



Response to Request for Proposal for **RFP No. 2019-045**
Health Insurance Consultant Services

City of Coral Gables, FL

RFP No. 2019-045

February 19, 2020

Submitted by:

Jose L. Gonzalez
Senior Vice President- Employee Benefits

USI Insurance Services
201 Alhambra Circle
Suite 1401
Coral Gables, FL 33134
Phone: 786.454.2080
Email: jose.gonzalez@usi.com

www.usi.com



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DISCLOSURES

CITY OF CORAL GABLES, FL

2800 SW 72nd Avenue, Miami, FL 33155
Procurement Division
Tel: 305-460-5102 / Fax: 305-261-1601

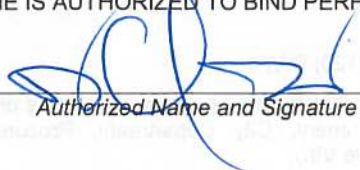
PROPOSER'S ACKNOWLEDGEMENT

<p>RFP Title: HEALTH INSURANCE CONSULTANT SERVICES</p> <hr/> <p>RFP No. 2019-045</p> <p>A cone of silence is in effect with respect to this RFP. The Cone of Silence prohibits certain communication between potential vendors and the City. For further information, please refer to the City Code Section 2-1027 of the City of Coral Gables Procurement Code.</p>	<p>Electronic submittals must be received prior to 2:00 p.m., Wednesday, February 5, 2020, via PublicPurchase; and are to remain valid for 120 calendar days. Submittals received after the specified date and time will not be accepted.</p> <p>Contact: Vanessa Flores, CPSM, C.P.M. Title: Procurement Specialist Telephone: 305-460-5104 Email: vflores@coralgables.com / contracts@coralgables.com</p>
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Proposer Name: USI Insurance Services, LLC. Jose L Gonzalez	FEIN or SS Number: 13-3771734
Complete Mailing Address: 201 Alhambra Circle, Suite 1401 Coral Gables, FL 33134	Telephone No.: 786-468-2080
	Cellular No.: 305-776-2629
Indicate type of organization below: Corporation: <input checked="" type="checkbox"/> Partnership: <input type="checkbox"/> Individual: <input type="checkbox"/> Other: <input type="checkbox"/>	Fax No.: 305-669-6021
	Email: jose.gonzalez@usi.com

ATTENTION: THIS FORM ALONG WITH ALL REQUIRED RFP FORMS MUST BE COMPLETED, SIGNED (PREFERABLY IN BLUE INK), AND SUBMITTED WITH THE RESPONSE PRIOR TO THE SUBMITTAL DEADLINE. FAILURE TO DO SO MAY DEEM PROPOSER NON-RESPONSIVE.

THE PROPOSER CERTIFIES THAT THIS SUBMITTAL IS BASED UPON ALL CONDITIONS AS LISTED IN THE RFP DOCUMENTS AND THAT THE PROPOSER HAS MADE NO CHANGES IN THE RFP DOCUMENT AS RECEIVED. THE PROPOSER FURTHER AGREES IF THE RFP IS ACCEPTED, THE PROPOSER WILL EXECUTE AN APPROPRIATE AGREEMENT FOR THE PURPOSE OF ESTABLISHING A FORMAL CONTRACTUAL RELATIONSHIP BETWEEN THE PROPOSER AND THE CITY OF CORAL GABLES FOR THE PERFORMANCE OF ALL REQUIREMENTS TO WHICH THIS RFP PERTAINS. FURTHER, BY SIGNING BELOW PREFERABLY IN **BLUE INK**, ALL RFP PAGES ARE ACKNOWLEDGED AND ACCEPTED AS WELL AS ANY SPECIAL INSTRUCTION SHEET(S) IF APPLICABLE. THE UNDERSIGNED HEREBY DECLARES (OR CERTIFIES) ACKNOWLEDGEMENT OF THESE REQUIREMENTS AND THAT HE/SHE IS AUTHORIZED TO BIND PERFORMANCE OF THIS RFP FOR THE ABOVE PROPOSER.

 _____ Authorized Name and Signature	S.V.P _____ Title	1/29/2020 _____ Date
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SOLICITATION SUBMISSION CHECKLIST

Request for Proposals (RFP) No. 2019-045

COMPANY NAME: (Please Print): USI Insurance Services, LLC.

Phone: 786-454-2080

Email: jose.gonzalez@usi.com

A response package numbered by page must be submitted ELECTRONICALLY via PUBLICPURCHASE. Please provide the PAGE NUMBER of your solicitation response in the blanks provided as to where compliance information is located in your Submittal for each of the required submittal items listed below:

SUBMITTAL - SECTION I: TITLE PAGE, TABLE OF CONTENTS, REQUIRED FORMS, AND MINIMUM QUALIFICATION REQUIREMENTS.

- 1) Title Page: Show the RFP number and title, the name of your firm, address, telephone number, name of contact person, e-mail address, and date. **PAGE # 1**
- 2) Provide a Table of Contents in accordance with and in the same order as the respective "Sections" listed below. Clearly identify the material by section and page number. **PAGE # 2-3**
- 3) Fill out, sign, and submit the Proposer's Acknowledgement Form. **PAGE # 4**
- 4) Fill out and submit the Solicitation Submission Check List. **PAGE # 5-6**
- 5) Fill out, sign, notarize (as applicable), and submit the Proposer's Affidavit and Schedules A through H. **PAGE # 7-14**
- 6) Minimum Qualification Requirements: submit detailed verifiable information affirmatively documenting compliance with the Minimum Qualifications Requirements shown in Section 3. **PAGE # 15-19**
- 7) **Complete the Insurance Consultant Questionnaire, Appendix D in its entirety. PAGE # 20-92**

SUBMITTAL - SECTION II: EXPERIENCE AND PROPOSER'S QUALIFICATIONS (i) FOR

PROPOSER:

- 1) Provide a complete history and description of your company, including, but not limited to, the number of years in business, size, number of employees, office location, copy of applicable licenses/certifications, credentials, capabilities and capacity to meet the City's needs. **PAGE # 93-94**
- 2) Describe the Proposer's relevant knowledge and experience in providing the services described in the "Scope of Services" to public sector agencies similar in size to the City of Coral Gables. **PAGE # 95-96**
 - a. Describe the degree of relevant experience of the Proposer, including services provided for fully insured programs with other similar Florida government agencies and other large public employer fully insured programs. **PAGE # 95-96**
 - b. Describe other relevant experience which indicate the competence of the Proposer, and their designated staff members to successfully provide the requested scope of services. **PAGE #95-96 & Appendix X**
- 3) Provide Secure Financial Strength Rating from AM Best, with a minimum of A-, XIV. **PAGE# 95**

(ii) FOR KEY PERSONNEL:

- 1) Provide a summary of the qualifications, copy of applicable licenses/certifications, and experience of all proposed key personnel. Include resumes (listing experience, education, licenses/certifications) for your proposed key personnel and specify the role and responsibilities of each team member in providing the services outlined in the RFP. Provide an organizational chart of all key personnel that will be used. For each key team member, please describe the experience in providing the services solicited herein. **PAGE # 97 & Appendix X**

SUBMITTAL - SECTION III: PROJECT APPROACH AND METHODOLOGY

1) Describe in detail, your approach to perform the services solicited herein. Include detailed information, as applicable, which addresses, but need not be limited to: understanding of the RFP scope and requirements, implementation plan and communication with City staff and Consultants. Indicate how the Proposer intends to positively and innovatively work with the City in providing the services outlined in this RFP. **PAGE # 98-100 please also see (Appendix VI)**

2) Provide a detailed description of the capabilities and competency, including but not limited to: Evidence of the company's fiscal stability and soundness of the organization and description of the work to be performed. **PAGE # 101-104**

3) Provide a comprehensive description of your operational plan that clearly indicates how the consultant plans to provide the services requested in this solicitation including: detailed work plan, timeline of the program evaluation and outlining a plan for the next 12 months. **PAGE # 105-107**

SUBMITTAL – SECTION IV: PAST PERFORMANCE AND REFERENCES

1) Provide a minimum of three (3) references (but no more than five (5) from public sector agencies, particularly municipal/local government, for which Proposer has performed similar scope of services in the past five (5) years. Please include: (1) client name, (2) address, (3) contact name, (4) contact telephone number, (5) contact email address, (6) term of contract (start and end date), (7) contract amount, (8) services provided. **DO NOT include work/services performed for the City of Coral Gables or City employees as reference.** **PAGE # 108**

2) Provide a list with contact information of public sector clients, if any, that have discontinued use of Proposer's services within the past two (2) years and indicate the reasons for the same. The City reserves the right to contact any reference as part of the evaluation process. **PAGE # 109**

3) Please identify each incident within the last five (5) years where (a) a civil, criminal, administrative, other similar proceeding was filed or is pending, if such proceeding arises from or is a dispute concerning the Proposer's rights, remedies or duties under a contract for the same or similar type services to be provided under this RFP (See Affidavit D). **PAGE # 109**

SUBMITTAL – SECTION V: PRICE PROPOSAL

1) Provide pricing on the Proposal Pricing Form. **PAGE #110**

-- NOTICE --

BEFORE SUBMITTING YOUR RFP RESPONSE MAKE SURE YOU:

- 1. Carefully read and have a clear understanding of the RFP, including the Scope of Services and enclosed Professional Services Agreement (*draft*).
- 2. Carefully follow the Submission Requirements outlined in Section 6 of the RFP and ensure you have submitted all of the required information. **DO NOT INCLUDE A COPY OF THE ORIGINAL SOLICITATION.**
- 3. **Prepare and submit ONE (1) electronic copy via Public Purchase**
- 4. Make sure your Response is submitted prior to the submittal deadline. **Late responses will not be accepted.**

FAILURE TO SUBMIT THIS CHECKLIST AND THE REQUESTED DOCUMENTATION MAY RENDER YOUR RESPONSE SUBMITTAL NON-RESPONSIVE AND CONSTITUTE GROUNDS FOR REJECTION. THIS PAGE IS TO BE RETURNED WITH YOUR RESPONSE PACKAGE

PROPOSER'S AFFIDAVIT INCLUDING SCHEDULES, A THROUGH H

PROPOSER'S AFFIDAVIT

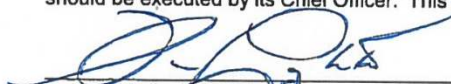
SOLICITATION: RFP 2019-045 Health Insurance Consultant Services

SUBMITTED TO: City of Coral Gables
Procurement Division
2800 SW 72 Avenue
Miami, Florida 33155

The undersigned acknowledges and understands the information contained in response to this solicitation and the referenced Schedules A through H shall be relied upon by Owner awarding the contract and such information is warranted by the Proposer to be true and correct. The discovery of any omission or misstatements that materially affects the Proposer's ability to perform under the contract shall be cause for the City to reject the solicitation submittal, and if necessary, terminate the award and/or contract. I further certify that the undersigned name(s) and official signatures of those persons are authorized as (*Owner, Partner, Officer, Representative or Agent of the Proposer that has submitted the attached Response*). Schedules A through H are subject to Local, State and Federal laws (as applicable); both criminal and civil.

- SCHEDULE A – STATEMENT OF CERTIFICATION
- SCHEDULE B – NON-COLLUSION AND CONTINGENT FEE AFFIDAVIT
- SCHEDULE C – DRUG-FREE STATEMENT
- SCHEDULE D – PROPOSER'S QUALIFICATION STATEMENT
- SCHEDULE E – CODE OF ETHICS, CONFLICT OF INTEREST, AND CODE OF SILENCE
- SCHEDULE F – AMERICANS WITH DISABILITIES ACT (ADA)
- SCHEDULE G – PUBLIC ENTITY CRIMES
- SCHEDULE H – ACKNOWLEDGEMENT OF ADDENDA

This affidavit is to be furnished to the City of Coral Gables with its RFP response. It is to be filled in, executed by the Proposer and notarized. If the response is made by a Corporation, then it should be executed by its Chief Officer. This document MUST be submitted with the response.


Authorized Name and Signature

CEO Southeast Region
Title

2/14/20
Date

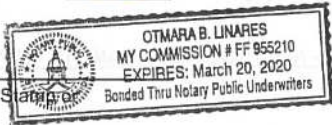
STATE OF FL

COUNTY OF Miami Dade

On this 12 day of February, 2020, before me the undersigned Notary Public of the State of FL, personally appeared Jose L. Gonzalez
(Name(s) of individual(s) who appeared before Notary

And whose name(s) is/are subscribes to within the instrument(s), and acknowledges it's execution.

Otmara B. Linares
NOTARY PUBLIC, STATE OF FL



(Name of notary Public; Print, State or Type as Commissioned.)

NOTARY PUBLIC
SEAL OF OFFICE:

Personally know to me, or Produced Identification:

(Type of Identification Produced)

SCHEDULE "A" - CITY OF CORAL GABLES – STATEMENT OF CERTIFICATION

Neither I, nor the firm, hereby represented has:

- a. employed or retained for a commission, percentage brokerage, contingent fee, or other consideration, any firm or person (other than a bona fide employee working solely for me or the Proposer) to solicit or secure this contract.
- b. agreed, as an express or implied condition for obtaining this contract, to employ or retain the services of any firm or person in connection with carrying out the contract, or
- c. paid, or agreed to pay, to any firm, organization or person (other than a bona fide employee working solely for me or the Proposer) any fee, contribution, donation or consideration of any kind for, or in connection with, procuring or carrying out the contract except as here expressly stated (if any):

SCHEDULE "B" - CITY OF CORAL GABLES - NON-COLLUSION AND CONTINGENT FEE AFFIDAVIT

1. He/she is the Jose L. Gonzalez **Representative**
(Owner, Partner, Officer, Representative or Agent)

of the Proposer that has submitted the attached response.

- 2. He/she is fully informed with respect to the preparation and contents of the attached response and of all pertinent circumstances respecting such response;
- 3. Said response is made without any connection or common interest in the profits with any other persons making any response to this solicitation. Said response is on our part in all respects fair and without collusion or fraud. No head of any department, any employee or any officer of the City of Coral Gables is directly or indirectly interested therein. If any relatives of Proposer's officers or employees are employed by the City, indicate name and relationship below.

Name: _____ Relationship: _____

Name: _____ Relationship: _____

- 4. No lobbyist or other Proposer is to be paid on a contingent or percentage fee basis in connection with the award of this Contract.

SCHEDULE "C" CITY OF CORAL GABLES – VENDOR DRUG-FREE STATEMENT

Preference may be given to vendors submitting a certification with their bid/proposal certifying they have a drug-free workplace in accordance with Section 287.087, Florida Statutes. This requirement affects all public entities of the State and becomes effective January 1, 1991. The special condition is as follows:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under solicitation a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under solicitation, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section. As the person authorized to sign the statement, I certify that this form complies fully with the above requirements.

The company submitting this solicitation has established a Drug Free work place program in accordance with State Statute 287.087

****Please see Appendix II- For Drug Free Statement from USI Employee Handbook page 36**

SCHEDULE "D" CITY OF CORAL GABLES – PROPOSER'S QUALIFICATION STATEMENT

The undersigned declares the truth and correctness of all statements and all answers to questions made hereinafter:

GENERAL COMPANY INFORMATION:

Company Name: USI Insurance Services, LLC

Address: 201 Alhambra Circle, Suite 1401 Coral Gables FL 33134
Street City State Zip Code

Telephone No: (786) 454-2080 Fax No: (305) 669-6021 Email: jose.gonzalez@usi.com

How many years has your company been in business under its present name? 26 Years

If Proposer is operating under Fictitious Name, submit evidence of compliance with Florida Fictitious Name Statute:

Under what former names has your company operated? : Lon Worth Crow, Est 1935; Summit Global Partners, 2000.

At what address was that company located? 770 S. Dixie Hwy Coral Gables, FL 33134

Is your Company Certified? Yes X If Yes, **ATTACH COPY** of Certification.

Is your Company Licensed? Yes X If Yes, **ATTACH COPY** of License

Has your company or its senior officers ever declared bankruptcy?

Yes _____ No X If yes, explain: _____

LEGAL INFORMATION:

Please identify each incident ***within the last five (5) years*** where a civil, criminal, administrative, other similar proceeding was filed or is pending, if such proceeding arises from or is a dispute concerning the Proposer's rights, remedies or duties under a contract for the same or similar type services to be provided under this RFP (***A response is required. If applicable please indicate "none" or list specific information related to this question. Please be mindful that responses provided for this question will be independently verified***):

None

Has your company ever been debarred or suspended from doing business with any government entity?

Yes ___ No X If Yes, explain _____

SCHEDULE "E" CITY OF CORAL GABLES – CODE OF ETHICS, CONFLICT OF INTEREST, AND CONE OF SILENCE

THESE SECTIONS OF THE CITY CODE CAN BE FOUND ON THE CITY'S WEBSITE, UNDER GOVERNMENT, CITY DEPARTMENT, PROCUREMENT, PROCUREMENT CODE (CITY CODE CHAPTER 2 ARTICLE VIII); SEC 2-1023; SEC 2-606; AND SEC 2-1027, RESPECTIVELY.

IT IS HEREBY ACKNOWLEDGED THAT THE ABOVE NOTED SECTIONS OF THE CITY OF CORAL GABLES CITY CODE ARE TO BE ADHERED TO PURSUANT TO THIS SOLICITATION.

SCHEDULE "F" CITY OF CORAL GABLES - AMERICANS WITH DISABILITIES ACT (ADA) DISABILITY NONDISCRIMINATION STATEMENT

I understand that the above named firm, corporation or organization is in compliance with and agreed to continue to comply with, and assure that any sub-contractor, or third party contractor under this project complies with all applicable requirements of the laws listed below including, but not limited to, those provisions pertaining to employment, provision of programs and service, transportation, communications, access to facilities, renovations, and new construction.

The American with Disabilities Act of 1990 (ADA), Pub. L. 101-336, 104 Stat 327, 42 U.S.C. 12101,12213 and 47 U.S.C. Sections 225 and 661 including Title I, Employment; Title 11, Public Services; Title III, Public Accommodations and Services Operated by Private Entities; Title IV, Telecommunications; and Title V, Miscellaneous Provisions.

The Florida Americans with Disabilities Accessibility Implementation Act of 1993, Sections 5553.501-553.513, Florida Statutes

The Rehabilitation Act of 1973, 29 U.S.C. Section 794

The Federal Transit Act, as amended, 49 U.S.C. Section 1612

The Fair Housing Act as amended, 42 U.S.C. Section 3601-3631

SCHEDULE "G" CITY OF CORAL GABLES - STATEMENT PURSUANT TO SECTION 287.133 (3) (a), FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

1. I understand that a "public entity crime" as define in Paragraph 287.133(1)(g), **Florida Statutes**, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any Proposal or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
2. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), **Florida Statutes**, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.

3. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), **Florida Statutes**, means:

1. A predecessor or successor of a person convicted of a public entity crime; or 2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

4. I understand that a "person" as defined in Paragraph 287.133(1)(e), **Florida Statutes**, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which Proposals or applies to Proposal on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

5. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. **[Must indicate which statement below applies.]**

Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list.

[Attach a copy of the final order]

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

SCHEDULE "H" CITY OF CORAL GABLES - ACKNOWLEDGEMENT OF ADDENDA

1. The undersigned agrees, if this RFP is accepted, to enter in a Contract with the CITY to perform and furnish all work as specified or indicated in the RFP, any associated addendum and Contract Documents within the contract time indicated in the RFP and in accordance with the other terms and conditions of the solicitation and contract documents.
2. Acknowledgement is hereby made of the following Addenda, if any (identified by number) received since issuance of the Request for Proposal.

Addendum No. 1 Date 1/22/2020 Addendum No. _____ Date _____

Addendum No. 2 Date 2/5/2020 Addendum No. _____ Date _____

Addendum No. 3 Date 2/24/2020 Addendum No. _____ Date _____

Failure to adhere to changes communicated via any addendum may render your response non-responsive

MINIMUM QUALIFICATION REQUIREMENTS

The following represent the minimum qualification requirements for a Proposer to be deemed responsive by the City, and Proposer shall satisfy each of the following minimum requirements cited below. Each of these minimum qualifications must be addressed in detail in its submittal to determine Proposer's responsiveness. Failure to meet each of the following qualification requirements, and/or failure to provide sufficient detail and/or documentation in its submittal to determine responsiveness by the City, will result in the submittal being deemed non-responsive.

(A) PROPOSER SHALL:

(1) Be regularly engaged in the business of providing the services described in this RFP for a minimum of five (5) years with other municipal entities. Required Submittals: Three (3) client references including name, contact information including address/telephone/email, length of services provided, and the actual services provided to the client.

City of Miami

Jair Espinosa, Group Benefits Manager
Risk Management Department
444 SW 2ns Ave, 9th Floor
305-416-1716
jairespinoza@miamigov.com
of employees – 4500
USI EB Consultants since 2017

Adrienne Arsht Center for the Performing Arts of Miami-Dade County

Trish Brennan, VP of Human Resources
1333 Biscayne Blvd
Miami, FL 33135
786-468-2204
tbrennan@arshtcenter.org
of employees – 340
USI EB Consultants since 2006

Dade County Firefighters Insurance Trust

Contact: Mike Kramer
8000 NW 21st Street
Miami, Florida 33122
TEL: 786-437-2560
mkramer@local1403.org
of employees – 2600
USI EB Consultants since 1980

City of Savannah

Joy Wilkinson, Interim Human Resources
Director
P.O. Box 1027
Savannah, GA - 31401
912-651-6925
jwilkinson@savannahga.gov
of employees – 2000
USI EB Consultants since 2016

(Miami) Fraternal Order of Police

Lissette Priegues-Granado
400 NW 2nd Avenue
Miami, Florida 33128
TEL: 305-372-4605
FOP20insurance@earthlink.net
of employees – 2000
USI EB Consultants since 2006

USI, has in its database over 150 Public Entities clients that it is currently doing business with. Please note that the 150 count does not include Private Entity clients, or Colleges and or Universities which have similar size employees. USI consults for these clients in all aspects of insurance from Employee Benefits to Financial Advisory, USI Consulting Group (USICG). USI's employee benefit practice is designed to optimize benefit plans through comprehensive cost containment, best in class pricing, regulatory compliance and superior account service. These projects include those clients listed on page 14 of this RFP but are not limited to:

- [Underwriting & Insurance Analytics](#) – Analyzing data from multiple sources to manage, contain and negotiate plan costs.
- [HR Services](#) – Administration platforms, call centers and service calendars to ease administrative burdens.
- [Population Health Management](#) – Plan design, disease management analysis and aligned incentives to improve health.
- [Compliance/Healthcare Reform](#) – Tools, expert guidance, and policies to promote compliance with federal and state regulations.
- [Healthcare Cost Management](#) – Options for members to make more efficient care decisions without sacrificing quality.
- [Pharmacy Benefit Consulting](#) – Solutions to increase transparency and minimize pharmacy costs.
- [Ancillary Benefit Consulting](#) – Competitive marketing and scoring to drive results for other benefit services.

USI caters to Public Entities

With a long history of partnering with public entities, USI understands that risk management in the public sector is not the same as risk management in the private sector.

Effectively managing risk in the public sector requires the assistance of a special consultant who understands the distinct exposures of public entities and one who can work with you in developing a program that best meets your needs.

Making sound decisions regarding loss control and risk financing requires balancing the often-conflicting objectives of maintaining a desirable tolerance of risk while still meeting obligations to provide services, and doing so within a limited budgeting horizon and under what can sometimes be a great deal of political scrutiny.

USI is prepared to assist you with all your risk management needs whether you are a State, County, City Government, Town or Township, School District or Special Purpose District.

USI has also prepared a detailed PowerPoint tailored to answer many of the questions of RFP 2019-045. We did this in response of the City of Coral Gables request for a description of our unique proprietary methodology. Our presentation will demonstrate to the reader USI's robust analytics and solutions relevant to the requested services requested in this RFP. Please refer to [Appendix VI](#) of USI's RFP response which details our subject matter expertise, proprietary methodologies, including financial impact, detailed solutions offered with relevant case studies of actual USI clients. The solutions offered also contain company background, key challenges, USI solutions and quantifiable benefit to the organization. Case studies can be found on [Appendix VI, pages 52-80](#).

A reference letter has been provided in addition to what is requested in the RFP. If additional reference letters are required we can make them available



To whom it may concern,

This letter of recommendation is to attest that Jose L. Gonzalez is one of the most thoughtful, knowledgeable and professional people in the benefits practice industry. He has a passion for the design, development and education of benefit plans, and is one of my "go to" people in the insurance industry. He has knowledge of the market, understanding of current and pending issues and cares tremendously about his clients. He can be relied on to deliver what he promises. Beyond his role, he is always ready to provide help and support. There are select people in organizations who you can trust to carry responsibility and believe in the importance of accountability, and Jose is one of those individuals.

Sincerely,

A handwritten signature in blue ink that reads "Trish Brannon". The signature is fluid and cursive.

Trish Brannon
Vice President, Human Resources

(2) Provide proof of active status or documentation evidencing Proposer is currently seeking active status with the Florida Department of State, Division of Corporation. Required Submittals: Current Florida Department of State, Division of Corporation certificate or equivalent document.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

USI INSURANCE SERVICES,LLC

201 ALHAMBRA CIRCLE STE 801
CORAL GABLES FL 33134


Agency License Number L053395

Location Number: 182208

Issued On 02/13/2008

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.



Jeff Atwater
Chief Financial Officer
State of Florida

DETACH HERE AND DISPLAY RECEIPT IN A CONSPICUOUS PLACE

CITY OF CORAL GABLES, FLORIDA

LOCAL BUSINESS TAX RECEIPT
ANNUAL FIRE INSPECTION FEE RECEIPT

THIS IS NOT A BILL-DO NOT PAY

BUSINESS NAME: USI INSURANCE SERVICES FLORIDA INC **LOCATION:** 201 ALHAMBRA C
DBA NAME: USI 801

CLASSIFICATION:	NO. OF UNITS	UNIT DESCRIPTION	AMOUNT PAID
1 INSURANCE AGENCY (1 PERSON)			
2			
3			
4			
5			
6			

SQUARE FOOTAGE OF SPACE: 17785 **BUSINESS TAX RECPT RENEWAL**

VALID ONLY AT RECEIPT E

* This receipt does not constitute authority to begin operating at this location without a

FLORIDA DEPARTMENT OF INSURANCE

JOSE LAZARO GONZALEZ
License Number E066031
Life, Health & Var Annuity

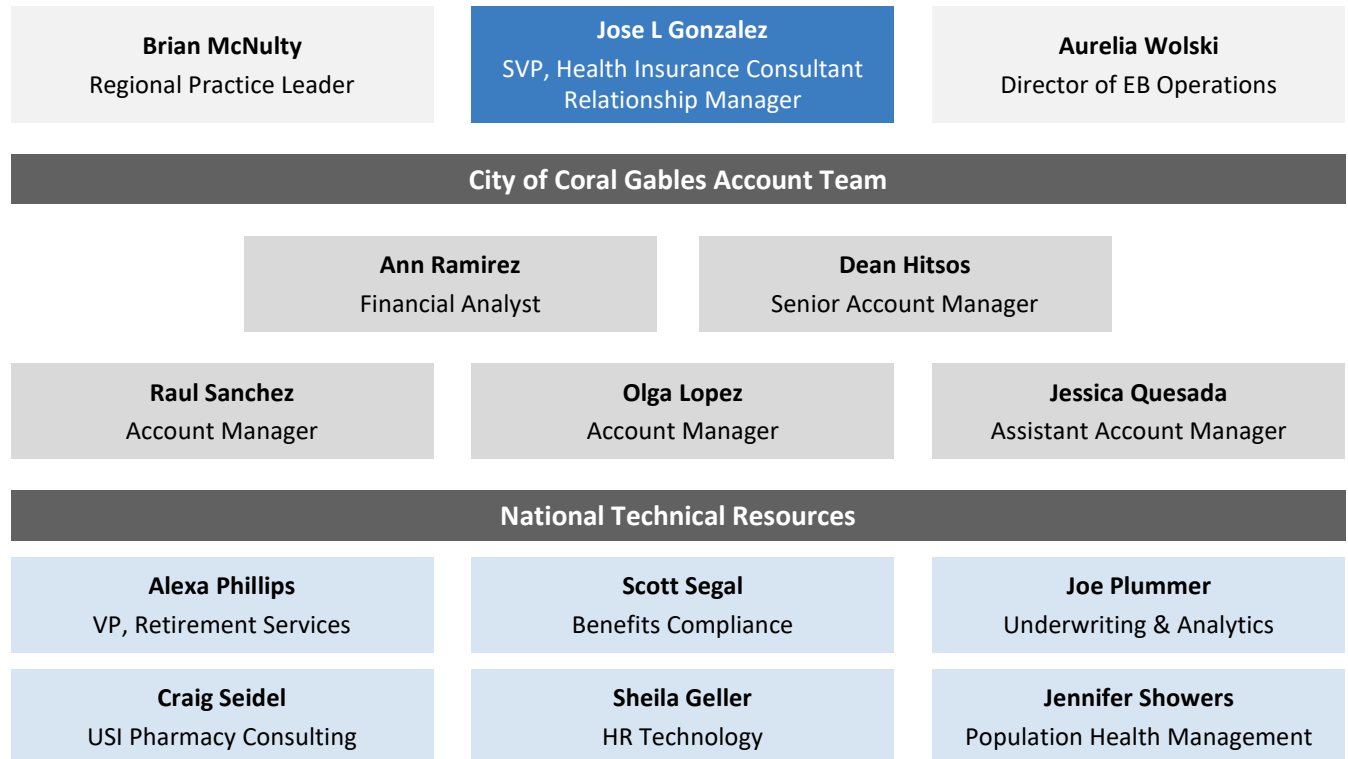
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

RESIDENT LICENSE

This license is valid only for the specific conditions set forth in the license or subject to additional conditions set forth in the license. See Florida Statutes for additional requirements.

(B) KEY PERSONNEL:

Key Personnel must have at least 5 years' experience in providing the services described in this RFP. Required Submittals: Provide a summary of the qualifications, copy of applicable licenses/certifications, and experience of all proposed key personnel. Include resumes (listing experience, education, licenses/certifications).



Based on Scope of Services as described in the RFP there is no need for Sub-Consultants unless a change occurs to the scope of services or it can save additional revenue to the City with the City's approval. Bios

*Please note that more information on your team is provided on the RFP under Key Personnel. Bios on key-employees can be found on [Appendix X](#). Every Member has the minimum of 5 years of relevant experience.

Additional USI Team Members not listed above

- **Tom Longhta** - CEO Southeast Region
- **Doug Patron, MD** or **Daniel Samo MD**, - Medical Director
- **Jonathon Zeiger** – Vice President, Retirement Services 403(b)
- **Raquel Garcia** – Account Manager
- **Benefits Resource Center**- Claims Liaisons and Benefit Experts
- **Debbie Norton** – Enrollment and Communication Expert
- **ThinkHR** – People Risk Management Solution
- **Adeniyi Olaiya** – Actuary

APPENDIX D- INSURANCE CONSULTANT QUESTIONNAIRE

1. Briefly describe your firm's history, number of employees and years in business.

Founded in 1994, incorporated in Delaware, and headquartered in Valhalla, New York, USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program, and retirement solutions throughout the United States. USI connects over 7,000 industry leading professionals across approximately 200 offices to serve clients' local, national, and international needs. Before USI, our local Coral Gables office was founded in 1935 under the company name of Lon Worth Crow and many of its employees are still practicing today at USI. For more information, visit www.usi.com.

USI began with a single office of \$6.5 million of revenue and 40 associates. USI has become a leading insurance brokerage nationwide approaching \$2 billion in revenue. Over the past two decades — through both sustainable, organic growth and a series of strategic acquisitions — USI has become a leading insurance brokerage nationwide. USI is owned by KKR, Caisse de dépôt et placement du Québec (CDPQ), and hundreds of USI sales professionals, leadership, and employees. KKR is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit, and hedge funds. CDPQ is a long-term institutional investor that manages funds primarily for public and parapublic pension and insurance plans.

USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage® — an interactive platform that integrates proprietary and innovative client solutions, networked local resources, and enterprise-wide collaboration to deliver customized results with positive, bottom-line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities.

USI was named one of **America's Best Large Employers** (<https://www.forbes.com/best-employers/list/>) by *Forbes* magazine for two consecutive years (2018, 2019). In August 2019, USI was recognized as a **Top Insurance Workplace** by Insurance Business America (IBA) for a second consecutive year (2018, 2019). IBA's annual Top Insurance Workplaces program ranks leading U.S. insurance organizations based on a series of employee satisfaction metrics, including benefits, compensation, culture, employee development and diversity.

In October 2018, IBA also recognized USI as an **Elite Agency** ([IBA - Elite Agencies 2018](#)), for the third consecutive year (2016, 2017, and 2018). USI was one of 35 insurance agencies and brokerages recognized for achieving \$25 million or more in revenue in 2017, year-over-year growth halfway through 2018, and superior performance in the areas of sales training, mentorship programs, and community outreach initiatives.

USI Insurance Services LLC and its insurance operations and subsidiaries are registered to do business and are insurance department licensed in all necessary lines of authority in all 50 U.S. States, District of Columbia, and several U.S. Territories.

2. Provide details of your company's financial status and stability.

As a privately-held company, we do not publish formal, public annual reports, or audited financial statements.

USI was founded in 1994 with a single office of \$6.5 million of revenue and 40 associates. Over the past two decades — through both sustainable, organic growth and a series of strategic acquisitions — USI has become a leading insurance brokerage nationwide. Together with the acquisition of Wells Fargo Insurance team members, we are now a firm of more than 7,000 associates with annual revenues approaching \$2 billion. We are 2nd largest privately-held independent insurance broker in the United States¹ and the 9th largest brokerage firm in the world².

USI is owned by KKR, Caisse de dépôt et placement du Québec (CDPQ), and hundreds of USI sales professionals, leadership, and employees. [KKR](#) is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit, and hedge funds. [CDPQ](#) is a long-term institutional investor that manages funds primarily for public and parapublic pension and insurance plans with particular focus on Canada, the United States, and Europe. With KKR and CDPQ as our private equity partner, USI will continue to accelerate the path we have set for ourselves, as a leading local and national insurance brokerage and consulting firm across the United States, delivering best-in-class property and casualty, employee benefits, personal risk, and retirement solutions.

If more specific financial information is required, we would be happy to discuss the topic in greater detail during the finalist phase of the selection process.

¹ Business Insurance, 2019 Agents and Brokers Rankings + Directory (100 Largest Brokers of U.S. Business).

² Business Insurance, 2019 Agents and Brokers Rankings + Directory (World's 10 Largest Insurance Brokers).

3. Please describe any special experience, knowledge or resources which make your firm superior to other firms and specifically what makes your firm uniquely qualified to work with the City of Coral Gables?

What truly distinguishes USI as a premier insurance brokerage and consulting firm is the USI ONE Advantage[®], a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE[®] represents Omni, Network, Enterprise — the three key elements that create the USI ONE Advantage and set us apart from the competition as a leader in the insurance brokerage industry.

Additionally, USI has created a unique place for top industry talent to join, grow, and develop. For a second consecutive year, USI has been named by *Forbes* as one of **America's Best Large Employers for 2019**, ranking as the only insurance brokerage and consulting firm on this year's list.

"We are excited to see the extraordinary work of our associates reflected in USI's culture and resulting recognition as a leading employer of choice for the second consecutive year," said Michael J. Sicard, USI's chairman and chief executive officer. "Through our more than 7,500 industry-leading professionals, connecting as ONE to deliver the USI ONE Advantage, we are delivering on our vision to create a different and better experience for our clients, communities and team members."

Kim Van Orman, senior vice president and chief human resources officer for USI, added: "Our back-to-back recognition by *Forbes* as one of America's Best Large Employers is a strong testament to the rewarding employee culture and work environment we are building. We invest heavily in developing our associates through our USI ONE[®] platform, and by offering one-of-a-kind employee reward and recognition programs that truly distinguish USI as a leading employer within the risk management and consulting industry and beyond."

The full report from April 2019 is available on Forbes.com at <https://www.forbes.com/best-employers/list/>.

Who is USI?

Although many firms know USI well, to others we are less familiar. Unlike other insurance brokerage and consulting firms, USI does not spend money on billboards and national advertisements. Rather, we focus on investment in client enhancing platforms, people, processes, and technology to continually bring the most innovative risk management solutions to our clients.

Our perceived strengths

USI's innovative value proposition is our unique approach to delivering client solutions through the USI ONE Advantage. USI ONE — our Omni Knowledge Engine[™], coupled with our Network of local and national resources, and delivered to clients through our Enterprise planning process — gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to clients.

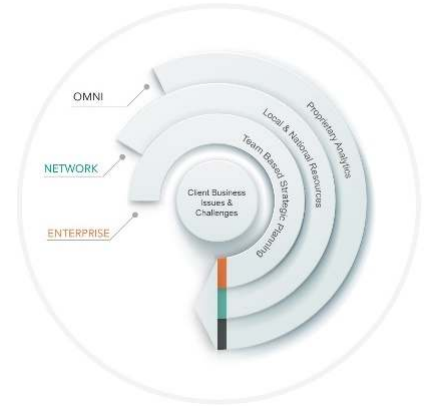
USI caters to Public Entities. With over 150 Public Entities clients currently doing business with USI. Please note that the 150 does not include Private Entity clients, or Colleges and or Universities which have similar size employees. USI consults for these clients in all aspects of insurance from Employee Benefits to Financial Advisory, USI Consulting Group (USICG). USI's employee benefit practice is designed to optimize benefit plans through comprehensive cost containment, best in class pricing, regulatory compliance and superior account service.

What Makes USI Different? USI ONE ADVANTAGE®

Our Long-Term Risk Management Strategy

USI ONE® is a fundamentally **different approach** to risk management, integrating **proprietary business analytics** with a **networked team of local and national experts** in a **team based consultative planning process** to evaluate the client's risk profile and identify targeted solutions to address those risks.

USI ONE Advantage®
A set of client customized, actionable, measurable solutions with bottom line impact to clients' business through cost reduction and coverage enhancement resulting in an improved Total Cost of Risk and Employee Benefit trend advantage.



We use proprietary analytics, local and national resources, and customized solutions.

Proprietary analytics – Omni, which means “all,” is USI’s one-of-a-kind solutions platform — real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 150,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions.

Local and national resources – At USI we have made a very large investment in local resources and technical expertise, with more than 7,500 professionals networked globally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through in delivering the Omni solutions we customize for our clients.

Customized solutions – USI’s enterprise planning is a disciplined, focused, deep analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

Our perceived weaknesses

As a global company on a fast-paced growth trajectory, USI is frequently involved in acquisitions — bringing on companies that help bolster our services and resources across the country so that we can continue to improve the solutions we offer our clients. We understand that high acquisition volume can raise concerns from a resource integration and service perspective. Some might think that our time focused on acquisition and integration activity may cause our service and solution approach to suffer. However, USI is an expert in handling mergers and acquisition, having successfully acquired and integrated hundreds of small and large insurance brokerage firms across the world. In each transaction, we use our sophisticated onboarding process to integrate our new employees into the USI ONE Advantage® approach. Additionally, each acquisition helps to add value to the services and solutions we can provide to our clients.



Please visit our website for more information about the USI ONE Advantage at <https://www.usi.com/about-usi/the-power-of-one/the-usi-one-advantage/>.

4. Please provide an overview of the consulting services your firm would provide to the City of Coral Gables.

USI ONE Advantage®

USI’s Omni Knowledge Engine™, a one-of-a-kind, proprietary solutions platform, allows us to define, compare, understand, and quantify the potential impacts various options and approaches can have on each client’s health and welfare plans and their bottom line. The Omni tool was built in-house and is founded upon the knowledge gleaned from decades of experience in helping clients design, implement, and maintain strategic and sustainable health and welfare benefits programs, as well as upon the expertise of the 7,000+ industry professionals that USI employs.

Our unique approach to delivering client solutions relies on the collective experience with over 150,000 clients in our interactive OMNI tool. Together, we identify solutions and services that meet the City’s unique needs. This approach is best described in our online video — **USI A Disrupter in the Insurance Marketplace** located at www.changingtheindustry.com.

USI will work with the City to understand your benefit strategy, budget, and business goals by focusing on the eight primary service areas illustrated in the following table. In addition to Jose Gonzalez working in each area of the initial assessment, the USI team members assigned to each area are listed as well.

USI Service Area	USI team member identified to service the City and deliverables
<p>1. Underwriting and Analytics</p>	<p>Joe Plummer, Senior Underwriter/ Ann Ramirez, Financial Analyst</p> <p><u>Claims administrator fees</u></p> <ul style="list-style-type: none"> ▪ Analyze the services included in the medical and Rx administrative fee ▪ Leverage proprietary benchmarking information to assess competitiveness ▪ Create full transparency for each cost component ▪ Negotiate best-in-class by industry standard ▪ Establish and request rate caps and guarantees where appropriate <p><u>Pricing and protection</u></p> <ul style="list-style-type: none"> ▪ Measure cost vs. industry average ▪ Benchmark using USI benchmarking tool ▪ Does current contract include mirroring? (unnecessary coverage, transplants, out of network dialysis) ▪ Check for any “stray” commission or broker compensation included in contract ▪ Examine any possibilities for mid-year negotiation of pricing or terms <p><u>Managed care network</u></p> <ul style="list-style-type: none"> ▪ Conduct a provider discount analysis to identify savings opportunities and evaluate the appropriateness of a network change ▪ Identify available networks based upon geographical needs ▪ Gather key metrics from participating networks to model saving scenarios and negotiate discount performance guarantees and access fees <p><u>Performance guarantees</u></p> <ul style="list-style-type: none"> ▪ Review existing performance guarantees to ensure carriers are meeting service expectations ▪ Identify key performance criteria (e.g., discount, payment accuracy, and service guarantees) ▪ Negotiate with vendors to ensure the metrics and penalties align with client goals ▪ Track vendor performance to identify which performance metrics were achieved <p><u>Review and benchmark plan design and contribution modeling</u></p>

USI Service Area	USI team member identified to service the City and deliverables
	<ul style="list-style-type: none"> ▪ Prepare a benchmarking report to compare the City to industry and regional peer organizations and to serve as a foundation for: <ul style="list-style-type: none"> – Developing a contribution model for various scenarios to manage both employer budget and employee contributions – Establishing actuarial values of plans to validate contribution amounts – Customizing differentiated plans to meet varying needs of employees – Evaluating carrier rates or develop premium equivalent rates for a self-funded program
2. HR Services	<p>Jose L Gonzalez, SVP Benefits Consultant / Raul Sanchez, Account Manager/ ThinkHR / BRC</p> <p><u>Employee communications materials</u></p> <ul style="list-style-type: none"> ▪ Assess effectiveness of multiple communication channels (e.g., mobile apps, webinars, on-demand presentations, print) for client’s specific employee population ▪ Design a strategy that defines key messages and effectively reaches employees ▪ Design communication materials including custom messaging and branding ▪ Produce benefit guides, postcards, flyers, HTML emails, posters, custom mailers, annual benefit statements, webinars, videos, and on-demand enrollment meetings as well as federal and local disclosers ▪ Make recommendations on communications strategy throughout the year <p><u>Assess immediate needs for employee claims advocacy</u></p> <ul style="list-style-type: none"> ▪ Integrate USI Benefit Resource Center into the benefit plan ▪ Determine best method to introduce Benefit Resource Center to employees
3. Population Health Management (PHM)	<p>Jennifer Showers, MSED Senior Consultant, Population Health Management</p> <ul style="list-style-type: none"> ▪ Evaluate overall PHM programming ▪ Strategies to improve employee engagement ▪ Wellness program feasibility analysis ▪ Program design, implementation, and reporting ▪ Predictive modeling and large claims analysis ▪ Connect all members to the Primary Care Physician ▪ Provide meaningful incentives ▪ Evaluate Disease Management Program ▪ Coordinate our schedules to participate in upcoming committee meetings
4. Compliance and Healthcare Reform	<p>Scott D. Segal, Southeast ERISA and Employee Benefits Counsel</p> <ul style="list-style-type: none"> ▪ Schedule compliance review with USI ERISA attorney ▪ Review plan documentation and make recommendations when appropriate ▪ Assess Cadillac Tax exposure ▪ Assist with IRS 226 J letters ▪ Provide updated compliance notifications and education materials (Example Appendix III)
5. Care Intervention	<p>Debra Norton, Care Intervention Consultant</p> <ul style="list-style-type: none"> ▪ Review virtual health program costs ▪ Review virtual health engagement ▪ Review any plans or programs pertaining to on-site care ▪ Review effectiveness of transparency pricing tools
6. Pharmacy (PBM)	<p>Craig Seidel, Senior Account Executive Pharmacy</p> <ul style="list-style-type: none"> ▪ Provide a seven-point PBM contract review ▪ Determine strength of PBM pricing model

USI Service Area	USI team member identified to service the City and deliverables
	<ul style="list-style-type: none"> ▪ Review and benchmark prior authorization statistics ▪ Review plan design efficiency ▪ Review formulary
7. Ancillary Benefits	<p>Jose L Gonzalez, SVP Benefits Consultant</p> <ul style="list-style-type: none"> ▪ Collaborate to understand the City’s corporate philosophy on benefits and total rewards ▪ Create a plan encompassing the voluntary benefits strategy, employee communications, and benefits management ▪ Benchmark ancillary benefit plans, company claim data and trend information ▪ Benchmark ancillary employer and employee costs ▪ Secure competitive underwriting and pricing ▪ Review ancillary benefit contracts ▪ Develop custom communication materials to educate and inform employees
8. Technology Consulting	<p>Megan Cain & Sheila Gellar, HR Technology Consultants</p> <ul style="list-style-type: none"> ▪ Ongoing market assessment ▪ Evaluation of 100s of HR and benefits technologies ▪ Front line to vendor management issues ▪ Regular scan for new solutions ▪ Assessment of ACA tracking and reporting solutions ▪ Coordination of demos ▪ Sales team support and broker technology strategy ▪ Direct client support ▪ Evaluation of your current HR process, gaps, technology, and requirements ▪ Process improvement with current platforms ▪ Market scan for new solutions ▪ Management of RFI/RFP process ▪ Coordination of demos ▪ Recommendations – scored based on client evaluation ▪ Calculation of return on investment ▪ Final vendor negotiations ▪ Implementation oversight
9. Account Management	<p>Dean Hitsos, Senior Account Manager / Raul Sanchez, Account Manager</p> <ul style="list-style-type: none"> ▪ Ongoing day to day servicing of account ▪ Best Practices with other Government entities ▪ Acting Liaison between Carrier and City ▪ Coordinator of Client resources ▪ Communications liaisons ▪ Solution experts ▪ Health Fair Support ▪ SPD, SBC and Contract Reviews

5. Briefly describe the level of service and support your firm would provide to the City of Coral Gables on a day-to-day basis.

Day-to-day support for issue resolution

Your Health Insurance Consultant, Jose L. Gonzalez and your Account Executive/Managers Dean Hitsos and Raul Sanchez, are available to your staff daily. We are only 5 minutes away from City Hall if a face-to-face meeting is required.

Strategic issues are the responsibility of both the Consultant and the Account Executive: plan design/contribution strategy, funding recommendations, vendor selection, budgeting, cost analysis, solution recommendations and long-range planning.

The Account Manager handles most routine issues: claims, coverage questions, eligibility determination, compliance, open enrollment coordination, open enrollment follow up, vendor management, contract review, wellness support and employee communications. Your USI Account Executive responds to questions from your HR Staff who administer employee additions, terminations, COBRA pricing, eligibility, billing reconciliation, escalation of employee issues, carrier relations, and periodic reporting. We research and respond to questions on administrative topics and processes.

Your account service team is accessible via cell phone and email after hours as needed by the City.

We monitor your strategic carrier service levels, financial stability, and accuracy in contracts and/or materials provided. We coordinate information exchanges and monitor transaction accuracy between you and your service providers to ensure that the performance of service provider services meet your expectations. We strive to keep your benefit plan operating at the optimal level throughout the plan year.

Our team approach means that each account team member, from Account Assistant to Team Leader, is held responsible for co-managing the strategic planning, implementation, and ongoing service of their joint accounts. Although our account team maintains traditional roles in servicing their accounts based on their position, we pride ourselves in the flexibility of any of our account team to accomplish our mutual goals.

At USI, account management professionals meet monthly with the Senior Vice President of Operations to discuss each account in detail, including service standards. Your USI service team works together to assist in the day-to-day issues that arise for the City and its employees.

Your USI account team uses various methods for tracking client communications, follow up items, and open issues including disputed claims, depending on the City's needs. The USI office provides a separate shared folder system for each client to keep all email transmittals in a central repository that is easily accessed by any member of the team. All communications requiring action items are added to our Vignette tool as an action item as outlined below.

A cornerstone of our Employee Benefits consulting, project management, and service model is the client Vignette. The tracking tool is divided into various sections which include: Pre-Renewal Process, Renewal Process, Open Enrollment Communications, Post Renewal/Implementation Process, Contract Review, Ongoing Service Items (Daily, Monthly, etc.), Annual/On-time USI Initiatives, Compliance, and Additional Service Items. Within this tool we will identify the task/action item or issue, action month, and the responsible party. This keeps the City's open items fresh and outlines each team member who is accountable and provides constant incentive in bringing all tasks and issues to closure. This document is reviewed with the City on a regular basis to help ensure that timelines are met, and all issues and projects are being addressed in a timely manner. This report provides an excellent method to document and measure all results during annual review time.

Additionally, your local/regional USI National Compliance Team attorney provides employee benefits Q&A support provided to him by your Account Manager.

We act as the primary contact for plan-related issues between an individual employee and the carrier if resolutions cannot be obtained through the usual carrier or service provider customer service channels. Our extensive industry knowledge and vast carrier contacts simplify the process of resolving sometimes complicated issues expediently and fairly.

Benefit Resource Center

Additionally, our services include the **Benefit Resource Center (BRC)**, our toll-free one-call benefits information hotline. The BRC was specifically designed to act as a single point of contact for all benefit questions and claim issues. Outsourcing benefit questions and claim issues helps streamline your benefit administration and cut costs, while providing your employees and families with better benefit-related support services.

Our Personal Benefit Advocates will be able to:

- Answer benefit plan/policy questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (adding newborns, marriage, divorce, etc.)
- Provide vendor plan contact information

Your USI Service Team will focus on such areas as day-to-day plan management, budgeting and finance issues, interpretation of plan documents and contract language, federal and state compliance issues, and the resolution of complex or sensitive claims issues. Our recommendations are grounded by financial analysis and full consideration of your organization's objectives and administrative realities.

ThinkHR

USI has teamed with **ThinkHR**, the leader in live HR advice, to give you answers you can trust. When you call the HR Hotline with your HR questions you will speak directly to SPHR/PHR certified consultants. You can get immediate guidance and best practices advice to handle the toughest HR issues swiftly and get right back to business. You also have unlimited access to self-paced training with over 200 on-demand employee training courses available. In addition, ThinkHR offers a comprehensive online HR Library which has step-by-step guides for federal and state law compliance, COBRA, FMLA and thousands of invaluable templates, forms, guides and online tools.

In addition, your access to our ERISA attorney is always available for complex and specific questions.

6. What resources does your firm have for benchmarking the City with other public entities? List resources and provide examples of benchmarking reports produced for other public entity clients.

USI will benchmark your plan provisions, employer cost, and participant contributions with other comparable organizations based on the industry and/or geography against which you would like to be compared. We have multiple methods of performing this comparison:

- 1) we evaluate your program compared to our other clients in the same industry.
- 2) we provide customized benchmarking reports comparing you to other organizations of similar size, industry, and geographic location, utilizing many different surveys which help us to evaluate the City's plans as compared to other organizations.

Through our internal agency management system, we will be able to compare your benefits, contributions, and cost to the USI Block of Business by region, industry, or size of employer.

USI Benefit Analytics and Benchmarking Study (BABS)

The 2019 USI Insurance Services Benefit Analytics and Benchmarking Study (BABS) is a national study of employee benefits plans. Last year, more than 2,400 employers participated in the study nationwide. The responses represented groups spanning all market segments and many industry classifications. Participating organizations receive a complimentary, detailed benchmarking report that analyzes their benefits compared with employers of similar size, industry, and geography.

The study helps the City

- Develop a healthcare plan design and contribution strategy
- Understand how your benefits plan compares with others in your peer groups
- Structure your plans to be competitive in the current market
- Understand the historical context of plan design
- Identify benefit plan trends in the marketplace

What information does the report contain?

- An executive overview and dashboard
- Plan design benchmarking
- Employer and employee contribution summary
- Population health management
- Employee engagement

USI's multi-level benchmarking allows clients to understand their position along-side competitors in the marketplace.

