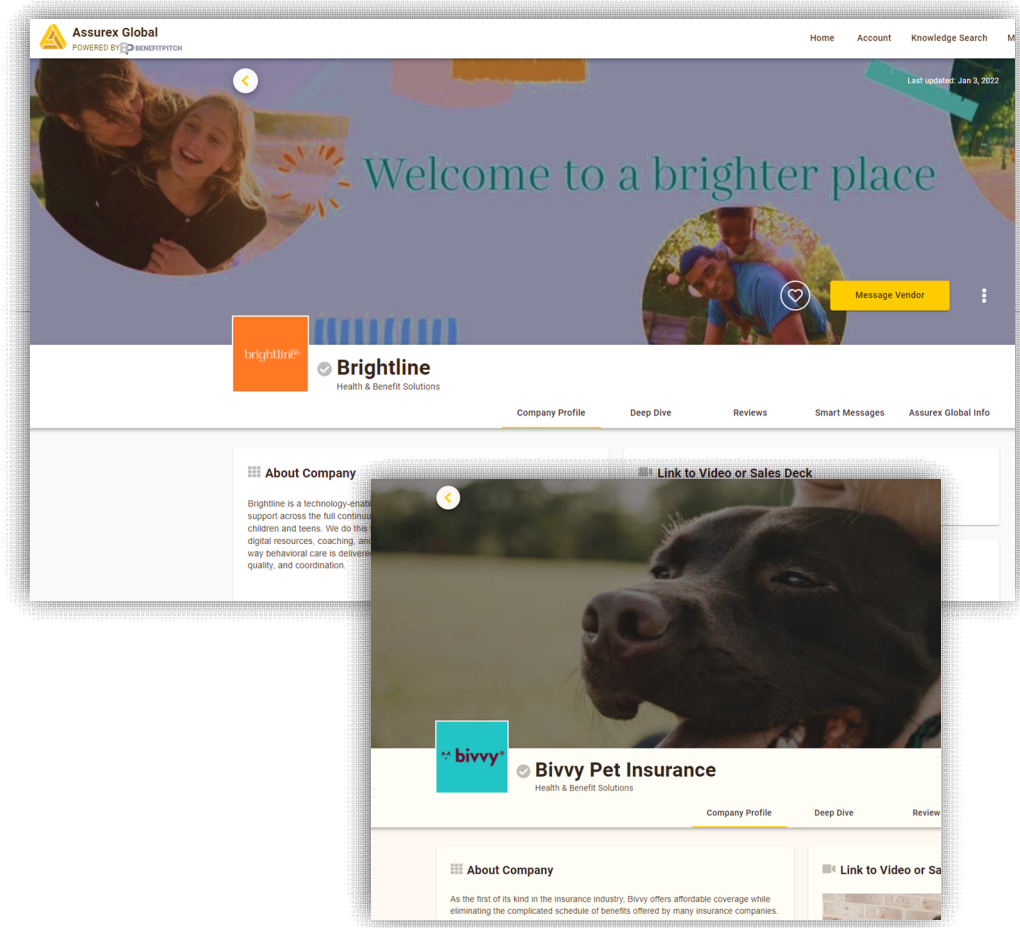
Provides:

- 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



HR & Member Support Concierge Service

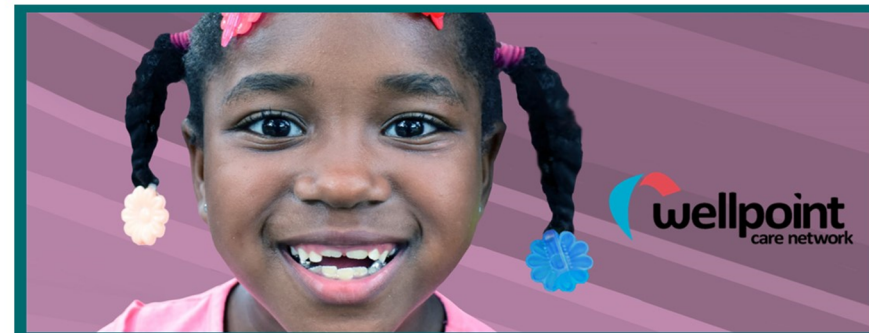
Call or Email Your Insurance Concierge Team!

