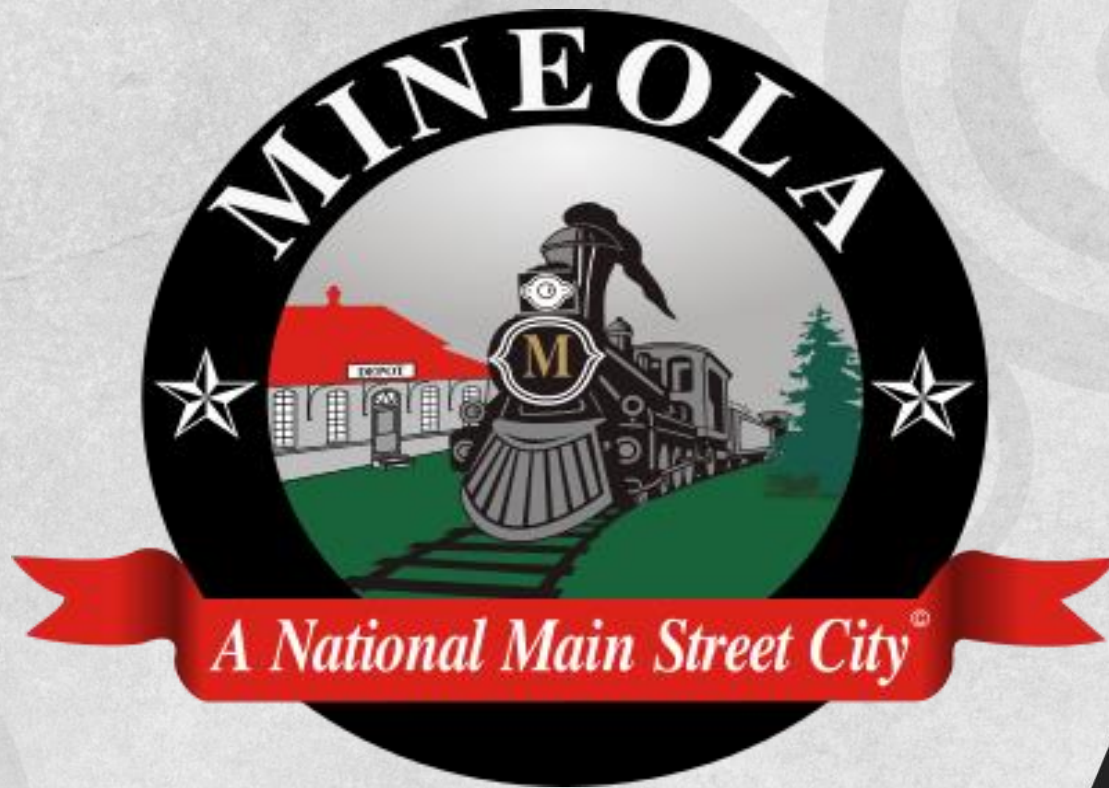


Blueprint Presentation for...



presented by

Demetra Bell-Runnels, Senior Benefit Strategist
demetra@brinsonbenefits.com | 877.788.9119

brinson
BENEFITS

brinsonbenefits.com
dallas | austin | fort worth



ETCOG Strategic Partner Benefits



Branded services offering exclusively thru East Texas Council Of Governments:

- \$7500 waiver on initial consulting services
- 10% reduction in consulting fees
- 20% reduction in electronic open enrollment service fees
- 20% discount on monthly wellness program administration fees (Not including biometrics or Health Risk Assessments)
- Free Employee benefit web portal

***Procurement through ETCOG RFQ exempts member cities and counties from RFP for broker services**

...we optimize the value of every dollar you spend on employee benefits.

stra•te•gic plan•ning

1. is a tool for organizing the present on the basis of the projections of the desired future
2. the process of determining a company's long-term goals and then identifying the best approach for achieving them
3. is a continuous and systematic process where people make decisions about intended future outcomes

Findings 2017...

- Long history of direct relationship with TML
- Small annual medical increases regardless of loss ratio or plan performance
- Current renewal has City on track for cumulative 38% increase in medical premiums over last four years
- 20% increase and city's current contribution strategy are no longer sustainable
- No innovative ideas or solutions have been provided to contain costs
- Lack of independent guidance and counsel to represent city's best interests
- RFP must be rewritten to open markets and increase competition

Findings 2019...