- Identify benchmark group based on size, industry, and geography
- Conduct comparison on benefits type and level, rates, contributions, and eligibility
- Conclude and communicate key differences from benchmark and agree on actions to reduce/increase coverage

Please Note that an example of an actual USI Benchmarking case study is shown on next page

BENCHMARK EXAMPLE

Company background	The Company is a 300-life technology company located in 15 cities throughout the Midwest.
Key challenges	<ul style="list-style-type: none">▪ The Company spends \$3.6 million in fully insured premiums annually and seeks to offer a rich benefit plan as a recruiting tool for top talent.▪ Due to financial constraints, the Company was seeking to make benefit reductions but unsure of the effect on employee retention in several key offices.
USI solutions offered	<ul style="list-style-type: none">▪ USI Account Management team used proprietary benchmarking tools to evaluate the Company's benefits offering as compared to other companies in the technology sector in similar cities.▪ USI determined that the Company was offering several 100% employer paid ancillary benefits not available at competitive firms.▪ USI recommended a change to contributory plans for life, LTD, and dental.▪ The Company was pleased with the recommended changes and was reassured that their benefits were competitive in their efforts of attracting and retaining key employees.
Quantifiable benefit to the company	<ul style="list-style-type: none">▪ The employee contributions of 25% towards the cost of these ancillary programs amounted to a \$90,000 savings for the Company.▪ HR did not experience any negative feedback in the new hire process regarding the contributory benefit plans.

7. Discuss any impending changes in your organization that could impact the delivery of services.

USI does not anticipate any changes in our organization that will impact the delivery of any or all our services to your organization. For information and recent news, please visit our website under “USI in the News” via the following link: www.usi.com/about-usi/usi-in-the-news.

8. Provide the organization structure of the team that will advise the City, including names, contact information, resumes and responsibilities for the proposed service team. What is their current case load?

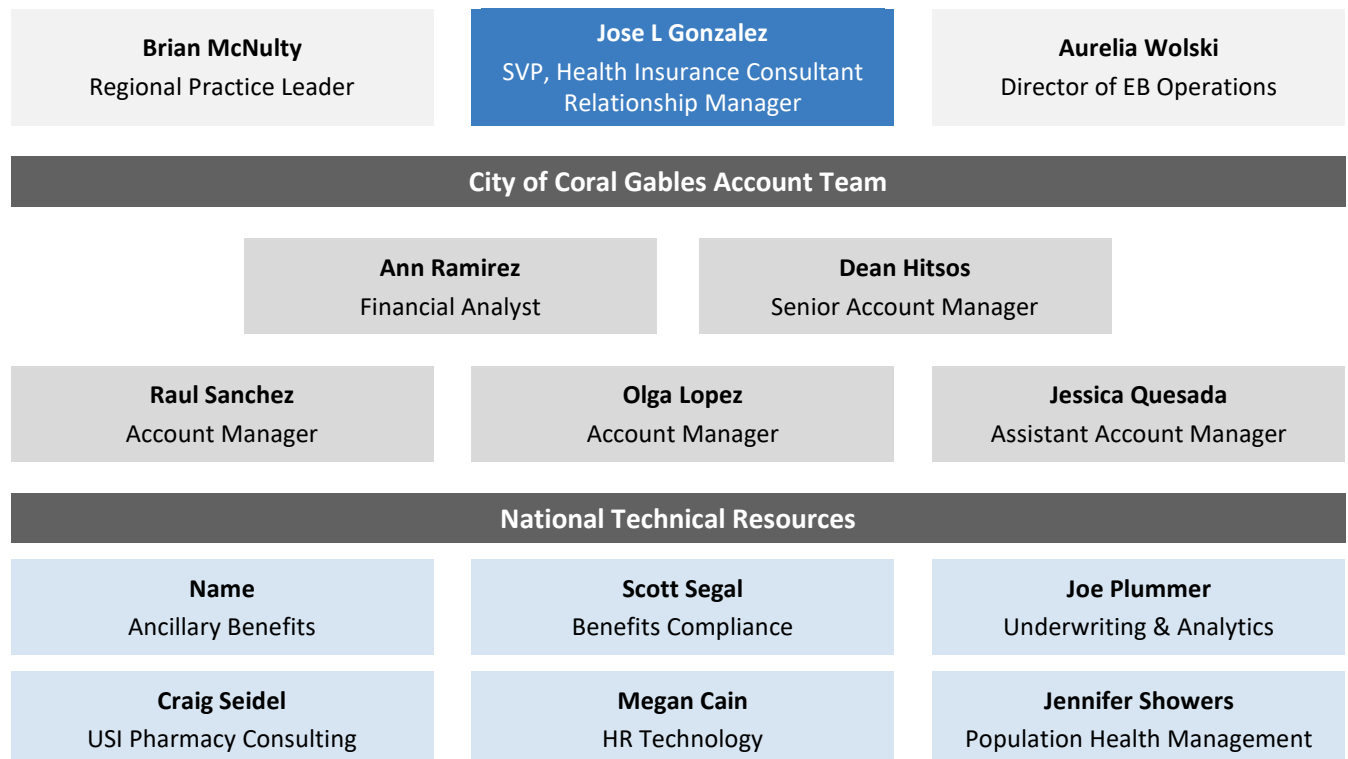
The staff assigned to the City manages a client workload that is evaluated annually. Our staffing level has been stable with no turnover for more than 15 years. As our clientele expands, we bring in seasoned benefit professionals from the local economy. An important fact about our team members is that we have excellent relationships with the employee benefits insurance carriers and other benefit plan service providers. These relationships often are called upon for when we have a new position to fill.

Each of the assigned staff members from our Coral Gables, FL office have the capacity in their workload to provide the City the service and attention it deserves.

USI maintains a customer service policy response time of 24 hours from receipt of emails or voicemails. More typically, a member of your team will attempt to respond within a few hours of receiving an email or voicemail from the City’s HR Team.

Our team is available and accessible to the City’s HR team during regular business hours and as needed after hours. Our benefits professionals are equipped with cell phones, laptop computers, and mobile devices so that they can access messages while they are out of the office. We are happy to assist you wherever and whenever we can.

The team of Jose L Gonzalez account team members that will be assigned to the City, as outlined in our response to RFP No. 2019-045 is comprised of professionals seasoned in serving clients in the Public Entity. These team members will be involved on an ongoing basis to work with the City and will be supplemented and supported by our in-house national technical resources with expertise in benefits administration, communications, benefits compliance, healthcare reform, population health management consulting, ancillary benefits, underwriting and analytics HR services, and pharmacy benefits consulting. With our knowledge of the City’s needs, we have assembled the best in-house resources to meet your needs and provide you with a level of customer service and support that will exceed your expectations.



9. What size clients does your practice generally support?

USI specializes in clients of the City's size and complexity. Our focus on clients of 100 – 2,500 employees allows us to properly balance innovative strategies with practical solutions. Our customer services delivery is creative, comprehensive, and customized to each client.

Our goal is to provide the best possible solutions to fit the City's unique needs. To achieve this, an experienced team with varying specialties objectively reviews your program throughout the plan year service cycle and builds a coordinated approach that meets your needs — from strategic and financial planning to renewals, plan implementation, communications, enrollment, carrier and administrator accountability, and comprehensive legal compliance. It is a proven process that works so that nothing falls short of meeting your objectives.

10. What type of training programs does your firm provide to its employees?

USI Employee Benefit team member training

USI invests heavily in our associates through a unique professional development platform — USI ONE Advantage®, along with one-of-a-kind employee reward and recognition programs and a passionate commitment to our local communities. We are committed to the growth of our employees, and understand that individual, professional development is key to our ongoing success. We have full-time employee benefit trainers dedicated to conducting ongoing associate training and development sessions throughout the year, offering instruction on systems, processes, quality control, ethics, and workflow, to name just a few of the covered subjects. Additional topics include:

- Omni Knowledge Engine™, our proprietary, real time, platform that captures the experience of more than 150,000 clients. Omni delivers actionable solutions with quantifiable financial impact correlated to the distinct services and solutions of our seven primary employee benefit practice areas. Our consultants receive training on how to identify impactful solutions, quantify estimated savings, and present the value to our clients and prospects.
- Analytical training for USI 3D, our data analytics tool that identifies the primary cost drivers and most prevalent diseases within an employer's population so our benefit consultants can identify specific opportunities to improve plan efficiency and increase projected savings.
- City, state, and federal healthcare and employer legislation updates.
- Innovative benefit market solutions.
- Vendor presentations and trainings.

The goal of the USI Employee Benefits Training team is to provide a consistent training program for all USI offices, regardless of location, on a variety of topics. With hundreds of internal training classes, our training topics range from benefit technology tools, general industry knowledge and education on the USI Employee Benefit Solutions. Associates have unlimited access to a comprehensive EB Training Intranet supported by dedicated regional operations training associates.

Carriers and suppliers frequently participate in our training sessions as well, demonstrating their newest products and services and offering us the opportunity to ask questions and test products thoroughly before we offer them as an option to our clients.

Consultants, service team members, and associates also are required to attend internal training sessions led by our in-house ERISA Counsel, who provides regular education and updates on industry trends, as well as legislative and benefit compliance issues — both regional and national.

Our training efforts are additionally underscored by regular meetings in which account managers discuss best practices, successful service approaches, and the details of recent implementations in order learn from one another, exchange ideas, and share client feedback.

The analytical team meets on a weekly basis to share case studies, ideas, ad hoc reports, and creative approaches. The team also meets regularly with carriers' underwriting directors to understand the latest developments in their renewal methodology and rating.

In addition, USI's local benefit leaders host weekly regional internal training programs focused on employee benefits, consulting terminology, office software skills, and more. Our national benefits team also provides monthly employee benefit conference calls throughout the country on specific solutions and industry topics. The company also encourages regional funding to support external professional development opportunities for staff, when applicable.

11. How do you assess employee satisfaction with our current employee benefit plans?

Upon request and based upon our conversations with the City, USI designs a custom survey to gather important feedback regarding your benefits program. USI can also conduct focus groups, or facilitate discussions with your employees, to collect information that will help in the benefit planning process. USI uses SurveyMonkey for most of our clients but we can work with other vendors at the request of the City.

Employee feedback – Why you need it and how to get it

Obtaining employee feedback is critical to increasing employee morale and loyalty, and meeting employees' benefits needs. Types of surveys can include:

- Employee satisfaction survey – asking questions about workplace issues, benefits, communications, etc.
- Exit surveys – these elicit honest responses from individuals choosing to leave your organization. Data from these types of surveys can be used to create new procedures for increasing future job satisfaction and lower turnover.
- Surveys of a specific nature – after creating new policies or making significant changes, these allow employees to provide feedback on acceptance and suggest modifications to changes before implementation.

Results of the surveys allow you to share actionable insights with your HR team, so you can drive business forward.

We do not charge fees in the Southeast; we have a national account with Survey Monkey.



We included a sample survey conducted at a municipal USI Client results in [Appendix II](#).

12. If requested, do you have the ability to design, arrange and analyze employee surveys?

Employee surveys

We recommend conducting an employee survey once a year to help determine which plan designs are valued, what additional benefits participants would like to see implemented, and how satisfied participants are with the plans. The survey should be completed while in the planning stages for the following year's renewal. A follow-up survey may be needed after the benefit plan has been implemented to gauge employee satisfaction.

We have found electronic, web-based survey platforms to be very successful in helping gauge employee satisfaction and identifying opportunities for improvement. For employees who may not have computer, mobile, or internet access, we can create and distribute hard-copy (printed) versions of these surveys.

Whether surveys are hard-copy-based, web-based, or app-based, we first collaborate with you to identify critical topics (e.g., level of benefits, cost of benefits, vendor service, etc.) and then craft and distribute surveys to solicit employee feedback. Using either a conjoint analysis format or a straightforward, direct question approach, these surveys allow employees to rank the value of their benefits. We combine this information with the feedback we receive from our clients during the pre-renewal process, which gives us an opportunity to better understand which benefits are the most valued and to what degree.

This information is used for improving benefit design to better meet employees' needs and/or maximizing the impact of your company's approach to benefits-related programs like wellness efforts.

Please see a sample survey result on [Appendix II](#) of this RFP.

13. Please describe how you identify trends and issues and present recommendations based on analysis of alternative benefit strategies and plans.

Developing the strongest, most relevant, and best-in-class insurance solutions for our clients starts by being a good listener. That's why we take the time to better understand the needs of our clients, stay on top of evolving industry trends, and ensure we're charting the right course.

Marketplace trends

USI is proactive in informing the City about industry trends and emerging issues via these channels:

- Direct education via virtual events (typically monthly)
- Monthly Employee Benefits Compliance Updates and intermittently with Employee Benefits Compliance Alerts
- Internal, proactive education of your USI account service team via frequent virtual events and internal publications
- Facilitating Q&A sessions with the City — engaging our regional and national resources as needed
- Publications on industry trends
- Emerging issues are constant and ongoing

The following is our 2019 Employee Benefits Outlook provided by USI subject matter experts, regional and national resources, and our proprietary research:

USI 2019 Employee Benefits Outlook

Each year, USI releases an Employee Benefits Outlook to provide an overview of changes and challenges impacting benefits for the next year and beyond. In our 2019 Employee Benefits Outlook, USI's national practice leaders offer their timely insights, which we hope you will find beneficial as you plan for the year ahead. Rising healthcare costs remain a source of frustration for employers and consumers alike; however, as the market continues to evolve, several trends and innovations are coming forward that will help companies manage those costs and improve worker productivity.

Key trends and challenges for 2020 include:

- Self-insuring is an important first step to taking advantage of competitive stop loss and pharmacy markets as well as avoiding the Health Insurer Tax
- Reference-based pricing will transform hospital transparency and billing
- Artificial intelligence is rapidly improving to help HR departments become more efficient
- Pharmacy claim trends continue to slow down, but costs are still rising faster than other areas of expenditure
- Declining interest in standard wellness programs has paved the way for more impactful wellness initiatives

2020 seems to be a continuation of 2019 with more changes as new innovations and players emerge in the market. Health insurance costs, however, remain on their upward trajectory. Trends in health costs savings are presenting themselves through different ways. Since the treasury rates increased in 2019, self-insurance continues to be a key strategy for many employers to better manage health plan costs. Pharmacy spending continues to be the fastest growing segment of health plans with many plans attributing 20 percent or more of their claim costs to pharmacy. The lack of transparency will continue to play a factor in increasing costs. Technological innovations shrink the world a little more each year, increasing demands for global employees benefit packages that are appropriate for all employees. Lastly, compliance with laws and regulations continues to be a leading priority for all employers, as failure to do so can lead to severe fines and penalties. USI has solutions for all these challenges and trends that employers should consider in 2020.



We invite you to review the USI 2019 Employee Benefits Outlook online at <https://www.usi.com/2019-employee-benefits-outlook>.

14. How does your firm determine “best in class” benefit program designs and vendors?

USI brings a disciplined approach to the management of your insurance carriers and other service providers. We help our clients obtain the best contractual terms and conditions and competitive pricing. Because of USI’s national relationships, we are particularly successful in negotiating multi-year rates and performance guarantees.

Selection

USI is proactive when it comes to helping our clients select the most appropriate insurance carriers, benefits enrollment and/or administration vendors. On an ongoing basis, USI evaluates vendor capabilities to meet each client’s specific needs for network discounts, plan design, benefits administration, and enrollment support. While we have built excellent relationships with our carrier and vendor partners, USI recommends products, insurance carriers, and vendors based solely on what is in the best interest of our client. The City will have final say in any selection.

Performance

USI realizes that service, performance, and flexibility are key components of each carrier or service provider relationship. We assess if the carrier is fulfilling your appropriate level of satisfaction in these areas on an ongoing basis. When performance guarantees are in place, we review each area of the agreement to assess if the carrier has met expectations. If the carrier is not performing to your standards, we help you secure the related payments or discounts described in the contract. These performance guarantees and the metrics produced are measured and reported regularly to ensure that optimal performance and action plans are developed for corrective actions.

Our commitment to the City’s benefits vendor management includes:

- Resolution of issues such as claim questions/problems
- Review of contractual terms and conditions and present our recommendations to the City
- Negotiation of terms and condition changes on the renewals as directed by the City
- Engagement and communications with service providers as valued business associates with the City

Our account management teams meet monthly with the Director of EB Operations to discuss each of our accounts in detail. With a team approach, we can keep close tabs on service and accountability.

15. Describe the method your firm uses to obtain and disseminate information about current local and national legislation, trends, new services and/or new concepts.

USI National Compliance Team – Research and resources

With the volume and complexity of employee benefit regulations on the rise, we recognize your need to understand what is truly relevant and to minimize your risks. Our communications cover:

- **Federal updates** such as changes in the tax code that could apply to your organization directly or to related stakeholders such as insurers who may shift their costs to you.
- **State updates** such as new state paid leave laws.

USI’s National Compliance Team does not rely on secondary sources. Our benefits attorneys read all relevant laws and guidance and confer with each other to create materials to educate our staff and our clients.

USI has developed communication mediums that allow us to quickly disseminate information regarding impending deadlines, changing legislation, and employer obligations, along with guidance about how to remain in compliance. These compliance resources are outlined in the table below.



Compliance resources – Included in our service offering

Workshops, seminars, and webinars

USI’s National Compliance Team provides informative webinars and seminars regarding legislative developments and interprets impacts to employers which:

- Focus on the most pressing issues of the day
- Identify key takeaways and next steps
- Include question and answer sessions with our compliance experts to provide clear understanding of the issues

Each event usually lasts about an hour and is recorded for future playback.

Legislative and regulatory updates

USI’s National Compliance Team provides comprehensive and practical analysis of federal and state legislative developments

Comprehensive employer guides and toolkits

USI provides in-depth analysis and guidance to help the City navigate through complex rules, regulations, and plan strategy decisions USI’s National Compliance Team provides the City:

- A detailed roadmap to the multitude of requirements affecting your health and welfare plans
- Tactical advice regarding implementation and consequence management

Impact and benefits:

- Substantially reduces your HR team’s time investigating complex issues
- Delivers timely, relevant, and accessible material, prepared by our in-house attorney team
- Provides comprehensive and practical analysis
- Provides recommended specific action items for employers and employees

Please see an example of a City of Coral Gables Communication on [Appendix III](#)

16. How will you ensure that our plan remains in legal compliance and we are kept abreast of new legislation related to employee benefits?

Yes. A compliance review of the City's health and welfare benefit programs is part of our core suite of services. USI employs a proprietary Compliance Review checklist that addresses over 100 areas of legislative compliance and employer notices. This document is then used as a starting point for any changes that may need to be made for future years, and the identified changes — along with their associated deadlines — can be incorporated into the City's Annual Service Calendar. The review will be facilitated by a member of your account service team, and Scott Segal, USI's Southeast ERISA and Employee Benefits Counsel.

Our review targets areas of federal and state law, including ERISA, ACA, HIPAA and COBRA, with the goal being to educate the City and your benefits team on the various compliance requirements affecting your programs, as well as to identify exposures or issues in existing practices. As part of the discussion, the team will offer solutions to mitigate potential risks.

Specifically, our review will include:

- Existing compliance practices and any concerns
- Identification of key areas for review
- Proposed action items and next steps to address and mitigate potential risk
- Our compliance reviews have helped clients uncover certain issues that — left unchecked — could have resulted in penalties, fines or even litigation.

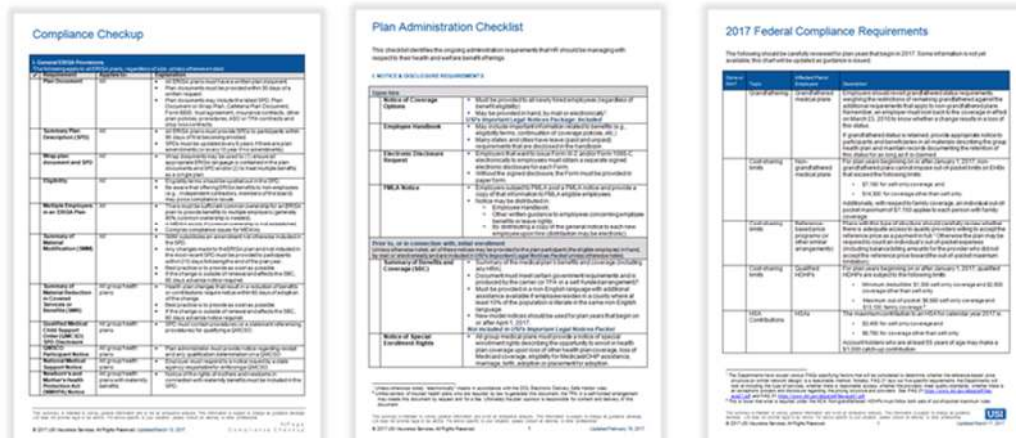
Examples of common issues include:

- Failures associated with wellness rewards, reasonable alternatives or notifications; and
- Missing annual notices or filings (e.g., Medicare Part D notification to CMS).
- Compliance reviews are part of USI's standard service offering. They should be considered general education/information and not as a substitute for legal or tax advice.

As a government entity, ERISA does not apply to you. However, other federal requirements are applicable, including federal tax code, ACA and COBRA, as well as certain state laws.

USI compliance checklist review

Your USI Account Manager identifies exposures and offers remedies to support the City's compliance with state and federal and benefit laws. Our account managers work with our National Compliance team to identify key areas for compliance review and review procedures. The team discusses the issues identified through the review and collaborates on proposed action items to address issues and mitigate potential risks for the City.



Impact and benefits

- Identify exposures to penalties under various benefit-related laws including ERISA, ACA and HIPAA
- Provide strategies and procedures to mitigate existing exposures and eliminate future exposures
- Review process is included in our standard service offering

17. Describe your process for negotiating renewals.

USI's process for negotiations

Negotiations begin well before RFPs are released to markets. Our ongoing dialogue with carriers, including formal annual meetings with carrier leadership and underwriters, focuses them on the needs of our clients and financial expectations throughout the year. In addition, prior to releasing bid specifications, we meet with carriers to provide them with a “heads up” with respect to upcoming client activity and goals of the process. This allows us to set expectations before the formal process of bidding begins and sets aggressive goals we can refer to during negotiations.

Provide underwriting expertise

Your USI team has deep underwriting and insurance expertise and we firmly believe that we set the price of any experience rated coverage. Before we approach insurance markets, USI underwrites each risk to ensure that the rates are actuarially sound. Our experience doing this with carriers on an ongoing basis is helped by the credibility our team has earned in the market by being tough but fair with carriers.

We conduct thorough and applicable market research in preparation for contract renewals.

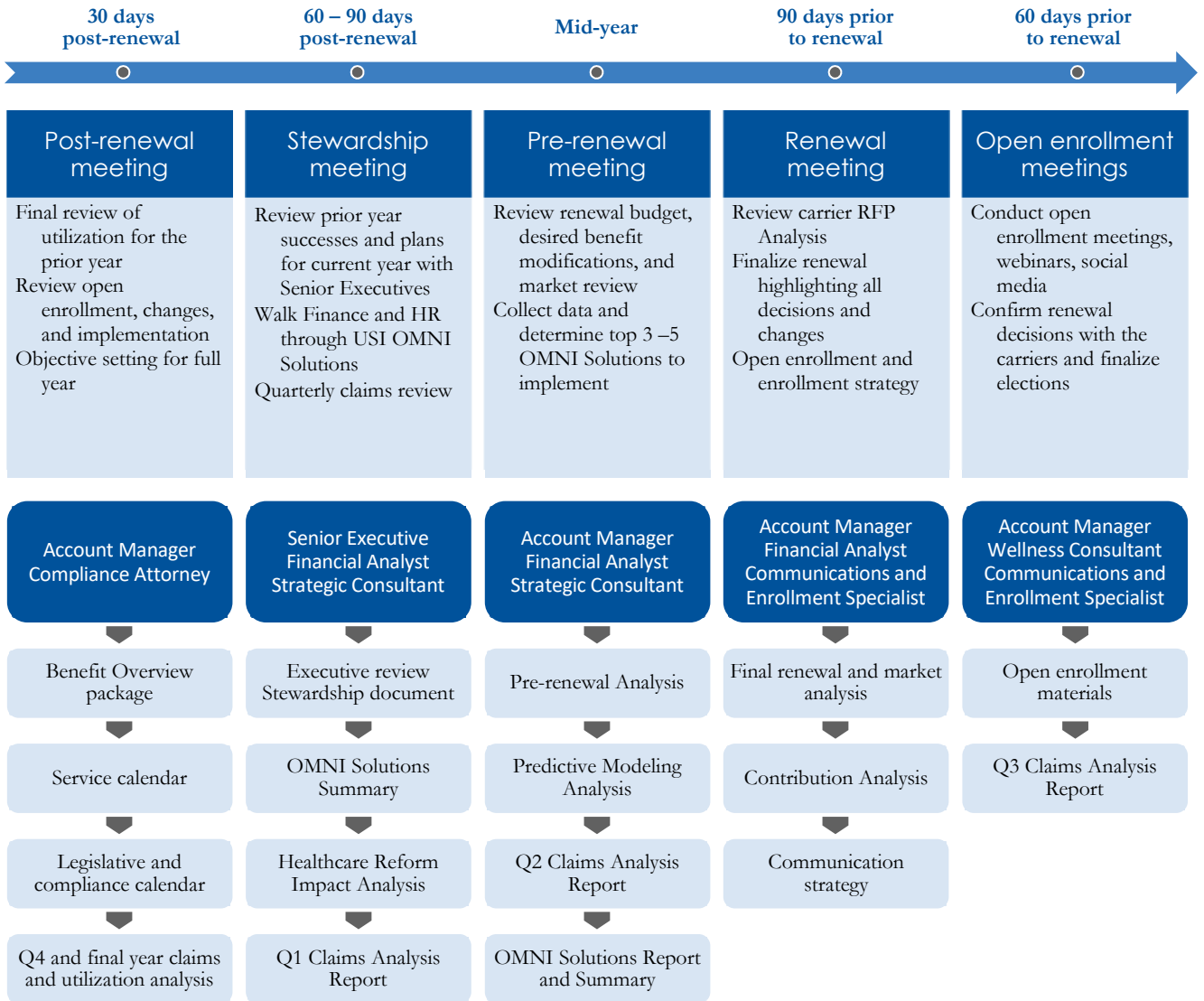
USI affirms that we will conduct a thorough and applicable market research in preparation for contract renewals and make recommendations for items to negotiate with providers. Because USI manages thousands of renewals annually, we manage more relationships with carriers than most broker/consultants in our industry. As a result, we are often aware of carrier programs, innovation and changes well before others in the market. Our research and review process are ongoing throughout the year and always refreshed so that we may advise clients of opportunities and suggestions to improve value and lower costs.

We view the transactional piece of this assignment as straightforward for your benefit programs. For our clients going through a renewal process, USI adopts a proactive approach so you have lead time to evaluate soft and hard issues that may influence your go-to-market or negotiation strategy. It ensures:

- Plan designs, benefit offerings, and contribution strategies are tailored to meet your business needs.
- The renewal process begins 180 days prior to the renewal.
- The most accurate estimate of anticipated benefit costs is provided to you for your annual budgeting process.

Please see on the following page an example of our Annual Renewal Calendar for your review.

Annual renewal calendar



Outlined below is a list of all the activities that we deliver under this component:

- Managing the renewal and cost increases
- Independent renewal underwriting
- RFP marketing, selection and negotiations
- Performance management
- Analysis; network discounts, access and impact on paid claims
- Implementation; project management
- Analysis; pharmacy cost; pricing, rebates and savings (where applicable)
- Care and disease management assessment

18. Please describe your standard reporting process.

USI reporting, underwriting, financial projections, and alternative funding analysis

USI's approach to analyzing the City's claims data is all-encompassing and incorporates data beyond the traditional claims data, such as: historical utilization metrics, detailed claim utilization by medical category, large claim review, plan financial position, corporate objectives, and predictive modeling.

Each of our analyses includes easily understood executive summaries highlighting key observations and recommendations. Comprehensive experience reports are delivered on a quarterly basis, but the frequency and content of reports can be tailored to meet the City's specific requirements, including any ad hoc or "one-off" queries.

The following is a detailed description of USI's analytical tools, resources, and reporting capabilities:

Omni Knowledge Engine™

To aid in their evaluations of your plans and their performance, your USI account service team employs our Omni Knowledge Engine — a one-of-a-kind, proprietary solutions platform that allows us to define, compare, understand, and quantify the potential impacts various options and approaches can have on each client's health and welfare plans, as well as their bottom line. The Omni tool was built in-house and is founded upon the knowledge gleaned from decades of experience in helping clients design, implement and maintain strategic and sustainable health and welfare benefits programs, as well as upon the expertise of the more than 7,000 industry professionals USI employs.

Omni was designed specifically to address, among other issues, the development of cost projections. The tool measures the potential financial impacts of plan changes — predicting the estimated costs or credits associated with dozens of benefit-change strategies — and can even "work backward" from a target budget figure.

USI 3D

Your USI analytical and account teams have access to and make use of one of the most powerful analysis tools available in the industry, USI 3D. This tool affords us access to full claims data downloads at regular intervals and allows for the granular analysis of claims utilization from a population of employees while providing annual historical comparisons as well as normative comparisons to a national database.

By combining clinical data and analytical expertise and paring them with advanced technology and customized consulting, we provide clients with an exceptionally detailed view of their claims. This offers outstanding insights into clinical patterns unique to a plan's participants. Armed with these insights, we project future risks and costs over time and make benefit and program design recommendations that positively affect future plan utilization. If available and provided to us by your health insurance carrier we can clearly identify the drivers behind the costs and integrate this information into solutions designed to moderate trends.

By continually monitoring plan performance against the stated objectives, we help our clients measure overall effectiveness and make sound, informed decisions for the future.

USI 3D is additionally instrumental in developing the information and recommendations we share in our semi-annual experience meetings, as well as for renewal planning. The power of the tool lies in the detailed information our analytical team retrieves and, in turn, leverages to negotiate better and more consistent rating from our stop-loss carrier partners. Carrier reports are also incorporated in utilization analysis, and we include our proprietary reports as well, to better dissect the complex utilization patterns inherent within a client's population.

Through USI 3D, in combination with our own proprietary reporting tools, we are also able to help the City project the potential impact of plan design changes, improve the quality of health care delivery, promote specific participant behaviors, reduce cost, optimize risk-adjusted revenue, ensure payment accuracy and support compliance.

Additional analysis and reporting

Other, specific proprietary analyses regularly performed include:

- Audit of Current Plans (performance and contractual features)
- For a new client, we review the performance and contractual features of the current programs against the stated objectives. We identify areas where the plan may not be performing at the intended level and make recommendations for consideration.

Claims risk analysis

Our analytical team utilizes proprietary claims analysis tools that allow us to determine current claims risk within the population and utilization patterns that may need plan design attention. As a result, our clients can fully understand how every claims dollar is spent. Additionally, we can model the potential outcome of proposed plan design changes.

Renewal projections

Well in advance of the renewal activities, our analyst team will develop projections for the upcoming renewal based upon the actual renewal methodology used by the carriers. Because we believe the receipt of your renewal notice should be a non-event, our process focuses on fully and continually educating you regarding the performance of your plan, so the renewal process begins long before you receive the renewal notice.

Market review/Carrier negotiations

Our analytical team is extremely competent at leveraging the marketplace to ensure the costs of your benefit programs are appropriate. The team focuses not just on rate negotiation, but also regularly negotiates contractual features, caps on administrative fees, stop-loss insurance, multiple year guarantees and special underwriting and administrative concessions in addition to traditional rate negotiations. Renewal offers are carefully audited to ensure the renewal is appropriate considering actual experience, market trends and underwriting norms.

Contribution analyses

As part of our analytical services, we regularly review and provide options for employee and employer contributions. We consider this aspect a key component in overall plan design.

Network analysis

Periodic reviews of network utilization and discounts can reveal areas for improvement within a plan. Because understanding network utilization patterns is essential to addressing access issues and plan design impediments, we regularly evaluate the networks and recommend changes with the potential to have a positive impact on your plan.

Healthcare Reform (PPACA) modeling

We'll be proactive in modeling the potential impact of Health Care Reform on your benefit plan by scrutinizing influencing factors like the Excise Tax (Cadillac Tax) or the risk of incurring a Health Care Penalty due to unaffordable coverage or a plan that doesn't provide the minimum essential coverage.

USI Clear Options Rx

Companies' expenses related to prescription drugs continue to increase as new drugs are introduced to the market and drug companies and Pharmacy Benefit Managers (PBM) find surreptitious methods of maximizing profits. To

help curb these growing costs, we utilize the USI Clear Options Rx platform. Clear Options Rx analyzes PBM contract proposals based upon specific group claims utilization and an engine built to project future costs. The system includes pre-negotiated contracts from select PBMs who have agreed to higher levels of transparency in their profit arrangements. This platform is available to self-funded clients and may include additional costs to the group.

Self-funding underwriting and analysis

Data analysis is critical to understanding the risks inherent in self-funded plan arrangements. Our analytical team provides tools and services designed to prepare for and protect against these risks. In addition to the services listed elsewhere in this response, these tools include:

- Historical and prospective modeling to compare the risk and rewards of moving to or from a fully-insured arrangement
- Proprietary stop loss exposure benchmarking and analysis, which will help the group to accept favorable risk and avoid unfavorable risk
- Specialized, pre-negotiated stop loss contractual features to protect against adverse renewals and reward favorable claims years
- Creation of fully-insured equivalent (FIE) and COBRA rates used to properly fund plan costs and meet regulatory requirements
- A proprietary IBNR (Incurred but Not Reported) tool which calculates incurred liability at various risk tolerances, to be used for properly funding reserves and run-out liability

Ancillary lines marketing expertise

While health plans are the largest and most important benefits plans, ancillary lines of coverage, such as dental, vision, life, and disability insurance, can be important determinants in recruiting and retaining top talent. To lend expertise in these arenas, USI has created an ancillary marketing team who specialize in these lines of coverage and closely reviews carrier proposals to ensure competitiveness and quality of price and contractual features.

Regular financial reporting

We strive to eliminate surprises to our clients — especially financial surprises. We manage this process through a detailed analysis of all claim activity and have several tools geared toward keeping our clients aware of claim utilization.

One of these tools is a quarterly and year-to-date claim summary report. Provided quarterly to our clients, this report provides a quarter-to-quarter and year-to-date financial snapshot of total covered employees, dependents, paid premium, and paid claims — including year-to-date claims loss ratio. For self-funded employers, we expand this information to include fixed costs, expected, maximum and actual claims liability, as well as a financial position for expected and maximum plan liability. This one-page statement — provided monthly to our clients — offers a quick overview of the financial condition of the plan.

19. How will you help with the management of our employee benefit programs, including review and presentation of claims activity reports from carriers; executive summary reports and annual financial projections for budgeting purposes.

An important step throughout the plan year is to monitor plan performance to goals. We track and measure operational results, clinical outcomes, financial controls, claim/member services, and best practices/quality of services among other key areas. Some of the measurements come from external sources, although most can be obtained from your carrier data and specific data analytic tools if employed.

We provide reports on a monthly, quarterly and/or annual basis. These reports assist us in monitoring the plans performance and highlighting any areas that need to be reviewed. The level of detail included in each of these reports varies depending on the amount of claims experience agreed upon during the marketing process but may include the following reports:

<p>Monthly Reports</p> <ul style="list-style-type: none"> ▪ Claims analysis ▪ Budget performance analysis ▪ Inflationary trend information 	<p>Quarterly Reports</p> <ul style="list-style-type: none"> ▪ Financial overview ▪ Claim utilization ▪ Claim trend analysis ▪ Reserve analysis ▪ Stop-loss deductible and attachment point tracking
<p>Midterm Reports</p> <ul style="list-style-type: none"> ▪ Budget projections ▪ Rate promulgations ▪ Reserve adjustment analysis ▪ Actuarial opinions 	<p>Year End Reports</p> <ul style="list-style-type: none"> ▪ Full financial overview ▪ Reserve calculation with actuarial opinion provided ▪ Cost comparisons (historical and industry wide) ▪ Budget and rate update and review ▪ Deficit/surplus analysis

USI monitors and tracks costs associated with each plan administrator on a quarterly basis. We provide a quarterly review of claim data and charged expenses measuring the performance of the plans throughout the plan year. Our review of claim data allows us to track and assess utilization patterns as well as significant claim occurrences and outcomes.

To assist the City in the task of forecasting benefit budget levels, USI performs quarterly claim reviews that provide the basis for renewal projections. Discussions regarding financial performance begin well before the renewal and continue throughout the renewal negotiations.

At the completion of each policy period, we prepare a year-end financial summary report encompassing design, utilization, performance guarantee metrics and the associated financial aspects of the program. In addition, this year-end report focuses on strategic issues relative to plan design and funding which may be considered during subsequent renewal negotiations.

20. Describe any underwriting analytics you will be providing in order to help us interpret our claims data in detail?

At USI, we internally underwrite every renewal and quarterly loss development using our team of in-house Underwriters and Analysts. We evaluate the vendors proposed price based on data and the knowledge of where all the profit is buried — profit sometimes obscured within your administration or within claims charges, where rebates or capitation charges might artificially inflate your loss costs.

We consider plan design, contractual review, and financial analysis essential to effectively meeting benefit plan objectives. We take a universal approach to underwriting and analytics, which incorporates data beyond the traditional claims information, such as corporate culture and objectives, utilization metrics, and industry norms. This broad perspective provides meaningful solutions that allow our clients to effectively make confident decisions regarding their benefit programs.

Why is this important to the City?



Employee Benefits are a company's second largest expense



Lack transparency in healthcare premiums



Cost increases year over year



Unaware of funding options available

Specific areas of analysis include:

- **Audit of current plans (performance and contractual features)** – We review the performance and contractual features of the current programs against the stated objectives. We identify areas where the plan may not be performing at the intended level and make recommendations for consideration.
- **Claims risk analysis** – Our analytics team utilizes proprietary claims analysis tools that allow us to determine current claims risk within the population and utilization patterns that may need plan design attention. USI and our clients understand how every claim dollar is spent and we can model the potential outcome of proposed plan design changes.
- **Renewal projections** – Well in advance of the renewal activities, our analytics team will develop projections for the upcoming renewal. Key components of the process include administrative expenses and stop-loss insurance, if not carved out. At USI, we believe that the receipt of the renewal should not be a surprise outcome. Our process means that you are fully educated on the performance of the plan at all times and the renewal process begins before the actual renewal is received.
- **Market review/carrier negotiations** – Our analytics team is proficient at leveraging the marketplace to ensure the costs of your benefit programs are appropriate. They focus not only on rate negotiation, but also negotiate contractual features, caps on administrative fees, multiple-year guarantees, and special underwriting and administrative concessions. Renewal offers are carefully audited to ensure the renewal is appropriate in light of actual experience, market trends, and underwriting norms.
- **Contribution analysis** – As part of our analytical approach, we regularly review and provide options for employee and employer contributions. We consider this aspect a key component of overall plan design.
- **Fully-insured equivalent rate development** – For our self-funded clients, USI develops fully insured equivalent rates for funding and contribution purposes. Based on the client's funding requirements and risk tolerance, these can be established at maximum liability, expected liability, or somewhere in between expected and maximum liability.
- **Network analysis** – Periodic review of your network utilization and discounts allows further insight into areas of improvement within a plan. It is important to understand network utilization and address issues of

access or plan design impediments. We regularly evaluate the network utilization patterns and make recommendations for potential changes.

- **Demographic analysis** – Where appropriate, our Analytics Team reviews the changing demographics within a client’s population. The insight provided helps with understanding current as well as future risks and provides insight into possible future risks and considerations within the population of the plan.
- **Regular financial reporting** – One of our goals at USI is to eliminate surprises to our clients, especially financial surprises. We manage this process through a detailed analysis of all claim activity with monthly financial monitoring reporting that compares plan costs to budget.
- **Review of program administration and communications** – From your questions, it seems clear that the administration and communications of the benefit programs is a major challenge. Communications need to address multiple locations and stakeholders.

Our actuaries are experienced, degreed professionals with technical knowledge of administration and the valuation process, as well as computer science. We have developed our own unique system to ensure clients’ needs are met on a timely and cost-efficient basis. Our capabilities allow us to be responsive to unique plan designs and ongoing regulatory changes.

Vital to proper administration of defined benefit plans is financial management, which is provided through actuarial forecasting — a determination of what the future costs of the plan might be — so that performance can be measured in terms of specific goals and timely adjustments can be made accordingly. Our actuarial staff provides these analyses, and other studies, ranging from basic to complex.

All actuarial services are not the same. Actuaries often use standard methods and assumptions, or have difficulty customizing and communicating their approach to suit the needs, goals, constraints and special circumstances of their clients. Our approach is different. We take a closer look at data, run alternative scenarios and provide creative and flexible solutions. Our objective is to arrive at more meaningful and understandable results for our clients.

For actuarial services, we utilize USI Consulting Group, a full-service benefit consulting firm. Their areas of expertise include:

- Defined benefit actuarial services
- Actuarial valuations
- U.S. GAAP under ASC 715 (formerly FAS 87/88/132)
- Merger and Acquisition studies
- Actuarial modeling and studies
- Discrimination tests/compliance
- Benefit calculations
- Retiree benefit outsourcing

21. Describe any additional services offered by your company that may be of interest to us.

USI Employee Benefits – Table of value-added services and solutions for the City

Your account service team has access to the expertise of our many in-house resources and practice groups. These specialty practice areas provide support and in-depth information that is up-to-date, compliant, and cutting-edge. In the following table are some of the resources available to the City through your account team.

USI in-house solutions (Some services require an additional fee. Please consult your USI team for details.)	
Population Health Management	
Population Health Management consulting	<p>USI offers consultation to our clients in planning, incorporating, and/or enhancing existing wellness programs for your organization. We provide the City with the tools necessary to plan or enhance your Population Health Management Program (PHM) based on your needs and budget, creating strategies utilizing short-term goals to reach long-term initiatives. We work with medical plan carriers, service providers, and community resources to coordinate compliant incentive plans supporting corporate culture to motivate health behavior change. Our goal is to help our clients establish a compliant wellness initiative to promote, educate, and encourage members to increase their overall health and well-being.</p> <p>We can help larger employers understand and mitigate the overall costs of lost health to their business. This involves conducting an in-depth analysis of medical, absence, and operational data to identify cost drivers. Then we design sophisticated solutions to help you lower costs, improve workforce health and productivity, and achieve business objectives.</p> <p>To learn more about PHM consulting please visit us at USI Employee Benefit Solutions - Population Health Management.</p>
Onsite clinic consulting	<p>Onsite clinical consulting consists of five distinct components that we use to assist our client’s decision-making process: clinical design, evaluation of vendors, RFP process, clinic implementation and ongoing clinic management.</p> <ul style="list-style-type: none">▪ While USI does not perform the actual clinic design, we collaborate with architects and clinic vendors to make recommendations on cost-effective solutions for our clients.▪ USI oversees 75 clinics managed by the top 25 national clinic vendors. We benchmark all our clinic vendors so that we understand their operations, IT security, and costs for 400 pharmaceutical and lab fees. Based on our annual vendor benchmark analysis, we can identify the top 5 – 10 vendors for future RFPs.▪ When groups engage with USI’s clinic consulting team to perform an RFP, we manage the entire RFP process.▪ Our account teams work with the vendors to integrate the clinic into employee benefits.▪ USI believes one of the most important components of Clinic Consulting begins once the vendor assumes responsibility for the clinic. We remain involved with the on-going management of the clinic vendor.
Data mining solutions	
Data analytics	<p>Your analytical and account teams have access to and make use USI 3D analytics. This tool affords us access to full claims data downloads at regular intervals and allows for the granular analysis of claims utilization from a population of employees while providing annual historical comparisons as well as normative comparisons to a national database.</p>

USI in-house solutions

(Some services require an additional fee. Please consult your USI team for details.)

By combining clinical data and analytical expertise and pairing them with advanced technology and customized consulting, we provide clients with an exceptionally detailed view of their claims. This offers outstanding insights into clinical patterns unique to a plan's participants. Armed with these insights, we project future risks and costs over time and make benefit and program design recommendations that positively affect future-plan utilization. We can clearly identify the drivers behind the costs and integrate this information into solutions designed to moderate trends. By continually monitoring plan performance against the stated objectives, we help our clients measure overall effectiveness and make sound, informed decisions for the future.

USI 3D is instrumental in developing the information and recommendations we share in quarterly experience meetings, as well as for renewal planning. The power of the tool lies in the detailed information our analytical team can retrieve and — in turn — leverage to negotiate better and more consistent rating from our stop loss carrier partners. Carrier reports are also incorporated in utilization analysis, and we include our proprietary reports as well, to better dissect the complex utilization patterns inherent within a client's population.

Through USI 3D — in combination with our own proprietary reporting tools — we help the City project the potential impact of plan design changes, improve the quality of healthcare delivery, promote specific participant behaviors, reduce cost, optimize risk-adjusted revenue, ensure payment accuracy and support compliance.

HR Technology and benefit administration solutions

Benefits administration technology

The HR Technology Team of USI can provide the help you need to put new systems technology to work for your organization. We have highly specialized expertise and an objective viewpoint to guide you to the system solution that makes sense for your organization's needs, time, and budget. The selection of a benefits administration solution, ACA reporting technology, and other employee communication needs is supported with an unbiased viewpoint — helping to ensure the City selects a best-fit solution.

We work with you to accomplish your goals with an insider's understanding of available technology and future trends. We use the right people and a proven process to deliver the technology you need now, and in the future.

To learn more about HR technology support please visit us at [USI Employee Benefit Solutions - HR Solutions](#).

ACA measurement and reporting technology

USI can help the City identify third party service providers that offer a variety of solutions at different price points to help you with Affordable Care Act (ACA) measurement and reporting. They work with you to find the best fit to meet your needs and goals.

In addition, we can assist in addressing the communications need for educating employees on various aspects of the ACA — posters, flyers, guides, employer to employee letters, etc.

To learn more about Compliance/Healthcare reform, please visit us at [USI Employee Benefits - Compliance /Healthcare Reform](#).

My Benefit Advisor a USI subsidiary

My Benefit Advisor is a USI subsidiary that can help the City establish a solution to guide your employees through the Medicare maze and find the right coverage solutions. Dedicated benefits professionals will compare prices and coverages to help your Medicare eligible employees make the best decision while saving them time and

USI in-house solutions

(Some services require an additional fee. Please consult your USI team for details.)

money. Best of all, there is no fee for this service and the rates are the same as buying directly from the insurance carrier.

USI Pharmacy Consulting

Pharmacy consulting

USI provides pharmacy benefit management (PBM) consulting to develop and improve the value your company's program brings to you and your employees. We assess your current pharmacy management performance including drug unit costs, rebate terms, discounts, and administrative fees to identify opportunities for improvement of pharmacy performance, management, and pricing. Based upon the findings, we develop a short- and long-term business plan for achieving desired results in PBM pricing and the overall PBM relationship.

To learn more about PBM solutions please visit us at [USI Employee Benefits Solutions – Pharmacy Benefit Consulting](#).

USI Ancillary Benefits

Voluntary benefits

USI Ancillary Benefits consulting is an integrated approach to voluntary employee benefits offering choice, flexibility, and customization. Integrated Benefit Solutions combines products, programs, and services to offer the most robust, best-in-class voluntary benefit package to employers of all sizes.

The solutions and services offered by the practice assist the City with strategic planning, gap analysis, enrollment strategies, communications strategies, carrier differentiation, product comparison to develop a solution to meet the unique needs of the City's business strategy and employee population.

To learn more about voluntary benefit consulting please visit us at [USI Employee Benefit Solutions - Ancillary Benefit Consulting](#).

Financial wellness

Financial wellness is an intricate balance of the mental, spiritual, and physical aspects of money, and an increasingly popular topic in employee benefits. The productivity of a company suffers when employees are stressed and distracted on the job — especially when they take time out of their workday to deal with their financial issues. Our Ancillary Benefits practice can work with the City to help you develop a financial wellness program that is designed to assess and support employees' overall financial health. Rather than focusing on a single aspect of financial planning, such as retirement, financial wellness programs look at how all elements of employees' financial lives fit together. The goal is to help employees manage their finances for short-term needs, while also saving for long-term goals and unpredictable expenses.

USI Communications Solutions

Employee communications

USI offers full service, customized employee benefits communications consulting. We work with your human resources department to establish a creative and consistent annual marketing and communication strategy/campaign delivered via a variety of media avenues and available in Spanish, if necessary.

We are prepared and equipped to communicate with your employees using various media, ranging from paper to electronic, from web conferencing to face-to-face employee group meetings. By improving employee understanding of their benefits, we reduce employee inquiries to the City's human resources team.

Retirement Consulting

Retirement and benefit solutions

USI Consulting Group (USICG) is a branch of USI Insurance Services LLC that focuses on everything related to retirement. USICG has been providing investment advisory services to retirement trusts for over 25 years and is a provider of defined contribution

USI in-house solutions

(Some services require an additional fee. Please consult your USI team for details.)

and defined benefit plan consulting and administration services, as well as health and welfare administration. USICG's investment advisory services are complemented by our staff of public sector actuaries, consultants, and benefit administrators. This team of highly skilled professionals provide specialized expertise in retirement and employee benefit plan design, administration, consulting, investments, regulatory and compliance, and employee communications for approximately 1,400 clients nationwide.

To learn more about retirement solutions provided through our USICG, please visit <https://usicg.com/>

USI Private Equity Practice

Mergers and acquisitions

USI's Private Equity Practice helps buyers achieve smarter analysis and make more profitable buying decisions. We provide employee benefits and property and casualty insurance due diligence before the acquisition, insurance solutions during the transaction, and portfolio insurance risk management after the close for financial and strategic buyers.

USI International Employee Benefits Group

International employee benefit consulting

The goal of the USI International Employee Benefits Group is to provide multinational employers in the United States that employ people (or plan to) outside the U.S. with comprehensive, consistent, and top-quality international employee benefit services. Our national resources assist our local offices in meeting the needs of clients with multiple locations, in multiple states, and in multiple countries. Managing benefit programs globally can be challenging amid rising costs, varying international regulations, and limited human resources support. We work with U.S. multinational organizations like the City and understand the complexities of managing benefit programs on a global scale.

Using a consultative approach, we analyze your needs and help you design, implement, and manage a cost-effective, globally-compliant program that meets your business objectives and the needs of your international workforce, including:

- Local national employees
- Employees on international assignment
- International business travelers

USI has built alliances with carefully selected, independent brokerage firms outside of the U.S. to meet the local servicing needs of clients overseas. Benefit plans specific to a given country are implemented with the local support and knowledge of these broker partners.

USI Student Insurance Division

Student insurance

USI's Student Insurance Division designs student insurance solutions and program administration. With more than 20 years in the student insurance marketplace, our dedicated Student Insurance Division has the knowledge and the experience to provide the leadership, guidance, and resources necessary to run a successful student health insurance program. As a leader in the student insurance industry, we offer a wide range of products that address all lines of coverage in the student insurance market, including:

- Domestic student health plans
- International student health plans
- Study abroad student health plans

USI in-house solutions

(Some services require an additional fee. Please consult your USI team for details.)

- Intercollegiate sports accident plans
- Blanket accident medical plans
- K-12 accident medical plans
- Vision and dental plans

Underwriting & Analytics

Actuarial solutions

The Underwriting and Analytics Team works with account teams to provide services directly to clients. Whether it is pricing and renewal assistance for current clients, or adding financial and actuarial perspective for our prospects, we are available to provide your team with what it needs.

Here are a few of the areas in which our practice provides consultation:

- Strategic planning for active and retiree medical plan design and contributions
- Migration strategy and analysis for consumer driven health plans
- Private healthcare exchange options
- Financial impact of healthcare exchange strategies
- Complex renewal and pricing processes
- Building tools for underwriting, health reform, employee contributions, and stop loss
- Research, white papers, and speaker series
- Claim reserves (medical/dental IBNR, long-term disability, life insurance, etc.)

To learn more about our Underwriting & Insurance Analytics, please visit us at [USI Employee Benefits Solutions - Underwriting & Analytics](#)

Stop loss

Stop loss insurance is critical for managing risk on your self-funded employee health plan. It helps guard against unforeseen, sometimes catastrophic employee claims that could wipe out your medical reserves and adversely affect your company's profits. Our in-house Underwriting & Analytics and Stop Loss Solutions (SLS) can provide a great resource to assist your account team with stop loss direction.