- Chris Kramer
- Patty Frett
- 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



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



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



Patty Frett, CEBS, GBA, RPA

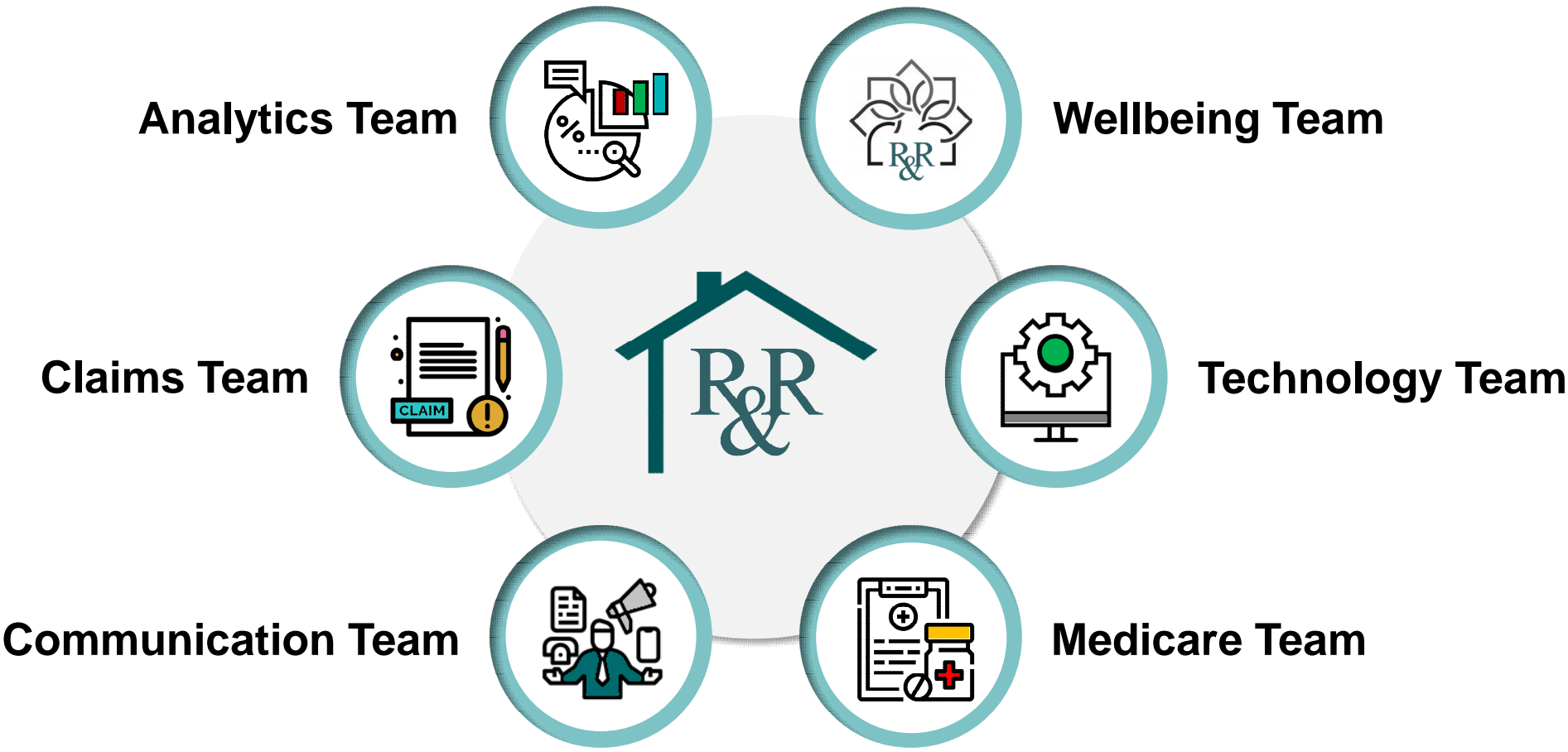
Employee Benefit Consultant
Patty.Frett@rrins.com
Phone & Fax: 262.696.5074



Ellen Dunn

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

Additional Team Expertise



Medicare Education & Support

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



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

we know:

The right amount of health insurance means a healthy life

6 MONTHS BEFORE TURNING 65

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

1 MONTH BEFORE TURNING 65

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

ANNUALLY

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

3 MONTHS BEFORE TURNING 65

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

Scan to launch digital resources!

Liz Johnson
Medicare Benefits Specialist

Compliance Expertise



Compliance gap analysis

Compliance Documents

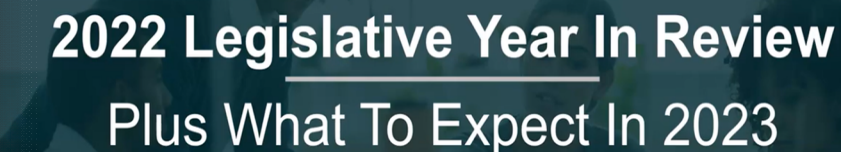
Online HR Library resource

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

von Briesen

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





WISCONSIN DEPARTMENT
of HEALTH SERVICES

Complete CAA Rx Data Collection Reporting by March 1, 2023

Our Business Units



Strategic Business Units



Personal Insurance

- Offering Group Home and Auto Insurance



Commercial Insurance

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



Wealth Management

- Helping employees improve their financial wellbeing and retirement goals

the knowledge brokers™

Transition Plan

Our Transition plan is 'Reading, Writing and Arithmetic'