- Moved from TML (2017) to self-funded pool, Veris Benefits Consortium
- Paying broker fee of \$2,491.00/month (approximately \$29,892/annually)
- Paying Benecon Management Fee of \$1,308.95/month (approximately \$15,707.40 annually)
- Paying Meritain ASO Fee of \$1,620.56/month (approximately \$19,446.72/annually)
- Total of \$65,046 annually in administration, management and broker fees
- Health plan cost has continued to rise at double digit percentages (27% most recent overall increase)
- Meritain recovery fees (28%-35% with no cap) baked into Meritain ASO contract
- Meritain may be receiving commissions from Everest Reinsurance Company as well as pharmacy rebates
- Premium equivalent payroll deductions are less than monthly medical billing invoice leaving the City on track for an annual deficit of (\$17,484 for family, \$2,688 for employee)
- HR Director retiring and City needs additional HR support to manage the employee benefit program as well as advocate on behalf of employees and keep department in compliance

strategic planning objectives

- Immediate deep dive claims analysis over last two years
- Ensure all future contracts are written in the City's best interest...eliminate hidden commissions and rebates, cap any recovery fees, negotiate fixed costs
- Design benefit plans to manage utilization and minimize renewal increases
- Consider all funding options for medical plan (self-funded, fully insured, level-funded)
- Independently market all insurance products
- Annually set medical premium equivalents and COBRA rates
- Control costs by educating employees on cost of healthcare and medical price shopping
- Provide advocacy to assist human resources (COBRA, Section 125, carrier billing consultations)
- Provide claims advocacy and claims auditing to recover dollars for the City as well as employees and advocate on behalf of plan members
- Design Communication strategy to educate employees regarding benefit value
- Enrich the benefits package to attract and retain new hires as well as reflect City of Mineola's brand and culture
- Ensure compliance in all areas including but not limited to: local government code, Internal Revenue Service, Health and Human Services, Department of Labor, and COBRA