SLS is an alliance of top-rated stop loss carriers and third parties in the marketplace providing favorable prices and terms for USI's clients. SLS collaborates with many alliance carriers. These strong relationships help us offer creative responses and, leveraging USI's size and buying power, allows us to build competitive pricing, flexible provisions, and superior service for our clients.

Third party solutions – Employment law and human resources consulting

ThinkHR

USI has teamed with ThinkHR, the leader in live HR advice, to provide support and answers you can trust. When you call the HR Hotline, you will speak directly to SPHR/PHR certified consultants. You receive immediate guidance and best practices advice to handle the toughest HR issues. You also have unlimited access to self-paced training with over 200 on-demand employee training courses available. ThinkHR offers an online HR Library which has step-by-step guides for federal and state law compliance, COBRA, FMLA and thousands of invaluable templates, forms, guides and online tools.

Third party solutions – Employee benefits administrative and data management solutions
(Services may require an additional fee. Please consult your USI team for details.)

HSA administration

USI works with our clients to identify third party service providers who provide HSA administration services. This is a more cost-effective way for most of our clients to work with qualified HSA administration specialists, as that is their core practice. It allows USI to best serve the needs of our clients as there is no inherent conflict of interest in determining which service provider to select.

We work with the City to determine the best solution to meet your HSA administration needs.

COBRA administration

USI works with our clients to identify third party service providers who provide COBRA Administration services. This is a more cost-effective way for most of our clients to work with qualified COBRA administration specialists, as that is their core practice. Our Employee Benefits Compliance Practice has prepared a variety of related materials and has significant experience in assisting clients (in their capacity as sponsors of group health plans) with meeting COBRA administration requirements.

Third party solutions – Online enrollment and employee communication solutions
(Services may require an additional fee. Please consult your USI team for details.)

Online enrollment

USI has negotiated pricing with several online enrollment service providers many of whom also provide non-enrollment employee website portals.

Online enrollment utilizes an easy to use web-based system with direct feeds to the carriers. In addition to eliminating the hassle of paper enrollment, online enrollment can help address not only initial and annual enrollment, but also life event enrollment as well. Online enrollment gives the City the ability to track participant enrollment based on several criteria and to run various reports.

**Benefit statements
(Third party)**

Benefit Statements (sometimes referred to as “Total Compensation Statements” or “Total Rewards Statements”) are effective and important communication tools that educate employees about the total value of their compensation and benefits package.

We work with the City to determine the best solution to meet your total compensation statement needs but would need to outsource.

22. Please provide a comprehensive list of services you would render to the City of Coral Gables.

We believe in our full-service culture, team-oriented approach, and service delivery process that allow us to stand out from our competitors and is the ideal model for the City’s employee benefits needs. The ability to develop a partnership with the City and become an invaluable resource to your human resources and finance departments is driven by the strength of our comprehensive Annual Scope of Services.

USI Annual Scope of Services – included in annual consulting fee		
Program service management	Action details	
Annual Services Timeline	In cooperation with your Human Resource team, we will develop an annual services timeline that will serve as our roadmap to ensure agreed upon goals are achieved, deadlines are met, and dialogue is ongoing.	
Determine short and long-term program goals and strategy development	<ul style="list-style-type: none"> ▪ Uncover benefits philosophy ▪ Develop plan implementation strategy ▪ Benchmark plans against local and industry peers and market trends ▪ Review past plan financial performance ▪ Review plan performance and discuss alternative designs 	<ul style="list-style-type: none"> ▪ Advise on National and Local Marketplace trends ▪ Discuss annual objectives and determine initiatives for upcoming year ▪ Develop annual budgets ▪ Create strategic plan design ▪ Wellness/Population Health Management
Plan review and analysis	<ul style="list-style-type: none"> ▪ Quarterly review and claim reporting ▪ Benchmarking survey information ▪ USI Total Solutions: Plan Design and Cost Savings Modeling Tool ▪ 3D: Data Drives Decisions – Proprietary data analytics tool that identifies primary cost drivers and USI recommends solutions to mitigate costs 	<ul style="list-style-type: none"> ▪ Create contribution strategy exhibits and analysis ▪ Calculate Incurred But Not Reported (IBNR) claims liabilities when applicable ▪ Mid-Year renewal analysis and projection ▪ Cost containment audit
Carrier negotiations and renewal	<ul style="list-style-type: none"> ▪ Establish renewal action plan work steps and associated timeline ▪ Carrier plan specifications up-load ▪ Network analysis ▪ Negotiate plan run-out processing 	<ul style="list-style-type: none"> ▪ Manage stop loss integrity ▪ Review of plan contracts ▪ Review of booklets and web content ▪ Implementation support ▪ Bind coverage of selected insurers
Employee communications	<ul style="list-style-type: none"> ▪ Build comprehensive communications strategy based on the City’s budget ▪ Provide open enrollment coordination and support and attend meetings ▪ Create Open Enrollment Guide ▪ Open enrollment and new-hire orientation support via Brainshark® presentations ▪ USI Benefit Resource Center 	<ul style="list-style-type: none"> ▪ Create an Employee Benefits intranet site ▪ Create interactive educational tools to assist employees in plan selection for medical, dental, and other benefits via Fлимп®, Brainshark, and Jellyvision®
Population Health Management and wellness programs	<ul style="list-style-type: none"> ▪ Develop overall program design, vision, multi-year strategy, and structure ▪ Create annual calendar of events and activities ▪ Integrate with existing plans and vendors 	<ul style="list-style-type: none"> ▪ Integrate with benefits design (e.g., deductibles, premium differentials, contributions, HRA deposits) ▪ Deliver employee education and communication

USI Annual Scope of Services – included in annual consulting fee

Program service management	Action details	
	<ul style="list-style-type: none"> ▪ Develop defined metrics and targets to measure success ▪ Determine incentive design (activity-based, results-based or a combination) to drive healthy behaviors and/or outcomes 	<ul style="list-style-type: none"> ▪ Leverage carrier programs and resources when appropriate (e.g., health coaching, disease management, quality provider networks, etc.) ▪ Layer additional resources from health organizations/wellness vendors
Compliance Matters	<ul style="list-style-type: none"> ▪ Frequent federal and state legislative updates ▪ Employee and employer communications ▪ Compliance updates ▪ USI Health Care Reform and Risk Modeling Tool ▪ Annual Compliance Review ▪ Evaluation of SPDs, SBCs, and wrap documents ▪ Signature-ready 5500 forms 	<ul style="list-style-type: none"> ▪ HIPAA privacy interpretation ▪ Reporting and disclosure guidance ▪ Eligibility definitions and non-discrimination requirements ▪ Extra-territorial state monitoring ▪ Host webinars and seminars on compliance issues
PBM review and contract negotiation	<ul style="list-style-type: none"> ▪ Client Specific Pharmacy Trend and Benchmark Analysis ▪ Performance Analysis ▪ Rx Pricing Strategies ▪ Rx Program Management Strategies ▪ Specialty Program Review 	<ul style="list-style-type: none"> ▪ Proprietary Pass Through Pharmacy Program – USI Clear Options Rx ▪ Average Script Price Program ▪ Pass-through Pricing (no-spread pricing) contracts ▪ USI provides a seven-point contract review to facilitate negotiation of favorable terms and pricing. Including but not limited to rebate terms, AWP discounts and brand definition
Plan management services including:	<ul style="list-style-type: none"> ▪ Monthly experience review/claims downloads ▪ Quarterly and/or Midyear meetings 	<ul style="list-style-type: none"> ▪ Annual renewal planning ▪ Annual Stewardship Meeting
Vendor relations	<ul style="list-style-type: none"> ▪ Coordinate all communication between client and vendor ▪ Provide guidance during vendor selection ▪ Management of service representation 	<ul style="list-style-type: none"> ▪ Serve as client advocate ▪ Expedite carrier complaint resolution ▪ Host vendor calls as needed
Client service relationship	<ul style="list-style-type: none"> ▪ Ensure prompt and timely responses to all phone calls and emails ▪ Evaluate team for compatibility and effectiveness 	<ul style="list-style-type: none"> ▪ Protect client from HIPAA privacy exposure ▪ Monthly executive summary claims review ▪ Quarterly claims review and strategy
Daily personal service	<ul style="list-style-type: none"> ▪ Plan design interpretation ▪ Funding and billing issues ▪ Legislative interpretation (COBRA, DOL, HIPAA, Family Leave, ADEA) 	<ul style="list-style-type: none"> ▪ Administrative troubleshooting ▪ Assist with informal employee communications
Vendor and carrier sales and service calls	<ul style="list-style-type: none"> ▪ Preview all service calls 	<ul style="list-style-type: none"> ▪ Screen new product introductions

USI Annual Scope of Services – included in annual consulting fee

Program service management	Action details	
	<ul style="list-style-type: none"> ▪ Monitor carrier financial standing ▪ Monitor carrier ownership and corporate direction 	<ul style="list-style-type: none"> ▪ Arrange presentations to client decision makers
Account management	<ul style="list-style-type: none"> ▪ Proactive management of additional services ▪ Provide annual and open enrollment service calendar ▪ Coordination with all diversified service partners 	<ul style="list-style-type: none"> ▪ Quality assurance review ▪ Develop and monitor performance guarantees ▪ Monthly/Bi-monthly open items log ▪ Claims and coverage assistance

Customized USI Services

All services below are included unless otherwise noted

- | | |
|--|---|
| <ul style="list-style-type: none"> ▪ One-on-one enrollment and communications with voluntary product offering ▪ Custom benefit statements – cost TBD based on requirements ▪ Pharmacy – Contract evaluation/negotiation ▪ Claims utilization review by medical professional ▪ USI client seminars/webinars – HIPAA, FMLA, etc. ▪ Employee training opportunities ▪ Benefit Resource Center | <ul style="list-style-type: none"> ▪ Customized actuarial IBNR services – cost TBD based on requirements ▪ Claim audit services – cost TBD based on requirements ▪ Dependent audit – cost TBD based on requirements ▪ 6055 and 6056 reporting services – cost TBD based on requirements |
|--|---|

23. Please provide a project plan including deliverables for the first year.

USI begins the transition process by using a proven process to help you develop and manage a long-term plan that controls costs and creates a healthier and more engaged workforce.

We analyze the administration, technology, purchasing, strategy, and delivery of benefits currently in place for each of the City's divisions — and design a roadmap for the consolidation of carriers, aggregated purchasing, unified technology, and efficient delivery of the consolidated program. We provide personalized service to the divisions and offices to further ease the transition to the consolidated platform as we move forward.

Our first step will be to quickly schedule an implementation and high-level planning meeting to establish clear expectations, short- and long-term objectives and execute a service agreement.

Your USI account service team lead will request necessary vendor information and documents to populate our internal systems for launch of our full-service platform, including account management, analytics, and the Benefit Resource Center (BRC).

Areas of analysis and solutions we may approach with the City during the first months of service include:

- Short-/long-term planning to meet your company goals
- Proprietary analytics for quantifiable financial impact
- Actionable solutions via our OMNI Knowledge Engine™
- USI Clear Options Rx
- USI Stop Loss Consortium

We believe that what we do in the first 100 days sets the trend for our entire relationship.



USI will gather all data with respect to your health and welfare plans and perform an audit on the benefit designs, financials, service providers, and your organization’s philosophy. We then present our findings and make initial recommendations and observations. This is the basis for which we collectively set the long-term strategy for your company. We map out the next 18, 24, or 36 months, depending on how far the City would like to plan.

Sample transition timeline

The sample timeline provided below is based on previous, successful transition management for similarly-sized clients. The schedule can be adjusted as necessary to best suit the needs of the City’s decision-making process and to perform any other tasks identified for more immediate action. Most of the work described in the steps below will be performed by USI, and we will confer with you throughout the process to learn your culture and understand the best way to communicate with your employees and their families.

The following sample transition timeline outlining the steps we take to help ensure the process is completed in a timely and organized fashion. We will employ a Renewal Timeline and an Annual Service Calendar to ensure accountability at all major milestones throughout the process and the balance of the benefit year.

The City’s transition plan will be developed according to your specific needs.

Sample transition timeline for the City		
Target timeline	Description of activity	Responsibility
Week 1	Contract commences. The City issues Appointment of USI as New Broker of Record	USI and the City
Week 1	Kick-off meeting to develop the actual transition plan, set actual dates, and discuss open/immediate issues	USI and the City
Week 2	Collect all documents including summary plan descriptions/contracts, plan document, 2014 – 2017 rating/budget information, census information, enrollment materials, and open items with carriers/service providers	the City
Week 2	Notify insurance carriers of the change in broker status	USI
Week 3	USI meets with current carriers and service providers	USI
Week 4	Strategic meeting with the City: Define objectives and budget for 2017 and 2018 Discuss marketing strategy Discuss tools that can enhance administration Discuss compliance issues: ERISA, HIPAA, COBRA Review materials provided including SPDs, contracts, plan documents, enrollment materials, etc.	USI and the City
Week 4	Prepare and deliver annual service calendar	USI
Week 5	Evaluate technology tools	USI and the City
Week 6	USI begins compliance review	USI
Week 7	USI presents benchmarking highlights	USI and the City
Week 8	Complete financial analysis of historical claims data and develop 2018 renewal projection	USI
Week 9	Review of utilization data and wellness/disease management discussion	USI and the City
Week 10	Draft of RFP depending of results of strategy meeting	USI
Week 11	Review RFP with the City	USI and the City
Week 12	Release RFP to the Market (if needed)	USI

Strategic planning

After gaining an in-depth understanding of your core business, we develop a long-term strategy for managing your benefit plan in a manner that is consistent with your overall objectives and budgetary parameters. Your USI service team evaluates the performance of your plan throughout the year. An Annual Service Calendar, including key deadlines and deliverables, is designed specifically to meet the needs of the City including steps for strategic planning.

Sample Annual Service Calendar

USI 2018 Sample Service Calendar for ABC Law Firm

January Renewal Date


Underwriting & Analytic


HR Services


Health Management


Compliance


Care Intervention


Pharmacy


Ancillary Benefits

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
<ul style="list-style-type: none"> Wellness: Get Active Wherever You Are Group Benefit Experience Report 	<ul style="list-style-type: none"> Wellness: Heart Health Group Benefit Experience Report 	<ul style="list-style-type: none"> Wellness: Better Nutrition Every Day Group Benefit Experience Report 	<ul style="list-style-type: none"> Wellness: Stress Awareness Group Benefit Experience Report Stewardship Review 	<ul style="list-style-type: none"> Wellness: Blood Pressure Matters Group Benefit Experience Report 	<ul style="list-style-type: none"> Wellness: Health and Safety Group Benefit Experience Report
JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<ul style="list-style-type: none"> Wellness: UV Safety Group Benefit Experience Report Request Census Pre-Renewal Meeting 	<ul style="list-style-type: none"> Wellness: Immunization Awareness Group Benefit Experience Report File Annual IRS Forms (5500, Schedule A, etc.) 	<ul style="list-style-type: none"> Wellness: Cholesterol Group Benefit Experience Report Renewal Meeting 	<ul style="list-style-type: none"> Wellness: Medical Prescription Safety Group Benefit Experience Report 	<ul style="list-style-type: none"> Wellness: Diabetes Awareness Group Benefit Experience Report Open Enrollment Communications 	<ul style="list-style-type: none"> Wellness: Healthy Food & Holiday Fun Group Benefit Experience Report



We consider plan design, contractual review, and financial analysis essential to effectively meeting benefit plan objectives. We take a universal approach to underwriting and analytics, which incorporates data beyond the traditional claims information, such as corporate culture and objectives, utilization metrics, and industry norms. This broad perspective provides meaningful solutions that allow our clients to effectively make confident decisions regarding their benefit programs.

Specific areas of analysis regularly reviewed are:

- Audit of current plans** – USI reviews the performance and contractual features of the current programs against the stated objectives. We identify areas where the plan may not be performing at the intended level and make recommendations for consideration.
- Claims risk analysis** – With the assistance of USI’s medical, pharmacy, and wellness consultants, our team utilizes proprietary claims analysis tools that allow us to determine current claims risk within the population and utilization patterns that may need plan design attention. The City will fully understand how every claims dollar is spent, and we can model the potential outcome of proposed plan design changes.

- **Renewal projections** – Our analysts develop projections for the upcoming renewal. These projections are based upon the actual renewal methodology utilized by insurance carriers. At USI, we believe that the receipt of the renewal should be a non-event. Our process means that you are fully educated on the performance of the plan at all times, and the renewal process begins well before the actual renewal is received.
- **Market review/Carrier negotiations** – USI leverages the marketplace to ensure that the costs of your benefit programs are appropriate. Our analysts focus not only on rate negotiation, but also regularly negotiated contractual features, caps on administrative fees, multiple year guarantees, and special underwriting and administrative concessions and agreements, in addition to traditional rate negotiations.
- **Contribution analysis** – As part of our holistic analytical approach, we regularly review and provide options for employee and employer contributions. We consider this aspect a key component to overall plan design.
- **Network analysis** – Periodic review of network utilization and discounts allow further insight on areas of improvement within a plan. It is important to truly understand and address if provider utilization issues are a result of access or plan design concerns.
- **Demographic analysis** – Where appropriate, our analytical team reviews the changing demographics within a client's population. The insight provided in this area not only helps with understanding current risks, but helps you better understand potential future risk or consideration within the population of the plan.

24. What steps does your organization take to ensure that its employees are educated on current market trends and legislative developments?

USI is an industry leader in collecting employee benefit data, analysis of best practices, and proactive analysis of pending legislative and market changes. USI has made a tremendous investment in intellectual capital whose primary role is to predict changes, aggregate information, and repackage and disseminate that information and analysis to our clients and carriers through several sources:

- **Written analysis** – Whether written by one of USI’s ERISA attorneys or senior leadership, USI distributes regular compliance updates to its clients.
- **Client seminars** – USI conducts quarterly client seminars in local markets. Timely topics are discussed by USI leadership, and when appropriate, external business partners. Whenever possible Society for Human Resource Management (SHRM) and Continuing Education (CE) credits are awarded for attendance. Many of our events are approved for recertification credit through the HR Certification Institute (HRCI).
- **Webinars** – Regular national and locally held webinars are conducted for both internal education and client education.
- **Consultant and Account Executive** – In the regular course of a client engagement, the Consultant and/or Account Executive will continue to update the client as to the health care market, vendor and carrier innovation and legislative changes.
- **Newsletter and electronic portal subscriptions** – USI subscribes its clients to compliance resources managed by independent third parties.

To stay current and maximize our value to you, we take full advantage of the myriad industry information services available, including: The Society of Human Resource Management (SHRM), International Foundation of Employee Benefit Plans (IFEBC), Employee Benefit Institute of America (EBIA), Employee Benefit Research Institute (EBRI) and Benefits Link, along with industry periodicals and news subscription services.

In addition to the industry standard of license renewal and continuing education, our staff is required to attend internal seminars/webinars on the latest market trends and/or legislative updates, such as Healthcare Reform, HIPAA and COBRA.

Your account service team will be proactive in contacting you regarding any new developments in the employee benefits arena.

25. What training resources does your organization provide to assist your clients in educating and training their benefit staff?

ThinkHR

USI has teamed up with ThinkHR, the leader in live HR advice, to give you answers you can trust. ThinkHR is a web-based tool that provides templates, webinars, documents, state compliance updates, and direct HR Consulting advice via email and phone, among other things.

ThinkHR is a cloud-based HR platform that integrates live experts to help resolve urgent workforce issues and ensure HR compliance. ThinkHR Comply is an award-winning resource center for all your workforce issues offering up-to-date compliance resources, including job descriptions, employee handbook, compliance and HR guidelines, checklists for compliance, salary benchmarking, and more.

ThinkHR Live		USI
<p>Expert HR Advice and Answers to Complex HR Questions – Introducing a revolutionary HR advice service for our most valued customers</p>		
<p>When you need answers to tough HR questions, where can you go? Your lawyer? Friends? The web? These options either cost too much or leave you with incomplete answers. So, we have teamed with ThinkHR, the leader in LIVE HR advice, to give you answers you can trust.</p>		
HR Hotline	HR Library	HR Training
Talk directly to certified HR experts and get immediate answers	Access to thousands of online tools, forms, templates, and guides	Use unlimited self-paced employee training from over 200 countries
<p>Call the HR Hotline with your HR questions, and you will speak directly to SPHR/PHR-certified consultants. You can get immediate guidance and best practices advice to swiftly handle the toughest HR issues and get right back to business. Calls last 35 minutes on average and most are also followed up with a written summary.</p> <p>You also have unlimited access to self-paced training with over 200 on-demand employee training courses available; plus, a comprehensive online HR Library which has step-by-step guides for federal and state law compliance, COBRA, and FMLA, and thousands of invaluable templates, forms, guides, and online tools. You can stop searching and start finding accurate information that applies to the situation at hand.</p>		
<ul style="list-style-type: none"> ▪ Discrimination – EEO, ADA ▪ Employee relations ▪ Performance management ▪ Policy and procedures ▪ Recruiting and hiring 	<ul style="list-style-type: none"> ▪ Leave of absence – FMLA, PDL ▪ Wage and hour, Equal Pay Act ▪ Workers compensation ▪ General benefits compliance COBRA, ERISA HIPAA, PPACA 	<ul style="list-style-type: none"> ▪ Statutory compliance ▪ Conflict resolution ▪ Terminations ▪ Workplace safety ▪ Unlawful harassment

Please see [Appendix VII](#) for additional information about ThinkHR and the benefits to the City.

USI is an industry leader in collecting employee benefit data, analysis of best practices, and proactive analysis of pending legislative and market changes. USI has made a tremendous investment in intellectual capital whose primary role is to predict changes, aggregate information, and repackage and disseminate that information and analysis to our clients and carriers through several sources:

- **Written analysis** – Whether written by one of USI’s ERISA attorneys or senior leadership, USI distributes regular compliance updates to its clients.
- **Client seminars** – USI conducts quarterly client seminars in local markets. Timely topics are discussed by USI leadership, and when appropriate, external business partners. Whenever possible Society for Human Resource Management (SHRM) and Continuing Education (CE) credits are awarded for attendance. Many of our events are approved for recertification credit through the HR Certification Institute (HRCI).

- **Webinars** – Regular national and locally held webinars are conducted for both internal education and client education.
- **Consultant and Account Executive** – In the regular course of a client engagement, the Consultant and/or Account Executive will continue to update the client as to the health care market, vendor and carrier innovation and legislative changes.
- **Newsletter and electronic portal subscriptions** – USI subscribes its clients to compliance resources managed by independent third parties.

To stay current and maximize our value to you, we take full advantage of the myriad industry information services available, including: The Society of Human Resource Management (SHRM), International Foundation of Employee Benefit Plans (IFEBC), Employee Benefit Institute of America (EBIA), Employee Benefit Research Institute (EBRI) and Benefits Link, along with industry periodicals and news subscription services.

In addition to the industry standard of license renewal and continuing education, our staff is required to attend internal seminars/webinars on the latest market trends and/or legislative updates, such as Healthcare Reform, HIPAA and COBRA. Your account service team will be proactive in contacting you regarding any new developments in the employee benefits arena.

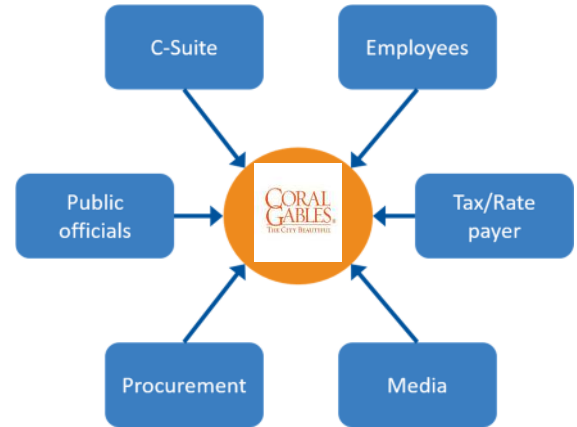
26. Describe how you propose to understand the direction and priorities of the City of Coral Gables and how you would use this information in order to anticipate our benefit needs. Include examples of key deliverables you plan to provide to accomplish these goals.

Our focus on the unique needs of public-sector clients

Through our experience with over 1,149 public-sector clients nationwide, we understand that our clients' first responsibility is to their constituents and/or their tax payers. This primary public responsibility drives all our recommendations and solutions.

Additionally, we understand the importance of industry segmentation and how critical it is to our clients. Our **Public Entity Industry Segment** team takes a holistic approach to managing your risk and can unite groups throughout your organization.

Our local account team draws on the resources of this group to develop industry strategies and solutions to complex situations. They work to bring "best in front" results to you.



Industry strategies and solutions for all facets of the public-sector

We take the time to understand your operations, culture, and strategic direction; then tailor the right insurance and risk management solutions for your specific needs.

Available solutions include:

- Analysis and forecasting
- Environmental liability
- Network security and data privacy
- Claims management and loss control
- Employee safety training
- Administration support
- Development of successful city purchasing pools providing group insurance programs
- Design and implementation of cost-saving alternatives (HSAs, HRAs)
- GASB 43 and 45 compliance and funding solutions
- Population Health Management solutions
- Extensive labor union expertise including education for unions on health care benefit trends
- Customized employee and retiree benefit communications

Regional clients

USI is knowledgeable with public-sector clients, and many are serviced by our local offices. This delivers a depth and breadth of experienced staff within our Region, and specifically, the account team designed to serve the City. The team of individuals assigned to the City is comprised of professionals seasoned in serving clients in the government/public sector — and those providing benefits to employees and retirees alike.

Below is a partial listing of our Regional clients. We are happy to provide more detailed information regarding our services, and contact information, during our Finalist meeting.

- City of Miami
- Fraternal Order of Police Miami
- City of Savannah
- School District of Palm Beach County
- Adrienne Arsht Center of Miami-Dade County
- Dade County Firefighters Insurance Trust
- Broward County Government

Proprietary programs

USI has been an innovator in developing and implementing proprietary programs to meet the employee benefit coverage needs common to public-sector organizations. We have extensive experience in developing group purchasing pools on both a fully insured and self-funded basis. These programs have provided our public-sector clients with flexibility in benefit choices as well as premium savings and stability.

Developing the strongest, most relevant, and best-in-class insurance solutions for our clients starts by being a good listener. That's why we take the time to better understand the needs of our clients, stay on top of evolving industry trends, and ensure we're charting the right course. Our in-house USI National Compliance Team, our Underwriting & Analytics Team, and our Population Health Management professionals are just some of the thought leaders that help USI, and our clients, up-to-date with trends, benchmarking, best practices, and latest developments.

27. Describe your organization’s involvement in the annual design and program renewal process. Include information regarding process time frames, underwriting capabilities, and negotiation.

Our approach to renewals is based upon a three-way relationship between the City, USI, and each carrier or service provider. Empowered with extensive market knowledge, significant national and local comparative renewal data records, experience in service performance challenges, and robust technical know-how, the City can be confident that our account team will aggressively negotiate on your behalf to provide a fair and competitive renewal recommendation.

Strategic planning

On an annual basis, your account team will meet with your management team to conduct a strategic planning meeting. This strategy meeting is scheduled approximately 6 – 7 months prior to the renewal date which allows for a comprehensive, historical review of plans, processes, and needs. In this meeting, we discuss current market trends, plan claims experience, and provider service issues.

Once the annual strategic benefits plan has been established with marketing or budget needs identified, USI manages the entire marketing, contract/rate negotiation, implementation, compliance, and contract review process. Our recommendations will always be based on our determination of the carriers/service providers that present the best match for your overall objectives.



Marketing team

Our team consists of underwriter consultants, clinicians, network specialists, and management from the service provider side. USI understands their internal models with respect to contractual arrangements and retention models. This knowledge can give us a big advantage in developing your renewal and negotiating the most favorable arrangement in the market. Our team develops the renewal using standard underwriting guidelines with the appropriate factors including but not limited to pooling, retention, margin, trend, benefit adjustments, legislative changes, and more. We are very innovative in developing real performance guarantees that have an impact on items that make a difference. We want to help ensure that all parties deliver meaningful services and real results.

When necessary, we provide a comprehensive carrier marketing analysis based on your needs. It encompasses your goals, objectives, and budget constraints. Based on the size and demographics of the City, we would want to evaluate all components of your medical plan design immediately. Specifically, the third-party administrator, your medical network coverage and negotiated discounts, your pharmacy benefit manager, and the stop-loss provider. Additionally, we would want to evaluate all other benefit programs currently offered to determine other areas that would benefit from a comprehensive carrier marketing analysis.

Marketing approach

Our consulting approach is to assure that the City’s objectives are being met, including comprehensive coverage at a fair price with financially sound and quality insurers. Many brokerage or consulting firms operate on the assumption that marketing their clients’ plans every year meets this objective and validates their services to the client. At USI, we know the value of strong relationships. When based on exceptional carrier performance, we believe continuity in the interest of establishing a long-term relationship benefits our clients.

USI also knows there are times when undertaking a market survey is the appropriate action. We feel a marketing review is in order when one or more of the following occur:

- 1) the product or network does not meet your objectives;
- 2) the cost is not competitive;
- 3) the financial stability of the carrier is in question; and/or
- 4) the service is deficient.

When necessary, we provide a comprehensive carrier marketing analysis based on your needs assessment. This analysis encompasses your goals and objectives — meeting budget constraints, providing a competitive plan design, reviewing network accessibility, and providing expected customer service.

Together, the City and USI determine whether marketing your benefit plans is warranted based on each carrier’s service performance, administrative or network issues, and your budget expectations.

Even when a client prefers to remain with an incumbent carrier, looking at options in the marketplace can allow us to negotiate reduced costs and broader offerings from the in-force carrier. We believe we are responsible for analyzing the options, sharing the alternatives with you, and once a decision has been made, assisting with plan implementation and communication and ongoing plan and vendor management.

Renewal timeline

To demonstrate how this relationship approach helps to ensure a timely and effective renewal process, following is a sample timeline for a medical insurance renewal based on the City’s size and complexity.

Overall objectives	Key tasks	Responsibility
<p>Eight months prior to renewal Establish preliminary strategy for the City renewal (beginning 210 days prior to the effective date is ideal; there are instances when this is completed on a more compressed schedule)</p>	<ul style="list-style-type: none"> ▪ Review marketplace analysis and forecasts for each business line ▪ Review alternatives ▪ Summarize information and agree on the City’s changes ▪ Analyze current carriers ▪ Review carriers service requirements ▪ Identify all exposure data and deadlines for securing information 	USI/the City
<p>Five months prior to renewal Assign jobs and deadlines for account team and markets</p>	<ul style="list-style-type: none"> ▪ Meet with entire team to discuss strategy ▪ Define plan changes with client ▪ Establish deadlines for all tasks ▪ Meet to discuss and finalize marketing plan ▪ Receive all renewal data from the City (census) 	USI/the City
<p>120 – 130 days prior to renewal Establish final marketing strategy and submit to markets</p>	<ul style="list-style-type: none"> ▪ Review submission with client ▪ Send submissions to markets ▪ Continue ongoing communication and data clarification ▪ Refine and summarize proposals ▪ Develop comparisons ▪ Negotiate improvements ▪ Meet with the City’s HR and Benefits teams to plan open enrollment 	USI/the City

Overall objectives	Key tasks	Responsibility
100 days prior to renewal	<ul style="list-style-type: none"> Refine plan negotiations with underwriters Refine final plan designs with client Schedule open enrollment meeting and define responsibilities Make final plan decisions 	USI/the City
90 days prior to renewal Present proposal to client	<ul style="list-style-type: none"> Begin open enrollment 	USI/the City
60 days prior to renewal Decision made and program implementation begins	<ul style="list-style-type: none"> Continued open enrollment Gathering, scrubbing of applications Submission packaging 	USI/the City
45 days up to renewal date	<ul style="list-style-type: none"> Monitor submission Ordering ID cards and other essential items as needed Monitor group for employee questions or difficulties 	USI
Within 30 days after renewal	<ul style="list-style-type: none"> Meet with the City and Account Team Review and summarize placement process Initiate quarterly review process Review key projects, including additional exposure areas Agree on any adjustments and new projects to be undertaken 	USI/the City

Overall, we know that cost, service performance, and flexibility are key components of each carrier/service provider relationship. We assess if the carrier is fulfilling your appropriate level of satisfaction in these areas on an ongoing basis. When performance guarantees are in place, we review each area of the agreement to assess whether the carrier has met expectations. If the carrier is not performing to your standards, we strategize with you to determine the appropriate course of action at the next renewal.

Service provider selection

USI has agreements with the majority of the national and regional carriers on all lines of coverage. We also work with all major third-party administrators (TPAs) and administrative outsourcing service providers and provide comprehensive evaluation, negotiation, and management. Our diverse client base demands that we have broad access to domestic and international carriers and service providers.

The following is a short list of the major healthcare carriers/service providers that we work with on behalf of our clients.

Coverage	Carrier(s), Service providers	
Medical	<ul style="list-style-type: none"> Aetna AvMed CIGNA Florida Blue 	<ul style="list-style-type: none"> Humana UnitedHealthcare/NHP
Dental	<ul style="list-style-type: none"> Aetna Ameritas 	<ul style="list-style-type: none"> Guardian Humana

Coverage	Carrier(s), Service providers	
	<ul style="list-style-type: none"> ▪ SunLife ▪ Florida Blue ▪ Cigna ▪ Delta Dental ▪ Mutual of Omaha 	<ul style="list-style-type: none"> ▪ MetLife ▪ Solstice ▪ Principal ▪ The Standard ▪ United Concordia ▪ UnitedHealthcare
Vision	<ul style="list-style-type: none"> ▪ Ameritas ▪ Anthem Blue Cross ▪ Cigna ▪ EyeMed ▪ Guardian 	<ul style="list-style-type: none"> ▪ The Standard ▪ UnitedHealthcare ▪ VSP
Life/Disability	<ul style="list-style-type: none"> ▪ Aetna ▪ Blue Shield ▪ Cigna ▪ Guardian ▪ Hartford ▪ Lincoln Financial ▪ MetLife 	<ul style="list-style-type: none"> ▪ Mutual of Omaha ▪ Principal ▪ Prudential ▪ Reliance Standard ▪ The Standard ▪ SunLife ▪ UnitedHealthcare ▪ Unum
Stop-Loss	<ul style="list-style-type: none"> ▪ HM Insurance Group ▪ AIG Benefit Solutions ▪ ING Employee Benefits ▪ Munich Re Stop Loss, Inc. 	<ul style="list-style-type: none"> ▪ Swiss Re ▪ Presidio/Partners Re ▪ SunLife ▪ Symetra Life Insurance Co.
Expatriate medical insurance	<ul style="list-style-type: none"> ▪ GeoBlue ▪ UHS Global Solutions ▪ Metlife 	<ul style="list-style-type: none"> ▪ Aetna International ▪ Cigna Global
Other lines of coverage	<ul style="list-style-type: none"> ▪ MDLive/MDNow telemedicine ▪ Humana ▪ Legal Access ▪ Legal Shield ▪ Liberty Mutual ▪ LifeCare ▪ Purchasing Power ▪ Transamerica ▪ Trustmark 	<ul style="list-style-type: none"> ▪ Hyatt Legal ▪ Aflac ▪ AllState ▪ Arag ▪ Boston Mutual ▪ Genworth ▪ VPI Pet Insurance ▪ Colonial

Carrier financial stability

USI works with any and all carriers provided they meet all of our financial standards and are considered financially sound. We also have strong relationships with major third-party administrators (TPAs) and administrative outsourcing service providers, and provide comprehensive evaluation, negotiation, and management. Our diverse client base demands that we have broad access to domestic and international carriers and service providers.

In assessing the financial strength of insurers, USI relies upon statutory financial statements as well as the opinions and assessments of recognized rating agencies and other carrier review companies. USI has a centralized resource, Market Management team, which provides the field with market security recommendations based on financial and other relevant information that is available at the time of placement. USI authorizes insurers that it believes, at the time of placement, have the financial ability to fulfill their claim payment obligations to our clients. USI is not a guarantor of the solvency of insurers with which its brokers place business. However, our goal is to use reasonable measures to do business with financially healthy insurers. Our recommendations are based on financial and other relevant information that is available at the time of placement.

If clients elect to place their business through a state health insurance exchange, please note that these exchanges may require the availability of insurers who are not on USI's authorized list. In such cases, USI will recommend a carrier that has been authorized based on our assessment process, although the client has the ultimate decision on insurer choice.

Marketing process

USI will advise the City on the use of the following services to effectively and efficiently manage the entire marketing process:

Request for Proposal (RFP) development and submission

- Develop and assemble RFP specifications based on the City's needs assessment
- Identify all qualified carriers/service providers
- Submit RFP to all qualified carriers/service providers
- Manage carrier/service provider queries in an efficient and timely manner, working closely with carriers/service providers so that their proposals reflect requested parameters, based on the plans they are able to offer

Proposal analysis

- Review proposals and evaluate carrier/service provider responses based on the criteria set by the City and USI
- Follow up with carriers/service providers for missing information
- Preliminary negotiations of fees and premiums with carriers/service providers chosen for finalist stage

Final negotiations

- Negotiate rate and performance guarantees with chosen carriers/service providers
- Schedule site visits with carriers/service providers (if necessary) or finalist interviews
- Check carrier/service provider references of active and terminated clients
- Notify carriers/service providers of selection and confirm costs

USI recommendations are based on our determination of the carriers and/or service providers that present the best match for the City's overall objectives, including:

- Carrier/service provider network access for all benefit plans
- Ability of the carrier/service provider to control costs
- Level of service, including claim and other related performance guarantees
- Administrative capabilities and flexibility
- Carrier/service provider installation resources and track record

- Necessary data reporting capabilities and the carrier/service provider demonstrated quality of care initiatives
- Evaluation of alternative funding mechanisms based on the City's risk tolerance

Final selection and communication

Once the City elects specific plan options, USI notifies the respective carriers and service providers to finalize rates and plan documents. We work with carriers to help ensure effective administration of the plan. If necessary, we will audit carrier systems regarding proper setup of the plan design changes. We then develop employee communications that incorporate the specific plan design changes and present the information in the Annual Open Enrollment meetings. Some plan design changes may require more comprehensive communications (e.g., new product/plan, procedural change such as prescription drug step therapy). Employee communications are provided at open enrollment and occasionally mid-year to remind employees of new/changed protocol or benefits in order to avoid issues at time of claim adjudication.

28. What distinct strategies have you used to create negotiating leverage for your clients?

Because of our size and established partnerships with highly rated insurance carriers, we negotiate excellent rates and obtain access to select products. We pride ourselves on being objective consultants focusing on serving the City's best interests. We do not believe in selling our own products and services where we would stand to benefit at our client's expense. We augment and integrate with client's Human Resources, Benefits, Finance, and Risk Management departments, delivering a broad spectrum of insurance, risk management, and employee benefits consulting solutions.

Keys to negotiating success

Expertise – Your lead strategic consultants and collectively have over 100 years in the employee benefits business. Their expertise offers detailed knowledge of carrier underwriting, provider contracting, and product design. Their tenure in the market affords long-term relationships with all major carriers and their senior management. Utilizing this expertise and their market connections, negotiations through the Coral Gables office have proven to exceed clients' historic renewals and deliver beyond their expectations.

Effort – the only way to achieve optimal results is through significant attention to detail, exhaustive marketing, and focused negotiation. This is the standard against which USI Coral Gables, and their account team handles all client renewals — never settling until we achieve maximum results for the client.

Our team consists of underwriter experts, clinicians, network specialists, and management from the service provider side. USI understands providers' internal models with respect to contractual arrangements and retention models. Our team develops the renewal using standard underwriting guidelines with the appropriate factors including, but not limited to: pooling, retention, margin, trend, benefit adjustments, legislative changes, and more. Our market leverage allows us direct access to carrier underwriters, and our analysis serves to effectively position our clients to receive best pricing. For both fully insured and for self-insured medical stop loss and administration, we have demonstrated significant savings for new clients, dramatically reducing the renewal rates they initially received.

UNDERWRITING & ANALYTICS: Market Leverage and Early Renewal

USI leverages our market size to aggressively work with carriers to secure early renewal pricing, allowing for the most effective negotiation position.

- Fully insured and manually rated stop loss contracts are block underwritten with trend increases ranging from 8% to 15%
- Carriers typically allow for an 8% to 10% flexibility on a case by case basis
- USI begins negotiations as rates are released to take advantage of carrier's flexibility

Impact and Benefits

- Estimated premium reduction of **2-6%** due to early renewal
- Underwriting flexibility naturally reduces as renewal date approaches
- Early lock of stop loss contracts provides greater stability to the renewal process



Preferential Process Creates Favorable Results

Market leverage – USI is at the highest tier for brokers/consultants with all major medical carriers. At the national level, we have preferred relationships with most national stop loss and ancillary carriers. We have established long-term relationships with senior management at all top carriers. As an industry leader, most national carriers have identified us as one of their key avenues for growth. We have been identified as a significant business partner based on our market presence, the professional way we do business, and our current mutual book of business.

We meet on an ongoing basis with all insurance markets to determine the current and future direction and strategy of their organization. As an organization, we embrace a model of partnership and fair but firm treatment of these organizations. This approach strengthens our relationship with the carriers and lends credence to the voice we bring on behalf of our clients. Our relationship development process includes three key elements:

1. Our annual “State of the Union” with carriers where they provide a full update on the national and local goals and status of their organization;
2. Training sessions where the carriers and their subject matter experts interact with our team; and
3. The negotiation process where we work on behalf of our clients to achieve optimal results.

Additionally, we are innovative in developing performance guarantees that have an impact on items that make a difference. We help ensure that all parties deliver meaningful services and real results.

Finally, we believe in treating carriers with mutual respect. It is important to understand that volume alone is not the sole determinant in market leverage. We believe prior experience with the carrier staff, the client’s approach toward market relations, and the broker’s book of business all play critical roles. Quality analytics, trust earned with the carrier’s underwriter, and our valued advisor-client relationship all serve to supplement the significant leverage we maintain through book of business volume.

29. Describe the type of assistance you would provide if the City of Coral Gables was looking for a new insurance vendor through a Request for Proposal (RFP) process. Include how your company’s experience and expertise would benefit the City of Coral Gables.

USI renewal strategy is based on practical and knowledgeable experience. We use a renewal timeline to dictate how to proceed with the City. This is a working document that changes as events warrant.

Our approach to benefit renewals is based upon a three-way partnership between the City, our dedicated account team, and each service provider. Empowered with extensive market knowledge, comparative data from other clients, a record of service performance, and robust technical knowledge, our team will aggressively negotiate on the City’s behalf to provide a fair and competitive renewal. To achieve the City’s objectives, we will use the USI ONE® employee benefit solutions to contain cost, promote regulatory compliance, and deliver superior account service. We focus on seven primary employee benefit service areas.

Renewal process

Our consulting approach is to ensure that the City’s objectives are being met, including comprehensive coverage at a fair price with financially sound and quality insurers. Many brokerage or consulting firms operate on the assumption that marketing their clients’ plans every year meets this objective and validates their services to the client. At USI, we know the value of strong relationships. When based on exceptional carrier performance, we believe continuity in the interest of establishing a long-term relationship benefits our clients.

USI also knows there are times when undertaking a market survey is the appropriate action. We feel a marketing review is in order when one or more of the following occur: 1) the product or network does not meet your objectives; 2) the cost is not competitive; 3) the financial stability of the carrier is in question; and/or 4) the service is deficient. When a marketing review is needed, we will jointly establish objectives with the City and utilize our experience, extensive market knowledge, and carrier leverage to conduct a comprehensive assessment based on your objectives.

Our approach to renewals is based upon a three-way relationship between the City, USI, and each carrier or service provider. Together, the City and USI will determine whether marketing your benefit plan is warranted based on each carrier’s current service performance, administrative, or network issues, and/or the City’s budget expectations.

Renewal timeline

Overall objectives	Key tasks	Responsibility
Establish strategy	<ul style="list-style-type: none"> ▪ Review marketplace analysis and prepare actuarial forecasts for each coverage ▪ Review alternatives with plan costs ▪ Determine the City’s harmonization plans ▪ Analyze current carriers and service levels ▪ Identify deadlines for key tasks 	USI/the City
Define goals	<ul style="list-style-type: none"> ▪ Run network comparisons – medical, dental, pharmacy ▪ Meet with entire team to confirm benefits strategy ▪ Define plan changes ▪ Establish deadlines for all tasks ▪ Meet to discuss and finalize marketing plan ▪ Receive all census data from the City ▪ Review RFP submission ▪ Send submission to markets 	USI/the City
Refine projected costs	<ul style="list-style-type: none"> ▪ Refine cost comparison ▪ Compare proposals 	USI/the City

Overall objectives	Key tasks	Responsibility
	<ul style="list-style-type: none"> ▪ Negotiate with chosen vendor ▪ Meet with the City's HR and Benefits teams to refine final plan designs ▪ Prepare contribution modeling 	
Finalize plan decisions	<ul style="list-style-type: none"> ▪ Schedule open enrollment/Define responsibilities ▪ Finalize plan decisions and employee contribution costs 	USI/the City
Communication design	<ul style="list-style-type: none"> ▪ Create and design communications 	USI/the City
Open Enrollment	<ul style="list-style-type: none"> ▪ Communication goes live ▪ Begin Open Enrollment 	USI/the City
Post Open Enrollment	<ul style="list-style-type: none"> ▪ Confirm data submission with file specifications to new Benefits Administration System to vendors ▪ Monitor eligibility submission ▪ Respond to employee questions 	USI/the City
Confirm success	<ul style="list-style-type: none"> ▪ Meet to determine: <ul style="list-style-type: none"> – Successes – what went well with Open Enrollment – Improvements needed for next year's Open Enrollment 	USI/the City

Marketing process

Once the strategic benefits plan has been established and budget needs identified, we manage the entire marketing, contract/rate negotiation, implementation, compliance, and contract review process. Our recommendations are based on our determination of the carriers/service providers that present the best match for the City overall objectives.

Our objective is to only place client risks with insurers that are financially sound. In assessing the financial strength of insurers, we rely upon statutory financial statements as well as the opinions and assessments of recognized rating agencies and other carrier review companies.

Marketing services

We effectively advise the City and efficiently manage the entire marketing process:

Request for Proposal (RFP) development and submission

- Develop and assemble RFP specifications based on the City's needs assessment
- Identify all qualified carriers/service providers
- Submit RFP to all qualified carriers/service providers
- Manage carrier/service provider queries in an efficient and timely manner, working closely with carriers/service providers so that their proposals reflect requested parameters, based on the plans they can offer

Proposal analysis

- Review proposals and evaluate carrier/service provider responses based on the criteria we set in collaboration with the City
- Follow up with carriers/service providers for missing information
- Negotiate preliminary fees and premiums with carriers/service providers chosen for finalist stage
- Present findings with options and recommendations to Human Resources staff and management

Final negotiations

- Negotiate rate and performance guarantees with chosen carriers/service providers
- Schedule site visits with carriers/service providers (if necessary) or finalist interviews
- Check carrier/service provider references of active and terminated clients

- Notify carriers/service providers of selection and confirm costs
- Leverage USI's market size to aggressively work with carriers to secure early renewal pricing allowing for the most effective negotiation position

Our recommendations are based on our determination of the carriers and/or service providers that present the best match for the City's overall objectives, including:

- Carrier's/service provider's network access for all benefit plans
- Ability of the carrier/service provider to control costs
- Level of service, including claim and other related performance guarantees
- Administrative capabilities and flexibility
- Carrier's/service provider's installation resources and track record
- Necessary data reporting capabilities and the carrier's/service provider's demonstrated quality of care initiatives
- Evaluation of alternative stop-loss levels based on the City's risk tolerance
- Actuaries to provide contribution modeling based on the City's budget

30. Describe how your organization strives to streamline benefit administration for your clients.

Web-based benefits enrollment services and support

Many employers look to technology to improve benefits administration, engage employees, and ensure compliance. Investing in technology is a requirement for many employers. Technology for benefits administration has come a long way as systems and programs have become more efficient, robust, and less expensive. In a constantly changing marketplace, USI has dedicated a national practice team to stay apprised of the changing landscape.

USI's in-house HR Technology Team has relationships with many preferred service providers allowing us to enhance and deepen our consulting services. Our experience and industry relationships enable us to provide an objective recommendation for the best service provider for the City's needs.

Our list of preferred benefit technology client solution providers can offer clients solutions and advantages:

Solutions	Advantages
<ul style="list-style-type: none">▪ Electronic data interface with carriers, vendors, and payroll▪ Employee and administrator self-service through online portal▪ Deployment of strategic initiatives including wellness, surcharges, defined contribution, employee education of benefits including consumer-driven health plans (CDHP) and more▪ Consolidated billing and arrears processing	<ul style="list-style-type: none">▪ Reduces and often eliminates employee benefits related paperwork▪ Increases accuracy▪ Aids in maintaining compliance with regulations▪ Competitive necessity▪ Enables consistent communication amongst entire workforce

Your USI team will work with the City to understand the current state and desired future state of your benefits administration system. We will define your system and service requirements, determine service provider matches, set up demonstrations, and assist in the evaluation of the service providers.

We look forward to discussing your interests in greater detail and assisting the City in selecting the best-in-class benefits enrollment solution for your needs.



For more information about our USI HR Technology Team, please watch our video at: <https://usi.wistia.com/medias/6dzvw5in78>.

Issue resolution – Using the Benefit Resource Center (BRC)

In an ideal world, the process of administering and managing claims would be smooth, efficient and mistake-free. However, we realize there may be times when providers, carriers, or TPAs handle claims incorrectly, or in a way that does not otherwise align with a participant's expectations. When these occasions arise, we encourage our clients and their plan participants to turn to the specialists in our Benefit Resource Center (BRC).

USI's BRC (staffed by USI employees in the U.S.) support escalation of employee claim issues, access to care, benefit interpretations and explanations, assistance obtaining case management, transition of care issues, and access to community resources. Benefit Specialists act as the single point of contact for an employee with a claim issue — from beginning to resolution — including any claim appeals for payment. Each issue is assigned to a dedicated benefit specialist, who will remain with that issue all the way through resolution. Our benefits specialists are knowledgeable professionals with backgrounds that include insurance claims processing, provider relations, benefit utilization management, account management and customer service, and all have years of experience in resolving problems as quickly and efficiently as possible.

Your employees can connect with the BRC in multiple ways: phone, email, text message, or through your account service team. Our BRC Benefit Specialists are available by phone or email, Monday through Friday, from 8 am to

5 pm (Eastern Time). If you and your employees need assistance outside of these hours, please leave a message, and one of our Benefit Specialists will return your call within one business day.

Benefit Specialists provide resolution and advocacy for elevated claims, billing, and eligibility issues by:

- Answering benefit plan/policy questions
- Assisting with eligibility and claim problems with carriers
- Providing claim appeals information and process
- Explaining allowable family status election changes
- Providing vendor plan contact information

The BRC Benefits Specialist will draft letters and submit appeal packets to the carrier on the employee's behalf, and our significant experience in providing this level of assistance translates a very positive outcome. BRC Benefit Specialists advocate for the City employees, not the insurance companies.

The BRC is HIPAA compliant and helps remove privacy concerns and liability from your company by assisting with interactions between participants and carriers. Additionally, all inquiries are documented in a call tracking system and facilitate utilization reporting. The BRC uses a proprietary tracking system and database for logging all communications between your employees and the BRC, regardless of source (i.e., email, phone, etc.), as well as communications between the BRC and carriers, including any necessary follow-ups, additional questions asked, and/or information uncovered. The system generates reporting highlighting call volume and question topics, so we can proactively identify potential emerging claim trends and carrier issues.

Having the BRC as a resource reduces the time and stress on your HR team, while also minimizing potential liability exposures. Reporting, current as of 24 hours prior, is provided to the City delivering insight on critical communication improvement opportunities with your employees. The number of inquiries are aggregated to enable us to more effectively negotiate with our carrier partners on your behalf.

For every call the City's HR Team transitions to the Benefit Resource Center, you save, on average, one hour per inquiry.

The BRC takes the claim concern out of the hands of the employee and works directly with our carrier partners. BRC Benefit Specialists provide resolution and advocacy for elevated claims, billing, and eligibility issues.

USI's centralized call center, **the Benefit Resource Center, is offered to our clients at no additional cost.** This can be rolled out at any time but is usually coordinated with an open enrollment.

31. Please describe your involvement in claims and billing advocacy. What is your average response time to questions regarding claim and eligibility issues? How do you handle follow-up on outstanding items?

USI account team support for issue resolution

Whether it's intervening when service issues arise, including assistance with claim issues, billing problems, or general service issues, USI acts as the primary conduit between you and the carriers/service providers. We interact frequently with our clients, sometimes daily, sharing information, advising from experience, and working as a team to serve you.