Reading
wRiting
aRithmetic

Reading -

- Re-review the current Wellpoint Care Network Employee Benefit Guide
- Review Benefit policies and documents with carriers
- Note any gaps or discrepancies in documentation
- Review previous meeting notes on strategy and goal

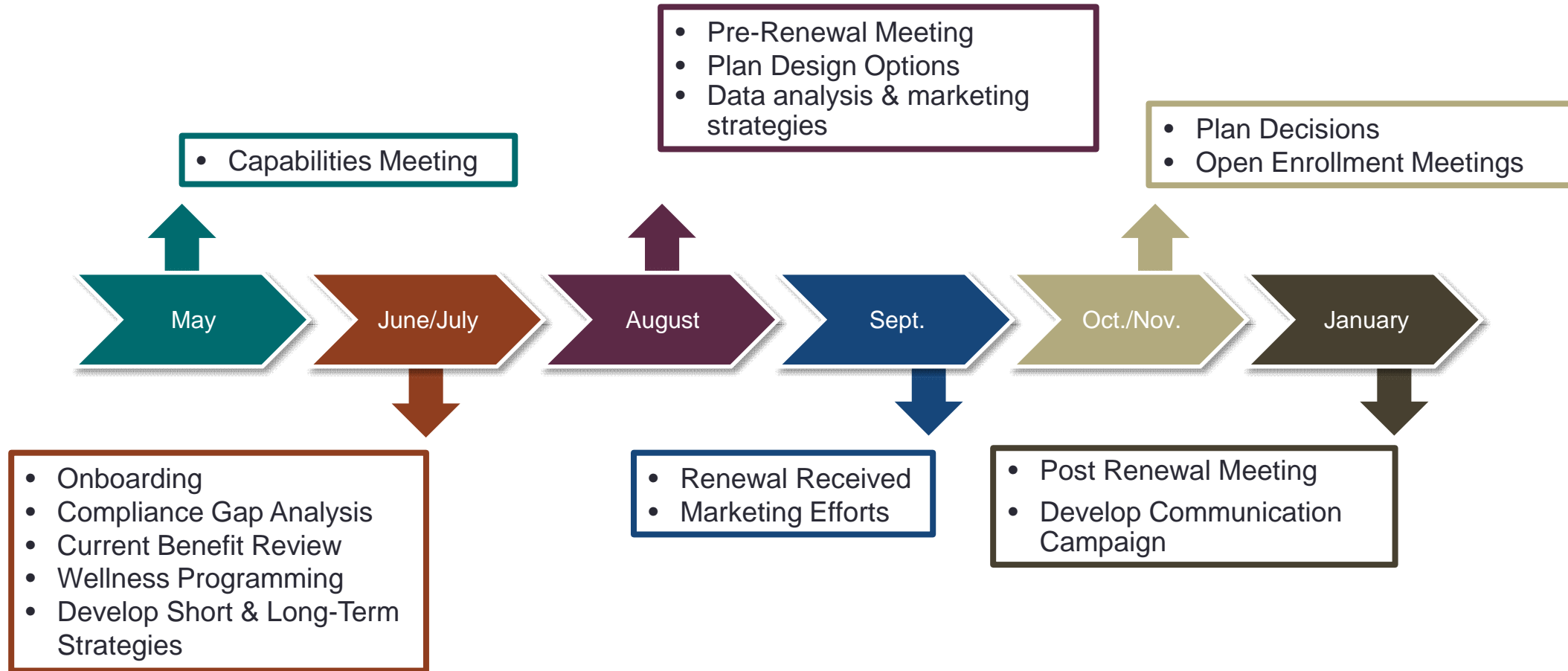
Writing -

- Meet with the Wellpoint Care Network administrative team and take notes on what is important to them, areas of benefit understanding and areas of benefit education improvement
- Complete R&R Insurance's proprietary Onboarding guide documenting current benefit understanding and future goals

Arithmetic –

- Analytical review of current funding and cost structure of benefits
- Make sure costs are aligned with fiscal objectives / benefit goals of Wellpoint Care Network
- Market analyzation and benchmarking of benefit options

Strategy Throughout the Year



Use a Variety of Communications Vehicles



ELECTRONIC

- Blogs
- Mobile Apps / Texting
- Webinars
- Portals
- Social Collaboration
- Yammer, Slack, Teams
- Podcasts
- Video
- Email



PRINT

- Infographics
- Posters
- Brochures
- Table Tents
- Flyers
- Postcards
- Home Mailers



INTERACTIONS

- Meetings
- FAQ Calls
- Change Champions
- Manager Huddles
- Pre-Shift Standups
- Lunch And Learns
- HR Business Partners



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



Summing It Up



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

Benefits can play a key role in **attracting and retaining talent**.

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

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

THANK YOU!

Let's Continue The Conversation!

Knowledge Is Potential!

the **knowledge** brokers™

R&R
INSURANCE



wellpoint
care network