the **Optimizer**TM

cost
control

compliance

advocacy

communication

efficiency

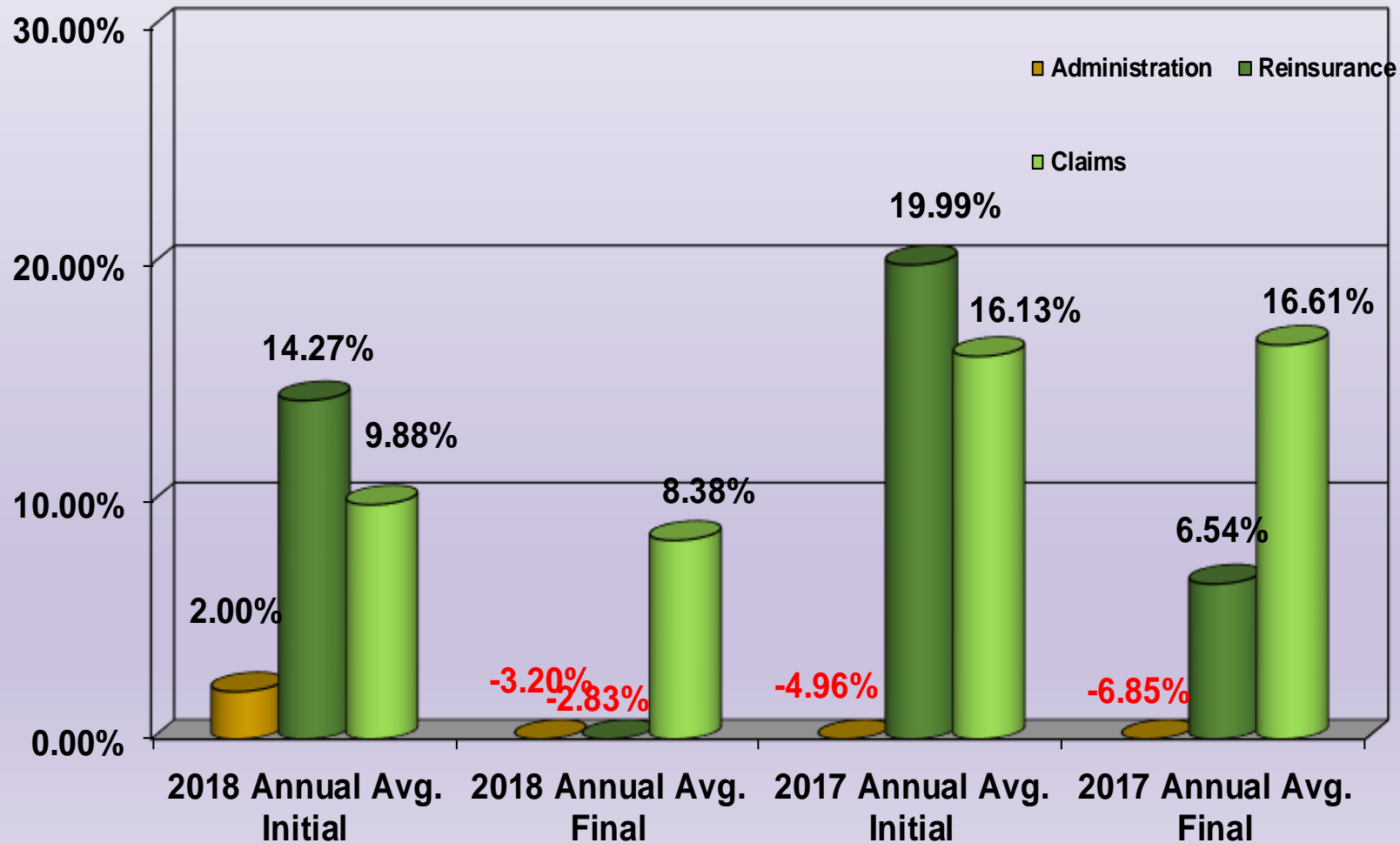
wellness

education



**"TREND" OR
PREMIUM INFLATION
IS NOT A VALID
PREDICTOR OF
WHAT AN EMPLOYER
SHOULD ACCEPT.**

Brinson Self Funded Block Reinsurance & Claim Renewal Costs 2018 Renewals



**data through December 2018

cost control

Priorities	Completion
Plan Performance and Analysis	02-01-19
Data Analysis and Reporting	02-01-19
Benchmark-Normative Comparison Data	02-01-19
Plan Performance and Analysis	02-01-19
Strategic Plan Development	05-01-19
Market Positioning/RFP Development	06-01-19
Vendor Negotiations and Consultation	07-01-19
Monthly/Quarterly Stewardship Reports	Ongoing

- Strategic Plan Development
- Market Positioning / RFP Development
- Vendor Negotiation and Consultation
- Performance Guarantee Negotiations
- Data Analysis and Reporting
- Plan Performance Analysis
- Self Funded Market Evaluation
- Funding Strategy Consultation
- Employee Contribution Strategy
- PBM Claim and Cost Analysis
- Medical IBNR Reserve Calculator
- Stop Loss Analyzer
- HSA Analyzer
- HRA Analyzer
- Large Claim Review Assistance
- **Benchmarking–Normative Comparison Data (peer surveys)**
- **Plan Audits for Overpayments and Eligibility Verification**
- **Provider Network Analysis / Geo Access Report**
- Predictive Claims Modeling
- Wellness Program Design and Review
- Disease Management Design and Review
- Monthly / Quarterly Stewardship Reports
- TPA Evaluation and Scoring
- Telemedicine
- **Rx / Lab Discount Program**
- Employee Assistance Programs
- Transplant Liability Transfer
- Fiduciary Liability Transfer

Items shown in **bold** are included as a standard service when Brinson Benefits is the Broker of Record on all lines of coverage and service is appropriate for the client's goals. Other items shown (not bolded) are available at an additional fee and quoted upon request.



client savings

27

Texas Cities and Counties served since 2010

\$13,428,936

Cumulative City/County Savings

Tele-Medicine (\$4 PEPM)

employee wins

- 24/7 access to physicians
- No copay or fee for consultation
- Telephone or Email consultation
- Prescriptions when appropriate
- Covers up to 5 family members

employer wins

- Decreased absenteeism
- Decreased claims liability
- Increased productivity
- Decreased plan utilization
- Perceived value to non-covered dependents