Occasionally, the normal member service channels may not deliver timely or accurate resolution of an issue for an employee. Resolution of employee issues is an integral part of every benefits education campaign we develop for our clients. Your account team works in collaboration with your human resources department or engages an employee advocacy service to elevate the issue appropriately within the carrier's/service provider's organization for effective resolution.

We take pride in hiring experienced industry professionals who are dedicated to delivering exceptional service. Each member of your account team brings unique qualifications essential to delivering the services required for an effective benefits plan. On the unforeseen and rare occurrence that an issue escalates, your account team is available and accessible during regular business hours and as needed after hours. Our average response time to questions regarding claim and eligibility issues is 24 hours. All our benefits professionals are equipped with cell phones, laptop computers, and mobile devices so that they can access messages while they are out of the office. The City of Coral Gables account team is sure to be proactive, time-conscious, and contain any issues successfully.

A cornerstone of our Employee Benefits consulting, project management, and service model is the client Vignette. The tracking tool is divided into various sections which include: Pre-Renewal Process, Renewal Process, Open Enrollment Communications, Post Renewal/Implementation Process, Contract Review, Ongoing Service Items (Daily, Monthly, etc.), Annual/On-time USI Initiatives, Compliance, and Additional Service Items. Within this tool we will identify the task/action item or issue, action month, and the responsible party. This keeps the City's open items fresh and outlines each team member who is accountable and provides constant incentive to bringing all tasks and issues to closure. This document is reviewed with the City on a regular basis to help ensure that timelines are met, and all issues and projects are being addressed in a timely manner. This report provides an excellent method to document and measure all results during annual review time.

USI Benefit Resource Center – *In-house resource*

The USI Benefits Resource Center (BRC) was created to provide individualized support for employee benefits interactions to alleviate the strain on Human Resources teams.

The BRC is the centralized USI employee advocacy service (staffed by USI employees in the U.S.) to support employee questions or issues regarding claim issues, access to care, benefit interpretations and explanations, claims appeal, assistance obtaining case management, transition of care issues and access to community resources. Employees access to the BRC is at their fingertips through the mobile application or the toll-free professional Resource Center.

The BRC Benefit Specialists provides support by answering employee and member questions regarding benefits and work directly with carriers to resolve escalated claims issues.

We reduce administrative time and increase employee satisfaction by:

- Providing resolutions for elevated claims, billing, and eligibility issues
- Answering benefit plan/policy questions
- Assisting with eligibility and claim problems with carriers
- Providing claim appeals information and process
- Explaining allowable family status election changes

- Maintaining HIPAA compliance
- Documenting inquiries in a call tracking system
- Generating utilization reports quarterly

Benefits to the City:

- Reduce your cost of employee benefits administration. Average savings of \$2.00 per employee per month (PEPM)
- Relieve HR staff from time spent on administration to focus on strategic HR functions
- Increased employee satisfaction and awareness of benefits plans
- Quarterly reports provide insight on critical communication improvement opportunities

This is a service provided at no cost to USI clients.

32. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered?

The success of any employee benefit program often depends on the participation of enrolled employees. Our targeted educational materials and services help plan members better understand and value their benefit program. Effective communication requires year-round planning, not just at open enrollment. Your dedicated USI service team will work with the City together to develop communications and media strategies that best reach the City’s employees. Nikolina Kosanovic, our Communications Consultant, will help you select the appropriate media for publications including brochures, fliers, postcards, posters, and other print and online communications. Once the communication needs have been identified, our team will create the desired marketing collateral. USI fully supports customized open enrollment as well as new hire meetings for the City. These materials can often include many of the following for both open enrollment and ongoing communication:

- Announcement letters/memos/postcards
- Workplace posters
- Open enrollment PowerPoint presentation
- Recorded presentations via Brainshark
- Open enrollment guides
- Employee benefits brochures
- Payroll stuffers/newsletters and articles
- Monthly wellness newsletters
- Topical employee education
- Bilingual support
- Compliance updates

All of this is included in our proposed fee, and these same marketing pieces are updated for ongoing new hires throughout the year.

HR and Employee Benefits website

A popular component of a comprehensive communication program is a customized HR and Employee Benefits website. This website can be your “one-stop shop” for all HR needs and communications including posting of holiday schedules; vacation tracking; posting company handbook; bulletin board groups; marketing materials; policies and procedures; and tracking employee personal information, organizational charts, employment information, and more. Customizable to your needs and preferences, an employee portal offers the following flexible features and benefits:

Information that can be accessed at the portal includes:

- Benefit summaries for all benefits
- Eligibility information and rates
- Enrollment forms
- Summary Plan Descriptions (SPD)
- Network provider directories
- Service contacts
- Population Health Management information
- Online benefits elections including standard and customizable reporting
- Time-off approval, tracking, and reporting capabilities
- Mobile capabilities that allow employees to access important information anytime, anywhere

There are multiple solutions in the market, and we will assist the City with selecting the most appropriate for your needs. Additionally, many of these items are provided to clients at no cost.

33. Describe how you support clients in developing effective wellness strategies. Who in your organization works with clients regarding wellness programs?

USI's Population Health Management (PHM) services are part of the USI service model. There is no additional charge for PHM consulting, unless the City wants USI to conduct a staffing RFP/manage an on-site clinic.

Some of the core services include planning and considerations regarding client demographics, corporate culture, financial commitment and goals. We have assisted clients with educational plans and communication strategies, as these components are the most important in establishing a successful program. We have analyzed clinical cost drivers, identified the top drugs by utilization (and under-utilization), and identified preventable or impactful health care costs.

Using claims data, we recommend targeted programs specific to the City's culture and budget.

With over 5,000 clients greater than 100 lives, we leverage the size of USI with our vendors. We are most often able to secure favorable pricing options for our groups.

Utilizing USI 3D, we analyze claims data and predictive modeling to find and highlight trends that indicate potential at-risk populations. We also locate gaps in care for current at-risk populations and pinpoint exact target points we need to address as part of the health management strategy.

Depending on the effectiveness of the group's wellness strategy and the incentive, if a group moves from fully insured to self-funded and launches a comprehensive communication campaign, we can expect **60% engagement** by benefits-eligible adults. This can result in **40% lower rate of emergency room services** and **33% lower rate of in-patient admissions** and can translate to an **estimated 3 – 5% reduction of total healthcare claims**.

USI's CORE Health Strategy

The USI CORE Health Strategy is based on data-driven decisions and is based on four key pillars:

- **Connect** all members to the Primary Care Physician (PCP)
- **Options** for medical management
- **Resources** to deploy targeted solutions
- **Evaluate** the effectiveness of the strategy

POPULATION HEALTH MANAGEMENT: USI CORE Health Strategy

Early Intervention Significantly Reduces Long-Term Cost:

- 70% of the US population does not have an active primary care relationship
- Promoting primary care physician relationships facilitates lower cost interactions within the healthcare system and encourages proactive healthcare management
- Physician engagement helps to promote early detection of potential catastrophic claims
- USI assists with the design of financial incentives for members to engage with their primary care physician

Impact and Benefits

- Estimated cost avoidance can range from **3 – 5%** of annual premium and significantly reduce long-term trend

Year	Program	Incentive
1	<ul style="list-style-type: none"> • Employees complete one primary care physician visit/annual physical. • Employee Completes Health Assessment • Incorporate wellness offerings • Announce Tobacco Free Campus for 2018 	Premium Differential paid 1/1/18
2	<ul style="list-style-type: none"> • Employees and spouse complete one primary care physician visit/annual physical. • Employees and spouse sign tobacco affidavit certifying tobacco user/non-tobacco user • Offer the reasonable alternative • Promote Carrier Offerings • Promote Community Wellness Events • Implement Tobacco Free Campus 	Premium Differential 1/1/19
3	<ul style="list-style-type: none"> • Employees and spouses complete one primary care physician visit/annual physical) per year and sign tobacco affidavit certifying tobacco user/non-tobacco user • Offer the reasonable alternative • Add Dental and Vision Screening requirement • Complete one Coaching Visit 	Premium Differential 1/1/20
4	<ul style="list-style-type: none"> • Employees and spouse complete annual physical and tobacco affidavit 	Premium

- Cost neutral incentive design
- Mitigate emergency room visits and inpatient days
- Early detection and avoidance of catastrophic claims

Our multi-year CORE Health Strategy will:

- Incentivize employees to engage with their primary care physician for annual physicals and biometrics
- Incentivize employees to engage with a physician to complete additional preventive screenings such as mammograms and skin cancer screenings
- Target entire member population
- Implement a targeted disease management program
- Use data to evaluate the program’s effectiveness and provide future program direction

USI's multi-year CORE Health Strategy delivers claims savings through incentivized physician engagement, targeted disease management, and comprehensive reporting.

USI believes the core of a successful population health management (PHM) strategy is the connection of the individual (employees and spouse) to a Primary Care Physician. Designed and implemented correctly, this strategy is low cost and can have a high impact. This allows the individual to develop a regular pattern of annual care, obtain important biometric screenings, and assist them in managing their health risks (tobacco, etc.) and chronic conditions (diabetes, hypertension, etc.).

The concept of incenting employees to visit their primary care provider for a 100% covered preventive visit once a year serves to better ensure that high-risk individuals will receive needed medical management care. Otherwise, the chances of these high-risk individuals becoming the next wave of catastrophic cases is likely increased. Such an example is the person with diabetes not realizing they have the condition or not connecting with a doctor to medically manage the disease. In this case, otherwise avoidable and compounded medical claims costs — to the extent of end-stage renal disease can result — costing a plan up to \$200,000 year.

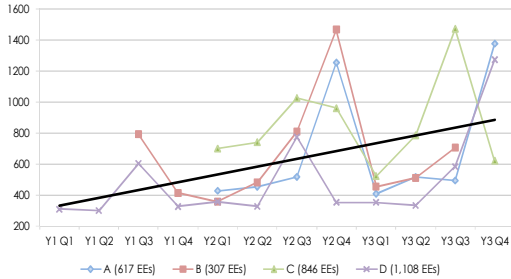
Prevention and early detection are areas of focus with respect to USI's view on population health management for claims cost mitigation.

Cancer claims are of the costliest to any plan. Through USI’s core physician visit model, individuals partake in routine annual doctor check-ups and therefore naturally become more compliance with age/gender-appropriate cancer screenings. USI’s model also often leads to reduced emergency room visits and inpatient days, which both serve as significant cost drivers for most organizations.

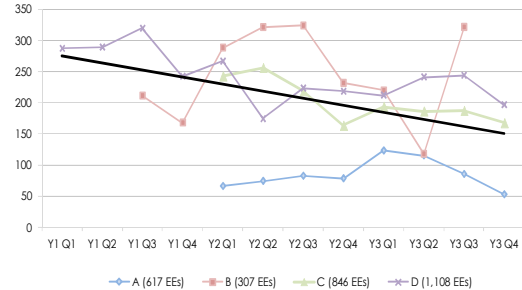
POPULATION HEALTH MANAGEMENT: USI CORE Health – Connect Members to a Physician

USI recommends a multi-phase strategy that improves member health status and manages healthcare spending.

Increase Preventive Care Visits



Emergency Room Visits Decline



40,000 Members in over 200 Groups Have Connected to a Physician as the First Step in Improving Health, Managing Disease, and Reducing Healthcare Costs

USI has the tools and tracking solutions needed to aid clients with respect to various program implements from the most foundational and inexpensive model to more advanced premium differential/portal-based approaches. We will design strategic incentives to drive optimal employee engagement rates. Our experts will identify no-cost carrier tools to support strategies and hold these providers accountable for servicing our shared clients with such programs and services.

Our professionals work with you to decide the level of worksite promotion that balances your business objectives, financial commitment, and employee needs. Our goal is to help the City establish a compliant population health initiative to promote, educate, and encourage members to increase their overall health and well-being.

Implementing any program requires considerable time, planning and consideration of client demographics, corporate culture, financial commitment, and goals. One of the first and most crucial steps to any successful PHM initiative lies in determining the interests of the targeted employee population as well as their “stage of readiness” to engage in behavior change. Using online survey-building tools, USI experts can collaborate with your leadership and/or PHM committee to develop custom surveys for identifying levels of readiness, areas of interest, most appropriate program schedules, incentive structures and more.

At USI, we are equipped to assist clients with developing multi-year strategies and integrating these models into their overall benefits structures, making for realistic and measurable best practice approaches to employee population health.

Your USI Population Health Management Consultant will use claim data to complete an annual report that will illustrate the effectiveness of USI’s CORE Health Strategy and suggested next steps.

USI CORE Health Strategy reporting

- Measures program participation and impact on year over year utilization metrics: e.g., ER visits, inpatient visits, health status
- Analysis of data identifies areas of improvement allowing us to propose program design enhancements to meet desired criteria

USI believes a health-promoting work environment attracts top talent and reduces medical costs and absenteeism



Impact and benefits

- Demonstrate ROI of CORE Health Strategy through reduced utilization of high cost services
- Quantify improvement of employee health
- Clear guidance for future program focus with tactical items

To see how USI has built a culture of health in the workplace within our own organization, we invite you to read our recent news: [USI's Gold level recognition in the American Heart Association's 2018 Workplace Health Achievement Index](#). USI is the only insurance brokerage and consulting firm to receive Gold level recognition in the "greater than 5,000 employees" category. The article can be found on www.usi.com under 'USI in the News' <http://www.usi.com/about-usi/usi-in-the-news/>.

34. Provide an example that demonstrates your firm’s ability to be proactive in finding opportunities to enhance benefits and services.

EXAMPLE	
On-site care strategies	
Company background	This is a local government in the Southeast with 1,800 employees.
Key challenges	<ul style="list-style-type: none"> ▪ The wellness program stalled with participation and member health improvement. It was time to make employees more responsible for managing their health. ▪ The Client needed more control over their costs or they would have to start making significant benefit changes. ▪ The Client also wanted to provide members with a free healthcare resource to complement the incentivized wellness program.
USI solutions offered	<ul style="list-style-type: none"> ▪ USI and the Client evaluated several on-site clinic providers. The Client selected a vendor that could handle disease management and acute care visits for employees, spouses, and children. ▪ USI and the vendor integrated the CORE Health physician engagement program with the services of the on-site clinic. ▪ The on-site clinic vendor developed targeted communications to educate employees on incentive programs as well as benefits of the free on-site clinic.
Quantifiable benefit to the company	<ul style="list-style-type: none"> ▪ 90% of participants with two or more high health risks met their participation goals. ▪ 51% of members with two or three high risk factors improved their health and 71.5% with four+ high risk factors dropped at least one high risk (similar results for three years). ▪ Over three years, the Client experienced a 2.2% annual trend compared to the local trend of 6.8% annually. The reduction in expected vs. actual claims has resulted in projected cost avoidance of over \$2,400,000 without shifting costs to employees. ▪ The total healthcare claims for on-site clinic participants claims are 32.7% less per participant than non-participants.

EXAMPLE	
Negotiate ancillary multi-year rate guarantees	
Company background	650-employee public sector employer with Union involvement.
Key challenges	<ul style="list-style-type: none"> ▪ The Municipality had one opportunity during the collective bargaining process to set employee contributions for the following three-year agreement. ▪ Unfortunately, the group had experienced several years of steady increases to their ancillary plans and were being told that a shrinking group size was compounding the problem.
USI solutions offered	<ul style="list-style-type: none"> ▪ Upon engagement with the Municipality, and as part of the initial due diligence, the USI team knew of a reduction in staff from the prior year which had improved the age demographics of the group. ▪ The incumbent dental carrier initially delivered a 15.4% renewal increase and an option of an 18% increase and a two-year rate guarantee. Both options were based on the experience and an old census from the Municipality. ▪ The USI team convinced the carrier that the utilization and claims would improve drastically based on a detailed analysis of the departed staff. As a result, the team was able to renegotiate the renewal including a two-year rate guarantee for a 5.5% increase.

EXAMPLE

Negotiate ancillary multi-year rate guarantees

Quantifiable benefit to the company

- The first-year savings due to the renewal reduction amounted to **\$54,000**.
- The second-year rate cap helped the employer to successfully negotiate the collective bargaining agreement in good faith.

35. Please provide examples that demonstrate your firm’s negotiation skills to bring down costs.

EXAMPLE 1

Negotiate carrier renewal	
Company background	A 470-medical technology company
Key challenges	The employer was facing an unsubstantiated and unsustainable fully insured renewal with the incumbent carrier. The company changed carriers at their prior renewal and was facing a 23.7% renewal increase from the new carrier. Based on the limited experience data (five claimants over \$100,000 in the first 5 months), the client did not feel the renewal was justified but was also not interested in changing carriers again.
USI solutions offered	<ul style="list-style-type: none"> ▪ USI’s Underwriting & Analytics team used both prior and current carriers’ report claims for a seamless integration of claims data into a rolling 12 month analysis ▪ A three-year look back determined that the client would have benefited more with self-funded plan. USI used this information to negotiate a more favorable renewal as the carrier wanted to protect the fully-insured business ▪ A large claim analysis revealed 8 large claims embedded in the initial renewal with no adjustment for pooling ▪ Analysis also revealed a dramatic decline in pharmacy claims that had not been accounted for ▪ The USI team’s final renewal projection was a 9.2% increase
Quantifiable benefit to the company	The carrier ultimately provided a revised renewal of an 11.4% increase. The USI team’s knowledge of the client, data analysis and aggressive positioning were instrumental in saving the client over \$776,000 in renewal premium.

EXAMPLE 2

Negotiate carrier renewal	
Company background	500 life group
Key challenges	The employer was coming off their self-funded contract, the carrier was asking for a significant renewal increase on the stop loss with changes to their existing contract. The insurance company classified a few high-dollar claims as ‘continuing,’ and anticipated similar claims in the coming year.
USI solutions offered	<ul style="list-style-type: none"> ▪ Obtained and reviewed the detailed high-dollar claims data that exceeded 50% of the stop loss deductible while protecting PHI ▪ Reviewed USI’s 3D data to evaluate continued risk factors and probability of future claims focusing on employee/dependent status, i.e. active, retired, disabled, age-limit, expected return to work dates, etc. ▪ The team negotiated removal of two large claims from renewal projections resulting in a lower claims projection ▪ USI was able to reduced specific and aggregate stop loss premiums
Quantifiable benefit to the company	As a result of the USI team’s efforts, the client reduced their claims projections by \$350,000, eliminated an additional \$150,000 stop loss deductible and saved \$60,000 in stop loss premium. Their total anticipated savings were \$360,000 on initial renewal cost of \$2,500,000 or 14%.

EXAMPLE 3

Negotiate carrier performance guarantees

Company background	A 380-employee manufacturer specializing in telecommunications nationwide.
Key challenges	The Company has been self-funded for six years and has experienced significant challenges with claims payment turnaround and accuracy over the last two years.
USI solutions offered	<ul style="list-style-type: none"> ▪ Given the administrator’s continued claim processing challenges, USI’s Analytics team conducted a market search on behalf of the Company. ▪ USI evaluated alternative payers that could adequately handle the complexity of the plan design and offer competitive network pricing. ▪ USI’s Analytics team created and negotiated custom performance guarantees to address the Company’s primary concerns. ▪ As a result of this process, the incumbent administrator agreed to assign a platinum team and provided substantial financial guarantees for accuracy and turn-around time metrics.
Quantifiable benefit to the company	Implementation of the administrator’s two-year performance guarantees of \$25,500 led to drastically improved quality of service.

EXAMPLE 4

Negotiate carrier renewal

Company background	A 700-employee group specializing in retail.
Key challenges	The Company has been self-funded for three years and has experienced significant challenges with an aging workforce and high turnover over the last three years. The Administration Fees were up for renewal and vendor required a minimum of a 3% increase for a 1 year agreement or 5% for a three year agreement to continue administering the benefit plan.
USI solutions offered	<ul style="list-style-type: none"> ▪ USI evaluated alternative vendors that could adequately handle the complexity of the plan design and offer competitive pricing. ▪ Consultant negotiated with incumbent vendor to remove the 5% increase for three years and lock in a no increase rate guarantee for the next three years without any changes to the administration.
Quantifiable benefit to the company	Implementation of a locked three year administration rate guarantee led to first year savings of \$47,000 . Three year savings of \$141,000 on Administration fees only.

EXAMPLE 5

Negotiate carrier renewal

Company background	A 500-life manufacturing firm
Key challenges	Employers surprised by renewal increases to medical plan.
USI solutions offered	<ul style="list-style-type: none"> ▪ USI quarterly claims review identified future expenses with greater precision, USI allowed the client to plan for changes to budget and made adequate plan design changes well in advance, providing valuable time to implement changes and set communication strategy. ▪ USI aggressively managed the large claimants on a quarterly basis. Of the 5 large claims, one large dialysis claim was relatively newly eligible for Medicare and the two others were out-of-network (OON). USI was able to work with the carrier to move the OON to an in-network provider
Quantifiable benefit to the company	USI’s claims utilization review helped drop the renewal by lowering the claims cost by approximately \$115,000 for the two claimants.

36. Are there any other relevant consulting services that are not listed that you will provide as part of your consulting services to the City? If so, please provide the cost for these services.

All services and solutions outlined in this RFP are included in the proposed service plan and are available at no additional charge to the City unless indicated as “Additional fees apply”.

USI does not charge additional fees except for “extraordinary items,” which are most commonly associated with services provided through a third party. We will not engage any third-party provider on the City’s behalf without first discussing the services to be provided—along with the associated cost—and obtaining written permission from the City.

Below is a summary of the proposed services and solutions offered by third-party service providers with whom the City can contract directly:

Service or solution	Annual Fee
▪ ThinkHR	▪ No Cost to the City
▪ Benefit Resource Center	▪ No Cost to the City
▪ Jellyvision’s ALEX	▪ TBD
▪ Total Compensation Statement	▪ TBD

Certain services (such as printing of enrollment materials or postage) are passed to our clients at-cost.

Additionally, while we support the selection and implementation of vendors for services and products such as Payroll, HRIS, Decision Support Tools, and Benefits Administration, and while we are often able to negotiate preferred pricing for these services to our clients, we do not pay for them directly.

SECTION II

(i) For Proposer:

1). Provide a complete history and description of your company, including, but not limited to, the number of years in business, size, number of employees, office location, copy of applicable licenses/certifications, credentials, capabilities and capacity to meet the City's needs.

Founded in 1994, incorporated in Delaware, and headquartered in Valhalla, New York, USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program, and retirement solutions throughout the United States. USI connects over 7,000 industry leading professionals across approximately 200 offices to serve clients' local, national, and international needs. Before USI, our local Coral Gables office was founded in 1935 under the company name of Lon Worth Crow and many of its employees are still practicing today at USI. For more information, visit www.usi.com.

USI began with a single office of \$6.5 million of revenue and 40 associates. USI has become a leading insurance brokerage nationwide approaching \$2 billion in revenue. Over the past two decades — through both sustainable, organic growth and a series of strategic acquisitions — USI has become a leading insurance brokerage nationwide. USI is owned by KKR, Caisse de dépôt et placement du Québec (CDPQ), and hundreds of USI sales professionals, leadership, and employees. KKR is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit, and hedge funds. CDPQ is a long-term institutional investor that manages funds primarily for public and parapublic pension and insurance plans.

USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage[®] — an interactive platform that integrates proprietary and innovative client solutions, networked local resources, and enterprise-wide collaboration to deliver customized results with positive, bottom-line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities.

USI was named one of **America's Best Large Employers** (<https://www.forbes.com/best-employers/list/>) by *Forbes* magazine for two consecutive years (2018, 2019). In August 2019, USI was recognized as a **Top Insurance Workplace** by Insurance Business America (IBA) for a second consecutive year (2018, 2019). IBA's annual Top Insurance Workplaces program ranks leading U.S. insurance organizations based on a series of employee satisfaction metrics, including benefits, compensation, culture, employee development and diversity.

In October 2018, IBA also recognized USI as an **Elite Agency** ([IBA - Elite Agencies 2018](#)), for the third consecutive year (2016, 2017, and 2018). USI was one of 35 insurance agencies and brokerages recognized for achieving \$25 million or more in revenue in 2017, year-over-year growth halfway through 2018, and superior performance in the areas of sales training, mentorship programs, and community outreach initiatives.

USI Insurance Services LLC and its insurance operations and subsidiaries are registered to do business and are insurance department licensed in all necessary lines of authority in all 50 U.S. States, District of Columbia, and several U.S. Territories.

Our local office has been operational since 1935 in Coral Gables under the name of Lon Worth Crow, then

acquired by Summit Global Partners in 2000 and acquired in 2005 by USI. The average tenure in the Coral Gables office is 15+ years.

Financial Overview

- ❖ \$2 Billion total revenues
- ❖ 13% compound annual growth rate
- ❖ Strong client retention (90%+)
- ❖ Diversified Revenue Mix:
 - Employee Benefits (46%)
 - Property & Casualty (54%)

Nationally

- 200+ offices nationwide
- 7,000 employees
- National Excellence Award for Consumer Satisfaction
- 2nd largest privately-held independent brokerage in the U.S.
- Largest benefits communications and enrollment firm



USI's Southeast Region and Local

- 600 Regional employees and 180+ in South Florida. Our local office has an average tenure of 15+ years. With an average retention rate of 92%. We currently provide consulting services for over 300 clients.
- Dedicated analytics, underwriting, wellness and compliance experts who make up the region's Technical Resources Team and available locally.
- Regional offices located in Coral Gables, Coconut Grove, Ft. Lauderdale, W. Palm Beach, Vero Beach, Tampa, Ocala, Jacksonville, Savannah, GA, Columbia, SC, Charlotte, NC, Memphis, TN, Tuscaloosa, AL, Birmingham, AL, Atlanta, GA

Coral Gables

- Employs 60 Industry experts with an average tenure of 15+ years.
- \$15 million in revenue.

Please see [page 18](#) of this proposal for applicable licenses. All Certificates of insurance can be found in [Appendix I](#).

Please see [page 96](#) of USI's proposal for a synopsis of scopes of services. For a Comprehensive list of services please refer to question 22 of the Insurance Consultant Questionnaire.

2). Describe the Proposer’s relevant knowledge and experience in providing the services described in the “Scope of Services” to public sector agencies similar in size to the City of Coral Gables.

a). Describe the degree of relevant experience of the Proposer, including services provided for fully insured programs with other similar Florida government agencies and other large public employer fully insured programs.

Please refer to page 96 of USI’ s response to RFP 2019-045 for a synopsis of scopes of services. For a Comprehensive list of services please refer to question 22 of the Insurance Consultant Questionnaire found on Pages 56-58 .

b). Describe other relevant experience which indicate the competence of the Proposer, and their designated staff members to successfully provide the requested scope of services.

Please refer to USI’s proposal pages 15 & 16 for a list of relevant experience. For individual employees please turn to Appendix X for a list of employees, competency and Bios. For relevant competence please refer to the prepared response on question 22 of the Insurance Consultant Questionnaire found on Pages 56-58. Also, please also refer to response of question 4 on pages 24-26 and question 8 of the Insurance Consultant Questionnaire found on Page 32.

3) Provide Secure Financial Strength Rating from AM Best, with a minimum of A-, XIV.

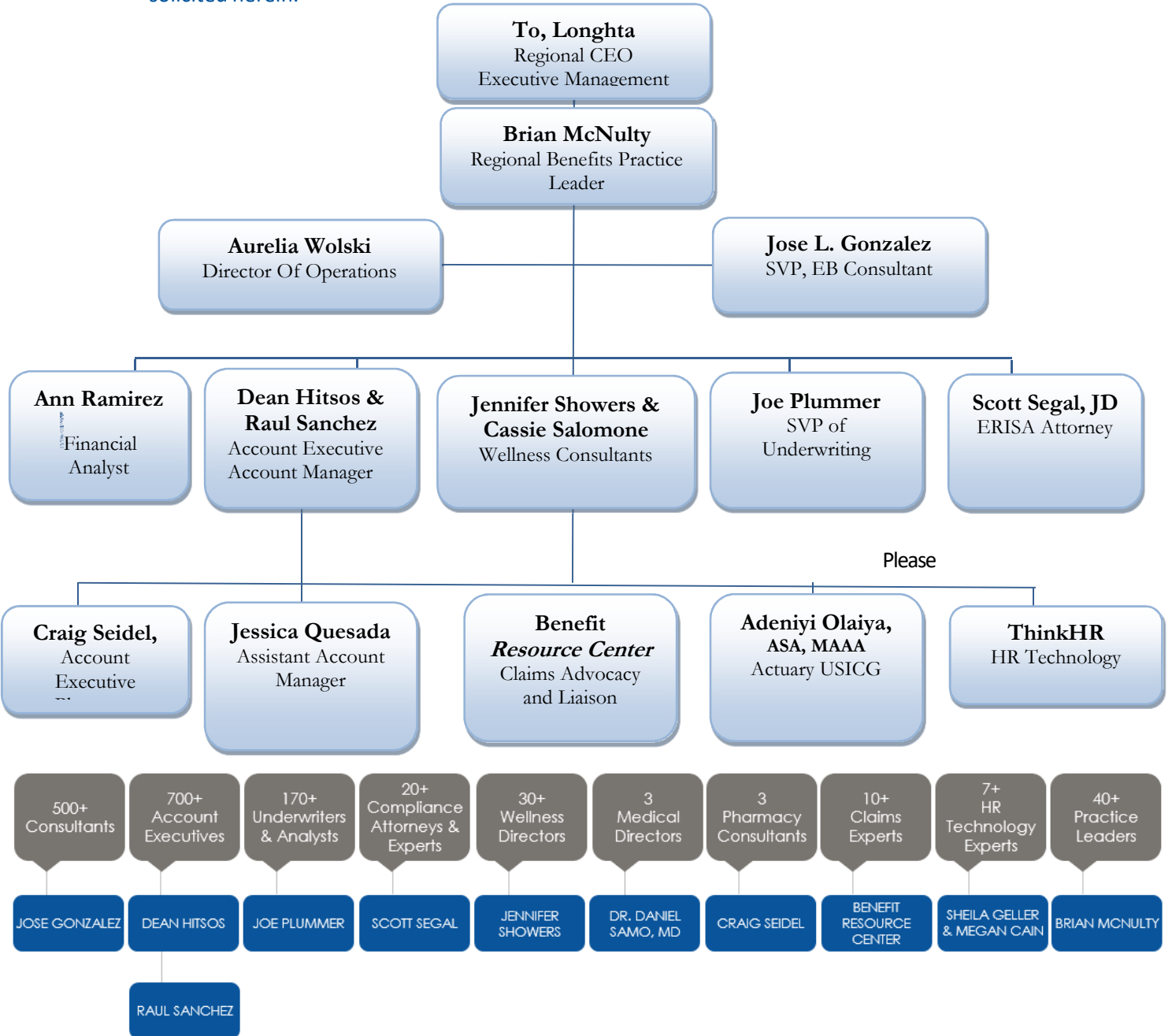
Please refer to USI’s response to RFP 2019-045 on pages 68-73 of the Insurance Consultant Questionnaire under Question 27 on how USI works with any and all carriers provided they meet all of our financial standards and considered financially sound. We also have strong relationships with major third-party administrators (TPAs) and administrative outsourcing service providers, and provide comprehensive evaluation, negotiation, and management. Our diverse client base demands that we have broad access to domestic and international carriers and service providers .

SCOPE OF SERVICES

	Confirmed core service included in fee
Required Services	
<ul style="list-style-type: none"> ▪ Review current plans including types and levels of benefits and compare them to alternatives available to the City of Coral Gables 	✓
<ul style="list-style-type: none"> ▪ Provide a comparison to other local city government plans with respect to overall benefits / costs; 	✓
<ul style="list-style-type: none"> ▪ Determine duplicate or overlapping benefits that could be either eliminated or adjusted to improve the financial effectiveness of the existing plans; 	✓
<ul style="list-style-type: none"> ▪ Evaluate and assist with negotiating annual plan renewals with existing insurance carriers to maximize value for the City while continuing to provide exceptional employee benefits. Make recommendations to the City; 	✓
<ul style="list-style-type: none"> ▪ Provide a thorough analysis and recommendation of benefit plan designs, cost-saving and benefit enhancements options; 	✓
<ul style="list-style-type: none"> ▪ Assist with the implementation of programs and changes; 	✓
<ul style="list-style-type: none"> ▪ Assist with annual employee open enrollment meetings for the purpose of supporting and improving service to employees; 	✓
<ul style="list-style-type: none"> ▪ Review of current benefit programs and materials (SPD) for compliance with applicable laws; 	✓
<ul style="list-style-type: none"> ▪ Support the City administrative staff by assisting with the resolution of employee claim issues and employer eligibility and billing disputes; 	✓
<ul style="list-style-type: none"> ▪ Conduct periodic (at a minimum two times per year) plan review and analysis of utilization, claims, cost and trends; 	✓
<ul style="list-style-type: none"> ▪ Prepare comprehensive Employee Benefit Guides and other educational material as requested; 	✓
<ul style="list-style-type: none"> ▪ Inform the City of current and changing legislation and legal decisions affecting the employee benefits plans. Advise on and discuss methods to comply with these changes; 	✓
<ul style="list-style-type: none"> ▪ Assist with compliance issues related to COBRA, Section 125 Cafeteria Plan, HIPAA, Healthcare Reform, and other state and/or federal mandated benefits; 	✓
<ul style="list-style-type: none"> ▪ Assist with the development and design of year-round educational and informational materials, employee meetings, annual health fairs and other initiatives to increase employees' awareness and understanding of their benefit plans; 	✓
<ul style="list-style-type: none"> ▪ Assist in the Request for Proposal process to include but not limited; drafting scope of services, attend pre-proposal meetings, conduct an insurance comparison from proposals received and present final outcome to the City Commission; 	✓
<ul style="list-style-type: none"> ▪ Attend meetings as deemed necessary by the City including but not limited to Commission meetings; 	✓
<ul style="list-style-type: none"> ▪ Conduct benefits surveys, if directed, comparing City benefits with those offered through other government agencies. 	✓

(ii) FOR KEY PERSONNEL:

- 1) .Provide a summary of the qualifications, copy of applicable licenses/certifications, and experience of all proposed key personnel. Include resumes (listing experience, education, licenses/certifications) for your proposed key personnel and specify the role and responsibilities of each team member in providing the services outlined in the RFP. Provide an organizational chart of all key personnel that will be used. For each key team member, please describe the experience in providing the services solicited herein.



Please go to USI's proposal [page 19](#) to see all Key Personnel that may be involved in addition to the City of Coral Gables Health Insurance RFP 2019-045. [Pages 25 and 32](#) Also speak to the abilities and qualifications. [Appendix X](#) list Bios.

SECTION III: PROJECT APPROACH AND METHODOLOGY

- 1) Describe in detail, your approach to perform the services solicited herein. Include detailed information, as applicable, which addresses, but need not be limited to: understanding of the RFP scope and requirements, implementation plan and communication with City staff and Consultants. Indicate how the Proposer intends to positively and innovatively work with the City in providing the services outlined in this RFP

USI has remained committed to creating value, managing risk and building net worth for companies and individuals. As we have grown during recent years, we have maintained the philosophy that has long been the hallmark of USI: value in long-term relationships with our partners; commitment to the community; investment in our associates; and a belief in respect and authenticity.

The City of Coral Gables would benefit from a national broker with customized service and significant leverage in the local and national marketplaces but staffed locally with a team of local professionals who are committed to your long-term success by creating the best value for the City Beautiful.

Employee Benefits Service Model



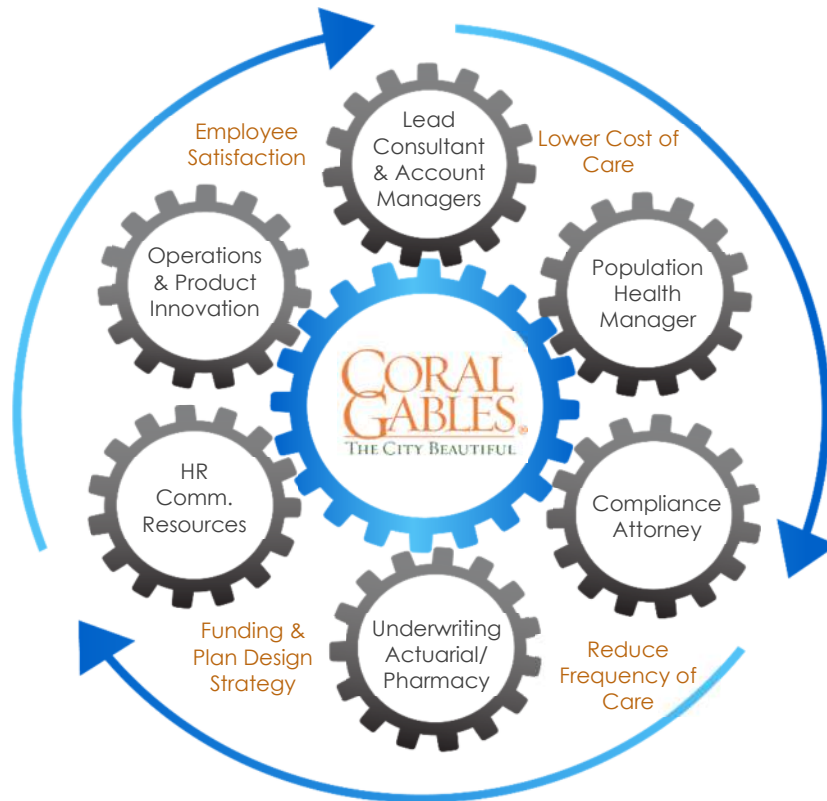
In order to craft the right solutions, the Lead Consultant makes it a point to first understand your core values, needs and concerns. We pay attention to the details unique to you in your industry. Our proactive approach to consulting is evidence-based with an understanding of City of Coral Gables culture and past benefits strategies. Using our proprietary analytical tools, we take this information to develop a multi-year, easy to digest benefits strategy that combines the needs of the Human Resource team and the financial side of the organization.

As part of this strategic plan, we bring reasonable and attainable solutions relative to funding analysis options, predictive modeling of benefit designs, customized wellness programs that are sound and include achievable targeted contribution schemes, as well as comprehensive, customized employer and employee communication tools.

USI has a proven track record of setting itself apart from the competition in four critical areas: Compliance, Underwriting, Human Resource and Clinical outcomes.

Plan Management

From an employee benefit perspective, we understand that effective plan management means that benefits are not an annual event, but rather a year long process. We often refer to this process as a 360° Service Continuum (see illustration, below) which always begins by working with you to develop a clear definition of the goal of your benefit plans.



On-Going Consulting and Day-to-Day Program Management

As day-to-day benefit plan management issues arise, USI is available to all of the members of our client's benefits staff, working as an adjunct. Our efforts focus on such areas as budgeting and finance issues, interpretation of plan documents and contract language, federal and state compliance issues, and the resolution of complex or sensitive claims issues. Our recommendations are grounded by financial analysis and full consideration of your organization's objectives and administrative realities.

Specialist Knowledge

Specialist knowledge requires insight, experience, and access to leading resources. Our professionals understand risk management, benefits tools and meet regularly to discuss current client issues and market conditions. We keep pace with legal changes and market conditions, solve problems, anticipate potential risks and most importantly, ensure that you are properly prepared for the ever changing health care environment.

City of Coral Gables will have direct access to our team of experts with personalized attention to every aspect of your benefits program. Our analytical team shares market trends, carrier knowledge, strategies, creative funding approaches, contribution and reporting offerings with our clients. We will monitor your plan performance monthly and report to you on a quarterly basis to ensure that no "surprises" arise at renewal

time due to unfavorable claims experience. Our sophisticated financial analysis capabilities allow us to forecast future renewal costs months in advance, allowing time to make educated and timely decisions. With this insight, based on City of Coral Gables data, USI will lead you to design evidence-based programs to achieve short-term and long-term goals.

USI's Benefits Practice is staffed by Benefits Professionals who demonstrate not only outstanding experience and credentials, but also a hunger to be on the cutting-edge of current benefit strategies, concepts and practices. As we provide fresh ideas for our clients we help them more effectively deliver benefit programs to their employees.

With the future of uncertainty of Health Care Reform, USI's leadership is alert, aware and influential in the legislative and regulatory arenas both on Federal and State levels. We are working with clients to ensure not only compliance with the requirements of Reform, but also implementation of cost control mechanisms available. Within the framework of Health Care Reform lies the potential for employers to encourage significant improvement in employee health and well-being through the implementation of creative benefit solutions – and USI is in the forefront of this movement. The effectiveness of our Thought Leadership is demonstrated as we educate and encourage healthy employee behaviors, yielding both a lower incidence of chronic medical conditions and significant savings for both employers and employees.

It is in USI's corporate DNA to be forward-thinking. This starts with our leaders in our corporate, regional, and retail offices and continues to the consultants and sales professionals on the ground. As we continue our discussions as City of Coral Gables benefits consultant, we will introduce to you the ideas we see forming the landscape of the employee benefits world in the next three to five years.

Included with our team of professionals, The Benefit Resource Center is primarily responsible for assisting USI Health and Welfare clients in claims resolution. These Claims Advocates work with your employees to resolve outstanding claim issues in order to facilitate a resolution which is both favorable and in the best interest of the employee/employer.

Your Lead Consultant will utilize a real-time interactive solutions platform built by USI experts capturing the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies. Providing the City with an Actionable, Quantifiable Data Engine to Drive Decision Making.

2). Provide a detailed description of the capabilities and competency, including but not limited to: Evidence of the company's fiscal stability and soundness of the organization and description of the work to be performed

A comprehensive PowerPoint will be added to **Appendix VI** that will illustrate our operational plan for the City of Gables' employee benefit practice and is designed to contain cost, promote regulatory compliance and deliver superior account service. Our comprehensive plan uniquely specifies the issue, solution, financial impact as well as provide you with a USI case study. We couple this with a USI's client specific customizable service calendar in order to adhere to our critical deliverables and facilitate advanced planning.

- **Program Renewal Analysis:** On behalf of our clients, USI initiates and directs renewal negotiations with each plan administrator far in advance of the renewal date. Our high level of renewal activity makes us keenly aware of industry trends. We rely heavily on previously negotiated cost components and a variety of renewal formulas. Our experience and aggressive renewal posture continuously yields non-recourse savings to our clients.
- **Contract/Document Analysis:** We work with clients and their various plan administrators to determine inadequate or missing documentation for all plans. USI coordinates and reviews all group contracts, plan documents, certificates and booklets. We routinely identify areas where contractual language disproportionately favors the carrier/vendor, and have had success in negotiating more equitable terms on behalf of our clients. In addition, we carefully review "right to audit" language to ensure that our clients can thoroughly monitor the performance of their administrators.
- **Regulatory Compliance Services:** Federal and State regulation of the employee benefits field has created a complex web of rules to which plan administrators must comply. USI assists our clients by providing information on current regulations as needed, and by keeping our clients up-to-date on new legislation, landmark court cases, and other important regulatory developments.
- **Health Care Analysis:** Evaluating health care networks can be complex and challenging, involving many variables that impact an employee's health care experience. Drawing employees into the healthcare process as "consumers" is a rapidly evolving trend that is transforming the healthcare marketplace. Our focus is to assist our clients in defining and implementing the approach best suited to achieving their objectives.

An important step throughout the plan year is to monitor plan performance to goals. We will track and measure operational results, clinical outcomes, financial controls, claim/member services, and best practices/quality of services among other key areas. Some of the measurements will come from external sources, although most can be obtained from your data. Additionally, to ensure the vendors are providing the highest levels of customer service, we propose surveying the employee population. The outcome measurements from the program's financial analysis will provide evidence against baseline trends, costs, outcomes and other indicators to compare improvements. Our project outcomes will have a targeted effect that can be measured and adjusted as needed. We will provide reports on a monthly, quarterly and/or annual basis. These reports will assist us in monitoring the plans performance and highlighting any areas that need to be reviewed in future years.

The level of detail included in each of these reports varies depending on the amount of claims experience agreed upon during the marketing process but may include the following reports:

Monthly Reports

- Claims analysis
- Budget performance analysis
- Inflationary trend information

Quarterly Reports

- Financial overview
- Claim utilization
- Claim trend analysis
- Reserve analysis
- Stop-loss deductible and attachment point tracking

Midterm Reports

- Budget projections
- Rate promulgations
- Reserve adjustment analysis
- Actuarial opinions

Year End Reports

- Full financial overview
- Reserve calculation with actuarial opinion provided
- Cost comparisons (historical and industry wide)
- Budget and rate update and review
- Deficit/surplus analysis

Financial Services/Claims Review

Proactive program decisions can only be made when fully informed of the program's current and projected financial performance. USI monitors and tracks costs associated with each plan administrator on a quarterly basis. We provide a quarterly review of claim data and charged expenses measuring the performance of the plans throughout the plan year. Our review of claim data allows us to track and assess utilization patterns as well as significant claim occurrences and outcomes. To assist our clients in the task of forecasting benefit budget levels, USI performs quarterly claim reviews that provide the basis for renewal projections. Discussions regarding financial performance begin well before the renewal and continue throughout the renewal negotiations. At the completion of each policy period, we prepare a year-end financial summary report encompassing design, utilization, performance guarantee metrics and the associated financial aspects of the program. In addition, this year-end report focuses on strategic issues relative to plan design and funding which may be considered during subsequent renewal negotiations.

Request for Proposal (RFP)

We will work jointly with you to identify potential markets that serve your needs and assist you with analyzing carrier networks for adequate physicians and hospitals in the areas where your employees live. Vendors will also be selected for their quality of service, available funding options, level of claim detail they will provide and their willingness to implement performance guarantees. Your USI team will formulate an RFP based around: your objectives and performance expectations, current census, experience, plan design data and a questionnaire addressing each vendor's capabilities in multiple areas. This RFP will help you make informed choices about the carriers and vendors interested in servicing your benefits.

The quality of the RFP is an essential aspect of any competitive bidding since it is the primary source of information about each plan. The primary purpose of the RFP is to create a competitive environment and describe "risk" (if any) as clearly and accurately as possible. A quality RFP will clearly delineate and rank the critical objectives of the marketing effort. In our experience, a quality RFP increases the likelihood of receiving a broad range of competitive bids from qualified carriers who fully understand the program requirements and expectations.

Proposal Analysis and Carrier Selection

We ensure that the carrier selection process is performed at a level that meets the professional standards of our clients. To this end, USI works closely with our clients to develop criteria upon which proposals are evaluated. We perform our analysis of each proposal based upon criteria developed in conjunction with our client.

The result of this comprehensive process is an extensive written report which provides background on the project, describes the process used in analyzing proposals, and applies client-specific evaluative criteria to each of the proposals submitted. We are also available to present our findings in person to members of the client's management team. Such a meeting may include a discussion outline supporting our verbal comments and serving as a supplement to the written report.

Coordinating carrier finalist interviews is a standard part of our involvement in the marketing efforts. We are present at as many interviews as deemed necessary by the client and participate as much or as little as desired. Regardless of our level of interaction with each finalist during the review, we prepare an agenda and questions designed to differentiate one finalist from another by highlighting proposal features, inconsistencies, and peculiarities. We are also available to help prepare for, and if appropriate, attend any internal client meetings as support in making final recommendations.

Plan Transition and Implementation

If a client chooses to work with a new carrier, it is imperative that commitments made during the proposal process be kept during the transition period. We routinely participate in implementation meetings with our client and the selected carriers/vendors.

Program Renewal Analysis

Upon completion of the renewal negotiations, we provide a thorough renewal analysis report focusing on the financial impact of the renewal to the client, contribution strategies, specific recommendations for contract renewal, and appropriate alternatives. If the terms of a renewal are anticipated in advance to be unacceptable to our client, a competitive marketing will be initiated to secure an alternative cost effective benefit solution.

Employee Communications Review

USI's employee communication process will run concurrently to the carrier implementation process. Working jointly with your USI benefits team, you will have the expertise and resources to design strategies and materials to effectively communicate your programs, throughout the plan year. USI offers a full range of communication products from traditional print-based products (folders, handbooks, posters, etc.), to web-based communication products (employee communication, enrollment and administration). Each product is uniquely designed with you in mind and carries your brand, logo and company colors.

The USI Consultative Process is very thorough and provides a formal structure to help us monitor your programs. It is quite likely that we would be in various stages of the process when providing guidance on more than one of your programs. USI consultants routinely work with organizations on multiple plans with various challenges. The USI Consultative Process lays the foundation from which we build short and long term strategies to help you better manage your costs

Fiscal Stability

As a privately-held company, we do not publish formal, public annual reports, or audited financial statements.

USI was founded in 1994 with a single office of \$6.5 million of revenue and 40 associates. Over the past two decades — through both sustainable, organic growth and a series of strategic acquisitions — USI has become a leading insurance brokerage nationwide. Together with the acquisition of Wells Fargo Insurance team members, we are now a firm of more than 7,000 associates with annual revenues approaching \$2 billion. We are 2nd largest privately-held independent insurance broker in the United States¹ and the 9th largest brokerage firm in the world².

USI is owned by KKR, Caisse de dépôt et placement du Québec (CDPQ), and hundreds of USI sales professionals, leadership, and employees. [KKR](#) is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit, and hedge funds. [CDPQ](#) is a long-term institutional investor that manages funds primarily for public and parapublic pension and insurance plans with particular focus on Canada, the United States, and Europe. With KKR and CDPQ as our private equity partner, USI will continue to accelerate the path we have set for ourselves, as a leading local and national insurance brokerage and consulting firm across the United States, delivering best-in-class property and casualty, employee benefits, personal risk, and retirement solutions.

If more specific financial information is required, we would be happy to discuss the topic in greater detail during the finalist phase of the selection process.

¹ Business Insurance, 2019 Agents and Brokers Rankings + Directory (100 Largest Brokers of U.S. Business).

² Business Insurance, 2019 Agents and Brokers Rankings + Directory (World's 10 Largest Insurance Brokers).

3). Provide a comprehensive description of your operational plan that clearly indicates how the consultant plans to provide the services requested in this solicitation including: detailed work plan, timeline of the program evaluation and outlining a plan for the next 12 months.

Service Calendar & Deliverables

USI’s works directly with the City Beautiful to establish a working 12 month calendar which specifies timely deliverables by both parties.

Sample transition timeline for the City of Coral Gables		
Target timeline	Description of activity	Responsibility
Week 1	Contract commences. The City issues Appointment of USI as New Broker of Record	USI and the City
Week 1	Kick-off meeting to develop the actual transition plan, set actual dates, and discuss open/immediate issues	USI and the City
Week 2	Collect all documents including summary plan descriptions/contracts, plan document, 2014 – 2017 rating/budget information, census information, enrollment materials, and open items with carriers/service providers	the City
Week 2	Notify insurance carriers of the change in broker status	USI
Week 3	USI meets with current carriers and service providers	USI
Week 4	Strategic meeting with the City: Define objectives and budget for 2017 and 2018 Discuss marketing strategy Discuss tools that can enhance administration Discuss compliance issues: ERISA, HIPAA, COBRA Review materials provided including SPDs, contracts, plan documents, enrollment materials, etc.	USI and the City
Week 4	Prepare and deliver annual service calendar	USI
Week 5	Evaluate technology tools	USI and the City
Week 6	USI begins compliance review	USI
Week 7	USI presents benchmarking highlights	USI and the City
Week 8	Complete financial analysis of historical claims data and develop 2018 renewal projection	USI
Week 9	Review of utilization data and wellness/disease management discussion	USI and the City
Week 10	Draft of RFP depending of results of strategy meeting	USI
Week 11	Review RFP with the City	USI and the City
Week 12	Release RFP to the Market (if needed)	USI

In addition to, a detailed renewal timeline can be found on [pages 69-70](#) as well as the specific assignments given to all of our team members which can be found on [pages 25-26 & 32](#). USI has also created a comprehensive PowerPoint that can be found in [Appendix VI](#)

Sample Renewal timeline

To demonstrate how this relationship approach helps to ensure a timely and effective renewal process, following is a sample timeline for a medical insurance renewal based on the City’s size and complexity.