**THE POLICIES
WE PUT IN
PLACE SHOULD
KEEP THEIR
PROMISES TO
YOUR EMPLOYEES.**

advocacy

Priorities	Completion
300+ Human Resource staff hours/year redirected to Strategic Activities	03-01-19
Benefit questions, claims, audits directed to Purple Card for assistance	03-01-19



Employer Advocacy

- Eligibility Issues
- Billing Issues
- Large Claim Review Assistance
- Vendor Transition Management
- Plan Compliance Consultation
- Monthly Stewardship Reports
- Bi-Lingual Staff
- Registered Nurse on Staff
- No automated phone service
- Completely confidential
- Chaplain care team
- Compass healthcare pricing transparency

Employee Advocacy

- Claim Audit Requests
- Claim Denials
- Claim Appeals
- Claim Delays
- Provider Balance Billing
- Negotiation with Providers
- Quality of Care
- Denial of Care
- Link to Community Services
- State Board of Insurance Appeals
- Benefit Enrollment Support
- Eligibility Assistance
- ID Card Request
- Uninsured Family Member Discount Card

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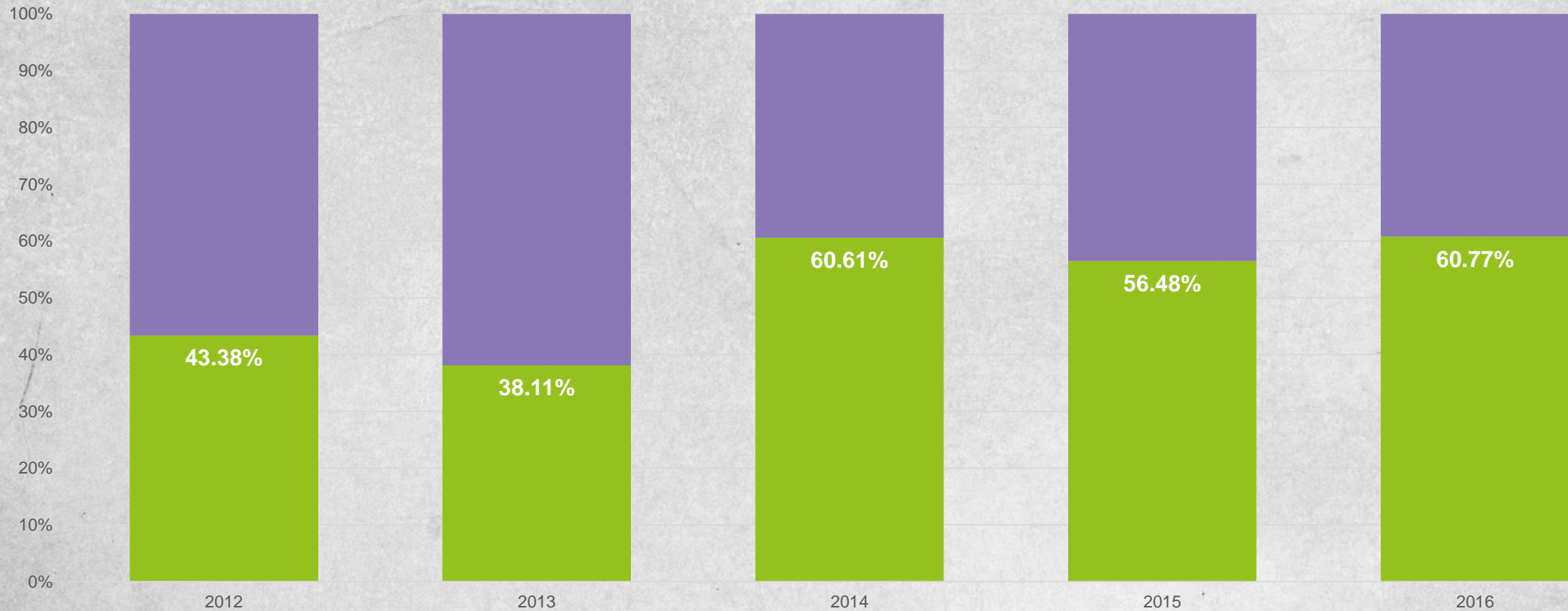
advocacy

The Purple Card Results

■ % of Total Claims Recovered

Total Claims Audited 2012-2016
Total Claims Recovered 2012-2016

\$13,954,173
\$ 6,730,700





**LOW VOLUME AND
HIGH RISK ARE A
DANGEROUS
COMBINATION
BECAUSE YOU MAY
NEVER BECOME AN
EXPERT UNTIL THE
ATTORNEY REQUIRES
IT OF YOU.**

compliance

Priorities	Completion
Monthly Compliance Webinars	03-01-2019
Compliance Alerts	03-01-2019
Preview Brinson HR	TBD

- bCompliant Dashboard
- **Legislative and Compliance Support**
- Due Diligence Services
- FMLA Assistance
- **125 Response**
- **Cobra Response and Compliance Review**
- **HIPAA Response**
- **HIPAA Answers**
- 5500 Preparation
- **PPACA Cost Calculator**
- Ask a Labor Lawyer (initial consult free)
- HR audit services
- DOL Required Employee Training
- FLEX/HSA/HRA Administrative Services
- Total COBRA Administrative Outsourcing
- Plan Document Preparation
- Policy and Employee Handbook Development
- Risk Analyses
- **HR Insider Newsletter**
- **Monthly Webinars**
- **Compliance Alerts**
- HR.BLR

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**ACCOMPLISH
THE JOB WITH
MINIMUM
EXPENDITURE OF
TIME AND EFFORT...
BUT PAY
PROPER
RESPECT TO THE
'HUMAN SIDE'
OF EMPLOYEE BENEFITS.**

efficiency



Priorities	Completion
Billing evaluation and consultation	02-01-2019
Employee Benefit Web Portal	10-01-19

- **Technology Evaluation and Consultation**
- Online enrollment software
- Employee Benefit Web Portal
- Wellness Portal
- Orientation and Open Enrollment Videos
- Webinar Enrollments for remote employees
- Employee Benefits Video Library
- Custom Communication Strategy / Materials
- Payroll Stuffers, Articles, OE guides
- Employee Recognition Programs
- Employee Benefit Survey
- **Performance Guarantee Negotiations**
- **Data Analysis and Reporting**
- **Plan Performance Analysis**
- **Billing Evaluation and Consultation**
- **Summary Plan Description Review**
- Compensation Studies
- Monthly bill reconciliation
- One bill consolidation
- On-boarding and off-boarding services
- One More Question survey

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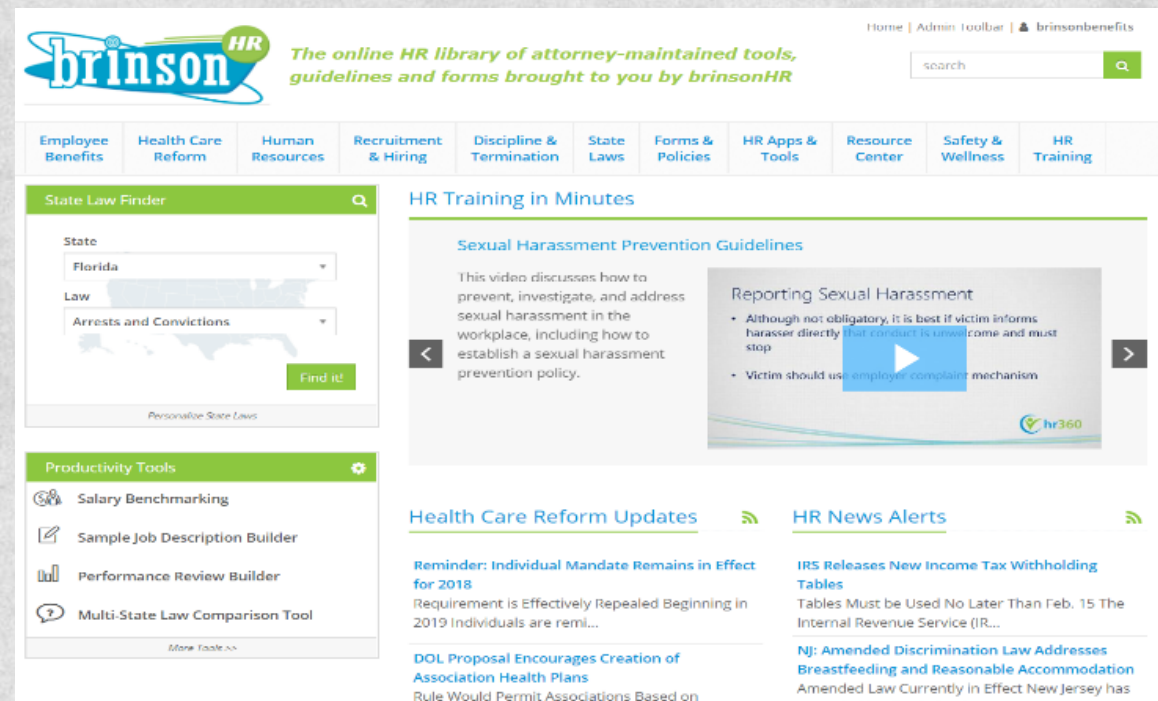