Overall objectives	Key tasks	Responsibility
<p>Eight months prior to renewal Establish preliminary strategy for the City renewal (beginning 210 days prior to the effective date is ideal; there are instances when this is completed on a more compressed schedule)</p>	<ul style="list-style-type: none"> ▪ Review marketplace analysis and forecasts for each business line ▪ Review alternatives ▪ Summarize information and agree on the City’s changes ▪ Analyze current carriers ▪ Review carriers service requirements ▪ Identify all exposure data and deadlines for securing information 	USI/the City
<p>Five months prior to renewal Assign jobs and deadlines for account team and markets</p>	<ul style="list-style-type: none"> ▪ Meet with entire team to discuss strategy ▪ Define plan changes with client ▪ Establish deadlines for all tasks ▪ Meet to discuss and finalize marketing plan ▪ Receive all renewal data from the City (census) 	USI/the City
<p>120 – 130 days prior to renewal Establish final marketing strategy and submit to markets</p>	<ul style="list-style-type: none"> ▪ Review submission with client ▪ Send submissions to markets ▪ Continue ongoing communication and data clarification ▪ Refine and summarize proposals ▪ Develop comparisons ▪ Negotiate improvements ▪ Meet with the City’s HR and Benefits teams to plan open enrollment 	USI/the City
<p>100 days prior to renewal</p>	<ul style="list-style-type: none"> ▪ Refine plan negotiations with underwriters ▪ Refine final plan designs with client ▪ Schedule open enrollment meeting and define responsibilities ▪ Make final plan decisions 	USI/the City
<p>90 days prior to renewal Present proposal to client</p>	<ul style="list-style-type: none"> ▪ Begin open enrollment 	USI/the City
<p>60 days prior to renewal Decision made and program implementation begins</p>	<ul style="list-style-type: none"> ▪ Continued open enrollment ▪ Gathering, scrubbing of applications ▪ Submission packaging 	USI/the City
<p>45 days up to renewal date</p>	<ul style="list-style-type: none"> ▪ Monitor submission ▪ Ordering ID cards and other essential items as needed ▪ Monitor group for employee questions or difficulties 	USI

Overall objectives	Key tasks	Responsibility
Within 30 days after renewal	<ul style="list-style-type: none"> ▪ Meet with the City and Account Team ▪ Review and summarize placement process ▪ Initiate quarterly review process ▪ Review key projects, including additional exposure areas ▪ Agree on any adjustments and new projects to be undertaken 	USI/the City

Overall, we know that cost, service performance, and flexibility are key components of each carrier/service provider relationship. We assess if the carrier is fulfilling your appropriate level of satisfaction in these areas on an ongoing basis. When performance guarantees are in place, we review each area of the agreement to assess whether the carrier has met expectations. If the carrier is not performing to your standards, we strategize with you to determine the appropriate course of action at the next renewal.

SECTION IV: PAST PERFORMANCE AND REFERENCES

1) Provide a minimum of three (3) references (but no more than five (5) from public sector agencies, particularly municipal/local government, for which Proposer has performed similar scope of services in the past five (5) years. Please include: (1) client name, (2) address, (3) contact name, (4) contact telephone number, (5) contact email address, (6) term of contract (start and end date), (7) contract amount, (8) services provided. **DO NOT include work/services performed for the City of Coral Gables or City employees as reference.**

Please refer to USI's proposal page 15 & 66 of USI' s proposal for an additional list of clients. For a Comprehensive list of scope of services please refer the Insurance Consultant Questionnaire found on Pages 50-58 .

City of Miami

444 SW 2ns Ave, 9th Floor
Jair Espinosa, Group Benefits Manager
Risk Management Department
305-416-1716
jairespinoza@miamigov.com
of employees – 4500
USI EB Consultants since 2017

Adrienne Arsht Center for The Performing Arts of Miami Dade County

1300 Biscayne Blvd Miami, FL 33135
Trish Brennan, VP Human Resources
786-468-2204
tbrennan@arshtcenter.org
of employees – 340
USI EB Consultants since 2006

Palm Beach County School District

3300 Forest Hill Blvd., Suite A-323
Marilyn Boursiquot, Group Benefits Manager
561-434-8414
Marilyn.boursiquot@palmbeachschools.org
of employees – 20000
USI EB Consultants since 2001

City of Savannah

P.O. Box 1027
Savannah, GA - 31401
Ann Plappert, Benefits Administrator
912-651-6483
aplappert@savannahga.gov
of employees – 2800
USI EB Consultants since 2016

Because of the competitive nature of our industry and due to the availability of this RFP via Florida Sunshine Law FL. CHAPTER 286.011 PUBLIC BUSINESS: MISCELLANEOUS PROVISIONS we will provide you with an estimate of the costs for services. Fees are determined based on employee count, services and scope and can range. Information for fees and commission can be found at:

<https://www.efast.dol.gov/portal/app/disseminate?execution=e1s6>

Completion times for all projects were met on schedule and USI/USICG is the Prime Contractor on all accounts listed and resulted in successful consultation, implementation and delivery of similar scopes to the City of Coral Gables request as stated in RFP 2019-045, Question 27 & scopes of services.

2). Provide a list with contact information of public sector clients, if any, that have discontinued use of Proposer's services within the past two (2) years and indicate the reasons for the same. The City reserves the right to contact any reference as part of the evaluation process.

Currently there are no clients in the public sector that has discontinued services within the past 2 years.

3) Please identify each incident within the last five (5) years where (a) a civil, criminal, administrative, other similar proceeding was filed or is pending, if such proceeding arises from or is a dispute concerning the Proposer's rights, remedies or duties under a contract for the same or similar type services to be provided under this RFP (See Affidavit D).


Nonapplicable.

Section V

PROPOSAL PRICING FORM RFP 2019-045 HEALTH INSURANCE CONSULTANT SERVICES

A fixed annual fee is requested. The fee shall include all costs associated with the performance of the services specified, including labor, material, transportation, etc. No other charges shall be incurred by the City.

Item	Description	Unit of Measure	Unit Price
1	Consulting Services	Flat Annual Fee	\$ <u>42,500</u>

Authorized Signature:  Title: Senior Vice President
Print/Type Name: Jose L. Gonzalez Phone 786-454-2080
E-mail: jose.gonzalez@usi.com Fax 305-669-6021
Firm Name: USI Insurance Services, LLC. F.E.I.N. No: 13-3771734
Address: 201 Alhambra Circle, Suite 1401 City Coral Gables State: FL

THE EXECUTION OF THIS FORM CONSTITUTES THE UNEQUIVOCAL OFFER OF THE PROPOSER TO BE BOUND BY THE TERMS OF ITS PROPOSAL. FAILURE TO SIGN THIS PRICE PROPOSAL WHERE INDICATED ABOVE BY AN AUTHORIZED REPRESENTATIVE OR PROVIDE THE FORM AS PRESENTED MAY RENDER THE PROPOSER NON-RESPONSIVE.

APPENDICES

APPENDIX I - CERTIFICATES OF INSURANCES

ACORD. CERTIFICATE OF LIABILITY INSURANCE

Client#: 1420259 DEANWORM1 DATE (MM/DD/YYYY) 12/19/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION is WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsements(s).

PRODUCER: USI Insurance Services LLC, 530 Preston Avenue, Meriden, CT 06450

INSURED: USI Advantage Corp., 100 Summit Lake Drive, Suite 400, Valhalla, NY 10555

INSURER A: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER B: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER C: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER D: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER E: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

TYPE OF INSURANCE	COVERAGE	CERTIFICATE NUMBER	REVISION NUMBER	POLICY NUMBER	INSURANCE PERIOD	AGGREGATE LIMIT	INDIVIDUAL OCCURRENCE LIMIT	INDIVIDUAL OCCURRENCE SUB-LIMIT	INDIVIDUAL OCCURRENCE EXCESS
COMMERCIAL GENERAL LIABILITY	CLAIMS-MADE			GLA675103500	12/19/2019 - 12/31/2020	\$10,000,000			
AUTOMOBILE LIABILITY	ANY AUTO			GLA675103500	12/19/2019 - 12/31/2020	\$1,000,000			
UMBRELLA LIAB	EXCESS LIAB			AUC600632700	12/19/2019 - 12/31/2020	\$25,000,000			
WORKERS COMPENSATION AND EMPLOYERS LIABILITY	EA EMPLOYER			10WCPK0850	12/19/2019 - 12/31/2020	\$1,000,000			
EA EMPLOYEE				10WNS60600	12/19/2019 - 12/31/2020	\$1,000,000			

CERTIFICATE HOLDER Evidence of Coverage

CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE: Lynn Owen

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ACORD. CERTIFICATE OF LIABILITY INSURANCE

Client#: 463788 DEANWORM DATE (MM/DD/YYYY) 12/19/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION is WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsements(s).

PRODUCER: USI Insurance Services LLC, 530 Preston Avenue, Meriden, CT 06450

INSURED: USI Advantage Corp., 100 Summit Lake Drive, Suite 400, Valhalla, NY 10555

INSURER A: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER B: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER C: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER D: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

INSURER E: USI Advantage Corp. (100 Summit Lake Drive, Suite 400, Valhalla, NY 10555)

TYPE OF INSURANCE	COVERAGE	CERTIFICATE NUMBER	REVISION NUMBER	POLICY NUMBER	INSURANCE PERIOD	AGGREGATE LIMIT	INDIVIDUAL OCCURRENCE LIMIT	INDIVIDUAL OCCURRENCE SUB-LIMIT	INDIVIDUAL OCCURRENCE EXCESS
COMMERCIAL GENERAL LIABILITY	CLAIMS-MADE			GLA675103500	12/19/2019 - 12/31/2020	\$10,000,000			
AUTOMOBILE LIABILITY	ANY AUTO			GLA675103500	12/19/2019 - 12/31/2020	\$1,000,000			
UMBRELLA LIAB	EXCESS LIAB			AUC600632700	12/19/2019 - 12/31/2020	\$25,000,000			
WORKERS COMPENSATION AND EMPLOYERS LIABILITY	EA EMPLOYER			10WCPK0850	12/19/2019 - 12/31/2020	\$1,000,000			
EA EMPLOYEE				10WNS60600	12/19/2019 - 12/31/2020	\$1,000,000			

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AUTHORIZED REPRESENTATIVE: Lynn Owen

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ACORD. CERTIFICATE OF LIABILITY INSURANCE

Client#: 1420259 DEANWORM1 DATE (MM/DD/YYYY) 12/18/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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COMMERCIAL GENERAL LIABILITY	CLAIMS-MADE			US00092401EO19B	12/31/2019 - 12/31/2020	\$15,000,000 per claim			
AUTOMOBILE LIABILITY	ANY AUTO			US00092401EO19B	12/31/2019 - 12/31/2020	\$1,000,000			
UMBRELLA LIAB	EXCESS LIAB			US00092401EO19B	12/31/2019 - 12/31/2020	\$15,000,000 aggregate			
WORKERS COMPENSATION AND EMPLOYERS LIABILITY	EA EMPLOYER			US00092401EO19B	12/31/2019 - 12/31/2020	\$1,000,000			
EA EMPLOYEE				US00092401EO19B	12/31/2019 - 12/31/2020	\$1,000,000			

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ACORD. CERTIFICATE OF LIABILITY INSURANCE

Client#: 1420259 DEANWORM1 DATE (MM/DD/YYYY) 12/18/2019

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Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
USI Insurance Services LLC

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check **only one** of the following seven boxes.

Individual/sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ C

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) 5

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
100 Summit Lake Drive, Suite 400

6 City, state, and ZIP code
Valhalla, NY 10595

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number

				-					
--	--	--	--	---	--	--	--	--	--

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

or

Employer identification number

1	3	-	3	7	7	1	7	3	4
---	---	---	---	---	---	---	---	---	---

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ Sony M. Kufner VP, Tax Date ▶ 1/1/2020

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

APPENDIX II- SAMPLE SURVEY RESULTS

This is an actual collection of data from a survey conducted by USI at a Local Municipal USI client during the course of 3 days. The information was collected conducting face to face interviews with employees who participate in the employee benefit program.



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BENEFIT ANALYTICS AND SURVEY RESULTS

2019 BENEFIT PLAN PROFILE

USI – City of Miami Health Fair Survey Results and Analysis

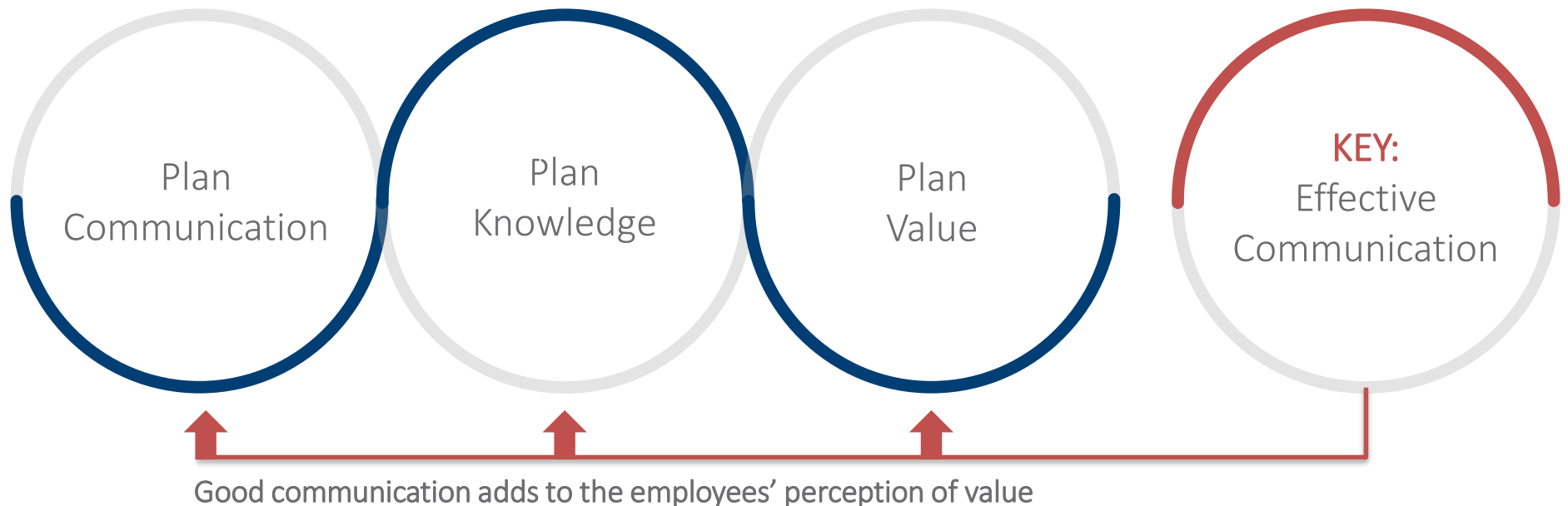
Jose L. Gonzalez

www.usi.com

The Plan from the Employee Perspective



Employees look at employee benefits as an important piece of their total compensation. Savvy employees who consider group benefits as part of their employment decision are looking for:

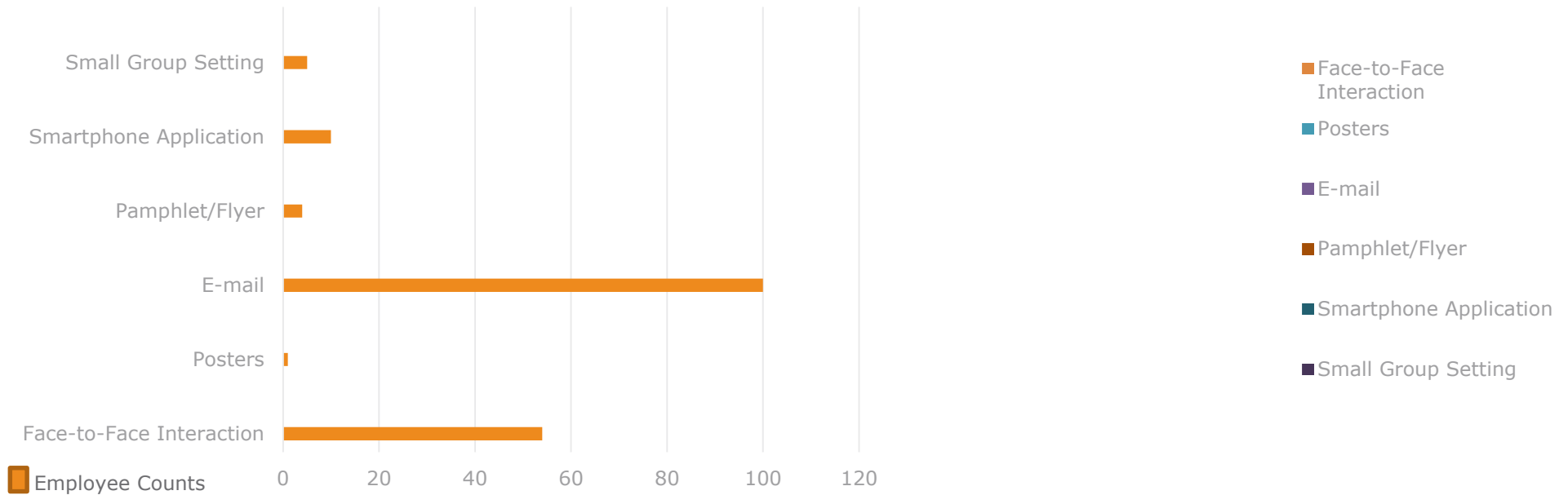


» 1. Plan Design Communication

Which would you prefer when receiving information from the Group Benefits Dept?

174 employees responded

Methods of Communication



Results: 100 employees preferred emails, 54 chose face to face interaction. 100 employees represent 57% of the polled population.

Goals:

Send email communication(s) that includes an attachment as well as a link where employees can find their up to date Group Benefit Plan offerings.

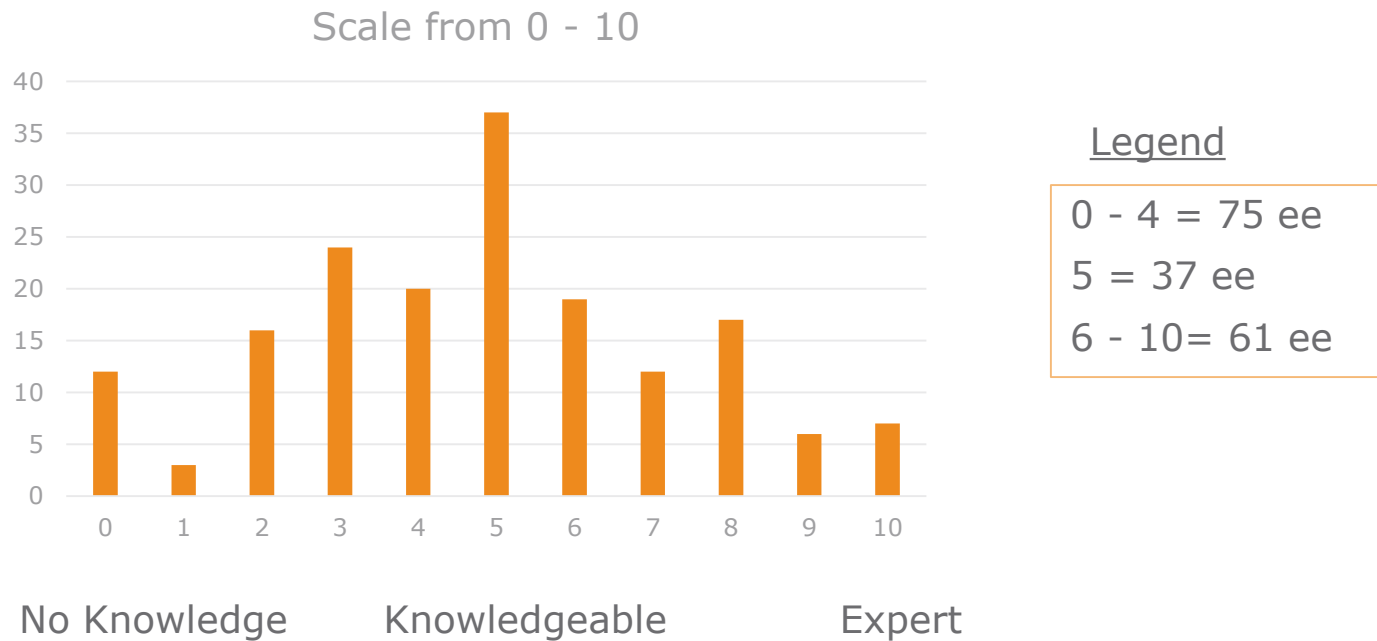
Create a customized benefit booklet (attachment).

Employees should be made aware of the benefits early and often therefore an initial discussion to be held at onboarding and frequent communications with methods of email and face-to-face. A single image will ensure everyone remains engaged, well informed and up-to-date.

» 2. Plan Knowledge

How much do you know about your employee benefits?

173 participants



Results: The largest population ranges from 3 - 5 in Knowledge, totaling 81 employees. 64% of the employees fall below a 6.

Goals: USI has created a City of Miami Benefit booklet that can be distributed with customized information to educate and assist the employees. USI's benefit resource center is available as your one-call benefit information hotline.

» 2a. Plan Knowledge

Do you know who to contact for your questions regarding your employee benefits?

Percentages

37%

- 94 employees answered yes

62%

- 56 employees answered no

*Solid Waste 2 to 1 said No

■ Yes ■ No

Notes: Although many employees answered yes when pressed further the answers varied. i.e. Who would you contact if you had an escalated claims issue? HR, Carmen Cruz, Jair Espinoza, CIGNA 1-800.

*Solid Waste (SW)- The No was 68%,

Goals: There is an opportunity to rebrand Adrian Beason as the point of contact and redistribute the information for escalated Cigna issues. Have Adrian go out to SW and re-introduce as part of the team. USI can also provide the Benefit Resource Center as a benefit advocate and core plan educator.

» 3. Plan Value

What would you like to see as an offering from your Group Benefits department in the near future?

Financial Wellness (managing your finances)

45

Nutrition (Eat Smarter)

62

MPD

Physical Fitness (Exercise)

50

Benefits (Know what you have)

63

MRC
SW

Results: Many employees wanted multiple classes but overwhelming knowledge on Benefits and nutrition seem to be the most polled. Please note that MPD wants Nutrition, MRC and SW favor Benefits Knowledge.

Goal: Continue to offer classes offered by Jason that has overall value but have classes on employee benefits i.e. Know what you have and provide a lunch and learn atmosphere.

» 3a. Plan Value

Are you aware of the no-cost benefit offerings?

EAP

60 No

82 Yes

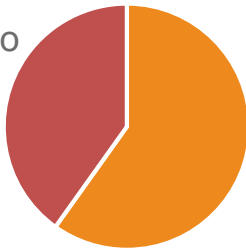
Employee Assistance Program

- 58% said Yes.

When prompted further many employees did not know how to contact or what exactly it can be used for. Opportunity for education exist.

BH

57 No



85 Yes

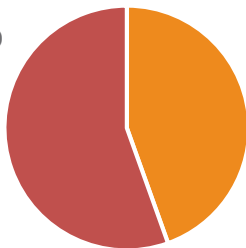
Behavioral Health

- 60% said Yes.

73% of the employees from SW that were polled said that they were unaware. Opportunity for education exist.

Telehealth

71 No



57 Yes

TeleHealth

- 47% said Yes.

69% of the employees from SW that were polled said that they were unaware. Opportunity exist to educate and have employees register for this no cost program

» Summary

After assessing how your plan is viewed from the perspective of the employee, here's what we came up with:

Plan Communication	<p><u>We checked for:</u></p> <p>Ways employees feel most effective form of communication is given</p>	<p><u>Result:</u></p> <p>Emails and face to face are the overwhelming methods of communication</p>
Plan Knowledge	<p>Level of Knowledge on employee benefits and who they need to contact</p>	<p>Opportunity exist to educate the employees further and create a leave behind to know who to contact</p>
Plan Value	<p>Plans overall value to employees and their families are measured by what they know they have available</p>	<p>Employees feel the need to have further education on a variety of wellness subjects</p> <p>Opportunity exists to provide greater education on plans</p>
KEY: Quality Communication	<p>Effective communications can be worked on to achieve greater outcomes</p>	<p>USI created a benefit booklet for employees and has offered the Benefit Resource Center at no cost to the City in an effort to help educate and create better outcomes. USI suggest to work with HR team to create a single image</p>



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City of Coral Gables Important Legal Notices 2020



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Important Legal Notices Affecting Your Health Plan Coverage

THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: \$500 deductible and 80%/20% coinsurance.

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 30 days from the loss of coverage or the date you become eligible for premium assistance.

To request special enrollment or obtain more information, contact person listed at the end of this summary.

PATIENT PROTECTION MODEL DISCLOSURE

Cigna does not require the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Cigna customer service department at 800-244-6224.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Cigna or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Cigna customer service department at 800-244-6224.

CONTACT INFORMATION

Questions regarding any of this information can be directed to:

Karla Green, Human Resources Director

Phone: 305-460-5523

Fax: 305-460-5518

City of Coral Gables
Human Resources Department
2801 Salzedo Street, Second Floor
Coral Gables, FL 33134

Hours of Operation:

Monday through Friday: 8:00 a.m. - 5:00 p.m.

Closed holidays and weekends

APPENDIX IV- SAMPLE COMMUNICATION

Sample Communication Materials for the City of Coral Gables
Employees. Benefits at a Glance (BAAG)



Employee Benefits Guide



City of Coral Gables
General Employee Benefits Booklet



Contents & Contact Information



Refer to this list to contact one of your benefit vendors. For general information contact the Human Resources Department.

ONSITE CIGNA REPRESENTATIVE: MR SMITH, 305-666-1012, mrsmith@cigna.com

MEDICAL: _____ page 5

Provider Name Cigna
Provider Phone Number 800-244-6224
Provider Web Address www.myCigna.com

DENTAL: _____ page 8

Provider Name Cigna
Provider Phone Number 800-244-6224
Provider Web Address www.myCigna.com

VISION: _____ page 9

Provider Name Cigna
Provider Phone Number 800-244-6224
Provider Web Address www.myCigna.com

EAP (EMPLOYEE ASSISTANCE PROGRAM): _____ page 10

Provider Name Cigna
Provider Phone Number 800-554-6931
Provider Web Address www.cignabehavioral.com

LEGAL SHIELD / IDENTITY THEFT: _____ page 11-12

Provider Name LegalShield, IDShield
Provider Phone Number 888-807-0407
Provider Web Address <http://benefits.legalshield.com/cityofCoralGables>

BMG MONEY: _____ page 13

Provider Name BMG Money
Provider Phone Number 800-316-8507
Provider Web Address <https://www.bmgmoney.com/loansatwork/>

ICMA DEFERRED RETIREMENT PLAN: _____ page 14

Provider Name ICMA
Provider Phone Number 888-438-6388
Provider Web Address www.icmarc.org

NATIONWIDE DEFERRED RETIREMENT PLAN: _____ page 15

Provider Name Nationwide
Provider Phone Number 888-948-9478
Provider Web Address <https://www.CoralGables457.com/iApp/tcm/CoralGables457/index.jsp>

ANNUAL LEGAL NOTICES: _____ page 16-31

USI BENEFIT RESOURCE CENTER (BRC): _____ page 32

Provider Name Benefit Resource Center
Provider Phone Number 855-874-0835
Provider Web Address BRCSouth@usi.com

Benefit Information

Your Benefits Plan

The City of Coral Gables offers a variety of benefits allowing you the opportunity to customize a benefits package that meets your personal needs.

In the following pages, you'll learn more about the benefits offered. You'll also see how choosing the right combination of benefits can help protect you and your family's health and finances – and your family's future.

Eligibility

All regular full-time employees are eligible to join the Benefits Plan on the 90th day of permanent, full-time employment. "Regular Full-Time Employees" must be regularly scheduled and working at least 30 hours per week.

You may also enroll your dependents in the Benefits Plan when you enroll.

Eligible dependents include:

- Your spouse, unless you are legally separated or divorced; Domestic Partners
- Your unmarried natural children, step-children living with you, legally adopted children and any other children for whom you have legal guardianship, who are:
 - Under 26 years of age for medical;
 - Up to age 30 for Medical only; if unmarried without dependents of their own, and a Florida resident or a full-time student, and not covered under any other health plan, and not entitled to coverage under Medicare.

When Can You Enroll?

You may sign up for Benefits at any of the following times:

- Up until your effective date
- During the annual open enrollment period;
- Within 30 days of a qualified family-status change.

If you do not enroll at one of the above times, you must wait for the next annual open enrollment period.

Please enroll for benefits at your earliest convenience to allow time for your ID cards to arrive.



Making Changes

Generally, you can only change your benefit choices during the annual benefits enrollment period. However, you may be able to change your benefit choices at anytime if you have a change in status including:

- > Your marriage
- > Your divorce or legal separation
- > Birth or adoption of an eligible child
- > Death of your spouse or covered child
- > Change in your spouse's work status that affects his or her benefits
- > Change in your work status that affects your benefits
- > Change in residence or work site that affects your eligibility for coverage
- > Change in your child's eligibility for benefits
- > Receiving Qualified Medical Child Support Order (QMCSO)

If you do not notify Group Benefits within 30 days of a family status change, you will be required to wait until the next annual enrollment period in order to make benefit changes, unless you have another family status change.

Getting more from your Health Care Dollars



Member Resources

24-hour access to tools you can really use at www.myCigna.com.

The Cigna Health member website, www.myCigna.com, is designed to provide a secure, user and family-friendly, one-stop-shop for you to access the account and claims information you can use to manage your health and wellness.

We're committed to providing you with all the basics you expect, along with added features to support a healthy lifestyle, assist you with medical decisions, and give insight into the maximization of your healthcare dollars.

Go to myCigna.com to log in to our secure site.

New users can create an account by following the easy instructions. You'll need your health plan ID Card the first time.

Return users, just sign in using your username and password. The first time you access the site, you will be prompted to re-register with a new username and password for enhanced security. Then take advantage of the smart, safe resources your health plan offers, right at your fingertips.

Privacy Regulations.

Members over 18 years of age have partially protected information according to HIPAA Privacy Regulations. *Members over 18 having difficulty creating an account with their SSN, please contact Cigna Health Customer Service at: 1.800.925.2272.*

At myCigna.com you can:

- Look up health and wellness topics in our online medical library.
- Find the status of a claim.
- Find network doctors, clinics and hospitals.
- Look up prescription and over-the-counter drug information.
- Order ID Cards.

Frequently Asked Questions About Your Medical Plan

Q. What should I do if I have a problem getting a claim paid?

A. Start by contacting the carrier's member services number to determine the nature of the problem. If the issue is the way the doctor or other service provider has billed the claim, then contact your doctor or Claims Advocate at USI. If the insurance company has an eligibility issue, contact Human Resources for assistance.

Q. What is the difference between brand formulary, brand non-formulary, and generic drugs?

A. Brand formulary is a prescription drug that is listed on the formulary (i.e., a list of prescription drugs covered by the plan). These drugs are protected by a patent issued to the original innovator or marketer. Brand non-formulary drugs are patent protected but are not listed. A generic equivalent drug can become available when the patent protection runs out, and is deemed equal in therapeutic power to the brand name originals.

Q. When should I go the Urgent Care vs. Emergency Room?

A. For non-life threatening injury/illness after normal doctor's office hours.

Onsite CIGNA representative:

Mr. Smith

Direct Line: 305-666-1012

Email: mrsmith@cigna.com



Onsite CIGNA Health Coach:

Dr. Jones

Direct Line: 305-666-1013

Email: drjones@cigna.com



Medical Insurance



Questions? Please call Mr. Smith at 305-666-1012 or via email at: mr.smith@cigna.com

	NPOS Open Access
<u>IN-NETWORK:</u>	
Calendar-Year Basis	deductible and out-of-pocket max will reset very January 1st
Annual Deductible (Individual / Family)	\$500 / \$1,000
Annual Maximum Out-of-Pocket (Indiv/Fam) - Medical	\$2,000 / \$4,000
Annual Max Out-of-Pocket (Indiv/Fam) - Prescriptions	\$1,000 / \$2,000
Coinsurance	80%
<u>ROUTINE PREVENTIVE SERVICES:</u>	
Wellness	Covered 100%, no copay
Immunizations	
Mammography/Colonoscopy	
<u>CO-PAYS:</u>	
PCP / Open Access	Open Access: referrals are not required for specialist office visits
Primary Care Physician office visit	\$25 copay
Specialist office visit	\$30 copay
Virtual Visits	Covered 100%, no copay
Convenience Care	\$25 copay
Inpatient Hospital	Covered 80% after Deductible
Outpatient Surgery/Services	Covered 80% after Deductible
Emergency Room	\$225 copay
Urgent Care	\$25 copay
<u>DIAGNOSTIC SERVICES:</u>	
Lab Services	Covered 100% in physician's office or independent lab; 80% after deductible in outpatient facility setting
X-Ray Services	Covered 100% in physician's office; 80% after deductible in outpatient facility setting
Advanced Radiology (MRI, MRA, CAT scan, PET scan)	Covered 80% after Deductible
<u>PRESCRIPTIONS:</u>	
Retail (30 day supply)	\$15 / \$40 / \$60
Mail Order (90 day supply)	2x Retail Copay
<u>OUT-OF-NETWORK:</u>	
Deductible (Individual / Family)	\$1,000 / \$2,000
Maximum Out-of-Pocket (Individual / Family)	\$4,000 / \$8,000
Coinsurance	60%

Employee Bi-weekly Deductions

Employee Only	\$40.55
Employee + Spouse	\$89.21
Employee + Child(ren)	\$75.01
Family	\$115.56

This is a brief, illustrative overview of the plan. This chart is intended only to highlight the benefits available and should not be relied upon to fully determine your coverage. If the illustration of benefits conflicts in any way with the Summary Plan Description (SPD), the SPD shall prevail. It is recommended that you review your exact description of services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.



Balance Billing – When a provider bills you for the difference between the provider’s charge and the allowed amount. For example, if the provider’s charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered services

COBRA – A Federal law that allows workers and dependents who lose their medical, dental, or vision coverage to continue any of these coverages for a specified length of time by electing and paying for continuation benefits.

Coinsurance – Percentage of payment shared between the member and the plan for certain services after the deductible has been met.

Copayment – Flat dollar amount member is responsible for at the time of service. The plan usually pays 100% of the remaining balance.

Covered Expenses – Health Care expenses that are covered under your health plan.

Deductible – Amount member is responsible for before the plan pays for certain services

Evidence of Insurability – A medical questionnaire which is used to determine whether an applicant will be approved or declined coverage.

FSA – Flexible Spending Account

Tax Free account established to pay for eligible medical and health-related expenses.

Guarantee Issue - The amount which is available without providing an Evidence of Insurability (EOI). And EOI will be required for any amounts above this, for late enrollees or increases in insurance.

In-Network – Care received from physicians, facilities or suppliers that are contracted with the insurer to provide services on a negotiated discount basis.

Network Provider

Medical and pharmacy providers that have contracted with the plan to provide lower out-of-pocket costs for members.

Out-of-Network – Care received from physicians, facilities or suppliers that are not contracted with the insurer to provide services on a negotiated discount basis.

Out-of-Pocket Expense – Amount you must pay toward the cost of health care services. This may include deductibles, copayment and/or coinsurance.

Out of Pocket Maximum – Member total payments for deductible, coinsurance and copays to stated maximum per plan year. Once reached, the plan will pay 100% for eligible expenses for the rest of the plan year.

Pre-existing Condition – Any Injury or Sickness for which you received medical treatment, advice or consultation, care or services including diagnostic measures, or had drugs or medicines prescribed or taken in the X months prior to the day you become insured.

Preferred Provider – A provider who has a contract with your carrier/vendor to provide services to you at a discount.

Prior Authorization – The decision by the plan or health insurer that a health care service, treatment plan, prescription drug, medical equipment, or other health care services defined in the certificate of coverage, is medically necessary. The plan may require preauthorization for certain services before receiving them, except in an emergency.

Provider – A physician (medical, dental or vision), health care professional or health care facility licensed, certified or accredited as required by state law.

UCR (Usual, Customary & Reasonable) – The amount paid for a service in a geographic area based on what providers in the area usually charge for the same or similar service. The UCR amount is sometimes used to determine the allowed amount.

Prescription Drug Savings



Did you know you can obtain prescription drugs at local retailers at a reduced cost and sometimes even free? **Publix** offers a variety of generic Oral Antibiotic medications to you absolutely free. Bring in your prescription for an approved medication and receive it FREE, up to a 14-day supply. Publix recently approved a medication for diabetes. **Wal-Mart** offers over 400 generic prescriptions for \$4 and a 90 day supply for approx. \$10. Remember DO NOT show your Cigna ID card to receive these benefits, or you will be charged your Cigna prescription drug rate.

\$4 Prescriptions



Find a Walmart pharmacy near you by entering your zip code at: www.walmart.com/cp/pharmacy
Refill prescriptions, view your order history or transfer a prescription through their website or mobile pharmacy app.

FREE Antibiotics



Get up to a 14-day supply of the following generic oral antibiotics free:

- Amoxicillin
- Ampicillin
- Sulfamethoxazole/Trimethoprim (SMZ-TMP) (tablets only)
- Penicillin VK

► **FREE Amlodipine** ► **FREE Lisinopril** ► **FREE Metformin** ► **FREE A**

Stop into the Publix Pharmacy the next time you're shopping to see how much you could be saving with FREE medications. Visit us at any of our Pharmacy locations. Go to www.Publix.com/pharmacy for complete listing

**Certain restrictions may apply. Please see your pharmacist for details. Publix reserves the right to modify the terms of, and medications covered by, the Publix Pharmacy free medications program at any time, and such terms are subject to change without notice.*

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves \$276 a year on their prescriptions. GoodRx is 100% free. No personal information required. Visit their website at www.goodrx.com or download their app.





	DPPO plan option		DHMO plan option
Deductible	In-Network	Out-of-Network	<i>Please refer to DHMO fee schedule for a comprehensive list</i>
Individual	\$100	\$100	Office visit fee \$5.00
Family	\$300	\$300	per patient, per office visit in addition to any other applicable patient charges
Calendar Year Maximum			D9310 Consultation \$11.00
Individual		\$100	D0270 X-rays (bitewing) single radiographic image \$0.00
Family		\$300	D1110 Prophylaxis (cleaning) Adult \$0.00
Diagnostic & Preventative	Deductible Waived		D1120 Prophylaxis (cleaning) Child \$0.00
Exams	100%		D2140 Amalgam 1 surface \$0.00
Cleanings			D2391 Resin-based composite 1 surface, posterior \$65.00
Fluoride			D2510 Inlay –Metallic -1 surface \$220.00
X-Rays (Bitewings Only)			D2710 Crown –Resin-based composite \$205.00
Regular Restorative Services	Deductible Applies		D3310 Anterior Root Canal \$90.00
Amalgam Fillings	80% After Deductible		D4261 Osseous surgery, 1 to 3 teeth per quadrant \$250.00
Sealants			D4341 Periodontal scaling / root planning 4 or more teeth per quadrant \$45.00
Endodontics			D5110 Full upper denture \$185.00
Periodontics			D5510 Repair broken complete denture base \$35.00
Major Services	50% After Deductible		D6065 Implant supported porcelain/ceramic crown \$595.00
Crowns			D7240 Removal of impacted tooth \$100.00
Bridges			D870 Periodic orthodontic treatment
Dentures	50%		Children up to 19 th birthday, 24 month treatment \$1,464.00
Orthodontics			Lifetime Benefits Maximum \$1,500

Employee Bi-weekly Deductions	DPPO	DHMO
Employee Only	\$15.40	\$5.96
Employee + Spouse	\$31.72	\$11.96
Employee + Child(ren)	\$31.44	\$12.39
Family	\$56.08	\$17.21

This is a brief, illustrative overview of the plans. These charts are intended only to highlight the benefits available and should not be relied upon to fully determine your coverage. It is recommended that you review your exact description of services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.



Vision coverage is automatically included when enrolled in the Cigna Medical Plan.

Vision Plan (Cigna Vision Network)

	Benefit	Frequency Period (begins January 1, calendar-year basis)
Exams	\$10 copay	12 months
Eyeglass Lenses Allowances		
Single Vision	up to \$20	12 months
Lined Bifocal	up to \$30	12 months
Lined Trifocal	up to \$40	
Progressive	up to \$30	
Lenticular	up to \$75	12 months
Contact Lenses Allowances		
Elective	up to \$75	12 months (one pair or single purchase per frequency period)
Frame Retail Allowance	Up to \$30 allowance	12 months (one per frequency period)

If you use other discounts and/or promotions instead of this vision coverage, or go to an out-of-network eye care professional, you may file an out-of-network claim to be reimbursed for allowable expenses.

In-Network Coverage includes:

- One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses;
- Stated allowance applied towards the in-network offered savings* of 20% of purchased frame, lenses, lens options, and up to 15% savings on the contact lens professional services (including fitting and evaluation), offered savings does not apply to contact lens materials.

*Provider participation is 100% voluntary; please check with your Eye Care Professional for any offered discounts.

This chart is intended only to highlight the benefits available and should not be relied upon to fully determine your coverage. It is recommended that you review your exact description of services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

To find participating providers go to www.myCigna.com



City of Coral
Gables

WE CAN HELP YOU WITH THAT



As a vital part of your employer's commitment to helping you maintain a healthy and fulfilling life, Cigna is pleased to offer an exciting benefit called the Employee Assistance Program (EAP).

One of our dedicated personal advocates will work with you to resolve any issues you may be facing, connect you with the right mental health professional, direct you to a variety of helpful resources in your community, and more. Best of all, it's free.

The Facts on EAP

- The EAP toll-free phone number is 1.800.554.6931
- We're available 24/7/365
- Available to you and your household family members

EAP Services Include:

- Counseling: 1-5 Face-to-Face sessions with a counselor in your area.
- Consultation and support by phone: Consultations may be related to questions about behavioral health related topics, assistance with problem identification, problem-solving skills, approaches and/or resources to address behavioral concerns.
- Legal assistance: Free, 30-minute consultation with an attorney face-to-face or by phone.
- Financial: Free 30-minute telephonic consultation by phone with a qualified specialist on issues such as debt counseling or planning for retirement

- Child care: Resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care.
- Elder care: Resources and referrals for home health agencies, assisted living facilities, social and recreational programs, and long-distance care giving.
- Pet care: Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- Identity theft: 60-minute free consultation with a fraud resolution specialist.

Find us online

You and your household members can also get EAP assistance and information via the Cigna EAP website: Cignabehavioral.com. Click on the "login to access your benefits" link and enter your Employer ID in lowercase letters with no spaces.

Connect with your EAP either by phone or online for free, fast and effective expert assistance.

1.800.554.6931

www.cignabehavioral.com

**Employer ID: cityofCoral
Gables**

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**CORAL
GABLES[®]**
THE CITY BEAUTIFUL



Affordable legal protection AT YOUR FINGERTIPS

Shielding Over 4 Million People
from Personal Legal Matters.

LegalShield provides you and your family the legal protection you not only need but deserve. The LegalShield provides the following covered services:

ESTATE PLANNING

- Codicils
- Living Wills
- Power of Attorney
- Trusts
- Wills



FAMILY

- Administrative Hearing
- Adoption
- Conservatorship
- Domestic Violence Protection
- Elder Care Assistance
- Guardianship
- Immigration Assistance
- Incompetency Defense
- Juvenile Court Defense
- Name Change
- Parental Responsibility
- Prenuptial Agreements
- School Hearings



FINANCIAL

- Affidavits
- Bankruptcy Civil
- Litigation Consumer
- Protection Debt
- Collection Identity
- Theft
- Medicaid/Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Small Claims Assistance
- Social Security Disputes
- Tax Audit Protection
- Veterans Benefits Disputes



AUTO

- Driver's License Restoration
- Motor Vehicle Property Damage
- Moving Traffic Violations
- Traffic Tickets



HOME

- Boundary/Title Disputes
- Contractor Disputes
- Deeds
- Foreclosure
- Home Equity Loans
- Landlord/Tenant Issues
- Mortgages
- Property Tax Assessments
- Purchase/Sale of Home (primary or secondary)
- Refinancing
- Zoning Applications



GENERAL

- 24/7 Emergency Access
- Document Review
- Legal Forms
- Live Member Support
- Mobile App
- Office Consultation
- Telephone Advice



Affordable legal protection

\$6.04

BI-WEEKLY

For more information visit:
benefits.legalshield.com/cityofCoralGables

For questions related to the plan, please contact Member Services.

1-888-807-0407

Monday-Friday 8a.m. - 8p.m., EST

General Exclusions: 1. matters against the Employer, Company, or Provider Law Firm 2. matters deemed by the attorney to lack merit, or violate any ethics rules 3. matters outside the United States 4. matters involving any Member which arises due to business matters or interests including: Ownership, management, or association with a business, partnership, corporate entity, or trust, any income producing property or venture no matter the nature, full time or part time. 5. Fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and out of pocket expenses 6. any person who is a party in a lawsuit against the Company or is named as a defendant in a lawsuit by the Company shall not receive Services during the lawsuit. 7. matters covered by any insurance policy 8. services related to patent, trademark or copyright matters 9. Services where, in the Provider Law Firm's Professional Judgment, the requested Service is unnecessary or unwarranted for adequate advice, or would be in violation of any ethics laws, or frivolous, or with no merit 10. Native American legal issues including matters related to Indian Tribes and tribal governments including legal issues before federal, tribal and/or state courts, administrative bodies, arbitration panels or arbitrators, tribunals and/or hearing panels, judges, or officers. See a plan contract for complete terms and conditions.



Affordable identity theft protection AT YOUR FINGERTIPS

RESTORING NEARLY 15,000 IDENTITIES, IDShield provides the identity theft protection and identity restoration services you not only need but deserve.

THE IDSHIELD PLAN INCLUDES THE FOLLOWING COVERED SERVICES:

MONITORED INFORMATION

- Bank Accounts
- Credit/Debit/Retail Cards
- Date of Birth
- Drivers License
- Email Addresses
- Home Address
- Medical ID
- Name
- Passport Number
- Phone Numbers
- Social Security Number



COMPREHENSIVE SOURCE MONITORING

- Global Black Market Websites
- Internet Relay Chat (IRC)
- Local, State and Federal Databases
- Online Chat Rooms
- Peer-to-Peer Sharing Networks
- Social Feeds



COMPREHENSIVE IDENTITY RESTORATION

- \$5 Million Service Guarantee
- Full Service Restoration by Licensed Private Investigators
- Pre-Existing Identity Theft Restoration



PRIVACY AND SECURITY MONITORING

- Court Record Monitoring
- Child Monitoring
- Credit Monitoring
- Criminal Record Monitoring
- Internet Monitoring
- Pay Day Loan Monitoring
- Social Media Monitoring
- And More



UNLIMITED CONSULTATION

- Assistance in Analyzing and Interpreting Credit Reports
- Consultation on Common Trends and Scams
- Data Breach Safeguards
- Identity Theft Consultation
- Lost/Stolen Wallet Assistance



GENERAL

- 24/7 Emergency Assistance
- Direct Access to Licensed Private Investigators
- Live Member Support
- Mobile App
- Monthly Credit Score Tracker
- Password Manager
- Real-Time Alerts



Affordable identity theft protection

INDIVIDUAL

\$3.12

Bi-Weekly

FAMILY

\$5.88

Bi-Weekly

For more information visit:
benefits.legalshield.com/cityofCoralGables

For questions related to the plan, please contact Member Services.

1-888-807-0407

Monday-Friday 8am-8pm, EST

See plan details for specific terms, coverage, conditions and exclusions. IDShield is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll Inc. Neither LegalShield nor its officers, employees, or sales associates directly or indirectly provide identity theft protection, restoration services, or advice.

A better way to manage unexpected expenses...

The LoansAtWork program is now available to benefits-eligible employees of The City of Coral Gables, **regardless of credit history!**



No minimum credit score required



\$500-\$5,000 loans available to benefits-eligible employees with at least one year on the job*



Payroll deduction repayments over 6-24 months*



Fixed annual interest rate 23.99%*



Payments as low as \$13 up to \$122 if repaid over 24 months (52 bi-weekly deductions)*

To enroll, visit www.LoansAtWork.com and click “Start Now”.

* Fixed simple interest rate: 23.99% per year. For example, for a \$3,000 loan repaid in 52 bi-weekly installments over 24 months, the **APR** will be **23.88%** and the approximate bi-weekly payroll deduction payment will be \$74 (assumes a loan execution date of 09/23/2019). Other terms and conditions apply and your loan may vary depending upon your loan execution date, actual payroll deduction schedule, etc. Not all applicants will qualify for a loan.

For more information, please visit www.LoansAtWork.com

or call 1-800-316-8507

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20191003CMIALAWFL



—How ready are you?—

The Retirement Readiness Report helps you get an overall picture of your retirement



Generate your Retirement Readiness Report by answering four simple questions



Track your progress to see how you are doing



Receive suggested steps you can take to help improve your retirement outlook

Investing involves market risk, including possible loss of principal. There is no guarantee that any investment strategy will generate a profit or avoid losses. Actual results will vary, depending on your investment and market experience.

Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

NRM-15185M1 (07/17)



Log into your Plan account to view your report.

Nationwide Deferred Compensation 457b

Local representatives are available on a monthly basis at the City Hall Building, 2nd Floor conference room.

Contact us today at 877-677-3678

Contact your Nationwide Retirement Specialist:

Ninoska (Nina) Calzadilla
Ph/ 305.849.1392
n.calzadilla@nationwide.com

Ana Aguirre
Ph/ 786.506.2944
Ana.aguirre@nationwide.com

Contact your Nationwide Retirement Specialist:

Anthony Steel
Ph/ 786.325.9531
Steela1@nationwide.com

Hansel Chacon
Ph/305.907.3388
Hansel.chacon@nationwide.com

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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Nationwide





Why won't they pay my claim?

Services denied?!

How can my claim still be "in process"? It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?



Call the Benefit Resource Center ("BRC"),
We're Here To Help!

We speak insurance.

Our Benefits Specialists can help you choose the right plan for you and your family, translate confusing jargon, answer questions about which benefits are on your plan and which aren't, work directly with insurance carriers to resolve tricky issues regarding claims and denials of service—and more!

Benefit Resource Center

BRCSouth@usi.com | Toll Free: 855-874-0835

Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

Presented by:



APPENDIX V- USI HANDBOOK DRUG FREE



Employee Handbook

Effective April 2018

All USI employees are required to read, understand, and comply with the policies and procedures in this Employee Handbook as a condition of employment and/or continued employment with USI.

Employees are required to acknowledge receipt of this Handbook within the UltiPro Portal. A copy of the acknowledgement text is included on page 46 of this document.

Disclaimer

The information in this Handbook supersedes and replaces all previously published Handbook information, and is current as of the date of publication. These policies may be modified or supplemented at USI's discretion as the need arises and as part of our ongoing effort to improve our commitment to our employees and our Company. Such changes to these policies will be applicable to you as soon as they are made and will supersede those in this Handbook. A particular policy may be applied differently in different situations, as the circumstances require or as may be required by federal, state or local law.

Violation of any USI policies may result in disciplinary action, up to and including termination.

Nothing set forth in this Handbook or in any other communications from USI is intended to, or should be understood to establish contractual rights between you and USI regarding employment for a specified period of time, a guarantee of any term, condition or benefit of employment, or a contractual obligation of any kind, express or implied of the Company.

Your employment with USI is "at will." This means that USI may change any term, condition or benefit of your employment and that your employment may be terminated by USI or by you at any time, with or without cause or prior notice. Nothing in this Handbook is intended to, or should be understood to alter this "at will" employment relationship in any way.

No Manager or Representative of USI other than an authorized officer of USI has the authority to enter into any agreement with you for employment for any specified period of time, or to make any promises or commitments contrary to the foregoing. USI does not recognize any contract of employment or employment terms unless the contract or the terms are in writing and signed by the employee and an authorized officer of USI. If certain terms and conditions of your employment are governed by the conditions of a written employment agreement, then the relevant provisions of that agreement shall take precedence over the affected policy as described in this Handbook.

The actual terms and conditions of any benefit program can only be determined by reference to the appropriate employee benefit plan documentation and related written materials including any relevant insurance policies or other formal documentation. If any conflict arises between the descriptions contained in this Handbook and the documentation or other materials applicable to a particular benefit program, the plan or program documentation will preside.

About This Handbook

This Handbook does not create any rights, nor is it intended to cover every possible specific situation. The policies, benefits and procedures contained herein may be changed, revised, or amended at any time by USI to comply with changes in federal, state or local law, business need or the interests of our employees. Should you have any questions, please ask your Manager or HR department.

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knowledge and develop professionally while identifying, quantifying and eliminating client risk exposures.

The USI ONE Advantage—our Omni Knowledge Engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients, our associates and ultimately our firm. As you learn more about our company, you will see the many advantages USI has to offer!

Creating a Positive Working Environment

Equal Employment Opportunity Policy

USI is committed to a policy of equal opportunity for all employees and applicants for employment, without regard to sex, race, color, religion, creed, national origin, age, marital status, citizenship status, disability, sexual orientation, gender identity or expression, genetic predisposition or carrier status, military or veteran status, pregnancy or pregnancy-related condition, or any other protected classification in accordance with applicable federal, state and local laws. USI expressly prohibits any form of employee discrimination or harassment based on these protected classifications. This policy applies to all terms and conditions of employment, including, but not limited to, recruiting, hiring, placement, training, promotion, termination, layoff, recall, transfers, leaves of absence, compensation, benefits and work-related social activities.