Included in the **brinsonHR** online library:

- **TOOLS** | comprehensive employee handbook builder, COBRA and FMLA interactive guides and tools for developing job descriptions and salary benchmarking.
- **EXPLANATIONS** | The HR Library gives you easy-to-understand explanations and analysis of complicated laws and confusing acronyms.
- **FORMS** | This comprehensive collection of proprietary forms includes human resources forms, sample policies, checklists and model documents – all in a downloadable, ready-to-use format.
- **ANSWERS** | Content is managed by a team of attorneys and HR specialists who are dedicated to delivering a premier online HR library and tools to help you stay compliant and up to date.

brinsonHR is an online library of attorney-reviewed tools, guidelines and forms providing you with immediate access to information you need to make decisions, stay compliant and up-to-date.



brinsonbenefits.com/brinsonhr
Brinson Preferred pricing: \$675/yr (will waive first year)

24/7 Benefits Portal



- **Fresh Look:** Modern design and a wide variety of visual choices, including 170 banner images and more than 8 layouts, some with up to 60 color schemes.
- **Information Libraries:** Carrier information, plan information, FAQs, forms and more available 24/7.
- **Client Updates:** A special feature allows clients to post their own news and documents, while still keeping benefit documents and employer-posted material secure.

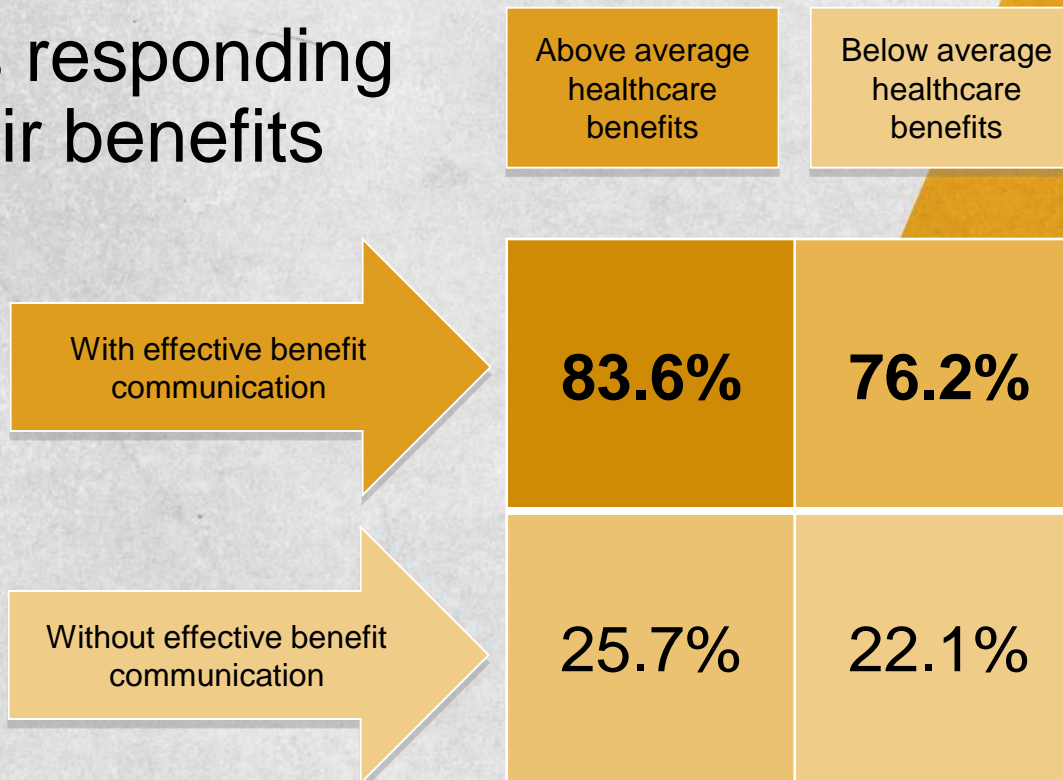


Employers are the 'estate planner' for their workers. 90% of employees see their employer as the only source for protecting their family's medical and financial interests.

communication

Percentage of employees responding *favorably* concerning their benefits

The value an employee *perceives* in a benefits plan can either be **enhanced** or **diminished** by the communication strategy.



Source: Effective Employees Drive Financial Results, Work USA 2004/2005, Watson Wyatt Worldwide



communication

Priorities	Completion
Onsite Open Enrollment Meetings	08-01-2019
Customized Enrollment Presentation	08-01-2019
Open Enrollment Guide	08-01-2019
One-on-One Enrollment Support	08-01-2019
Employee Benefit Statements	08-01-2019

- **Employee Benefit Statements**
- Benefit Surveys
- **Payroll Stuffers**
- **Commitment to Monthly Face-to-Face Meetings**
- **Employee Contribution Strategy**
- Leadership profiling
- **Photomapping**