USI complies with applicable federal, state and local laws governing nondiscrimination in employment in every location in which USI has facilities.

Nondiscrimination Against and Accommodation of Individuals with Disabilities

USI complies with the Americans with Disabilities Act (ADA) and applicable state and local laws providing for nondiscrimination in employment against qualified individuals with disabilities.

USI will provide reasonable accommodation for such individuals in accordance with these laws. It is USI's policy to:

- Ensure that qualified individuals with disabilities are treated in a nondiscriminatory manner in the pre-employment process and that employees with disabilities are treated in a nondiscriminatory manner in all terms, conditions and privileges of employment.
- Maintain custody of all medical-related information in accordance with the requirements of the ADA and HIPAA.

- Provide applicants and employees with disabilities with reasonable accommodations in accordance with the requirements of the ADA and any applicable state law, except where such an accommodation would create an undue hardship on USI.

USI complies with all federal, state and local laws, including those established to make available reasonable accommodations for pregnancy, childbirth, lactation and breastfeeding and related conditions. Any requests for reasonable accommodation should be submitted to the local Human Resources representative.

Non Harassment Policy

USI prohibits harassment on the basis of an individual's race, color, religion, creed, sex, national origin, age, marital status, citizenship status, disability, sexual orientation, gender identity or expression, genetic predisposition or carrier status, military or veteran status, pregnancy or pregnancy-related condition, or any other protected classification in accordance with applicable federal, state and local laws.

Prohibited Sexual Harassment

For purposes of this policy, sexual harassment is defined, as in the Equal Employment Opportunity Commission Guidelines, as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.

The following actions are a non-exhaustive list of examples of unlawful conduct:

- Unwelcome sexual advances;
- Requests for sexual favors;
- Offensive comments, jokes, innuendoes, gestures, or other sexually oriented or offensive conduct; and
- All other verbal or physical conduct of a sexual or otherwise offensive nature where:
 - submission to such conduct is made either explicitly or implicitly a term or condition of employment;
 - submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; and
 - such conduct has the purpose or effect of interfering with an individual's work performance and/or creating an intimidating, hostile or offensive working environment.

Other Forms of Prohibited Harassment

Under this policy, harassment is verbal, written or physical conduct that denigrates or shows hostility or aversion toward an individual because of any other protected category in accordance with applicable federal, state and local laws, and that a) has the purpose or effect of creating an intimidating, hostile or offensive work environment; b) has the purpose or effect of unreasonably interfering with an individual's work performance; or c) otherwise adversely affects an individual's employment opportunities.

The following actions are a non-exhaustive list of examples of prohibited conduct:

- Derogatory comments about race;
- Jokes about a person’s age or disability; or
- Interfering with an individual’s work because of his or her sexual orientation or religious beliefs.

*What does “USI” stand for?
It stands for Understand,
Service, Innovate.
Three pillars of the value
that we add to our internal
and external clients every
day.*

Responsibility to Report Discrimination and Harassment

It is the responsibility of each USI employee and all members of management to create an atmosphere free of discrimination and harassment, sexual or otherwise. In addition, it is the responsibility of each employee to respect the rights of his or her coworkers. It is the responsibility of USI’s employees who experience any job-related discrimination or harassment to use the complaint procedure established for the purposes of preventing and correcting unacceptable workplace behavior. If an employee experiences or observes any job-related discrimination or harassment, has a related complaint, or believes he or she has been treated in an unlawfully discriminatory manner, he or she must promptly report the matter to any of the individuals listed below:

- Supervisor / Manager
- Unit leader
- HR department
- Practice Leader or Operating Company President
- Regional Chief Executive Officer

Employees may also call the confidential USI Compliance Hotline at (866) 657-0861 or may report online at www.usi.com/compliance.

Upon receipt of any such complaints, the individual with whom the complaint is filed shall, in conjunction with the appropriate member of the Human Resources department, undertake a prompt and thorough investigation of the allegations. Confidentiality will be maintained to the maximum extent possible and information will be provided to others on a need-to-know basis only. Should the investigation determine that an individual has engaged in harassing behavior or otherwise discriminated against an employee, disciplinary action, up to and including employment termination, may be considered against the offending employee.

Retaliation against an individual for reporting harassment or discrimination or for participating in an investigation of a claim of harassment or discrimination is a serious violation of this policy and will not be tolerated by USI. Acts of retaliation should be reported immediately to one of the individuals designated above. Complaints of retaliation will be handled in the same manner as a report of sexual harassment, harassment based on other protected categories, and discrimination, and any employees found to have engaged in retaliation will be subject to disciplinary action.

Workers' Compensation

The safety and security of each employee is a matter of great importance to USI. All employees are expected to conduct themselves in a manner that provides for the maximum safety and security of themselves and other employees. If an employee believes a condition is unhealthy or unsafe, he or she should report it immediately to a Manager or to the Human Resources department.

Employees are covered by workers' compensation insurance to provide for payment of medical expenses and for partial salary continuation in the event of a work-related accident or illness. The amount of benefits payable and the duration of payment depend on the nature of the injury or illness. In general, medical expenses incurred in connection with an injury or illness are paid in full, and partial salary payments are provided, beginning with the fourth consecutive day of an employee's absence from work.

If an employee is injured or becomes ill on the job, he or she must immediately report such injury or illness to his or her Manager and HR department. This ensures that USI can assist in obtaining appropriate medical treatment. Failure to follow this procedure may result in the appropriate workers' compensation report not being filed in accordance with the law, which consequently may jeopardize the employee's right to benefits in connection with the injury or illness. In the event that an employee needs time away from work as a result of a workplace injury or accident, workers' compensation leave will run concurrently with Family Medical Leave, as described in [Appendix A](#) of this Handbook.

Unique USI Employee Programs



USI Cares

The USI Cares program was established to offer assistance to employees and their families experiencing financial hardship. The USI Cares Committee distributes up to \$100,000 to employees in need each year. Complete program details, including the application to apply for assistance, are available on the [USI Intranet](#).



USI Educates

The USI Educates scholarship program was established to assist employees and their families in financing a child's four year full-time college education. The annual fund will generally provide one student each year with a four-year scholarship of up to \$15,000 per year to be used to pay tuition and expenses for a student pursuing a Bachelor's Degree. Complete program details, including the application to apply for the scholarship, are available on the [USI Intranet](#).



USI Employee Discounts

USI has secured deep discounts for our employees at hundreds of retailers nationwide. Employees have access to discounted travel, entertainment, fitness, computer and office supplies, child care, cellular service, clothing, household appliances and so much more. All employee discount information is housed on the [USI Intranet](#).



USI PEAK

USI PEAK is an annual incentive program designed to reward and recognize USI's premier sales professionals for achieving sales excellence. Sales associates who achieve PEAK recognition travel to amazing destinations for a once-in-a-lifetime PEAK experience. PEAK qualifiers also earn annual equity ownership in USI. The USI PEAK Awards are open to both new and established professionals who leverage the USI ONE Advantage® for their success. Visit the [USI Intranet](#) to review details on the USI PEAK program.



USI Summit

USI Summit is a program designed to reward and recognize account managers and other non-production staff. Summit winners receive annual Company-wide recognition, signature line distinction, special celebratory excursions and gifts and parties for the entire office. In addition, the top 5% of Summit winners earn a cash incentive. Visit the [USI Intranet](#) to review details on the USI Summit program.



USI Gives Back

USI is dedicated to serving our communities by donating our time, talent and treasure to charitable organizations. Each year during our USI Gives Back celebration, the Company's more than 150 offices participate in local community service initiatives.



Celebrate Success

Each month, USI recognizes an associate nominated by his or her colleagues for excellence with Intranet and local office recognition and a \$100 gift card.

Code of Business Conduct

USI is committed to conducting business according to the highest ethical standards. In addition, it is the policy of USI to comply with all applicable laws, including but not limited to, employment, discrimination, health, safety, antitrust, securities and environmental laws. No director, officer, executive, manager, supervisor or employee of USI has authority to violate any law, or to direct another employee or any other person to violate any law on behalf of USI. Any request to engage in an illegal or dishonest act must be reported to USI management immediately.

To strengthen USI's ethical climate, and to provide basic guidelines for many situations in which ethical issues arise, USI has prepared a Code of Business Conduct for its employees. The Code of Business Conduct also serves to reinforce USI's workplace policies and procedures. However, the Code of Business Conduct is not intended to address every possible situation that an employee may encounter. Employees should be aware of all policies that apply to their job functions, and to use good judgment and common sense.

The complete Code of Business Conduct is available on the [Legal and Compliance intranet site](#). It is every employee's responsibility to read, understand and abide by the Code of Business Conduct. If any employee has questions about any section of the Code of Business Conduct, he or she should direct all questions to his or her immediate Manager, USI's General Counsel, the Chief Compliance Officer or a member of the Human Resources department.

Anti-Corruption and Anti-Bribery Policy

USI is committed to conducting USI's operations with the highest standard of integrity and in compliance with all relevant laws and regulations. Corrupt practices are not acceptable in USI business dealings both in either the private or government sectors. USI's dealings with governments and government officials are subject to specific anti-corruption laws which carry very significant penalties, including but not limited to the US Foreign Corrupt Practices Act (FCPA), the UK Bribery Act (UKBA), and the US Sarbanes-Oxley Act.

The complete policy is available on the [Legal and Compliance intranet site](#). It is every employee's responsibility to read, understand and abide by this policy.

Charitable Contributions on Behalf of USI Employees

From time to time, USI may make a charitable contribution on behalf of an individual associate or a group of USI employees. All charitable contributions made by USI will be executed in keeping with the USI Code of Business conduct. USI reserves the right to review and approve all organizations before a contribution will be made.

Weapons in the Workplace

USI strictly prohibits employees or any other person providing services to the Company or located on the Company's premises, from possessing firearms or weapons of any kind at the workplace. The workplace includes any property owned or leased by the Company or occupied by groups of company employees or persons providing services to the Company. Unless this prohibition is contrary to state or local law, the workplace specifically includes company parking areas and company vehicles. This policy prohibits the possession of concealed weapons as well as weapons carried openly.

Appropriate Conduct at Company Events

Behavior that is inappropriate at the office is also inappropriate at an office party or event. The Company's policies on substance abuse and anti-harassment (including, but not limited to, sexual harassment) covers any work situation, including an office party or event.

In very limited circumstances, alcohol may be served at Company events or parties, where specifically authorized by the Regional CEO or his/her designee. Regardless of alcohol consumption, it is USI's expectation that employees' behavior will conform to the standards for appropriate conduct set forth in this Handbook.

Drug-Free Workplace

The Company is committed to maintaining a productive and safe work environment free of unauthorized or illegal drug and alcohol use. In this connection, the manufacture, distribution, dispensation, possession, sale, or use of a controlled substance in the workplace or while engaged in the business of USI companies off-premises is strictly prohibited. Such conduct is also prohibited during non-working time to the extent that, in the opinion of USI, it impairs an employee's ability to perform on the job or threatens the reputation or integrity of the Company. Unless otherwise prohibited by state law, if there is reason to suspect that the employee is working while under the influence of a controlled substance or alcohol, USI reserves the right to require that the employee submit to a drug or alcohol test.

The Company explicitly prohibits:

- The use, possession, solicitation for, or sale of narcotics or other legal or illegal drugs, alcohol, or prescription medication without a prescription on Company or customer premises or while performing an assignment.
- Being impaired or under the influence of legal or illegal drugs or alcohol away from the Company or customer premises, if such impairment or influence adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- Possession, use, solicitation for, or sale of legal or illegal drugs or alcohol away from the Company or customer premises, if such activity or involvement adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.

- Possession of alcohol in unsealed or opened containers on Company premises and/or consumption of alcohol on Company premises is prohibited, except in limited circumstances where specifically authorized by the Regional CEO or his/her designee.

At its discretion, the Company may require employees who violate this policy to successfully complete a drug abuse assistance or rehabilitation program as a condition of continued employment.

Smoking

To maintain a safe and comfortable working environment and to ensure compliance with applicable laws, smoking, including vapor devices, in USI'S offices and facilities is strictly prohibited. All areas of the workplace are smoke-free without exception, and this includes private enclosed offices, conference and meeting rooms, cafeterias, lunchrooms or employee lounges. Smoking is also prohibited in any Company vehicle. Compliance with the smoke-free workplace policy is mandatory for all employees and persons visiting the office, with no exceptions.

No Solicitation/No Distribution

Employees may not solicit other employees for any purpose, cause or organization while other employees are on working time. "Working time" is defined as periods when an employee may be reasonably expected to be actually engaged in work. It does not include non-work periods in the workday, such as breaks or mealtimes. Employees may not distribute non-employer literature during working time or in working areas. Bulletin boards are Company property and require prior supervisory and/or HR approval for their use.

Appropriate Attire

Dress, grooming and personal cleanliness contribute to the morale of all employees and impact the business image USI presents to its clients and visitors. In general, the USI dress code calls for professional, business-casual attire. When expecting to interact with clients or Company visitors, however, it is appropriate to adopt more formal business attire. If an employee is unclear about USI's dress or appearance guidelines, or whether a particular article of clothing is appropriate, he or she should speak to his or her Manager or the HR department.

Driving While on Company Business

When driving on USI business, or while conducting business on behalf of the Company in any other manner, the following applies:

- The driver must abide by the federal, state and local motor vehicle regulations, laws and ordinances. The driver must be a licensed and insured motorist.
- The driver and all occupants are required to wear safety belts while riding in a vehicle. The driver is responsible for ensuring passengers wear their safety belts.

Employee Handbook Acknowledgment Form

I understand that the USI Employee Handbook and all current USI policies and procedures including but not limited to USI’s policies on Equal Employment Opportunity, Sexual and other Harassment, and Conflict Resolution Procedure are posted on the USI Intranet. I further understand that it is my responsibility to read and thoroughly understand these policies and procedures. I hereby agree to comply with the policies and procedures of USI as a condition of my employment and/or continued employment with USI. I also understand that the information in the USI Employee Handbook represents guidelines only and that USI retains and reserves the right to modify, amend, suspend or terminate, in whole or in part, any of the policies or practices or employee benefit programs whether or not described in this Handbook or on the USI Intranet site, at any time in its sole discretion or to require and/or increase contributions toward these benefit plans.

I understand that the Handbook includes only a brief and general description of the benefits offered to me by USI. I understand that more comprehensive information on benefits is contained in the USI benefits booklet and in the Summary Plan Descriptions to which I have access on the USI Intranet. Further, I understand that the information contained in this Handbook is subject to change and that the revisions to the Handbook will be accessible to me on the USI Intranet. I agree that statements contained in the Handbook are not intended to create any contractual or other legal obligations, and that USI may modify or rescind any policies described in the Employee Handbook at any time without prior notice to me.

I understand and agree that my employment relationship with USI is “at-will,” which means that my employment is for no definite period and may be terminated by me or by USI at any time with or without cause or advance notice. If certain terms and conditions of my employment are governed by the conditions of a written employment agreement, then the relevant provisions of that agreement shall take precedence over the affected policy as described in this Handbook.

I understand and agree that the “at-will” nature of my employment may not be modified or superseded except by a written agreement signed by me and the Chief Executive Officer or designee of USI, that no other employee or representative of USI has the authority to enter into any such agreement, and that any agreement to employ me for any specified period of time or that is otherwise inconsistent with the terms of this Acknowledgment will be unenforceable unless in writing and signed by me and the Chief Executive Officer or designee of USI.

I further understand and agree that if the terms of this Acknowledgment are inconsistent with any policy or practice of USI now or in the future, the terms of this Acknowledgment shall control.

All employees should acknowledge this Handbook within the UltiPro system, unless specifically requested to sign and return a hard copy.

Signed: _____

Date: _____

Print Employee Name

APPENDIX VI- USI PRESENTATION



February 19, 2020

PARTNERSHIP FOR HEALTH BENEFITS MANAGEMENT- RFP 2019-045

CITY OF CORAL GABLES



Jose L. Gonzalez - Senior Vice President, Health Insurance Consultant | www.usi.com





What Makes USI Different?

Today's Agenda

- About USI
- The USI ONE Advantage®
- City of Coral Gables Business Issues and Challenges
- Employee Benefit Solutions
- Next Steps



USI Brings National Capabilities & Local Expertise

USI is a national insurance brokerage and consulting firm with approximately 240 local offices connected across the U.S. and a leading market position in all core businesses.

The USI Coral Gables office has been serving the local community since 1935.

Leading National & Local Broker
Approaching \$2B in Revenue



Commercial
P&C

Employee
Benefits

Personal
Risk

Programs

Retirement
Consulting

USI's Southeast Region

- Over 420 insurance professionals with an average tenure of 10 years and specialists across a broad range of industries
- Dedicated analytics, underwriting, wellness and compliance experts who make up the region's Technical Resources Team
- Regional offices located in Ft. Lauderdale, Coral Gables, West Palm Beach, Vero Beach, Orlando, Tampa, Ocala, Jacksonville, Memphis, TN, Tuscaloosa, AL, Birmingham, AL

USI's Coral Gables Office

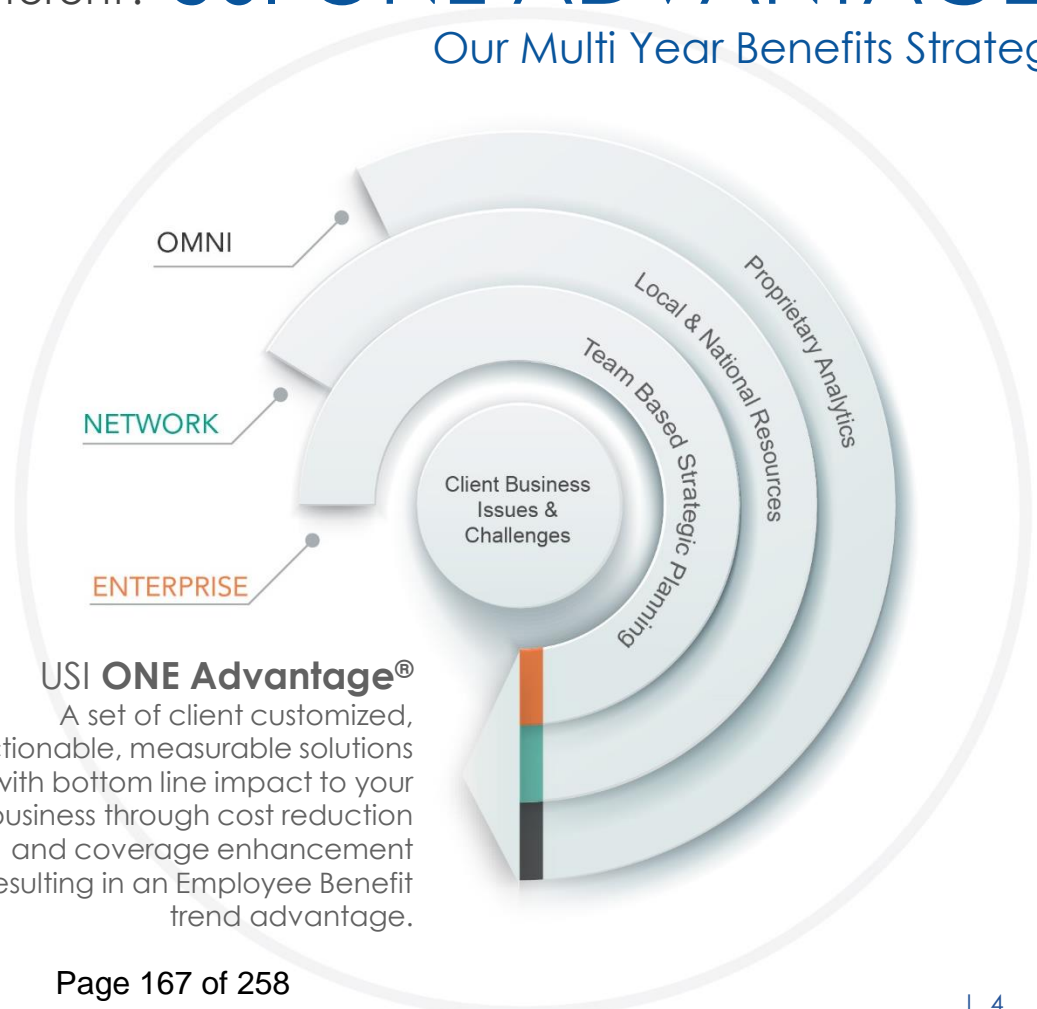
- Employs 44 industry experts with an average of 20 years of insurance experience
- \$13 Million in revenue



What Makes USI Different? **USI ONE ADVANTAGE[®]**

Our Multi Year Benefits Strategy

USI **ONE[®]**, is a fundamentally **different approach** to risk management, integrating **proprietary business analytics** with a **networked team of local and national experts** in a **consultative planning process** that generates targeted recommendations for improving employee benefit plans.



USI ONE Advantage[®]

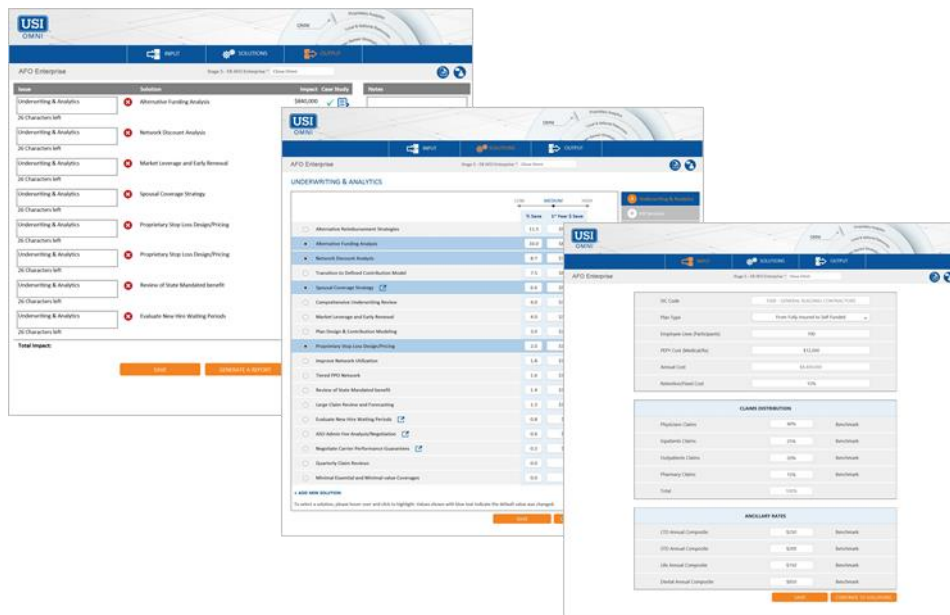
A set of client customized, actionable, measurable solutions with bottom line impact to your business through cost reduction and coverage enhancement resulting in an Employee Benefit trend advantage.



USI ONE® OMNI Knowledge Engine™

Provides Robust Analytics and Solutions

A real-time interactive solutions platform built by USI experts capturing the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies.



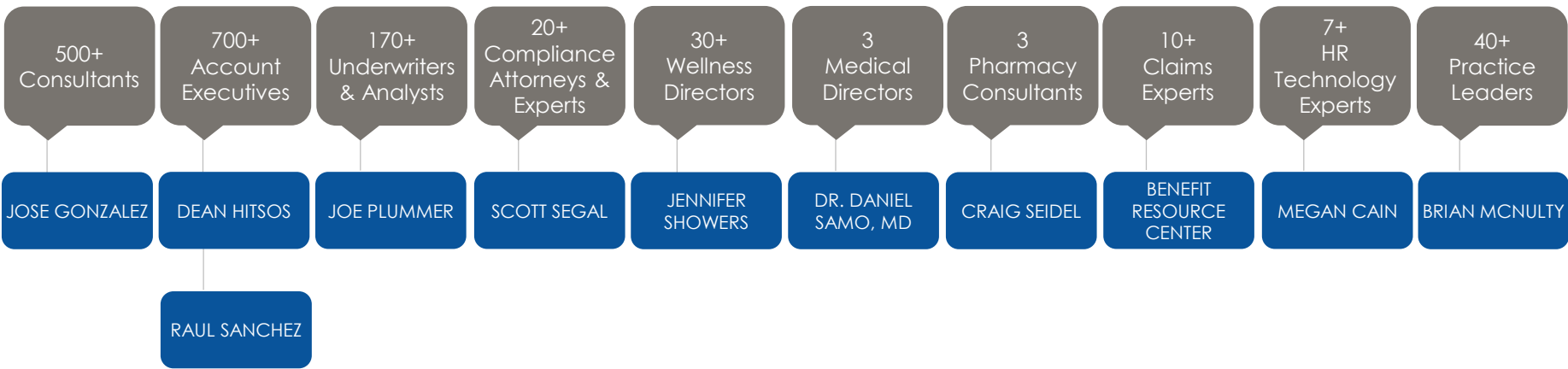
- **Proprietary Analytics**
One-of-a-kind tool built by USI subject matter experts
- **Actionable Solutions Engine**
Codifies the broad and deep knowledge of USI specialists into thousands of actionable risk management solutions across industry verticals
- **Real Time Analysis**
Continuously refreshed to meet current market conditions
- **Quantifiable Financial Impact**
Solutions focused on economic impact to your business

Actionable, Quantifiable Data Engine to Drive Decision Making



USI ONE® Network Provides Deep Expertise

Dedicated technical experts networked nationally and embedded in local offices with over 6,000 professionals nationwide to build integrated client centered account teams.



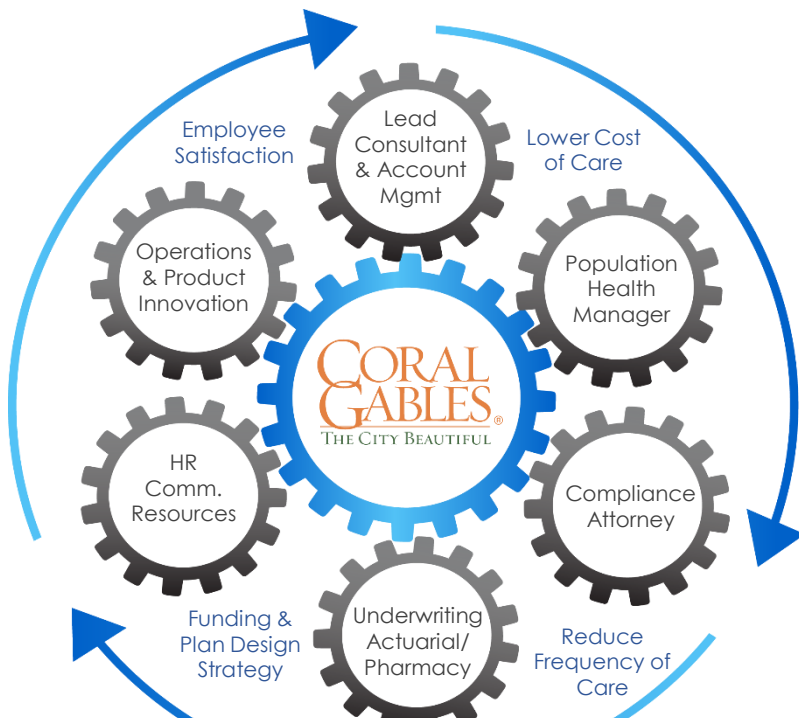
- Over 2,000 national employee benefits professionals including enrollment, retirement and wholesale
- 300 EB professionals within USI Southeast
- In-house experts, locally based, ensure your full account team is always available
- Hands-on service and ongoing diligent follow-through

Unmatched Breadth and Depth of Local and National Employee Benefit Resources



USI ONE®, Enterprise Provides Strategic Planning

Highly consultative team meetings integrating USI's Omni analytics with a broad resource network to build a multi year benefits strategy aligned with your business needs.



- **Discipline**
Structured round table analysis on a weekly schedule delivers consistent execution of our team strategy
- **Collaboration**
Integrated team of local and national experts to evaluate critical risk issues and create alignment with proposed solutions
- **Advancement**
Test conclusions and make improvements based on client input and risk dynamics
- **Accountability**
Clearly assigned tasks and deliverables within the agreed timeline

Proven Process for Identifying, Quantifying and Eliminating Exposures to Your Business



USI ONE®, Employee Benefit Solutions

USI's employee benefit practice is designed to contain cost, promote regulatory compliance and deliver superior account service. We focus on seven primary employee benefit service areas.



Underwriting & Analytics

Negotiation & management to contain plan costs



HR Services

Administration platforms, call centers and service calendars to ease your administrative burdens



Population Health Management

Wellness design, disease management analysis and aligned incentives to improve health



Compliance/Healthcare Reform

Tools, expert guidance, and policies to promote compliance with federal and state regulations



Care Intervention

Options for members to make more efficient care decisions without sacrificing quality



Pharmacy

Solutions to increase transparency and minimize pharmacy costs



Ancillary Benefits

Competitive marketing and scoring drives results for other plan services

A Comprehensive, Holistic View of Your Employee Benefits Plan



We Understand Your Challenges

Tailored Solutions with Financial Impact

USI brings broad and deep expertise to City of Coral Gables leveraging our USI ONE® process. We work to understand your company and your challenges so you can focus on growing your business. These solutions are derived from our proprietary **Omni Knowledge Engine™**.

Issue / Category	Solution	Impact	Case Study (See Appendix)
Underwriting & Analytics	• Alternative Funding Analysis	• \$258,500	✓
Pharmacy	• USI Clear Options RX	• \$164,794	✓
Underwriting & Analytics	• Comprehensive Underwriting Review	• \$103,400	✓
Underwriting & Analytics	• USI Stop Loss Consortium	• \$51,700	✓

16 Solutions Generating up to \$697K Savings Over Current Plan Costs with Increased Services

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We Understand Your Challenges

Tailored Solutions with Financial Impact

Issue / Category	Solution	Impact	Case Study (See Appendix)
Population Health Management	<ul style="list-style-type: none">Incentivized Physician Engagement	<ul style="list-style-type: none">\$42,300	✓
HR Services	<ul style="list-style-type: none">ThinkHR's Workplace Pro	<ul style="list-style-type: none">\$28,200	✓
Compliance / Healthcare Reform	<ul style="list-style-type: none">Client Specific Assistance on Compliance Issues	<ul style="list-style-type: none">\$6,250	✓
HR Services	<ul style="list-style-type: none">Benefit Resource Center	<ul style="list-style-type: none">\$5,640	✓
HR Services	<ul style="list-style-type: none">Custom Web-based Tools & Resources	<ul style="list-style-type: none">\$5,640	✓

16 Solutions Generating up to \$697K Savings Over Current Plan Costs with Increased Services

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We Understand Your Challenges

Tailored Solutions with Financial Impact

Issue / Category	Solution	Impact	Case Study (See Appendix)
HR Services	<ul style="list-style-type: none"> USI Mobile Communications App 	<ul style="list-style-type: none"> \$5,640 	✓
HR Services	<ul style="list-style-type: none"> Effective Benefits Communications Strategy 	<ul style="list-style-type: none"> \$5,170 	✓
Compliance / Healthcare Reform	<ul style="list-style-type: none"> Compliance Check List Review 	<ul style="list-style-type: none"> \$5,000 	✓
Compliance / Healthcare Reform	<ul style="list-style-type: none"> Comprehensive Employer Guides and Toolkits 	<ul style="list-style-type: none"> \$5,000 	✓
Compliance / Healthcare Reform	<ul style="list-style-type: none"> Legislative & Regulatory Updates 	<ul style="list-style-type: none"> \$5,000 	✓

16 Solutions Generating up to \$697K Savings Over Current Plan Costs with Increased Services

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We Understand Your Challenges

Tailored Solutions with Financial Impact

Issue / Category	Solution	Impact	Case Study (See Appendix)
HR Services	▪ Technology Credit Program	▪ \$4,230	✓
HR Services	▪ Custom Enrollment Materials	▪ \$705	✓

16 Solutions Generating up to \$697K Savings Over Current Plan Costs with Increased Services

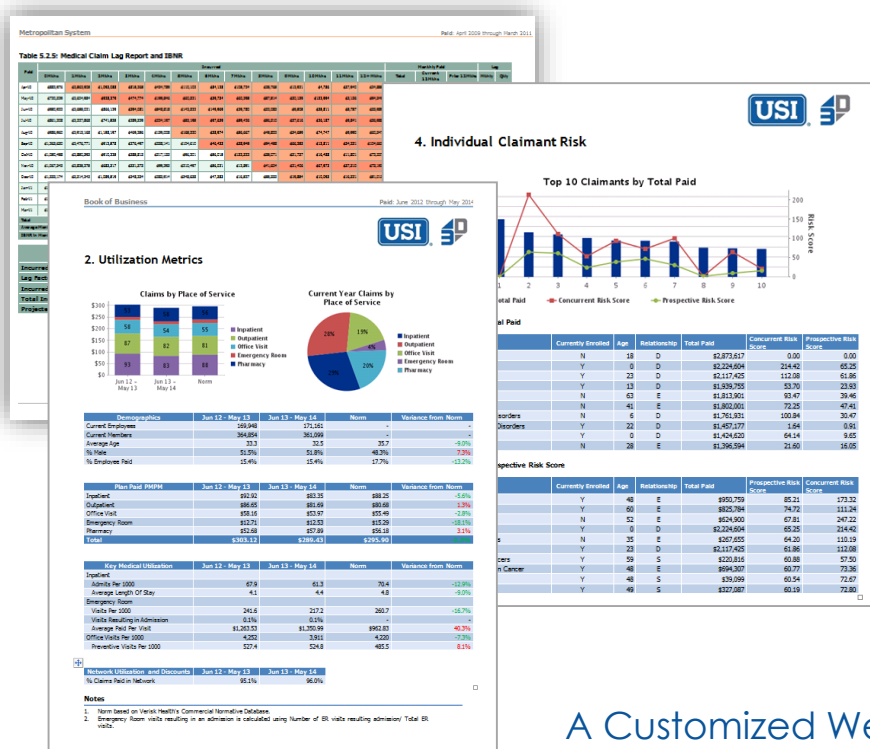
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Employee Benefit Solutions

USI's underwriting and analytics solutions integrate superior assessment, analysis and benchmarking with expert market negotiation to identify and increase transparency around insurers' profit sources.



- 100+ In-house Financial Analysts and Underwriters Nationwide
- Renewal Projections & Funding Analysis
- Alternative Reimbursement Analysis
- Claims Cost and Risk Assessment
- Trend Mitigation
- Plan Design & Contribution Analysis
- Benchmarking
- Predictive Modeling
- International Exposure Analysis

A Customized Well Designed Plan at a Highly Competitive Price



Alternative Funding Analysis

USI evaluates and recommends funding alternatives based on employer size, demographics and risk tolerance.

- Detailed analysis of state premium and ACA fee & tax implications of fully insured vs. alternative funding arrangements
- Identify options within the spectrum of funding alternatives to reduce carrier profit margins hidden within fully insured plans
- Establish appropriate funding level and plan design
- Complete review of contract terms to ensure sustainability of the alternative funding arrangements

Impact and Benefits:

- Estimated fixed cost of insurance reduction of **7-12%**
- Increase transparency of cost components
- Provide flexibility of plan design and network options
- Develop multi-year cost control strategy

State Premium Taxes (Based on Current State Health Insurance Taxes Rates)							
Fully Insured	\$120,000	\$132,600	\$146,523	\$161,908	\$178,908	\$197,694	\$937,633
Self-insured ³	\$7,200	\$7,956	\$8,791	\$9,714	\$10,734	\$11,862	\$56,258
Target Carrier Profit (Before Tax)							
Fully Insured	\$270,000	\$298,350	\$329,677	\$364,293	\$402,544	\$444,811	\$2,109,674
Self-insured ³	\$36,000	\$39,780	\$43,957	\$48,572	\$53,672	\$59,308	\$281,290
State Mandated Benefit (Represents a reduction to claim liability)							
Fully Insured	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Self-insured	\$0	\$0	\$0	\$0	\$0	\$0	\$0
All Health Reform Fees, Taxes, and Carrier Profit Combined							
Fully Insured	\$392,820	\$606,263	\$666,600	\$736,681	\$814,033	\$899,506	\$4,115,983
% of Trended Annual Spend	6.5%	9.1%	9.1%	9.1%	9.1%	9.1%	
Self-insured	\$46,020	\$50,669	\$52,748	\$58,287	\$64,407	\$71,170	\$343,302
% of Trended Annual Spend	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	
Total Estimated Savings in Taxes & Fees (Self-insured vs. Fully Insured)							
Self-insured	\$346,800	\$555,594	\$613,931	\$678,394	\$749,626	\$828,336	\$3,772,681
% of Trended Annual Spend	5.8%	8.4%	8.4%	8.4%	8.4%	8.4%	



Comprehensive Underwriting Review

USI's independent renewal underwriting analysis identifies cost saving opportunities and provides a basis to negotiate pricing.

- USI underwriters and actuaries utilize the proprietary underwriting tool to identify hidden carrier revenue sources within a renewal
- USI creates alternative assumptions regarding renewal factors to demonstrate the opportunity for savings
- USI underwriters utilize these projections to serve as a basis to negotiate a favorable renewal

Impact and Benefits:

- Estimated premium reduction of **3-6%**
- Independent validation of premium cost, rates and trend analysis
- Lowering future cost (1-3 years) through rate caps and guarantees
- Establish rate caps and guarantees where appropriate



Independent Review to Identify Errors and Sources of Carrier Profit



UNDERWRITING & ANALYTICS

USI Stop Loss Consortium

USI leverages market size and underwriting expertise to negotiate best in class reinsurance contracts for USI clients

- The USI Stop Loss Consortium includes the industry's largest reinsurance carriers
- The USI Stop Loss Consortium features:
 - No new lasers at renewal with specific rate caps ranging from 29% to 55%
 - Provisions to ensure that stop loss coverage is aligned with benefits plan
 - Dividend eligible contracts and early rate locks
 - AM Best "A" rated carriers only

Impact and Benefits:

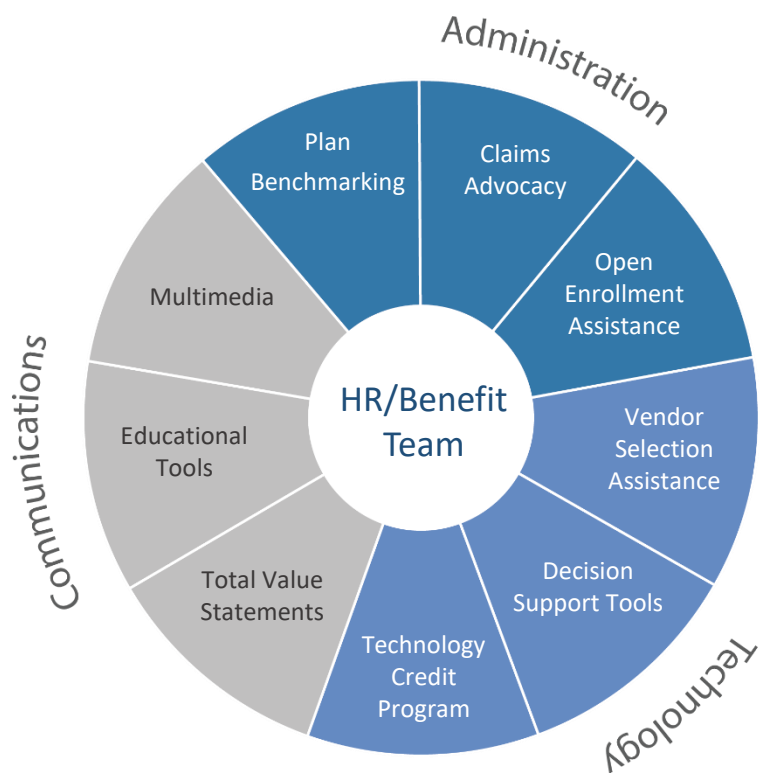
- Save up to **20%** of fixed insurance cost, or an estimated **1-3%** of total program cost
- Eliminate exposures to costly lasers typically greater than \$100,000
- Best in class contractual provisions
- Ability to shop reinsurance market without member disruption

	Carrier 1	Carrier 2	Carrier 3	Carrier 4	Carrier 5
Carrier Type	Direct	Direct	Direct	Direct	Direct
AM Best Rating	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)
Top 10 Carrier	Yes	Yes	Yes	Yes	Yes
Minimum # of EEs for proposal	100	50	35 (minimum in most states)	25 (subject to state minimums)	51(subject to state minimums)
No New Lasers at Renewal	Included	Included	Included	Included (8% load, 40% cap)	Included
Renewal Rate Cap on Specific	First year renewal rate cap is 40% ¹	55%	40%	35 -45% with (EOL) option	50%
Stop Loss Contract "Mirrors" Benefit Plan	(After review of Plan Documents)	Yes, Workers' Comp, Fraud, & War excluded	(After review of Plan Documents)	(After review of Plan Documents)	(After review of Plan Documents)
Early Rate Lock	60 Day < 750 EE's ²	60 Day Rate Lock with	120 Day Rate Lock	60-90 Rate Lock	120 Day Spec

Best in Class Stop Loss Coverage and Contract Terms



USI's HR solutions will improve employee experience, alleviate burdens from the HR team, drive efficiency and ensure accountability.



ADMINISTRATION

- Dedicated Account Management
- Service Calendar
- Benefits Resource Center (BRC)

HR TECHNOLOGY

- Technology Credit Program reduces cost of ben admin technology
- Match client with appropriate technology (HCM, Ben Admin, ACA reporting, etc.)

COMMUNICATIONS

- Customized Employee Communications
 - Guidebooks, Meetings, Webinars
- Total Value Statements

Driving the Value of Employee Benefits



HR SERVICES

ThinkHR's Workplace Pro

USI's partnership with ThinkHR provides valuable day-to-day HR support for employee training, compensation, workplace safety and more

- Access to SPHR and PHR certified HR professionals with 99% same-day answer rate
- Award-winning online resource centers with Employee Handbook Builder module and other tools
- Over 200 online courses for employee training with detailed tracking and reporting
- Provides access to proactive news and expert analysis on employment and legislative updates

Impact and Benefits:

- ThinkHR services are valued at approximately **\$10/employee/month** or **\$12,000/year for an employer with 100 employees**
- Reduction of HR time spent on researching compliance and labor law issues allows them to spend time on other initiatives
- Assurance that advice is aligned with current law and regulations



Trusted, Reliable, Professional HR Resource



HR SERVICES

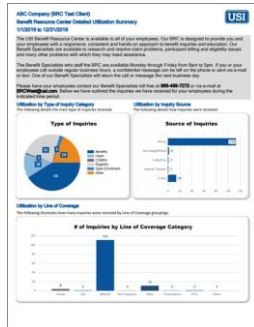
Benefit Resource Center

USI's Benefit Resource Center (BRC) provides individualized support for employee benefit plan interactions

- USI employees provide resolution for elevated claims, billing and eligibility issues
 - Answer benefit plan/policy questions
 - Assist with eligibility and claim problems with carriers
 - Provide claim appeals information and process
 - Explain allowable family status election changes
- HIPAA Compliant
- All inquiries are documented in a call tracking system
- Utilization reports generated quarterly

Impact and Benefits:

- Reduce your cost of employee benefits administration. Average saving of **\$2.00 per month** per employee
- Relieve HR staff from time spent on administration to focus on strategic HR functions
- Increased employee satisfaction and awareness of benefits plans
- Quarterly reports provide insight on critical communication improvement opportunities



Reduced Administrative Time & Increased Employee Satisfaction



HR SERVICES

Custom Web-Based Tools & Resources

Customized web and mobile technology help employers effectively communicate benefit programs to employees

- Meet with client to assess how web-based technology and mobile applications can be used for key messaging regarding:
 - A change of plan or setting of care
 - A new wellness campaign
 - A change of law
 - Managing qualifying events
- Build a customized website, presentations and tools

Impact and Benefits:

- Custom websites provide simplified 24/7 access to relevant data and FAQs for employees and dependents
- Alleviates HR workload as employees are able to directly access information that they need



Enhance Member Engagement



HR SERVICES

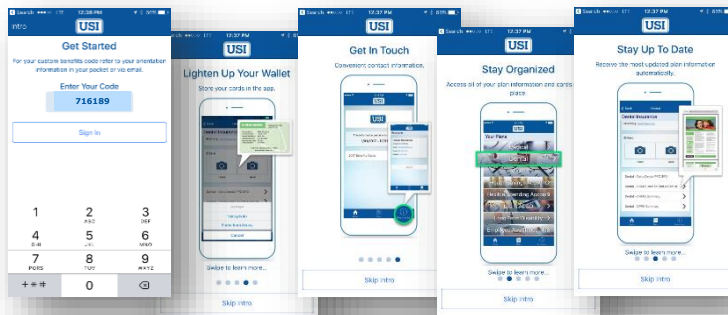
USI Mobile Communications App

USI Mobile App provides employees and dependents with on-demand access to open enrollment materials, educational videos and contact information

- The demand for mobile content continues to grow as the majority of the U.S. population has a mobile device
- The USI Mobile App is customizable with the following information:
 - Benefits details (Open Enrollment booklets, benefits summaries, SBCs, etc.)
 - Carrier contact information (phone, emails and websites)
 - On-demand Open Enrollment/New Hire presentations
 - Short videos to educate members on how to utilize their plan

Impact and Benefits:

- The USI Mobile App provides 24/7 benefits information with **no cost** to the employer
- Significantly improve communication with Spanish speaking members
- Support “Going Green” efforts by printing fewer booklets and directing employees to the app



Mobile App Enhances Employee Engagement



Effective Benefits Communications Strategy

A well-designed and executed communications strategy improves employee satisfaction and understanding of benefits program

- Assess effectiveness of multiple communication channels (e.g., mobile apps, webinars, on-demand presentations, print) for client's specific employee population
- Design a strategy that defines key messages and effectively reaches employees
- Use data to drive strategy, ensuring that communications are viewed more frequently and more favorably

Impact and Benefits:

- Coral Gables' individual pain points are addressed in a medium that is tailored specific to their employees
- Prevent costly employee misunderstandings regarding the benefits plan
- Increases employee engagement in the benefits process throughout the year

	Above Average Benefits	Below Average Benefits
Effective Communication	83.6%	76.2%
Ineffective Communication	25.7%	22.1%
ROI	Increased Retention Increased Recruitment Increase Morale	

Sources: Watson Wyatt WorkUSA Study, Unvers Employee Respondent Survey.



HR SERVICES

Technology Credit Program (TCP)

USI facilitates a carrier based technology credit, pairing leading insurance carriers with technology vendors to reduce the cost of benefits administration.

- USI is technology agnostic as there is no one size fits all benefits administration technology that meets all clients' needs.
- Carriers need clean and timely eligibility data year round to perform optimal service.
- USI facilitates the implementation of group & voluntary ancillary products with aligned technology vendors to improve data transmission process.
- In return, carriers provide billing credits help offset the cost of the administration platform.

Impact and Benefits:

- Top tier benefits administration systems range in cost between \$4 to \$6 PEPM and **TCP can offset costs by ~\$1 to ~\$3 PEPM**
- USI's HR Technology team has evaluated leading vendors to match the best and most appropriate technology that fits each clients' needs
- Best-in-class ben admin technology simplifies the enrollment and continuous management of benefits

Technology Credit Program Example:

Line of Coverage	# Employees Participating	Credit Amount	Total Monthly Credit
Basic Term Life	500	\$0.25 per enrolled	\$125
Dental	400	\$0.75 per enrolled	\$300
Short Term Disability	300	\$0.35 per enrolled	\$105
Vision	400	\$0.35 per enrolled	\$175
Voluntary Life	400	\$0.25 per enrolled	\$100
		Est Monthly Credit	\$805
		Est Annual Carrier Credit	\$9,660
		40% Total Estimated Savings	\$12,660

*Each carrier's credit will vary based on their specific terms. Also, the total credit will likely vary each month due to new enrollments and terminations.

Offset Ben Admin Costs with the Technology Credit Program



HR SERVICES

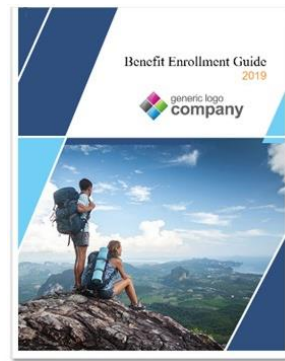
Custom Enrollment Materials

USI creates comprehensive custom enrollment guides and materials to communicate plan information and appropriate disclosure notices

- Customize employee communications including corporate messaging and branding
- Produce benefit guides, postcards, flyers, HTML emails, posters, custom mailers, annual benefit statements, webinars, videos, and on-demand enrollment meetings
- Include federal and local disclosures, e.g., COBRA, FMLA and other notices affecting employee rights

Impact and Benefits:

- Significantly reduce HR manager time and resources in managing enrollment
- Improved quality, accuracy and compliance element of communication documents
- Turn-key new hire enrollment communication



Tailored Enrollment Communication to Engage Employees

A health-promoting environment attracts top talent, reduces medical costs and absenteeism. USI Population Health Managers evaluate data and recommend solutions that improve employee health status.



- Team of Locally Based, Nationally Networked Wellness Consultants
- Strategies to Improve Engagement
- Wellness Program Feasibility Analysis
- Program Design, Implementation, Reporting
- Targeted Communications to Improve Engagement
- Predictive Modeling & Large Claims Analysis
- Disease Management Strategies

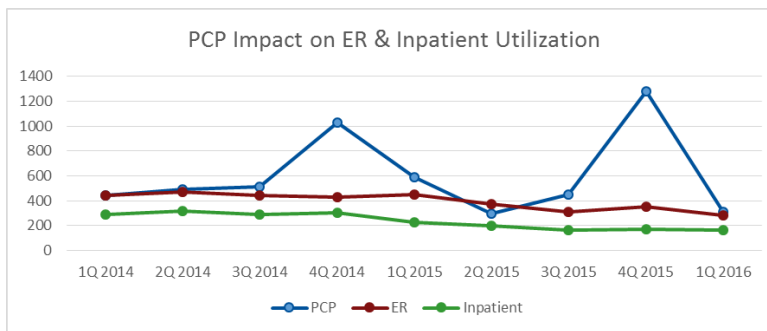
Engaged, Healthier, Productive Employees & Lower Medical Costs



Incentivized Physician Engagement

USI's strategy to incentivize employees to engage with their primary care physician reduces high cost drivers and improves employee health.

- Less than 30% of US population has an active primary care relationship
- Determine current physician engagement level through carrier and USI proprietary analytics tool
- Design financial incentives around plan & contribution structure to increase primary care utilization
- Use data to evaluate the program's effectiveness and provide future program direction



Impact and Benefits:

- Employees with active primary care relationships experience **40%** lower rate of ER services and **33%** lower inpatient admissions, resulting in an estimated **1-3%** reduction of total program cost
- With proper incentives, **70-95%** of participants establish active primary care relationship within 12 months

Low Cost, High Impact Cost Containment Strategy



USI's National Compliance Team, including our in-house ERISA attorneys, provides expert guidance on new developments and ongoing requirements affecting health and welfare plans.

Annual Compliance Calendar for ABC Company
Plan Year: April 1, 2017

APRIL	MAY	JUNE
CURRENT STANDARD MEASUREMENT PERIOD		
<ul style="list-style-type: none"> Employer penalty effective for all large employers (50+) CPMs & HSA/HRAs/HSAs Consider Section 125(b) and pre-Section 125 determination testing 430 - Complete the Annual Reporting Form for the San Francisco Health Care Security Coverage (if applicable) 	<ul style="list-style-type: none"> Consider Issuing Medicare Part D Creditable Coverage Notice to participants 530 - Medicare Part D Creditable Coverage Notice due to LMS* 	
OCTOBER	NOVEMBER	DECEMBER
CURRENT SMP		
<ul style="list-style-type: none"> 10/15 - Medicare Part D Creditable Coverage Notice due to participants (if not already provided) 10/31 - Form 5500 (or Form 5500R) filing due 	<ul style="list-style-type: none"> 11/15 - Pay 2nd installment of 2016 retiree/retiree fee (if applicable) 	<ul style="list-style-type: none"> 12/31 - Summary Annual Report (SAR) due to plan participants

WEBINAR: Health Care Reform 2.0

Lowmakers and the Trump Administration are debating the future of the US healthcare system, with financial and compliance repercussions for employer sponsored health plans. Join USI's national compliance team for this timely webinar where we will update you with the latest developments on the repeal/replace/repair strategy behind the Affordable Care Act and share insight from the Beltway on the future of health care reform legislation.

After this webinar, you will have a better understanding of:

- The players crafting health care reform 2.0.
- The policy pieces of a Republican health care system including expanded HSAs and taxation of employer-sponsored plans.
- Managing ACA compliance during uncertain times.

There will be an opportunity for Q&A throughout the presentation through a chat box function.

The program will be available for streaming through your computer or mobile device (with speakers or headphones). If you do not have streaming audio capabilities, a call-in number is available. The program will be recorded for future playback.

[REGISTER NOW](#) or click [here](#) to register.

Wednesday, April 12th
Time: 12pm Pacific/3pm Eastern
Duration: 60 minutes

Presenters:
Michael Rosenman
Benefits Counsel, USI Insurance Services, New England

Ali Esfahani
Director of Compliance and Benefits Counsel, USI Insurance Service, Mid-Atlantic

Alicia Scatzo Wilmoth
Sr. Vice President & Benefits Counsel, National Practice Leader for Compliance, USI Insurance Services

* The plan year is equivalent to the stability period for ongoing employees.
† 2017 OCPMs: 07/15/14-200 Non-DF, 08/06/15-100 ONCHP, ONCHP minimum deductible \$1
‡ If Form 5508 filing extension submitted. Form 5500 is due 1/15/18 and SAR is due to plan participants
§ Benefits information may include the value of group health plan coverage, the value of group term life
¶ Annual notices include SBCL, HIPAA Notice of Privacy Practice, HIPAA Notice of Special Enrollment

All information in this document is general in nature and should not be construed as legal or tax advice. If this tool is built based on the guidance available as of the date printed at the bottom of this page.
© 2017 USI Insurance Services LLC. All rights reserved. Compliance

- Team of Locally Based, Nationally Networked Compliance Attorneys
- Monitoring of all Facets of Health and Welfare Guidance, Including Statutes, Regulations, and Case Law
- Health and Welfare Plan Compliance Education
- Health Care Reform (ACA) Impact Analysis Tools
- Ongoing Articles, Workshops, and Seminars
- State and Local Benefits-Related Issues
- Compliance Guides and Sample Documents
- Assistance with Notice and Disclosure Requirements

Timely, Comprehensive Analysis

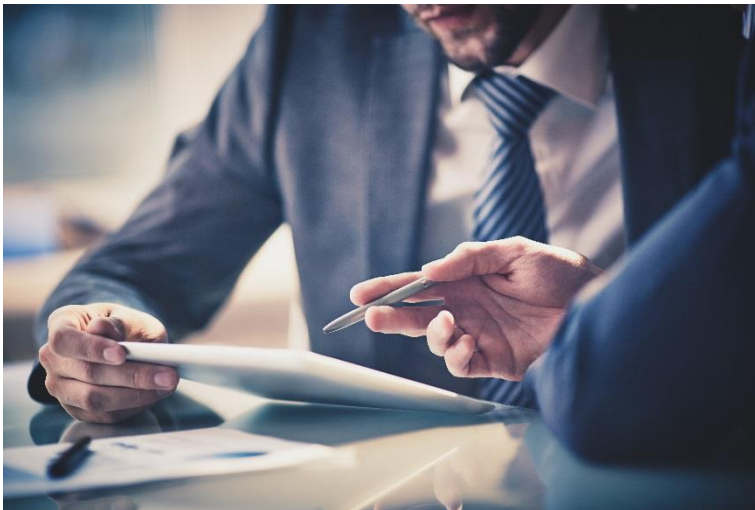


COMPLIANCE

Client Specific Assistance On Compliance Issues

USI's local and regional attorneys work directly with clients to provide guidance on specific issues affecting employer sponsored plans

- USI compliance attorneys are embedded in local client service teams, know our clients and the challenging issues they face
- Attorneys work along side our underwriting, population health and account consultants to recommend client specific solutions



Impact and Benefits:

- Included in our standard service offering
- Real time, comprehensive recommendations
- Networked compliance team across the country for additional breadth of knowledge

Complex Issues Require Knowledgeable Experts in your Corner



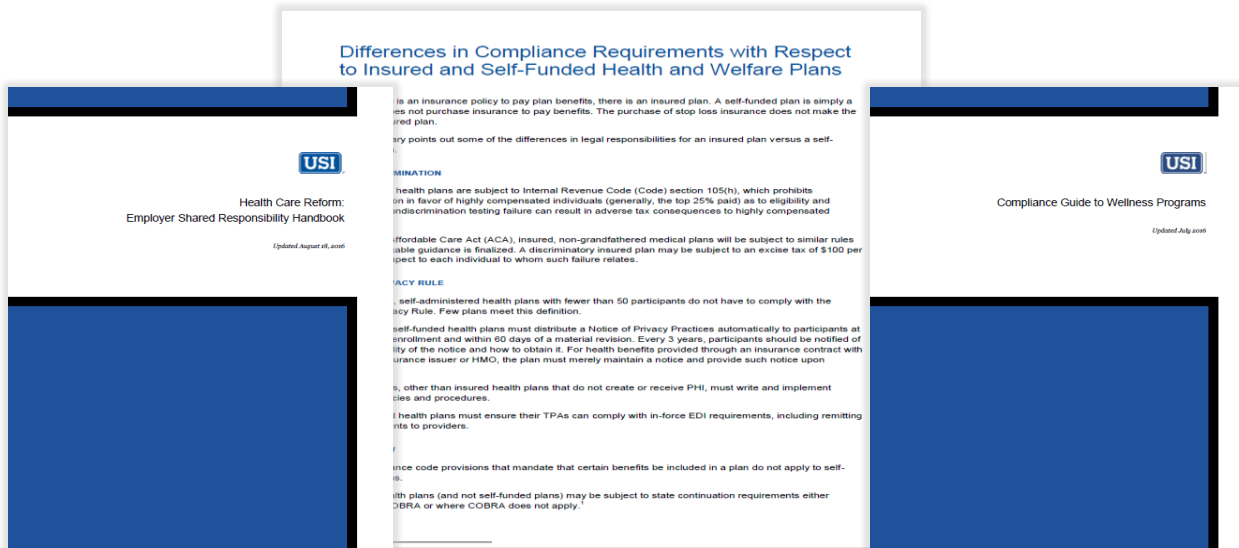
Comprehensive Employer Guides and Toolkits

In-depth analysis and guidance to help employers navigate through complex rules, regulations and plan strategy decisions

- National compliance team provides employers with a detailed road map to the multitude of requirements affecting health and welfare plans
- Tactical advice regarding implementation and consequence management

Impact and Benefits

- Substantially reduce HR team's time investigating complex issues
- Timely, relevant and accessible material written and interpreted by our in-house attorney team
- Provide comprehensive and practical analysis
- Recommend specific action items for employers and employees



Comprehensive Guides for Complex Issues



COMPLIANCE

Legislative & Regulatory Updates

USI's National Compliance Team monitors, interprets & communicates federal, state, and local legislative developments

- Timely Health Care Reform updates and general compliance alerts
- Employee facing communications

Benefits Compliance Update
March 8, 2017

House Republicans Unveil ACA Repeal and Replace Legislation

On March 6, 2017, the House Ways and Means Committee and the House Energy and Commerce Committee (the "Committee") released legislation as part of House Republicans' effort to repeal and replace the Affordable Care Act ("ACA") through a budget process known as reconciliation. The legislation, part of House Republicans' American Health Care Act, repeals many of the ACA's taxes and mandates while creating Health Savings Accounts ("HSAs"), and expanding Marketplace subsidies (premium tax credits and cost-sharing subsidies) with refundable tax credits. The Committee has scheduled a markup of the legislation for March 8.

Like most complex bills, we anticipate this legislation will undergo significant changes before the full House and Senate attempt to vote to approve it. Democrats and some Republicans have already voiced their concerns.

While the legislation indicates a number of national health reform initiatives, the following highlights the provisions that directly or indirectly apply to, or have an impact on, employer-sponsored group health plans:

- **Taxes to be Overruled:** The legislation will repeal most of the taxes and fees contained in the ACA, except for the additional Medicare tax on wages above \$200,000 and investment income, based on professional drugs, premium-based or insurance carrier and medical device manufacturers' fees.
- **Individual and Employer Mandates:** The bill repeals the individual and employer mandate penalties effective after December 31, 2018. Only the penalties on "individuals" (the mandates remain in the bill). Further, it repeals any penalties imposed under the 2010 Affordable Care Act that will be applied. Additionally, nothing in the legislation repeals the employer reporting requirements (Forms 1095-C and 1095-B) penalties associated with failure to file these forms on the correct forms, which remain intact.
- **Castles Peak Tax:** The provision on high cost plans, known informally as the Castles Peak Tax, is delayed until 2023 under this bill. Unlike a previous "repeal bill," which fully repealed the Castles Peak tax and replaced with a tax on the top 10% of employer-sponsored health plans.

The summary is intended to convey general information and is not an exhaustive analysis. This information is subject to change as legislative developments occur and the bill evolves. For advice specific to your situation, please consult an attorney or other professional.

Benefits Compliance Update
March 20, 2017

GOP Pulls AHCA Before Vote

On Friday, March 24, 2017, the U.S. House of Representatives pulled the American Health Care Act ("AHCA") from consideration after not receiving enough Republican support to pass the bill. The AHCA was President Trump's first attempt to repeal and replace the Affordable Care Act (the "ACA"). The AHCA, among other things, would have eradicated the penalties associated with the individual and employer mandates, and replaced the ACA subsidies with refundable tax credits.

President Trump has stated that he is content to move on from health care reform and will now focus on tax reform. While some Republicans in the House, including Speaker Ryan, are interested in revisiting health care reform, it is not clear a second shot at repeal and replace will garner enough votes in a divided Republican party. On the other hand, Democrats appear willing to come to the table to address bipartisan changes to the ACA if Republicans show efforts to "repeal and replace" the law.

Therefore, for the foreseeable future, the ACA remains the law of the land. For now, employers must maintain compliance with all ACA mandates. ACA non-compliance penalties and taxes also remain in place. It will be interesting to see whether the regulatory agencies will issue non-enforcement or limited enforcement guidance that may relieve employers from some of the penalties and reporting requirements under the ACA.

USI's National Compliance Team will be monitoring these political developments, including potential changes to the Castles Peak Tax and the employee tax exclusion of health care benefits – both of which may be on the table as part of a tax reform package. In addition, we will be monitoring regulatory changes that could impact employer sponsored plans.

The summary is intended to convey general information and is not an exhaustive analysis. This information is subject to change as legislative developments occur and the bill evolves. For advice specific to your situation, please consult an attorney or other professional.

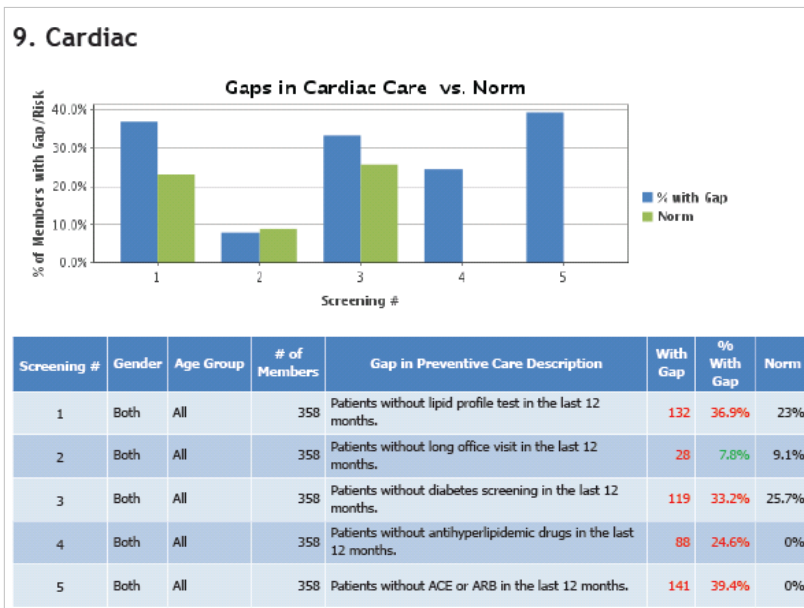
Impact and Benefits:

- Substantially reduce HR team's time investigating complex issues
- Timely, relevant and accessible material written and interpreted by our in-house attorney team
- Provide comprehensive and practical analysis of federal and state legislative developments
- Recommend specific action items for employers and employees

Interpret Complex Issues, Provide Practical Solutions



USI's team of consultants and clinical experts provide detailed analysis and deploy innovative solutions to reduce healthcare cost without sacrificing quality of care.

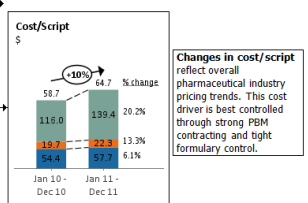
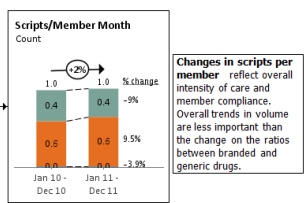
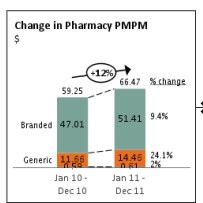


- Focus on Reducing Unit Cost/frequency for Care
- Alternative Reimbursement Strategies
- Reducing Gaps/Risks in Care
- Alternative Settings of Care
- ROI Analysis and Modeling
- Constant Innovation to Reduce Cost and Improve Quality

Creating Cost Management Solutions



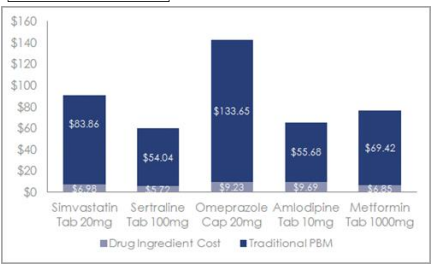
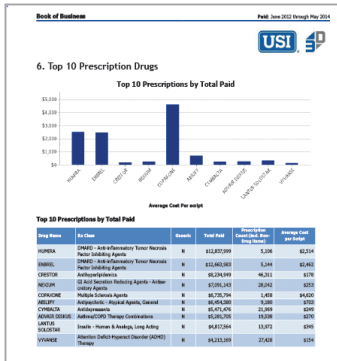
USI's Pharmacy tools provide cutting edge, transparent, cost management capabilities to reduce pharmacy spend and enhance employee offerings.



Changes in scripts per member reflect overall intensity of care and member compliance. Overall trends in volume are less important than the change on the ratios between branded and generic drugs.

Changes in cost/script reflect overall pharmaceutical industry pricing trends. This cost driver is best controlled through strong PBM contracting and tight formulary control.

- Client Specific Pharmacy Trend and Benchmark Analysis
- Performance Analysis
- Rx Pricing Strategies
- Rx Program Management Strategies
- Specialty Program Review



Eliminate Excess Cost & Reduce Pharmacy Trend



PHARMACY

USI Clear Options Rx: Carve-out Pharmacy

USI's proprietary Clear Options Rx creates a competitive PBM marketplace with standardized contract language and clear pricing definitions to drive savings.

- Pharmacy costs are unique in that the distributor, carrier and PBM typically earn significant additional profit in the cost of the claim as opposed to the cost of insurance or administration
- USI's underwriters generate a comprehensive proposal from 10+ standalone vendors with multiple pricing philosophies;
 - Traditional pharmacy pricing with aggressive contractual pricing
 - Pass-thru strategies can provide greater savings from some PBMs
 - Guaranteed script options provide predictability of costs over a 3 year period
- USI underwriters analyze financial projections, network and formulary disruption and vendor criteria

Impact and benefit:

- Estimated **savings of 10% to 15%** of pharmacy costs without changes to plan design or utilization
- Greater transparency around costs
- Low disruption to members



Competitive Marketplace Drives Reduced Pharmacy Expense



USI reviews ancillary benefit programs to manage and measure plan effectiveness, maximize value and employee satisfaction



Managing/Measuring Vendors

- ROI on Administration Programs
- Achieving Superior Discounts
- Finding “Best in Class” Vendors and Carriers

Ancillary Benefit Programs

- Disability, Dental, Life, STD
- Return to Work Strategies
- Supplemental and Voluntary Plans

Aggressive Negotiation and Strategic Plan Design



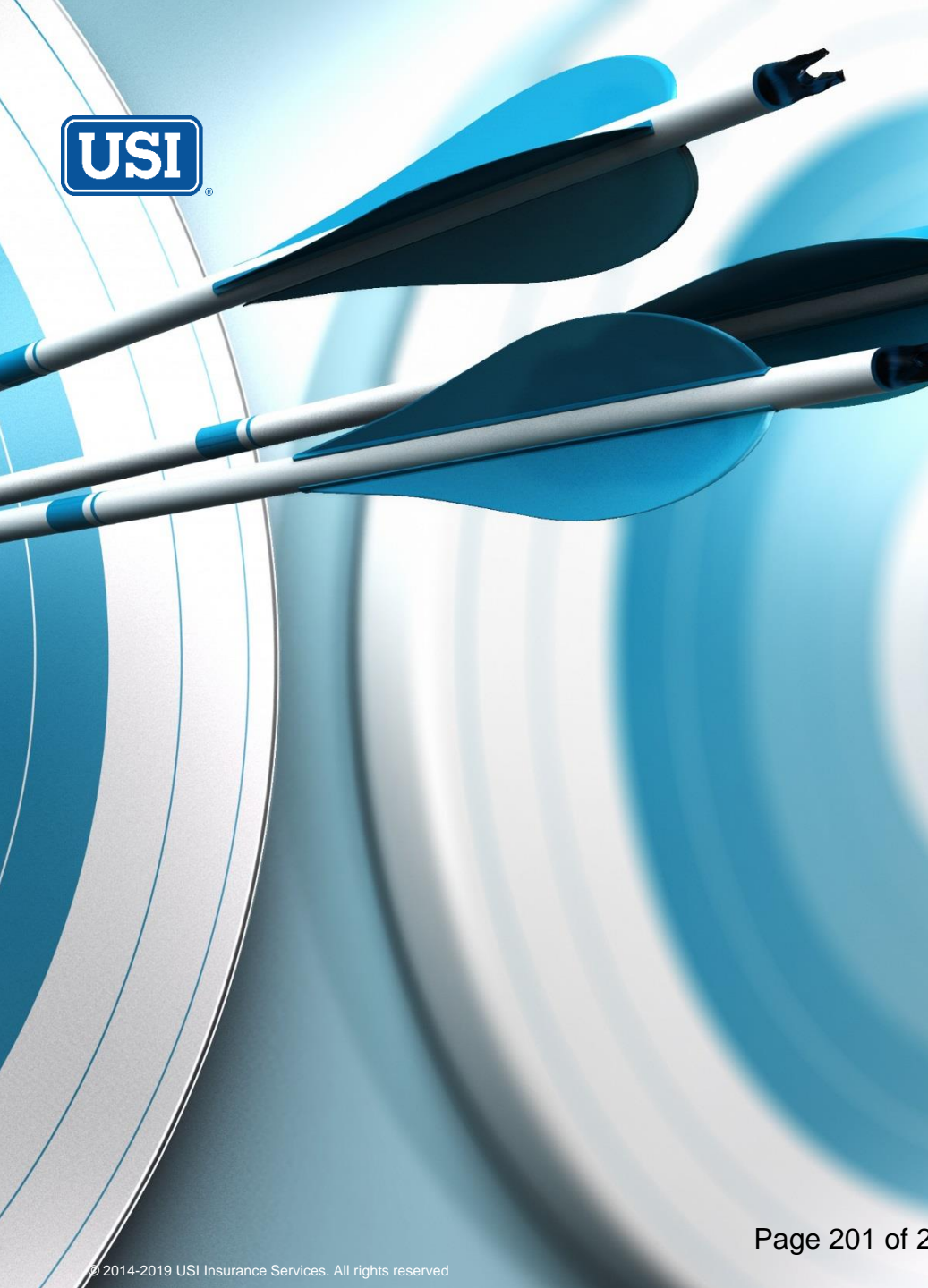
Next Steps

Our Commitment to You.....

USI will deliver cost containment and avoidance strategies leveraging robust analytics and deep expertise to ensure that your benefit plans meet both your needs and budget.

- Review and sign contract with Coral Gables
- Initial Meeting/Benefit Audit with Coral Gables' HR team
- Discuss Service Calendar
- Meet with the City's vendors/establish expectations
- Marketing of Coral Gables' benefit programs
- Medical RFP
- Develop Communication Strategy

A Lasting Partnership With USI



Appendix

- Case Studies
- Detailed Analysis



UNDERWRITING & ANALYTICS CASE STUDY



Alternative Funding Analysis

COMPANY BACKGROUND

A 480 life group that is a premier global provider of high quality steel castings. The client provides foundry solutions in steel castings, machining and many other value added services.

KEY CHALLENGES

The Company was spending \$6.4M annually on the fully-insured health plan and facing a 30% increase with limited alternative carrier options.

With a collective bargaining agreement(CBA) in place, no plan design changes had been implemented in 20+ years. The CBA also limited the plan design changes management could make in the upcoming plan year.

USI SOLUTIONS OFFERED

- USI team assessed the current funding solution and demonstrated the savings of moving to a self-funded model.
- With limited ability to reduce cost through contribution and plan design changes the client decided that a funding alternative was the proper course of action to reducing costs.
- USI initiated the change of funding by moving to a TPA with identical plan designs and worked with the client to communicate these changes to the employees.

QUANTIFIABLE BENEFIT TO THE COMPANY

- With the implementation of the self-funded program, first year savings were **\$600,000** through reduced taxes, carrier profit, and an additional **\$500,000** savings due to favorable claims experience.



UNDERWRITING & ANALYTICS CASE STUDY



Alternative Funding Analysis

COMPANY BACKGROUND

A 250 life Silicon Valley based biotech fully insured company.

KEY CHALLENGES

The Company was frustrated by perpetual double digit rate increases. The incumbent carrier would not offer access to claims experience and was uncompetitive when asked to quote self-insured alternatives.

HR was uncomfortable with a prior experience with self insurance and reluctant to embrace a more "complex" arrangement.

USI SOLUTIONS OFFERED

- USI team performed a demographic analysis and identified a lower average age of the workforce.
- USI reviewed a range of cost reduction solutions that could be best achieved under a self insured contract.
- USI initiated the funding conversion and negotiated a conservative attachment level offering the lowest maximum liability possible to ease the concerns of HR.

QUANTIFIABLE BENEFIT TO THE COMPANY

- USI reduced client retention charges by 17% through marketing of program to alternative carriers and TPA's.
- First year savings totaled 17% in administration, improved cash flow and 11% reduction in claims costs on a mature basis.
- Based on savings above, the Company saved **\$296,500**



UNDERWRITING & ANALYTICS CASE STUDY



Comprehensive Underwriting Review

COMPANY BACKGROUND

A 470 life medical technology Company with core expertise in neuromodulation.

KEY CHALLENGES

The Company changed carriers at their prior renewal and was facing a 23.7% renewal increase from the new carrier.

Based on the short time and limited experience data (five claimants over \$100,000 in the first 5 months), the Company did not feel the renewal was justified but was also not interested in changing carriers again.

USI SOLUTIONS OFFERED

- USI's Underwriting & Analytics Team had a full reporting portfolio established which enabled the Team to review and assimilate all available data.
- Both prior and current carrier report claims on an incurred basis. This made for a seamless integration of both carriers' claims data into a rolling 12 month analysis.
- Large claimant information was available from each carrier. An exhaustive analysis of claimants' diagnosis and procedure codes was completed. This revealed that there were eight carryover large claimants from the prior carrier to the current carrier.
- The Team's analysis revealed a dramatic decline in pharmacy claims due to a high priced drug not being in the incumbent's experience.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The USI team's renewal projection was a 9.2% increase based on a complete 12 months of claims, maximum large claim credits and an aggressive position relative to carrier retention. Carrier profit was reduced.
- The carrier ultimately provided a revised renewal of an 11.4% increase. The Team's knowledge of the client, data analysis and aggressive position were instrumental in saving the client over **\$776,000** in renewal premium.



UNDERWRITING & ANALYTICS CASE STUDY



USI Stop Loss Consortium

COMPANY BACKGROUND

A manufacturing company with 200 employees.

KEY CHALLENGES

The Company's CFO was extremely reluctant to move from a fully funded plan to a self-funded plan. The CFO understood the tax and fee savings that a self-funded plan offers but had previously worked at another company that was nearly bankrupted from two lasers.

USI SOLUTIONS OFFERED

- The USI Stop Loss Consortium offered the following benefits:
 - 60 - 120 day rate lock
 - Second year rate cap ranging from 29% to 55%
 - No new lasers on renewal
 - Ability to mirror the stop loss coverage to the underlying benefits plan

QUANTIFIABLE BENEFIT TO THE COMPANY

- After attending a USI seminar, the CFO agreed to a partially self-funded plan at next renewal due to the no laser guarantee and reasonable rate cap provisions on the USI Stop Loss Consortium
- The Company reduced their plan costs by 11% or **\$145,000** in the first year



UNDERWRITING & ANALYTICS CASE STUDY



USI Stop Loss Consortium

COMPANY BACKGROUND

A supply company with 471 employees with locations across the southern United States.

KEY CHALLENGES

The Company moved to an alternatively funded plan and had selected a stop loss carrier from the USI Stop Loss Consortium. Shortly after implementing the new plan, the company hired a new employee that had a severe chronic condition. There was concern that the employee was a high risk and would be lasered at all renewals.

USI SOLUTIONS OFFERED

- The USI Stop Loss Consortium was formed when USI leveraged its market size and underwriting expertise to negotiate best in class reinsurance contracts for clients
- The USI Stop Loss Consortium provides USI clients with the following benefits:
 - 60 - 120 day rate lock
 - Second year rate cap ranging from 29% to 55%
 - No new lasers on renewal
 - Ability to mirror the stop loss coverage to the underlying benefits plan

QUANTIFIABLE BENEFIT TO THE COMPANY

- The no new laser provision protected the company lasers on the high risk employee, as the reinsurer had stated that without the provision the employee would've had a **\$1,000,000** laser each renewal
- The rate cap provisions in the Consortium prevented the reinsurer from imposing excessive premium increases to recoup their losses
- The Consortium saved the company **\$109,500** in plan costs over the course of two policy periods



ThinkHR's Workplace Pro

COMPANY BACKGROUND

An accounting firm with 200 employees had only one HR generalist who reported to the firm's CFO.

KEY CHALLENGES

The CFO disclosed to USI during a pre-renewal meeting that they were struggling with having only one dedicated HR person but were unsure if they could afford to hire a second HR person.

USI SOLUTIONS OFFERED

- The USI team offered the firm access to USI's value-add services of ThinkHR's Workplace Pro and the Benefit Resource Center (BRC)

QUANTIFIABLE BENEFIT TO THE COMPANY

- As a result of utilizing both ThinkHR and the BRC, the client avoided having to hire a second HR person, which would've cost **\$35,000** per year



Benefit Resource Center

COMPANY BACKGROUND

A township in the Northeast with 1,100 active employees and 200 retirees covered under their group health plans. The group has 9 separate union contracts and 15 different plan designs.

KEY CHALLENGES

To reduce costs, the Company decided to move many of the active employees to a high deductible plan

HR staff was not equipped to answer hundreds of incoming questions regarding changing to the high deductible plan.

USI SOLUTIONS OFFERED

- USI implemented the Benefit Resource Center to operate as a single point of contact for benefit questions and assistance regarding plan choices during open enrollment and throughout the year.
- USI Designed customized communication materials to meet the needs of retirees in this transition process.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The USI Benefit Resource Center received 725 incoming inquires representing 150 hours of saved HR staff time.
- An outside vendor had proposed a similar service for **\$2** PEPM or **\$31,000** annually.



Custom Web-based Tools & Resources

COMPANY BACKGROUND

A Northeast law firm with 120 employees.

KEY CHALLENGES

All HR and benefits information was communicated via paper and information was often outdated and inaccurate. The firm was also changing carriers, who required new applications to be created, which created a huge administrative burden.

USI SOLUTIONS OFFERED

- USI implemented HR Connection, an online benefits and HR portal
- In order to conduct the Open Enrollment online, USI built the enrollment site, which included information on medical, ancillary and voluntary benefits
- The new portal eliminated confusion by offering up-to-date information and provided an easy way for employees to download forms or to contact carriers
- USI's Communications Manager and Account Manager teamed up to build a website that included benefits summaries, contribution information, SPDs and key contacts

QUANTIFIABLE BENEFIT TO THE COMPANY

- The employee and spouse perception of the firm's benefits program vastly improved as a result of the information being available 24/7 in an easy-to-use and visually appealing format
- Pre- and post-implementation surveys demonstrated a drastic improvement in satisfaction rates with the employee benefits program
- Implementing HR Connection saved the firm the cost of building and hosting a website
- With the implementation of HR Connection, HR can focus on the strategic aspects of HR, rather than spending time explaining their benefits program



USI Mobile Communications App

COMPANY BACKGROUND

A human services firm with 300 employees.

KEY CHALLENGES

The HR manager at a new USI client had thought about purchasing a mobile benefits app she had seen at a HR conference. The client had 300 employees and the cost was \$2 PEPM, which would cost the client \$7,200 a year. The CFO wasn't interested in adding another expense to their benefits and tabled the discussion.

USI SOLUTIONS OFFERED

- The USI Mobile App provides virtual open enrollment information to employees from their mobile device 24/7. It provides:
 - Storage for a picture of a health insurance ID card
 - Quick access to key carrier contact information
 - Benefits details (Open Enrollment booklets, benefits summaries, SBCs, etc.)
 - Carrier contact information (phone, emails and websites)
 - On-demand Open Enrollment/New Hire presentations
 - Short videos to educate members on how to utilize their plan

QUANTIFIABLE BENEFIT TO THE COMPANY

- There is no cost to the client, as the USI Mobile App is a value add service for clients. Equivalent costs range from **\$1-\$2** PEPM or
- **\$2400** per every 100 employees.
- Reduced the number of calls to HR asking for copies of benefits booklet or ID cards saving countless hours of frustration for HR staff.



Effective Benefits Communications Strategy

COMPANY BACKGROUND

A restaurant chain with 89 locations from New England to Virginia with approximately 350 employees enrolled in the health insurance plan.

KEY CHALLENGES

It took a long time to finalize the plan changes, which shortened the timeframe to prepare materials for enrollment. The restaurant also decided to limit the enrollment meetings to their corporate location. Further complicating the situation is that many of the employees had no access to computers at work.

USI SOLUTIONS OFFERED

- The USI team developed an effective communications strategy to reach the largest number of employees and their dependents, providing them with the information needed to make enrollment decisions for the coming plan year.
- The approach included multiple mediums of communication:
 - Mailings to employees homes
 - Web-based portal for enrollment
 - On-demand meetings via Brainshark
 - Mobile technology application

QUANTIFIABLE BENEFIT TO THE COMPANY

- As a result of the communications strategy, the employer was able to:
 - Deliver 85% ID cards prior to the effective date
 - Increase high deductible plan enrollment by 30%
 - Update 79% of beneficiary designation forms
 - Increase voluntary enrollment from 8% to 35%
- USI created the open enrollment booklet, the client-branded website, and the on-demand video presentation, saving the client approximately 40 hours of HR time, at an estimated value of **\$6,000**.



Technology Credit Program

COMPANY BACKGROUND

A Retail company has 3,500 employees but only 1,200 are full-time and benefits eligible.

KEY CHALLENGES

The Company was using an outdated benefits administration platform that was free from their prior broker. The platform did not effectively communicate with employees and was unable to send data to payroll which created multiple points of data entry for the Company's HR team. While the Company was interested in purchasing updated benefits administration platform, their budget was limited and they didn't feel comfortable evaluating vendors.

USI SOLUTIONS OFFERED

- USI analyzed the Company's current benefits administration platform and demonstrated that the inefficiencies of the "free" platform was costing them more in both time and money.
- USI efficiently reviewed the Company's needs and matched them to a preferred vendor that met their needs and offered a discount to USI clients.
- The Company also earned billing credits when they added new lines of ancillary coverage to their benefits program from a carrier that participates in the Technology Credit Program (TCP).

QUANTIFIABLE BENEFIT TO THE COMPANY

- The Company saved approximately 50% of the annual costs of the platform, as a result of selecting a ben admin platform that provided USI clients with a discount of **\$1** PEPM; the Company also received a TCP credit of \$1 PEPM, which provided annual savings of over **\$28,800**.
- The Company's HR staff also saved thousands of hours annually with the new benefits administration platform and was able to focus on other initiatives.



Technology Credit Program

COMPANY BACKGROUND

The Company is a Metal Fabrication company with 485 employees.

KEY CHALLENGES

The Company had been using paper to manage their benefits eligibility process because they didn't have room in their budget to purchase a benefits administration solution. The HR team researched and identified a benefits administration platform that would streamline their eligibility processes. The CFO agreed to purchase the new benefits administration platform if additional funds could be found to off-set the unbudgeted expense.

USI SOLUTIONS OFFERED

- USI vetted the market to find a benefits administration solution that would meet their needs.
- In order to fulfill the CFO's request to be creative to reduce the costs; USI brought in a top carrier to provide 7 lines of coverage (replacing the old carrier with better plans).
- This new carrier provides an administrative credit of \$1.50 per enrolled to the vendor to offset the overall costs.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The Company saved approximately 35% of the costs of the solution (**\$8,730** annual savings).
- The Company's HR staff has saved thousands of hours annually with the new benefits administration platform and has able to focus on other initiatives



Custom Enrollment Materials

COMPANY BACKGROUND

An Ohio law firm with 260 employees, specializes in corporate law and commercial litigation.

KEY CHALLENGES

The firm has separate benefit plan designs for Partners, Attorneys, and Staff. The HR team was heavily taxed with the burden of collecting, communicating and maintaining the numerous materials needed to support these plans.

Getting and keeping the attention of the Partners and Associates was very challenging.

USI SOLUTIONS OFFERED

- USI created customized benefit guides for each class of employee. USI gathered all the relevant information for each plan as well as all the required notices in one easy-to-read document.
- USI recorded open enrollment webinars, including links to relevant documents, and emailed them to employees and spouses to watch at their convenience. The recorded webinars were also used for new hire orientations.
- USI worked with the HR team to create customized monthly communications to highlight key information and help the employees become better informed consumers of the available benefits.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The firm saved an estimated 40 hours of HR time in preparation for open enrollment
- Improved the experience of the employees and drastically reduced HR time spent answering follow-up questions from employees unable to attend meetings
- The firm saved an estimated 5 hours of HR time per month on an ongoing basis with the introduction of the benefit guides and the recorded webinar



Incentivized Physician Engagement

COMPANY BACKGROUND

The Company is an international land and shallow water geophysical service companies with 725 domestic employees on the medical plan in multiple offices.

KEY CHALLENGES

The Company spends \$8.1M on the self-funded medical plan and has seen higher than average increases over the past 2 years.

With a diverse geographic employee base the Company has struggled to implement an effective wellness program.

USI SOLUTIONS OFFERED

- USI's Population Health Management team reviewed the company's data on preventive care utilization and noted low compliance with physical exams and recommended preventive screenings.
- USI created a step-by-step communication guide to help employees find an in-network primary care physician and access preventive care at no cost.
- USI recommended a employee premium contribution differential (discount) of \$50 per month/\$600 per year to incentivize employees to see a physician for a preventive visit.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The company experienced a 50% increase in preventive visits with 69% of employees participating.
- As a result emergency room visits have decreased by 15% and in-patient days by 22%.



Incentivized Physician Engagement

COMPANY BACKGROUND

A food products manufacturer with 250 benefits eligible employees. The company is a 24/7 operation with a 6-day work week.

KEY CHALLENGES

The Company experienced a 25% increase in medical plan costs and their PCP utilization were 31% below norm, while their ER utilization was 24% above norm. The Company also had a high Spanish-speaking population that lacked fluency in English.

USI SOLUTIONS OFFERED

- To improve ER utilization, the USI team implemented incentivized physician engagement, which offered employees a 10% health plan differential for the next plan year if they visited a primary care physician for a physical
- All benefits communications materials were translated to Spanish for the employees
- USI recommended that they remain with their existing carrier and make the following plan design changes to reduce net claims:
 - Increase HMO deductible
 - Increase PPO deductible
 - Align network deductibles to limit OOP increases

QUANTIFIABLE BENEFIT TO THE COMPANY

- There was a 25% increase in preventive care visits in the first year and 54% of the employees submitted documentation showing that they had completed an annual physical with a PCP
- Over a three-year period, there was a 55% decrease in the total cost of ER utilization
- The cost avoidance for a 3-year period was **\$3,374** PEPY or **\$1,356,488**



Client Specific Assistance on Compliance Issues

COMPANY BACKGROUND

1500 employee aerospace manufacturing company located in the Mid-west.

KEY CHALLENGES

The group currently offers mental health and substance abuse benefits, and their prior consultant had indicated there is opportunity to reduce expense in these areas.

While cost savings from reducing these benefits may be available, the group was not aware of the potential compliance issues such a decision may create.

USI SOLUTIONS OFFERED

- USI sales team presented the issue to compliance resources who identified potential violations under the Mental Health Parity and Addiction Equity Act (MHPAEA). This act mandates that when provided, mental health services and substance abuse disorder benefits are covered on the same basis as other medical benefits.
- Dropping these benefits from their plan would also trigger a loss of grandfathered status, so it was important to review whether there was a value in maintaining that status.
- Compliance also pointed out the potential for issues under the Americans with Disabilities Act that should be reviewed by employment counsel.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The company elected to maintain mental health and substance abuse benefits after consultation with USI and their counsel.
- Failure to comply with MHPAEA may have resulted in penalties, including **\$100**/per affected participant per day.
- The company elected to pursue other avenues for cost containment recommended by USI.



Compliance Check List Review

COMPANY BACKGROUND

350 life employee manufacturing company in the Northeast. The group had been fully insured with the same carrier for over 5 years.

KEY CHALLENGES

The Company has limited HR resources devoted to the employee benefits plans.

The Company has not maintained plan documents and has failed to meet some notification requirements.

USI SOLUTIONS OFFERED

- Upon engagement with the client, USI conducted compliance checklist review and identified several gaps, including old or non-existing plan documents, lack of appropriate COBRA and FMLA notifications, and 5500 form filings.
- USI provided template Wrap and SPD documents, as well as sample notification letters.
- USI assisted in the completion of delinquent filer forms to mitigate non-compliance penalties.
- USI invited the client to attend our quarterly compliance update webinar to stay abreast of new relevant compliance requirements.

QUANTIFIABLE BENEFIT TO THE COMPANY

- Potential penalties levied by the DOL and IRS for the absence of plan documents and other gaps USI uncovered could have exceeded **\$150,000**.
- By completing the voluntary delinquent filer forms, USI was able to cap the penalties to **\$4,000** per plan.



COMPANY BACKGROUND

A 3,000 life fishing company across several locations in the Northwest, with 1,500 employees covered under the health plan.

KEY CHALLENGES

With limited benefit experience among the HR staff, the company invested valuable time and resources to understand rules and regulations regarding employee benefit plans.

The Company was unsure of the impact of the employer shared responsibility provision of the Affordable Care Act particularly given a high number of seasonal employees.

USI SOLUTIONS OFFERED

- USI provided the employer with several guides regarding COBRA, FMLA, and the employer shared responsibility handbook, which summarizes key requirements of the “pay or play” law.
- In follow up, the account manager and compliance attorney met with the client to conduct impact analysis and addressed additional questions and concerns.
- The employer regularly refers to the handbooks as their “playbook” helping them to develop their “pay or play” strategy with relevant vendors, including a new payroll system.

QUANTIFIABLE BENEFIT TO THE COMPANY

- The employer mitigated costly external compliance fees as well as 80+ hours of internal research time by referencing the USI guides.
- The employer avoided penalties of at least **\$6,000,000** by re-designing their benefit offering based on USI “pay or play” strategy analysis outcome.



Legislative & Regulatory Updates

COMPANY BACKGROUND

A 100 life company with a fully insured plan and a health reimbursement account (HRA).

KEY CHALLENGES

The Company faced penalty exposure due to the fact they were not receiving timely notification of compliance deadlines.

USI SOLUTIONS OFFERED

- USI provides timely reminders of key compliance deadlines and upcoming requirements as part of regular legislative and regulatory updates.
- The Company was unaware of upcoming PCORI fee deadline, but received a reminder email from USI after opting into our distribution list.
- The Company reached out and learned that while insured on the medical side, their self-insured HRA was subject to this nominal fee and needed to be paid.
- The Company was happy to receive a timely reminder, as well as, the knowledgeable account staff that assisted in this process and directed them to appropriate forms and tools.

QUANTIFIABLE BENEFIT TO THE COMPANY

- Timely complied with the PCORI fee filing requirement.
- Failure to do so may result in penalties (the amount of the tax) and interest on a late payment.



PHARMACY CASE STUDY



USI Clear Options RX

COMPANY BACKGROUND

The Company is an Illinois-based small tool manufacturer with 710 employees nationally.

KEY CHALLENGES

The Company spends \$1.9MM annually (or 21% of total) in pharmacy costs and had recently experienced a 19% increase in these expenses. The pharmacy cost trend was unsustainable.

USI SOLUTIONS OFFERED

- USI analytics team evaluated detailed prescription utilization and pricing metrics through our proprietary 3D analytics tool.
- USI uploaded the Company's pharmacy data into our proprietary Clear Options Rx analytics system.
- The data demonstrated a significant savings opportunity by moving to a "carved out" PBM and implementing a pass through pricing strategy.
- Pass through pricing avoids PBM markups that can range from 5% to 50% or more.
- USI's Clear Options Rx tool allowed the client to compare and validate the savings opportunities among several traditional and pass through PBMs.

QUANTIFIABLE BENEFIT TO THE COMPANY

- As a result of evaluating and ultimately "carving out" the pharmacy program from the incumbent insurance company, USI produced savings **\$209,000** with no benefit changes to the pharmacy plan.

APPENDIX VII- THINKHR

ThinkHR

USI has teamed with **ThinkHR**, the leader in live HR advice, to give you answers you can trust. When you call the HR Hotline with your HR questions you will speak directly to SPHR/PHR certified consultants. You can get immediate guidance and best practices advice to handle the toughest HR issues swiftly, and get right back to business. You also have unlimited access to self-paced training with over 200 on-demand employee training courses available. In addition, ThinkHR offers a comprehensive online HR Library which has step-by-step guides for federal and state law compliance, COBRA, FMLA and thousands of invaluable templates, forms, guides and online tools.

In addition, your access to our ERISA attorney is always available for complex and specific questions.

ThinkHR Live

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INTRODUCING A REVOLUTIONARY HR ADVICE SERVICE FOR OUR MOST VALUED CUSTOMERS

When you need answers to tough HR questions, where can you go? Your lawyer? Friends? The web? These options either cost too much or leave you with incomplete answers. So, we have teamed with ThinkHR, the leader in LIVE HR advice, to give you answers you can trust.

HR HOTLINE

Talk directly to certified HR experts and get immediate answers

HR LIBRARY

Access thousands of online tools, forms, templates and guides

HR TRAINING

Use unlimited self-paced employee training from over 200 courses

Call the HR Hotline with your HR questions, and you will speak directly to SPHR/PHR certified consultants. You can get immediate guidance and best practices advice to handle the toughest HR issues swiftly, and get right back to business. Calls last 35 minutes on average and most are also followed up with a written summary.

You also have unlimited access to self-paced training with over 200 on-demand employee training courses available. Plus a comprehensive online HR Library which has step-by-step guides for federal and state law compliance, COBRA and FMLA and thousands of invaluable templates, forms, guides and online tools. So you can stop searching and start finding accurate information that applies to the situation at hand.

- Discrimination - EEO, ADA
- Employee Relations
- Performance Management
- Policy and Procedures
- Recruiting and Hiring

- Leaves of Absence - FMLA, PDL
- Wage and Hour, Equal Pay Act
- Workers' Compensation
- General Benefits Compliance
COBRA, ERISA, HIPAA, PPACA

- Statutory Compliance
- Conflict Resolution
- Terminations
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HR EMPLOYMENT

Benefits and Leave

Affordable Care Act - What You Need to Know
FMLA--What Supervisors Need to Know

Compensation

FLSA--What Supervisors Need to Know
Job Descriptions--How to Write Them Effectively

Discrimination

Americans with Disabilities Act - What Supervisors Need to Know
Diversity for All Employees
Diversity--Legal Basics for Supervisors
Preventing Sexual Harassment-A Guide for Employees
Preventing Sexual Harassment-A Guide for Supervisors
Sexual Harassment -- What Employees Need to Know
Sexual Harassment--What Employees Need to Know (Spanish)
Sexual Harassment--What Supervisors Need to Know
Workplace Harassment -- What Employees Need to Know
Workplace Harassment--What Supervisors Need to Know

Health & Safety

Avoiding Back Injuries - **NEW!**
Back Safety
Back Safety (Spanish)
Bloodborne Pathogens--General
Defensive Driving for Noncommercial Motorists
Defensive Driving--Commercial Motor Vehicles
Disaster Planning--What Employees Need to Know
Disaster Planning--What Supervisors Need to Know
Emergency Action and Fire Prevention
Emergency Action and Fire Prevention (Spanish)
Exit Routes--Supervisors
Fire Extinguishers
Good Housekeeping
Hazard Communication
Hazard Communication (Spanish)
Mold Hazards and Prevention
Office Ergonomics
Pandemic Flu--How to Prevent and Respond
Preventing Workplace Violence--What Employees Need to Know
Recordkeeping--Injury and Illness
Slips, Trips, and Falls
Slips, Trips, and Falls (Spanish)
Stress Management
Substance Abuse in the Workplace-What Employees Need to Know (Spanish)
Workplace Safety for Employees
Workplace Safety for Employees (Spanish)

HR Management

Business Ethics--What Employees Need to Know
Effective Meetings--How to for Supervisors
Employment Law For Supervisors--What You Should & Shouldn't Do
NLRA and Unions--What Supervisors Need to Know
Teambuilding for Supervisors
Violence in the Workplace--How to Prevent and Defuse for Supervisors
Workers' Compensation--What Supervisors Need to Know
Workplace Ethics for Supervisors
Workplace Privacy--What Supervisors Need to Know
Workplace Security for Employees

Performance & Termination

Attendance Management--What Supervisors Need to Know
Grounds for Termination--What Managers & Supervisors Need to Know
How to Manage Challenging Employees
Measuring Job Performance--What Supervisors Need to Know
Performance Appraisals--How to Conduct Effectively
Progressive Discipline
Substance Abuse in the Workplace--What Employees Need to Know
Substance Abuse in the Workplace--What Supervisors Need to Know
Terminating Employees--The Process

Staffing & Training

Coaching for Superior Employee Performance--Techniques for Supervisors
Customer Service Skills--How We Can All Improve
Effective Communication for Employees
Hiring Legally
How to Conduct New Employee Orientation - **NEW!**
How to Manage Challenging Employees
How to Manage Time Wisely - A Guide for Employees - **NEW!**
Interviewing Skills for Supervisors
Leadership Skills--What New Supervisors and Managers Need to Know
Motivating Employees--Tips and Tactics for Supervisors
New Employee Orientation--'How To' for Supervisors
New Employee Safety Orientation
Reducing Turnover and Increasing Retention
Teambuilding for All Employees
Time Management Skills for Employees
Training the Trainer
How to Conduct New Employee Orientation
How to Manage Time Wisely - A Guide for Employees

CA AB1825

Sexual Harassment Prevention & Response in California (AB 1825)

ENVIRONMENTAL COMPLIANCE

Air Contaminants

Lead Safety - General Industry
Mold Hazards and Prevention

Asbestos

Asbestos Awareness

Chemical Hygiene

Laboratory Safety
Hazard Communication

PPE for Emergency Response

Reactive Chemicals

Safe Chemical Handling

Working Safely with Corrosives

Working Safely with Solvents

Hazardous Waste

Hazardous Waste Container Management

Hazardous Waste Emergency Response

Hazardous Waste Introductory Training

Hazardous Waste Manifests

Hazmat Transportation

Hazardous Materials Transportation

HazMat Transportation Security Awareness

HAZWOPER

HAZWOPER - First Responder Awareness Level

HAZWOPER Facility Operations

PPE

PPE - What Employees Need to Know

PPE for Emergency Response

SPCC

Spill Prevention, Control and Countermeasure Plan (SPCC Plan)

Stormwater

Stormwater Pollution Prevention Plan (SWPPP)

Underground Storage Tanks

Class C UST Operator Training - **NEW!**

Universal Waste

Universal Wastes Large and Small Quantity Handlers

CUSTOMER SERVICE

Challenging Situations

Conflict Resolution for Employees

Problem Solving for Employees

Communication Skills

Business Writing for Employees

Effective Communication for Employees

The Power of Listening

Customer Communications

Email Best Practices for All Employees

Phone Skills

Customer Relationship Management

Connecting with Customers

Customer Service Skills--How We Can All Improve

How to Maintain Customer Loyalty

Identifying Customers' Needs

Making Customers Feel Special - **NEW!**

Turn Satisfied Customers into Repeat Customers

Employee Attitude

Maintaining a Positive Attitude

Stress Management

General Workplace Skills

How to Manage Time Wisely - A Guide for Employees - **NEW!**

Teambuilding for All Employees

Time Management Skills for Employees

Supervising Customer Care Staff

Coaching for Superior Employee Performance--Techniques for Supervisors

Customer Service - How to Promote Excellent Service Among Your Staff

Motivating Employees--Tips and Tactics for Supervisors

WELLNESS

Creating a Program

A Manager's Role in Wellness

Creating a Successful Wellness Program - A Guide for Managers

Workplace Wellness

All About Nutrition

Avoiding Back Injuries - **NEW!**

Back Safety

Balancing Work and Home

Driver Wellness

Financial Wellness

Fitness for Everyone

Hazards of Smoking - How to Quit

Healthy Aging

Healthy Sleep Habits

Heart Health

Keeping Yourself--and Your Family--Healthy

Office Ergonomics

Pandemic Flu--How to Prevent and Respond

Stress Management

Substance Abuse in the Workplace--What Employees Need to Know

Successful Weight Management

Wellness and You

What You Need to Know About Headaches

WORKPLACE SAFETY

Construction

Crane Rigging in Construction

Fall Protection in Construction

Fall Protection in Construction (Spanish)

Scaffolds in Construction

Trenching - Competent Person

Emergency Planning & Response

Disaster Planning - What Employees Need to Know

Emergency Action and Fire Prevention

Emergency Action and Fire Prevention (Spanish)

Exit Routes - Supervisors

Fire Extinguishers

Good Housekeeping

Pandemic Flu--How to Prevent and Respond

Permit-Required Confined Spaces - Attendant

Permit-Required Confined Spaces - Attendant (Spanish)

Permit-Required Confined Spaces - Entrant

Permit-Required Confined Spaces - Entrant (Spanish)

Preventing Workplace Violence - What Employees Need to Know

Violence in the Workplace - How to Prevent & Defuse for Supervisors

Workplace Security for Employees

Equipment & Process Safety

Arc Flash Safety

Crane Rigging

Electrical Safety - Unqualified Worker

Forklift Operator Safety

Introduction to Rough Terrain Forklift Safety

Ladder Safety

Lockout/Tagout - Authorized Employee

Lockout/Tagout--Affected Employee

Lockout/Tagout: Authorized Employee (Spanish)

Machine Guarding

Portable Power Tool Safety

Safe Forklift Operation

Hazardous Substance & Materials

Compressed Gases

Flammable and Combustible Liquids

Hazard Communication

Hazard Communication (Spanish)

Hazard Communication - Your Right to Know

Hazard Communication--Healthcare Workers

Laboratory Safety

Material Safety Data Sheets

Material Safety Data Sheets (Spanish)

Mold Hazards and Prevention

Understanding The Safety Data Sheet (SDS) - **NEW!**

Welding, Cutting, and Brazing

Health

Avoiding Back Injuries - **NEW!**

Back Safety

Back Safety (Spanish)

Bloodborne Pathogens - General

Bloodborne Pathogens - Healthcare Workers

Ergonomics - Industrial

Office Ergonomics

Stress Management

Substance Abuse in the Workplace - What Supervisors Need to Know

Substance Abuse in the Workplace--What Employees Need to Know

Substance Abuse in the Workplace--What Employees Need to Know (Spanish)

Working in Cold Conditions

Working in Hot Conditions

Personnel Safety

Aerial Lift Safety

Eye Protection

Foot Protection

Noise and Hearing Conservation

PPE - Hand Protection

PPE - What Employees Need to Know

PPE: Hand Protection (Spanish)

Respiratory Protection

Slips, Trips, and Falls

Slips, Trips, and Falls (Spanish)

Your Guide to Personal Protective Equipment

Safety Management

Accident Investigations

ADA - What Supervisors Need to Know

New Employee Safety Orientation

Recordkeeping - Injury and Illness

Training the Trainer

Workers' Compensation - What Supervisors Need to Know

Workplace Safety for Employees

Workplace Safety for Employees (Spanish)

Transportation

Defensive Driving for Noncommercial Motorists

Defensive Driving for Noncommercial Motorists (Spanish)

Defensive Driving--Commercial Motor Vehicles

Defensive Driving--Commercial Motor Vehicles (Spanish)

DOT Alcohol and Drug Testing Rules-What Supervisors Need to Know

Hazardous Materials Transportation

Infectious Materials Transportation

ThinkHR provides easy and immediate access to expert HR Advisors who will provide information and answers to minimize risk associated with legal and regulatory matters pertaining to HR compliance, employment law, and health care.