- Teambuilding
- Wellness Initiative / Culture
- **Supervisor Training by HR Strategist**
- **Custom Designed Employee Recruitment Piece**
- **On-Site Enrollment Meetings**
- **One-on-One Enrollment Support**
- **Customized Enrollment Presentations**
- **Customized Forms**
- **Perpetual One-on-One Enrollment**
- **Bi-lingual Enrollment Support**
- **Open Enrollment Guide**
- **Pocket Pal**
- **Quarterly Newsletters**
- **Wellness Newsletter**
- **Monthly Educational Pieces**

Camera ready art work provided at no cost, printing cost is employer expense.

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**The best six doctors anywhere
and no one can deny it
are sunshine, water, rest and air,
exercise and diet.
These six will gladly you attend
if only you are willing
your mind they'll ease
your will they'll mend
and charge you not a shilling**

wellness

Priorities

Customized Program to fit your Culture

Completion

TBD

- **Customized Program Design to fit your Culture**
 - Health Risk Assessments
 - Biometric Screenings
 - A Robust Health and Wellness Portal
 - Health Coaching Programs
 - Lifestyle and Behavior Management Programs (e.g. weight loss, stress management, smoking cessation, etc.)
 - Vaccinations and Immunizations
 - Health Education Seminars
 - Corporate Challenges
 - Incentive Design and Administration
 - Monthly / Quarterly reporting
- Employee Access to:
- Personal Health Reports with Wellness Plan
 - Personal Meal Planning/Recipes
 - Personal Fitness Plans
 - Personalized Progress Reports
 - Health Logs/Tracking Tools
 - Health Library
 - Unlimited e-mail access to health coach

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THE BEST EMPLOYEE BENEFITS BENEFIT BOTH

education



brinson academy



www.brinsonacademy.com | info@brinsonacademy.com

Providing access to learning from a variety of seasoned educators on topics that matter to you.

the who

- Executive Leadership
Owners, CEOs, COOs
- Financial Leadership
CFOs, Controllers
- People Leadership
VP or Director of Human Resources

the what

- Sales Team Development
- Leveraging Employee Benefits
- Human Resource Leadership
- Owner/CEO Business Development
- Leadership Development
- CFO/CPA Instruction
- Communication for Executives

the where

- At our place – onsite & online
- At your place - onsite



Brinson Academy is recognized by SHRM to offer Professional Development Credits (PDCs) for SHRM-CP or SHRM-SCP.



overall strategic plan



Summary of Services in Phase 1	Fee (if implemented)
Market Positioning/RFP Development	Included
Funding Contribution Strategy	Included
Plan Performance and Analysis	Included
Monthly/Quarterly Stewardship Reports	Included
Data Analysis and Reporting	Included
Plan Performance and Analysis	Included
Human Resource staff hours/year redirected to Strategic Activities	included
Benefit questions, claims, audits directed to Purple Card for assistance	Included
Telemedicine Service	\$4.00 pepm
Monthly Compliance Webinars/Alerts	Included
Compliance Alerts	TBD
Employee Benefit Web Portal	Included
Technology Evaluation and Consultation	Included
Develop communication strategy and materials	Included
Monthly educational pieces	included

Proposed Fee

Monthly Fee

Agent of Record on All Lines of Coverage

with a 12 month contract
(additional fees are indicated where applicable)

Meet your team!

Demetra Bell-Runnels, Senior Benefit Strategist

- Leads all strategic planning sessions and quarterly review meetings with County leadership team
- Presents to Commissioners Court quarterly or as needed

Sylvia Gonzales, Senior Account Executive

- Contact for all HR Department inquiries
- Manages implementation of new and renewing plans
- Conducts on-site open enrollment meetings with employees

Evelyn Valdez, Account Manager and Spanish Support

- Tag team with Evelyn Valdez for all HR Department inquiries
- Assists Evelyn Valdez with implementation of new and renewing plans
- Conducts on-site open enrollment meetings in Spanish as needed

Amy Mwaura, Patient Advocate via The Purple Card

- Answers employee inquiries regarding claims denials, delays, balance bills from medical providers, coverage questions, provider lookup, etc.

Carolyn Summy-Thompson, Senior Underwriting Analyst

- Manages City required sealed-bid RFP processes, timelines, bid requests and vendor responses
- Month by month claims analysis, large claimant tracking and fraud prevention
- Interacts with all vendors on pricing and negotiation



Demetra Bell-Runnels
Senior Benefit Strategist



Sylvia Gonzales
Senior Account Executive



Geneva Contreras-Cook
Account Manager and Spanish Support



Amy Mwaura
Patient Advocate via The Purple Card



Carolyn Summy-Thompson
Senior Underwriting Analyst

About Brinson Benefits

With offices in Dallas, Fort Worth and Austin, we are one of the top 10 employee benefit advisory firms in North Texas in terms of our size, but we are unmatched in our ability to help our clients achieve real health plan price stability, efficiency and effectiveness with our proprietary process called the optimizer.

Our mission is to help you build and improve your company's culture by taking your benefit programs from a necessary evil to a meaningful differentiator.

We are passionate about building employee benefit strategies that make a real difference in your business.

How we measure your success:

- Cost Control
- Advocacy
- Compliance
- Communication
- Efficiency
- Wellness
- Education

About United Benefit Advisors



UBA is a unique organization of over 140 of the most successful and most trusted independent employee benefit advisory firms in North America and Europe.

Brinson Benefits holds an ownership role in United Benefit Advisors (UBA), Dawn Brinson served as Chairman of the Board in 2010.

With UBA partners in more than 40 states, in Canada and in the United Kingdom, UBA is among the nation's largest employee benefit organization.

When needed for on-site service of our national and international employers, we can deploy the talents, tools and expertise of nearly 1,900 benefits professionals on site where you are located, avoiding the potential for costly travel expenses and delays.

Larger negotiating power with carriers and vendors.



Top 10 U.S. Benefits Revenue	
Company	Revenue
Marsh & McLennan Cos. Inc.	4,137,628,000
Aon Corp.	2,214,868,000
Willis Group Holdings LTD.	522,158,000
Arthur J Gallagher & Co.	450,765,000
United Benefit Advisors	448,500,000
Jardine Lloyd Thompson	324,516,751
Lockton Cos. LLC	266,894,750
Wells Fargo Insurance	241,042,932
Brown & Brown	229,659,499
Hub International Ltd.	153,246,537

Source: *Business Insurance*. Calendar year 2012 figures released July 2013
Based upon the percentage of U.S. and employee benefits revenues reported.