- | | | |
|---------------------------|--------------------------------|------------------------|
| › Discrimination-EEO, ADA | › Leaves of Absence-FMLA, PDL | › Statutory Compliance |
| › Employee Relations | › Wage and Hour, Equal Pay Act | › Conflict Resolution |
| › Performance Management | › Workers' Compensation | › Terminations |
| › Policy and Procedures | › General Benefits Compliance | › Workplace Safety |
| › Recruiting and Hiring | › COBRA, ERISA, HIPAA, ACA | › Unlawful Harassment |

Leaves of Absence (LOA)

- Q Our company provides a bonus to all employees based on overall company performance. Do we have to pay an employee who is out on leave of absence (LOA), and would payment of bonus impact his/her LTD?
- Q When an employee is on a LOA, must the employer continue health insurance, or is this a COBRA event?
- Q Our company recently had a woman return from maternity leave having used up all her CFRA, PFL and FMLA. She worked for three days and is out on disability again due to post partum depression. When she comes back to work is she now eligible for leave again? Are we required to hold her job for her? What are our options? We are currently going through a re-organization and are thinking about downsizing, could we terminate her without liability?
- Q We have an employee who does not qualify for FMLA. We would like to know what other type of leave the employee can go out on. What are the eligibility requirements for the various leaves?
- Q We have an employee who went out on 24 hours suicide watch. When should we allow him to return to work?

Compliance

- Q Are employers required to notify employees if cameras are installed in the general areas?
- Q We want to put a policy in place regarding what expenses can be reimbursed and what cannot be reimbursed for telecommuting employees. Specifically, we have telecommuting employees and want to know if the company has to reimburse internet and electricity expenses since the employee is working from home doing company work.

- Q Can non-exempt employees waive lunch breaks? What are the requirements for the two rest breaks for an eight-hour shift? If the company is closed for Labor Day on Monday, and an employee who works on Sundays wants to take Sunday off and work on Monday while the business is closed, is this ok?
- Q We just reached a little over 50 employees. We currently don't have an HR employee. I've been hearing that when a company reaches 50 employees, HR gets a little more complicated. Do you have a list of things that need to be done to stay as compliant as possible?
- Q I have a question about I-9 form re-verification. I know that there is a spot on the form to re-verify, but what if we never filled out the complete information when the employee was hired? If we do fill out the re-verification part on an incomplete form, will we now be in compliance even though we never recorded the original docs? Or, can we just ask them to fill out a completely new form? Will that bring us into compliance?

Wage and Hour

- Q What is the difference between exempt and non-exempt classifications and what are the requirements to classify a job as exempt?
- Q Can an employer make a deduction from an employee's pay or have them work a day for free because the employee broke the employer's equipment or if there was an unexplained shortage in the cash register?
- Q What are salaried employees entitled to? If they work a holiday are they entitled to get paid time and a half for that day? If they take a day or week off can we deduct that pay?
- Q What are the rules about providing holiday pay, sick pay, or vacation pay in my state?
- Q Do I have to provide paid time off to long-term independent contractors?
- Q How can you determine whether a worker is an independent contractor or employee?
- Q We are a non-union company. Do we need to post the new NLRB poster?

Terminations

- Q Is it acceptable to terminate an employee because I believe he is at risk of having an accident as an older driver?
- Q What documentation is required to properly terminate an employee?
- Q I have an employee stating that he is going to quit but hasn't officially given his resignation. Can we terminate the employee now on grounds of anticipating his quitting the company?
- Q For AZ, FL, IN, MA, NJ, OH, PA, SC, TX, VA, WA:
Do these states require a Separation Notice and if yes, can you send me a copy?

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Recruiting and Hiring

- Q We sold one of our companies and all of our former employees moved to the new company. At the time of the sale, we offered one employee the option to return to us once we open a new facility (in about a month), and both the employee and the successor company agreed to this arrangement. Can we keep this employee on our benefits and just put him on an unpaid leave of absence until he returns next month?
- Q When our employee's employment was terminated, we agreed to pay COBRA premiums through a specified time frame as part of the severance agreement. That time period is about to expire. How should we communicate to the former employee that the terms of agreement are coming to an end and he will be responsible for premiums?
- Q What information needs to be included in an offer letter we are extending to hire a new employee?
- Q To be in compliance with the I-9 requirements, does an employer have to re-verify an employee's driver license once it has expired?
- Q Who in our company, besides HR, should have access to background and drug screening for new hires?

Employee Relations

- Q Can we hire an intern here on an F-1 student visa to be a regular employee once the internship is completed? Are F-1 students authorized to work in the US?
- Q We want to offer a candidate a temp-to-hire position but with stipulation of a three-month temporary position without benefits but at a higher hourly compensation rate. Then, if the position continues to be required and the temporary employee is doing a good job, we will consider making this a full-time regular job at a lower rate of pay but with full benefits. Should we mention the possibility of the regular position and the pay/benefits for that position in the initial offer letter, or will that potentially be locking us into a contract by doing that?
- Q I just learned that one of our employees has been incarcerated. He will not be released for three months. Can I ask the following questions to his probation officer? **(1)** What are the current charges against him? **(2)** When was he incarcerated? **(3)** Has there ever been any assault/violence charges filed? **(4)** Why is he on probation? **(5)** What did he do that violated his probation? **(6)** When will he be released from jail? **(7)** Under what terms? **(8)** Will he need time off of work to go to counseling or to conduct community service? This is a good employee with attendance issues - we are trying to gather the facts to decide whether to terminate due to absenteeism.
- Q My client received a call from a former employee who is trying to get restraining order against another former employee. While they were both employed she had lodged a sexual harassment complaint against him and is now requesting documents from that complaint, none of which are signed by either party. The client is wondering which if any documents they can provide to the first former employee.

Forms

- Q We would like checklists and sample letters for new hire, COBRA, leaves of absence and terminations.
- Q Do you have job descriptions, employee handbook, and performance management templates you could send?

Workers' Compensation

- Q We have an employee who is no longer disabled under workers' comp and is able to return to work. However due to business need we laid off several employees and his position has been eliminated. Are we legally required to return him to work?
- Q We have an employee on disability with a worker's comp claim, and he came back to work on restricted duty. However, we cannot accommodate the restrictions. We need him to work a full 40 hour a week shift. He directs truck traffic in our yard, and the doctor's restrictions require that he not stand for long periods of time. Can we terminate his employment because we cannot accommodate the restrictions?

Investigations

- Q We have an employee who is on Workers' Compensation and recently returned to light duty on a part-time basis. He has now requested a leave of absence for six months for an unrelated reason. How should we handle this request and his benefits during the time off?
- Q What should I do if an employee tells me that he/she is being sexually harassed but does not want me to do anything about it? How do I conduct a proper investigation?
- Q We have three former employees (all quit within last 6 months) who have made complaints about the General Manager (GM) at another location. Complaints were about inappropriate sexual comments, gender/sexual orientation, and inappropriate behavior. The HR person at that location is related to the GM, so no one there was comfortable talking with her about the issues. One of the owners is his brother, and another owner is his best friend. One owner wants the GM to resign. We need some pointers on how to handle the conversation with this GM – our goal is to force his resignation. Do we need to have an investigation of the allegations first?

Benefits

- Q Our business is headquartered in one state, yet we have field sales rep employees in other states. Which state disability insurance and paid family leave information should those employees outside of our headquarters state receive?
- Q We recently advised a client that they should keep PHI filed separately from other employee data. While we have this recommendation in writing from our attorneys to us as a BAA, I am not able to find documentation that as a plan sponsor an employer should also follow this practice. Please confirm that: 1) we were correct in advising the client to follow this process, and 2) Is there an official notice we can refer to?

Edition: 01.0914

- Q What are disability plan options offered to an employer in the state of New Jersey? What is the New Jersey Temporary Disability Benefits Law and how does it work?
- Q When an employee is on FMLA leave, what is the employer required to do with their other benefits? Which benefits need to be continued and what should we do if the employee does not make his copayments while out on FMLA?
- Q Can we terminate an employee from our group plan since he will be Medicare eligible?
- Q When an employee goes out on USERRA leave, when does the COBRA eligibility start? Is there an extra 30 days under the employer's active plan?
- Q What are the ERISA rules about nondiscrimination in benefits plan designs to assist with creating benefit class carve-outs?
- Q What happens to the benefits plans of a company being merged with another company?
- Q We have an employee out on disability, but since we do not have a policy on disability issues, I do not know how long we should continue to pay their health benefits?
- Q For the Medicare Part D notice of creditable coverage that employers need to provide each year, is it acceptable to post the notice on the benefit website that all employees have access to? If so, are there any specific guidelines that we must follow?

APPENDIX VIII- HIPAA ADDENDUM

APPENDIX C – HIPPA ADDENDUM

HIPAA BUSINESS ASSOCIATE ADDENDUM

This HIPAA Business Associate Addendum ("Addendum") supplements and is made a part of the Agreement by and between the City of Coral Gables ("City"), and USI Insurance Services, LLC, Business Associate ("Associate").

RECITALS

A. As part of the Agreement, it is necessary for the City to disclose certain information ("Information") to Associate pursuant to the terms of the Agreement, some of which may constitute Protected Health Information ("PHI").

B. City and Associate intend to protect the privacy and provide for the security of PHI, including but not limited to, ePHI, disclosed to Associate pursuant to the Agreement in compliance with the Health Insurance Portability and Accountability Act of 1996, Public Law 104-191 ("HIPAA") and regulations promulgated thereunder by the U.S. Department of Health and Human Services (the "HIPAA Regulations") and other applicable laws.

C. The purpose of this Addendum is to satisfy certain standards and requirements of HIPAA and the HIPAA Regulations, including, but not limited to, Title 45, Sections 164.308(b), 164.314(a), 164.502(e) and 164.504(e) of the Code of Federal Regulations ("CFR"), as the same may be amended from time to time.

In consideration of the mutual promises below and the exchange of information pursuant to the Agreement, the parties agree as follows:

1. **Definitions.** Terms used, but not otherwise defined, shall have the same meaning as those terms in 45 CFR Sections 160.103, 164.304 and 164.501.
 - a. "Business Associate" shall have the meaning given to such term under the HIPAA Regulations, including, but not limited to, 45 CFR Section 160.103.
 - b. "Covered Entity" shall have the meaning given to such term under HIPAA and the HIPAA Regulations, including, but not limited to, 45 CFR Section 160.103.
 - c. "Protected Health Information" or "PHI" means any information, whether oral or recorded in any form or medium: (i) that relates to the past, present or future physical or mental condition of an individual, the provision of health care to an individual, or the past, present or future payment for the provision of health care to an individual; and (ii) that identifies the individual or with respect to which there is a reasonable basis to believe the information can be used to identify the individual, and shall have the meaning given to such term under HIPAA and the HIPAA Regulations, including, but not limited to 45 CFR Section 160.103. [45 CFR Parts 160, 162 and 164]
 - d. "Electronic Protected Health Information" or "ePHI" means any information that is transmitted or maintained in electronic media: (i) that relates to the past, present or future physical or mental condition of an individual, the provision of health care to an individual, or the past, present or future payment for the provision of health care to an individual. and (ii) that identifies the individual or with respect to which there is a reasonable basis to believe the information can be used to identify the individual and shall have the meaning given to such term under HIPAA and the HIPAA Regulations, including, but not limited to 45 CFR Section 160.103. [45 CFR Parts 160, 162 and 164]
 - e. "Electronic Media" shall have the meaning given to such term under HIPAA and the HIPAA Regulations, including but not limited to, 45 CFR Section 160.103.

f. "Security incident" shall have the meaning given to such term under HIPAA and the HIPAA Regulations, including but not limited to, 45 CFR Section 164.304.

2. **Obligations of Associate.**

- a. Permitted Uses and Disclosures. Associate may use and/or disclose PHI received by Associate pursuant to the Agreement ("City's PHI") solely in accordance with the specifications set forth in the Scope of Services, Appendix A. In the event of any conflict between this Addendum and Appendix A, this Addendum shall control. [45 CFR § 164.504(e)(2)(i)]
- b. Nondisclosure. Associate shall not use or further disclose City's PHI other than as permitted or required by law. [45 CFR § 164.504(e)(2)(ii)(A)]
- c. Safeguards. Associate shall use appropriate safeguards to prevent use or disclosure of City's PHI in a manner other than as provided in this Addendum. [45 CFR § 164.504(e)(2)(ii)(B)] Associate shall maintain a comprehensive written information security program that includes administrative, technical and physical safeguards appropriate to the size and complexity of the Associate's operations and the nature and scope of its activities. Appropriate safeguards used by Associate shall protect the confidentiality, integrity, and availability of the PHI and ePHI that is created, received, maintained, or transmitted on behalf of the City. [45 CFR § 164.314(a)(2)(i)(A)] City has at its sole discretion, the option to audit and inspect, the Associate's safeguards at any time during the life of the Agreement, upon reasonable notice being given to Associate for production of documents and coordination of inspection(s).
- d. Reporting of Disclosures. Associate shall report to the City's Project Manager, any use or disclosure of the City's PHI in a manner other than as provided in this Addendum. [45 CFR § 164.504(e)(2)(ii)(c)] Associate shall report to the City through the City's Project Manager, any security incident of which it becomes aware within forty-eight (48) hours of discovery of the incident. [45 CFR § 164.314(a)(2)(i)(C)]
- e. Associate's Agents. Associate agrees and shall ensure that any agents, including subcontractors, to whom it provides PHI received from (or created or received by Associate on behalf of) the City, agrees in writing to the same restrictions and conditions that apply to Associate with respect to such PHI and that such agents conduct their operations within the United States. Associate agrees and shall ensure that any agents, including subcontractors, to whom it provides ePHI received, created, maintained, or transmitted on behalf of the City, agrees in writing to implement reasonable and appropriate safeguards to protect the confidentiality, integrity, and availability of that ePHI. [45 CFR § 164.314(a)(2)(i)(B)] In no case may Associate's Agents reside and operate outside of the United States.
- f. Documentation of Disclosures. Associate agrees to document disclosures of the City's PHI and information related to such disclosures as would be required for the City to respond to a request by an individual for an accounting of disclosures of PHI. Associate agrees to provide the City or an individual, in a time and manner designated by the City, information collected in accordance with the Agreement, to permit the City to respond to such a request for an accounting. [45 CFR § 164.528]
- g. Availability of Information to City. Associate shall make available to the City such information as the City may require to fulfill the City's obligations to provide access to, provide a copy of, and account for, disclosures of PHI pursuant to HIPAA and the HIPAA Regulations, including, but not limited to, 45 CFR Sections 164.524 and 164.528. [45 CFR § 164.504(e)(2)(ii)(E) and (G)]
- h. Amendment of PHI. Associate shall make the City's PHI available to the City as may be required to fulfill the City's obligations to amend PHI pursuant to HIPAA and the HIPAA Regulations, including, but not limited to, 45 CFR Section 164.526 and Associate shall, as directed by the City, incorporate any amendments to the City's PHI into copies of such PHI maintained by Associate, and in the time and manner designated by the City. [45 CFR § 164.504(e)(2)(ii)(F)]

- i. Internal Practices. Associate shall make its internal practices, books and records relating to the use and disclosure of the City's PHI (or PHI created or received by Associate on behalf of the City) available to the City and to the Secretary of the U.S. Department of Health and Human Services in a time and manner designated by the City or the Secretary for purposes of determining Associate's compliance with HIPAA and the HIPAA Regulations. [45 CFR § 164.504(e)(2)(ii)(H) and 45 CFR Part 64, Subpart C.]
- j. Mitigation. Associate agrees to mitigate, to the extent practicable, any harmful effect that is known to Associate of a use or disclosure of the City's PHI by Associate in violation of the requirements of this Addendum.
- k. Associate's Insurance. Associate agrees to maintain the insurance coverage provided in the Agreement.
- l. Notification of Breach. Associate shall notify the City within twenty-four (24) hours and shall provide written notice no later than forty-eight (48) hours of any suspected or actual breach of security, intrusion or unauthorized disclosure of PHI and/or any actual or suspected disclosure of data in violation of any applicable federal or state laws or regulations. Associate shall take (i) prompt corrective action to cure any such deficiencies, and (ii) any action pertaining to such unauthorized disclosure required by applicable federal and state laws and regulations.
- m. Expenses. Any and all expenses incurred by Associate in compliance with the terms of this Addendum or in compliance with the HIPAA Regulations shall be borne by Associate.
- n. No Third-Party Beneficiary. The provisions and covenants set forth in this Agreement are expressly entered into only by and between Associate and the City and are intended only for their benefit. Neither Associate nor the City intends to create or establish any third-party beneficiary status or right (or the equivalent thereof) in any other third party nor shall any other third party have any right to enforce or enjoy any benefit created or established by the provisions and covenants in this Agreement.

3. Audits, Inspection and Enforcement. From time to time, after reasonable notice, upon any breach of this Addendum by Associate, the City may inspect the facilities, systems, books and records of Associate to monitor compliance with this Addendum. Associate shall promptly remedy any violation of this Addendum and shall certify the same to the City in writing. The fact that the City inspects, or fails to utilize its right to inspect, Associate's facilities, systems, books, records, and procedures does not relieve Associate of its responsibility to comply with this Addendum, nor does the City's (i) failure to detect or (ii) detection, but failure to notify Associate or require Associate to remedy such breach, constitute acceptance of such practice or a waiver of the City's enforcement rights under this Addendum.

4. Termination.

- a. Material Breach. A breach by Associate of any provision of this Addendum, shall constitute a material breach of the Agreement and shall provide grounds for immediate termination of the Agreement by the City. [45 CFR § 164.504(e)(3) and 45 CFR § 164.314(a)(2)(i)(D)]
- b. Termination for Cause - Reasonable Steps to Cure Breach. If the City recognizes a pattern of activity or practice of Associate that constitutes a material breach or violation of the Associate's obligations under the provisions of this Addendum and does not terminate the Agreement pursuant to Section 4a, above, the City may provide an opportunity for Associate to end the violation or cure the breach within five (5) days, or other cure period as may be specified in the Agreement. If Associate does not cure the breach or end the violation within the time period provided, the City may immediately terminate the Agreement.

- c. **Judicial or Administrative Proceedings.** The City may terminate the Agreement, effective immediately, if (i) Associate is named as a defendant in a criminal or administrative proceeding for a violation of HIPAA, or (ii) a finding or stipulation that Associate has violated any standard or requirement of the HIPAA Regulations (or other security or privacy law) is made in any administrative or civil proceeding.
- d. **Effect of Termination.** Upon termination of the Agreement for any reason, Associate shall return or destroy as directed by the City all PHI, including but not limited to ePHI, received from the City (or created or received by Associate on behalf of the City) that Associate still maintains in any form. This provision shall also apply to City PHI that is in the possession of subcontractors or agents of Associate. Associate shall retain no copies of such PHI or, if return or destruction is not feasible, Associate shall provide to the City notification of the conditions that make return or destruction infeasible and shall continue to extend the protections of this Addendum to such information, and limit further use or disclosure of such PHI to those purposes that make the return or destruction of such PHI infeasible. [45 CFR § 164.504(e)(2)(ii)(I)]

5. **Indemnification.** Associate shall indemnify and hold harmless the City and its officers, employees, trustees, agents, and instrumentalities (the indemnified parties) from any and all liability, losses or damages, including attorneys' fees and costs of defense, which the City or its officers, trustees, employees, agents or instrumentalities may incur as a result of claims, demands, suits, causes of actions or proceedings of any kind or nature arising out of, relating to, or resulting from the performance of this Addendum by Associate or its employees, agents, servants, partners, principals, or subcontractors. Associate shall pay all claims and losses in connection therewith and shall investigate and defend all claims, suits, or actions of any kind or nature in the name of any of the indemnified parties, where applicable, including appellate proceedings, and shall pay all costs, judgments, and attorney's fees which may issue thereon. Associate expressly understands and agrees that any insurance protection required by this Addendum, or otherwise provided by Associate, shall in no way limit the responsibility to indemnify, keep and save harmless and defend the indemnified parties as herein provided. This paragraph shall survive the termination of the Agreement.

6. **Limitation of Liability.** Nothing in this Addendum shall be construed to affect or limit the City's sovereign immunity as set forth in Florida Statutes, Section 768.28.

7. **Amendment.**

- a. **Amendment to Comply with Law.** The parties acknowledge that state and federal laws relating to the security and privacy of PHI, including electronic data, are rapidly evolving and that amendment of this Addendum may be required to provide for procedures to ensure compliance with such developments. The parties specifically agree to take such action as is necessary to implement the standards and requirements of HIPAA, the HIPAA Regulations and other applicable laws relating to the security or confidentiality of PHI. The parties understand and agree that the City must receive satisfactory written assurance from Associate that Associate will adequately safeguard all PHI that it receives or creates pursuant to this Agreement. Upon the City's request, Associate agrees to promptly enter into an amendment to the Agreement embodying written assurances consistent with the standards and requirements of HIPAA, the HIPAA Regulations or other applicable laws. The City, in addition to any other remedies including specific performance, may terminate the Agreement upon five [5] days' written notice in the event Associate does not enter into said amendment to the Agreement providing assurances regarding the safeguarding of PHI that the City, in its sole discretion, deems sufficient to satisfy the standards and requirements of HIPAA and the HIPAA Regulations. Notwithstanding Associate's failure to enter into an amendment, Associate shall comply with all provisions of the HIPAA laws.
- b. **Amendment of Appendix C.** In addition to amendments described in 7a above, Appendix C may otherwise be modified or amended by written mutual agreement of the parties without amendment of the remainder of this Agreement."

8. **Assistance in Litigation or Administrative Proceedings.** Associate shall make itself, and any subcontractors, employees or agents assisting Associate in the performance of its obligations under this Agreement, available to the City at the City's convenience upon reasonable notice, at no cost to the City, to testify as witnesses, for document production, or otherwise, in the event of litigation or administrative proceedings being commenced against the City, its trustees, officers, agents or employees based upon claimed violation of HIPAA, the HIPAA Regulations or other laws relating to security and privacy, except where Associate or its subcontractor, employee or agent is a named adverse party.

9. **Effect on Agreement.** Except as specifically required to implement the purposes of this Addendum, or to the extent inconsistent with this Addendum, all other terms of the Agreement shall remain in force and effect. In the event of any conflict between this Addendum and Agreement, this Addendum shall control.

10. **Interpretation.** This Addendum and the Agreement shall be interpreted as broadly as necessary to implement and comply with HIPAA, the HIPAA Regulations and applicable Florida laws. The parties agree that any ambiguity in this Addendum shall be resolved in favor of a meaning that complies and is consistent with HIPAA and the HIPAA Regulations.

11. **Jurisdiction.** Any litigation between the parties regarding the terms of this Addendum shall take place in Miami-Dade County, Florida.

APPENDIX IX- BENEFIT RESOURCE CENTER

Benefit Resource Center

Additionally, our services include the **Benefit Resource Center (BRC)**, our toll-free one-call benefits information hotline. The BRC was specifically designed to act as a single point of contact for all benefit questions and claim issues. Outsourcing benefit questions and claim issues helps streamline your benefit administration and cut costs, while providing your employees and families with better benefit-related support services.

Our Personal Benefit Advocates will be able to:

- Answer benefit plan/policy questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (adding newborns, marriage, divorce, etc.)
- Provide vendor plan contact information

Your USI Service Team will focus on such areas as day-to-day plan management, budgeting and finance issues, interpretation of plan documents and contract language, federal and state compliance issues, and the resolution of complex or sensitive claims issues. Our recommendations are grounded by financial analysis and full consideration of your organization's objectives and administrative realities.



Why won't they pay my claim?

Services denied?!

How can my claim still be "in process"? It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?



Call the Benefit Resource Center ("BRC"),
We're Here To Help!

We speak insurance.

Our Benefits Specialists can help you choose the right plan for you and your family, translate confusing jargon, answer questions about which benefits are on your plan and which aren't, work directly with insurance carriers to resolve tricky issues regarding claims and denials of service—and more!

Benefit Resource Center

BRCCA@usi.com | Toll Free: 888-336-7463

Monday through Friday 8:00am to 5:00pm Pacific Standard Time

Benefit
Resource Center



Your one-call benefits information hotline



Benefit Resource Center

Your one-call benefits information hotline

Occasionally, employees experience situations requiring an expert to resolve. Our Personal Benefit Advocates are experts on your plan, know your carriers and are committed to assisting employees in resolving those complex issues.

Benefit Resource Center

With the ever increasing cost of providing benefits and the expansion of consumer directed health plans, employers are looking for ways to improve employee access to benefit information, reduce costs and increase accountability for benefit choices. Since internal resources are often limited, many look to outsource administration and communication functions.

That's why we've developed the **Benefit Resource Center**. Our toll-free one-call benefits information hotline was specifically designed to act as a single point of contact for all benefit questions and claim issues. Outsourcing benefit questions and claim issues helps streamline your benefit administration and cut costs, while providing your employees and families with better benefit-related support services.

Our seamless integration with your human resources department frees your staff from many time consuming benefit administration duties. Contact your Account Manager to learn more about USI's Benefit Resource Center.

Personal Benefit Advocates

Our Benefit Resource Center is staffed with experienced professionals who are well versed in employee benefits. They are committed to providing superior customer service and participant advocacy.

Our Personal Benefit Advocates will be able to:

- Answer benefit plan/policy questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (adding newborns, marriage, divorce, etc.)
- Provide vendor plan contact information

Account Managers

The Benefit Resource Center works in conjunction with your USI Account Manager to ensure your health and welfare plan is operating efficiently. The BRC reporting system tracks trends, which enables us to draft communications and work with the carrier to correct benefit confusion and claim errors. This information is also shared with your USI Account Manager to further assist with designing a targeted and effective employee communication campaign.

Benefit Resource Center

Service Summary

Services

Eligibility Support

Confirm Plan Eligibility with Carrier

Assist In Resolving Eligibility Issues

Explain Plan Eligibility Based on Life Events

Plan Support

Answer Questions Regarding General Plan Inquiries for Health and Other Plan Benefits

Provide Employee Advocacy Services
- Transfer and Facilitate Calls with Insurance Vendors/Carriers

Confirm and Explain Plan Coverage Including Medical, Dental, Ancillary and Supplemental Benefits

Specialist Support for Complex Issues

Provide Carrier Contact Information

Answer Questions on HSA and HRA Plans

Guidance on Disability Claim Filing and STD to LTD Transition
- Explain Long-Term Plan Benefits and Verification of Status Requests

Discuss FSA Plans and Eligible Expenses

Medical Appeals Information and Support

Explain Beneficiary Form Requirements

Coordinate Evidence of Insurability Process for Life and Disability

Provide Contact Information for Other Benefit Service Providers

Locate Network Providers

Plan Support - Pharmacy

Educate Participants on Prescription Drug Plans

Help with Issues Obtaining Prescriptions at the Pharmacy with Appropriate Overrides

Locate Lower Cost Sources for Prescription Drugs

Provide Information on Generic Drugs

Claim Support

Research/Resolve Claims Denials and Processing Errors

Provide Payers with Additional Information Required to Pay a Claim

Research Patient Out of Pocket Expenses



USI Insurance Services
555 Pleasantville Road
Suite 160 South
Briarcliff Manor, NY 10510
914.747.6300

usi.com

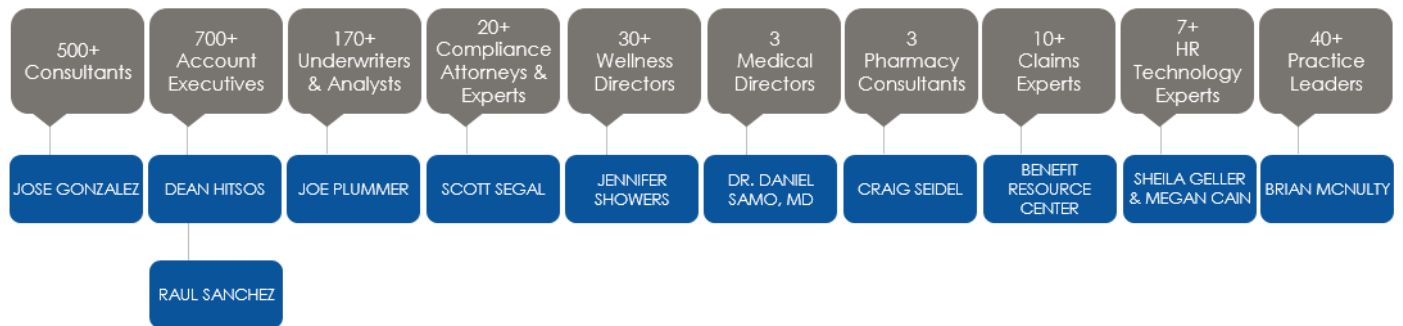


APPENDIX X- BIOGRAPHIES & QUALIFICATIONS

USI Team Approach

USI takes a team approach and integrate highly consultative team meetings with USI’s Omni analytics. The City of Coral Gables will always have a broad resource network to build a multi-year benefits strategies aligned with its business needs.

USI Team and Synopsis of Responsibilities



<p>Underwriting & Analytics</p> <p>Negotiation & management to contain plan costs</p>	<p>HR Services</p> <p>Administration platforms, call centers and service calendars to ease your administrative burdens</p>	<p>Population Health Management</p> <p>Wellness design, disease management analysis and aligned incentives to improve health</p>	<p>Compliance/Healthcare Reform</p> <p>Tools, expert guidance, and policies to promote compliance with federal and state regulations</p>	<p>Care Intervention</p> <p>Options for members to make more efficient care decisions without sacrificing quality</p>	<p>Pharmacy</p> <p>Solutions to increase transparency and minimize pharmacy costs</p>	<p>Ancillary Benefits</p> <p>Competitive marketing and scoring drives results for other plan services</p>
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Your Lead Consultant will utilize a real-time interactive solutions platform built by USI experts capturing the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies. Providing the City of Coral Gables with an Actionable, Quantifiable Data Engine to Drive Decision Making. He has 20 years of industry experience and has worked on Fully Insured and Self-funded accounts in all facets from, Claims liaison, Account Manager, Sr. Account Manager, Benefit Supervisor, Practice Leader and Lead Consultant. He has a clear understanding of all roles needed and the knowledge and work involved. He has helped champion strategic ideas and coordinate all necessary resources on similar sized clients and has worked with Unions and Municipalities to achieve results. More importantly the lead consultant will work with USI’s network of Consultants who handle a multitude of Public Entity clients in order to develop best practices and achieve the goals set forth by the City of Coral Gables.

USI’s Population Health Management (PHM) Consultant will partner directly with the Lead Consultant and The City to conduct a medical claims analysis for the identification of city-specific cost drivers. Our Lead consultant will utilize findings from this analysis in combination with results of the organizational assessment to develop a targeted, multi-year wellness program strategy for The City. This detailed USI-proprietary strategy document will include; a list of City-

specific business issues, USI solutions to address each issue, post-program goals, specific budget spreadsheet (in cases where client or carrier wellness funds are to be utilized) and a written, step-by-step implementation timeline. By deploying USI's recommended strategy, The City can expect to experience maximized wellness program engagement, broadened program outreach, mitigation of high medical claims stemming from culprits such as, unnecessary emergency room visits, inpatient days, improved compliance for age/gender cancer screenings, gap closure for preventive care specific to those with diabetes and heart disease to name just a few. Additionally, The consultant will provide The City with a USI proprietary easy to read, year- over- year outcomes report, which will demonstrate whether the strategy indeed yielded desired outcomes. This yearly progress report will also present opportunity to fine tune The City's strategy over time.

At USI, we utilize our PHM Consultant who would collaborates with your designated USI-account manager and CIGNA to ensure a "true partnership" is upheld. USI southeast region is amply staffed with bilingual professionals and para-professionals to satisfy the diverse needs of our clients. USI'S PHM Consultants are well versed with respect to wellness programming and compliance. Furthermore, in cases where out of the ordinary compliance scenarios arise, the USI team has easy access to the City of Coral Gables' dedicated ERISA Attorney. Best practice guidance with respect to precautions related to wellness programing and unions is an added area in which USI is well equipped. USI provides all clients with a monthly wellness newsletter at no added cost while some clients choose to utilize a USI recommended third-party provider for their monthly communications and/or specific-wellness program branding needs. USI's PHM consultants are experienced in health and behavioral survey design. Surveys can often times aid in educating a population and/or provide the tools necessary for learning what will and will not work within a given population.

In most large companies or municipalities, the health plan consumes the most amount of time, as it represents a significant expenditure for both employer and employee. Consequently, a substantial amount of involvement and resources are spent on health plan benefit review, claims analysis and projections including IBNR development and quarterly assessment.

Health Actuarial Services / Health Benefit Consulting Services -

As a standard practice, USI provides monthly reports for our fully insured, self-insured and minimum premium clients over 200 lives. Reporting is a big part of the financial services that we offer our clients. We build our quarterly meetings with clients around the plan financials because medical and dental plans make up, collectively, one of the largest expense items of the client's annual budget.

Our financial reports track claims and premium by number of lives monthly to see how the group is running. The ASO report tracks monthly expenditures, separating them into fixed expenses (administration charges, network access fees, reinsurance, and claims paid). At the end of each month, we compare plan expenses and claims to plan income/liability and develop a monthly and YTD surplus or deficit picture in relationship to the accrual rates established at the beginning of the plan year. We also include the changes in employee contribution within our reports, which show the employer's true estimated cost of the plan.

The reports are used generally to:

- Forecast future funding needs as early as the first quarter of the new year and continue monthly throughout the year, eliminating funding surprises.
- Determine the impact of large claimants on current and future funding needs and maintain a history of such claims activity from year to year.
- Allows Rx costs and rebates to be tracked separate from FFS claims in looking at the overall monthly and YTD claim picture.
- Test adequacy of reinsurance levels and "premium to claim" value of optional reinsurance attachment points.

- Maintain funding rate (including all components) and employee contribution history, providing substantiation of COBRA rates.
- Determine the impact of enrollment increases or layoffs on plan experience.
- Preserve a continuous, historical database (claims, expenses, reinsurance, plan design changes, etc.) of self-funded plans.
- Assist in evaluating “Incurred But Not Reported” claim liability on a continuing basis.

Experience

The GEO Group

A national firm with approximately 6,000 employees located in multiple states. They run, operate and manage correctional institutions. They are self-funded through a major health care provider and USI assists in various aspects of the management of the account.

Areas of direct involvement have been in the area of:

- Funding analysis & projections & ultimate rate development for budget purposes
- Evaluating the impact of plan design changes on funding
- Evaluating the impact of acquisitions on funding
- Assessing the impact of Health Care Reform on plan funding

USI evaluates, on a quarterly basis, the “Incurred But Not Reported” Claim liability.

Qualifications and Experience of Key Staff

The USI Account Management Team that would be dedicated to the City of Coral Gables is located in Coral Gables, in Miami-Dade County. In addition, this team will be assisted by associates from USI’s Ft. Lauderdale office. The Coral Gables office has 50 employees that are financial service professionals while the Ft. Lauderdale office has 150. On average, our employees have 20+ years of employee benefit experience and purposefully come from a wide variety of backgrounds. Some come from other consulting/brokerage houses, some from insurance carriers and others from companies where they served as human resource or benefit specialists. All contribute specific expertise and add the knowledge from different viewpoints to assist in proactively addressing the challenges you face.

Your team is led by **Jose L Gonzalez** – SVP, Employee Benefits and former Employee Benefits Practice Leader to the Coral Gables office in Miami-Dade County. In this role, Jose directs the team of resources and service providers. He is also responsible for working with the City of Coral Gables to develop a coherent benefits strategy, to select the appropriate benefits products, carriers and services, to negotiate pricing with vendors and coordinate the placement of insurance products, and to coordinate the USI team of communications, administration and service professionals that would provide services to the City Beautiful. Jose has over twenty years of insurance experience and has worked with clients that have ranged from 100 employees to 5000. In the Employee Benefits arena he has handled many complex, self-funded accounts throughout his career and has provided outside the box solutions to insulate clients from penalty and provide substantial reductions in premium.

The day-to-day contact for the City of Coral Gables will be divided between two of USI's finest. Your Account Executive, **Dean Hitsos** and your Account Manager, **Raul Sanchez**. Dean Hitsos has 16 years of insurance experience and 17 years of HR experience. His focus is as a specialist to municipalities and governmental agencies. Dean has his MBA with a concentration in Human Resources. Raul's role is to manage the day-to-day account activities including claims, billing, and carrier liaison. Raul also manages the marketing and renewal process as well as implementation of new benefits and carriers. Raul has 20+ years of experience in employee benefits.

The Account Management Team is led by **Aurelia Wolski**, Director of Operations. Aurelia is responsible for the management and servicing of large national accounts. Aurelia's responsibilities and strengths include how to improve the operational systems, processes and policies in support of organizations mission -- specifically, support better management reporting, information flow and management, business process and organizational planning. Manage and increase the effectiveness and efficiency of Support Services (Account Management, Marketing and Enrollment Communications), through improvements to each function as well as coordination and communication between support and business functions.

Your Account Management Team is also supported by **Joe Plummer**, Vice President, and Senior Underwriter. Joe is responsible for underwriting the medical plans, analyzing claim data, monthly financial reporting, and assisting with strategies to manage the cost of the City's benefit plans. Joe has over 23 years of experience in employee benefits, on the employer side as well consulting.

Brian McNulty, is USI's Regional Employee Benefits Practice Leader. He has over 28 years of benefits experience and oversees all of the regions Employee Benefits teams. Brian implements USI's ONE Advantage® which integrates real time comprehensive analytics with a locally based, nationally networked team of experts. He brings best practices and innovative strategies that bring results to our clients.

As the CEO for USI's Southeast Region, **Tom Longhta** is responsible for leading all offices in the region. Tom's primary responsibility is to lead organic growth by ensuring that clients are delivered the vast array of USI's products and resources while adding new clients that need these services. In addition, Tom partners with like-minded insurance agencies/brokers to join USI and expand their client solutions. Tom brings more than 30 years' experience to his role as southeast regional CEO and will be key in USI's continued push to be the clear leading middle market broker nationally.

Your Wellness Consultant, will be **Jennifer Showers**. Jennifer is a recognized leader and pioneer in the corporate-based health, productivity and wellness arena with 28 years' experience. As the Associate Wellness Director at the University of Miami, Miller School of Medicine for 13 years, Jennifer paved the way to the development of their first employee-based wellness program. This initiative eventually led to the groundbreaking and construction of a 17 million dollar state of the art Medical Wellness Center.

She co-chaired the University of Miami's first Integrative Medicine Symposium and EXPO, has strategically developed and implemented dozens of customized corporate health programs and produced and directed a myriad of large-scale sponsor-driven special events.

Her formal education includes a Masters of Education in Mental Health Counseling from the University of Miami and a Bachelor's of Science in Corporate-based Wellness and Exercise Physiology from Penn State University.

Also assisting on Wellness is our local Wellness Consultant **Cassie Salomone**. In her role as Wellness Consultant for USI, she develops strategies to help clients contain and avoid costs through the design and implementation of worksite

health promotion programs. Bringing her Fortune 100 experience to population health management, she has extensive knowledge of the factors leading to chronic disease and is passionate about educating populations in prevention. Cassie previously worked at Motorola where she helped implement their wellness program.

Doug Patron, MD is another addition to the USI Resource team. Since 1994, he has provided his medical expertise to numerous Fortune 100 companies, and has been instrumental in designing, developing, and improving their medical management processes. He has had major involvement in return to work initiatives, has chaired a committee that assessed and reported on hazards with a company's products, ensuring regulatory compliance and corporate responsibility and is currently serving as medical director and providing consulting services for several large companies with extensive international operations. Doug brings a wealth of value to the USI team by being available to consult and negotiate difficult claim and safety issues for our clients, among numerous other services.

Dr. Patron received his BA in Biology and Biochemistry from the University of Colorado, and his MD from George Washington University School of Medicine in Washington, D.C. He completed his Internal Medicine residency at St. Joseph Hospital in Denver, completed a fellowship in Occupational and Environmental Medicine and earned his MSPH at the University of Colorado Health Sciences Center. He is Board Certified in Occupational and Internal Medicine.

Scott Segal, JD has seventeen years of experience advising clients in the area of employee benefits, executive compensation and ERISA, including: the design and drafting, qualification and ongoing administrative issues of defined benefit, 401(k), profit sharing and health and welfare benefit plans; the design, qualification and drafting of nonqualified deferred compensation plans (including plans for limited liability companies and compliance with Code Section 409A); the effect of corporate mergers and acquisitions on benefit and compensation plans; plan transfers, mergers and terminations; fiduciary matters; executive compensation; and ERISA related litigation; Representing clients in matters with the Internal Revenue Service and the Department of Labor. Clients include public and private companies, nonprofit companies and governmental employers. Negotiating, preparing and reviewing agreements on behalf of both management and executives, including employment, severance, consulting, change-of-control, confidentiality, and non-compete and other restrictive covenant agreements.



Senior Vice President, Employee Benefits Coral Gables

José L. González is the Senior Vice President for USI Insurance Services, LLC. In his role, he is primarily responsible for consulting with executive management teams as it relates to all aspects of the employee benefit programs. Specializing in the areas of negotiations, underwriting, claims analysis, the optimization of wellness programs, as well as regulatory compliance to ERISA, HIPAA and the Affordable Care Act.

His practice also involves industry benchmarking, financial budgeting and planning, benefit enrollment implementation, and the design of effective employee communications strategies.

During his 20 year tenure at USI, he has served as the Employee Benefits Practice Leader. This leadership position ensured the delivery of high-quality insurance services and financial products to over 200 clients as well as serving as a coach and resource for the professional development of his clients and personnel.

Mr. Gonzalez has led several community projects on behalf of USI in South Florida. Has been a key note speaker for CFO's in the non-profit organization as well as delivered presentations in Career Fairs. He has a commitment in sharing his time, talent and treasure with the communities we serve. In the City Beautiful, he supports and volunteers his time to Coral Gables Preparatory Academy, promotes education by volunteering with the Arsht's flagship arts integration program for over 100,000 Miami-Dade students, assists with health and human services at the Chapman House, and is an ongoing Board member for the Arts and Business Council of Miami-Dade.

He has over 20 years of experience in the insurance industry and has consulted and managed a wide variety of clients in various industries. He holds a Bachelor of Arts Degree from Florida International University and a Life, Health and Variable Contracts Insurance License in the State of Florida.

USI Insurance Services
201 Alhambra Circle
Suite 1401
Coral Gables, FL 33134
Direct: (786) 454-2080
Jose.Gonzalez@usi.com

Raul Sanchez



Account Manager, Employee Benefits Coral Gables

Raul has 22 years of employee benefit experience both on the carrier and broker side. This unique blend provides Raul with a high level of knowledge in client management and an unwavering commitment to customer service, with the ability to build productive business relationships, resolve complex issues and win customer loyalty.

Responsible for the overall management of his accounts, Raul provides a consultative approach when resolving employer group benefit issues. His responsibilities include plan marketing, collecting and analyzing plan data, building presentations, cost analysis and providing professional support for Human Resources through proactive solutions and innovative resources and technologies offered by USI.

Raul graduated with a Bachelor of Arts degree from Florida International University. He maintains a 02-14 insurance license for Life and Variable Annuities, and a 02-40 license for Health, from the Florida Department of Financial Services. He is also fluent in Spanish.

USI Insurance Services
201 Alhambra Circle.
Suite 801
Coral Gables, FL 33134
Direct: (786) 454-2107
Raul.Sanchez@usi.com

www.usi.com



Account Executive

Dean Hitsos brings over 13 years of group health and welfare experience to USI. Primarily working with Bob Anderson, his responsibilities focus upon customer service, compliance, benefit renewals and marketing, open enrollment meetings and communication processes. His group benefit experience includes self-funded programs as well as all fully-insured plans.

Before joining USI, Dean was employed as a Client Service Director for Gallagher Benefit Services, and a Benefit Analyst for Jordan Dynamics, Inc. Prior to entering the benefit brokerage industry, he worked as a Human Resource Generalist for various companies including Computer Associates International, Allied Signal/Bendex, Rexall Sundown, and Kids In Distress. His 14 years of H.R. experience include manufacturing, service, and non-profit organizations.

Dean received a Master's in Business Administration degree from Adelphi University with a concentration in Human Resource Management, and a Bachelor's of Science degree in Business Administration, with a minor in Economics from St. John's University. He is fully licensed and authorized to conduct group Life, Health, and Variable Annuity transactions within the state of Florida.

USI Insurance Services
2400 East Commercial Blvd.
Suite 600
Fort Lauderdale, FL 33308
Direct: (954) 607-4054
Bob.Anderson@usi.biz

LinkedIn: www.linkedin.com/pub/bob-anderson/17/767/520

Joseph Plummer



Producer/Underwriter

Mr. Plummer has over twenty years of successful, progressive, and diverse professional experience in client development, sales, service, healthcare analytics and underwriting. Joe's underwriting responsibility is to work directly with the USI Producers and Account Executives in the preparation of statistical analysis to negotiate successful renewals with insurance carriers. Predictive modeling tools will be utilized to develop timely pre-renewal projections, benefit plan modeling, contribution strategies, and annual corporate budgets.

Prior to joining USI, Joe spent seven years as an Executive for a regional employee benefits advisory firm responsible for healthcare analytics, underwriting, sales and service

Previous successful experience in national accounts sales as Vice President of Client Development. Prestigious clients include Weyerhaeuser Paper, CBS Viacom, XO Communications, Revlon and Ford Motor Company.

Joe holds a Bachelor of Business Administration Degree in Finance from Pace University, New York, NY.

USI Insurance Services
2400 East Commercial Blvd.
Suite 600
Fort Lauderdale, FL 33308
Direct: (954) 607-4064
Joe.Plummer@usi.biz

www.usi.biz | @USIIns

Jennifer Showers, MEd



Wellness Director



Jennifer Showers is a recognized leader and pioneer in the corporate-based health, productivity and wellness arena. As the Associate Wellness Director at the University of Miami, Miller School of Medicine for 13 years, Jennifer paved the way to the development of their first employee-based wellness program. This initiative eventually led to the groundbreaking and construction of a 17 million dollar state of the art Medical Wellness Center.

She co-chaired the University of Miami's first Integrative Medicine Symposium and EXPO, has strategically developed and implemented dozens of customized corporate health programs and produced and directed a myriad of large-scale sponsor-driven special events.

Her formal education includes a Masters of Education in Mental Health Counseling from the University of Miami and a Bachelors of Science in Corporate-based Wellness and Exercise Physiology from Penn State University.

Prior to joining the University of Miami, Jennifer pioneered a grassroots health and wellness initiative for the Miccosukee Tribe of Indians of Florida. Through grant-writing, post-Hurricane Andrew, she obtained funding to transform an abandoned warehouse into a Wellness Center and site for Indian school health education. Her accomplishments with the tribe were recognized by the US Department of Health and Human Services.

USI Insurance Services
2400 East Commercial Blvd.
Suite 600
Fort Lauderdale, FL 33308
Direct: (954) 607-4117
Fax: (610) 537-2804
jennifer.showers@usi.com

www.usi.com | @USIIns

Cassie Salomone



Wellness Consultant, Employee Health and Wellness

Cassie Salomone currently serves as Wellness Consultant for USI's Southeast Region. Before joining USI, Cassie designed and implemented employee-based wellness programs for Motorola nationally. Her 5-part series entitled, Fitness Foundations reached employees nation-wide. She understands the importance of creative marketing, such as social media use, to drive highest levels of member engagement. Cassie holds a Bachelor's Degree in Exercise Science with minors in Biology and Chemistry from Illinois State University. She is also a certified Personal Trainer and Group Exercise Instructor through Aerobics and Fitness Association of America (AFAA).

Cassie currently resides in Fort Lauderdale with her dog, Mojito. In her leisure time, she enjoys training for half marathons and reading.

USI Insurance Services
2400 East Commercial Blvd
Suite 600
Fort Lauderdale, FL 33114
Direct: (954) 607-4111
cassie.salomone@usi.com

www.usi.biz | @USIIns



ERISA and Employee Benefits Counsel

Over 20 years of experience advising clients in the area of employee benefits, executive compensation and ERISA, including: the design and drafting, qualification and ongoing administrative issues of defined benefit, 401(k), profit sharing and health and welfare benefit plans; the design, qualification and drafting of nonqualified deferred compensation plans (including plans for limited liability companies and compliance with Code Section 409A); the effect of corporate mergers and acquisitions on benefit and compensation plans; plan transfers, mergers and terminations; fiduciary matters; executive compensation; and ERISA related litigation; Representing clients in matters with the Internal Revenue Service and the Department of Labor. Clients include public and private companies, nonprofit companies and governmental employers. Negotiating, preparing and reviewing agreements on behalf of both management and executives, including employment, severance, consulting, change-of-control, confidentiality, and non-compete and other restrictive covenant agreements.

Examples of Specific Client Matters:

- Designed health and welfare programs and summary plan descriptions including cafeteria plans, self-insured health programs, and VEBA's tailored to the unique requirements and objectives of each employer.
- Assisted employers with compliance and regulatory issues of all types related to their health and welfare plans, including COBRA, FMLA, and HIPAA.
- Advised public client regarding the non-discrimination rules affecting insured medical plan and possible correction for violation of the rules.
- Advised client with respect to freezing defined benefit plan, including reporting to the Board of Directors regarding the impact of freezing the plan.
- Advised public and private companies on the impact of Code Section 409A on their nonqualified deferred compensation arrangements and amendments needed to comply with Section 409A.
- Prepared employment agreements, equity awards, incentive awards and deferred compensation plans for newly formed public company.
- Merged two 401(k) plans into newly amended and restated 401(k) plan and submitted 401(k) plan to IRS for a favorable determination letter.
- Drafted profits-interest (type) plans for limited liability companies.
- Amended qualified benefit plans and summary plan descriptions to comply with federal law.
- Drafted employment, consulting, change of control and severance agreements for companies and executives, with complete analysis of golden parachute, 409A, 162(m) limit, restrictive covenant and other legal issues.
- Prepared documents related to qualified plan merger, including plan amendments, board resolutions, updated summary plan description, blackout notice, and related administrative forms.

USI Insurance Services
2400 East Commercial Blvd.
Suite 600
Fort Lauderdale, FL 33308
Direct: (954) 607-4014
Fax: (610) 362-8209
scott.segal@usi.com

APPENDIX XI- LETTER OF INTENT AND EXECUTIVE SUMMARY

Mrs. Vanessa Flores
City of Coral Gables
Procurement Division
2800 SW 72nd Avenue
Miami, FL 33155

Re: RFP No. 2019-045

We have reviewed the City of Coral Gables, FL (the City)'s Request for Proposal (RFP) 2019-045 for Health Insurance Consultant Services. We have studied your industry and we understand many of the major challenges the Public Sector is currently facing with escalating health and pharmacy trends. The needs for uniformed communication with the employees. Providing the latest notices, brochures and pamphlets to help educate employees to make informed decisions. Benchmark current benefits with other Public Entities to determine duplicate or overlapping coverages. The need to utilize an easy to use technological platforms effectively as a single point of reference for employees to enroll and learn about their employee benefit offerings. Your RFP raises concerns about these issues, and USI Insurance Services (USI) offers solutions that address these concerns — USI provides up to date compliant draft notices, brochures and pamphlets to help educate employees. USI benchmarks current benefits with other government entities to determine duplicate or overlapping coverages. We would work with the City in a scheduled proven process that would maximize value and allow USI to understand what is most important to the City's needs and help meet the goals and continued objectives.

Please accept this proposal as our intent to become the City's employee health insurance consultant. We will not only demonstrate our technical knowledge and experience in servicing a Public Entity client like the City, but also answer the question: *Why choose USI as your Health Insurance Consultant?*

We understand that the City of Coral Gables, FL (the City) is seeking a Health insurance consultant that can address many issues. We trust that our presentation will demonstrate how USI handles implementation of new programs and how we streamline change and mitigate disruption to employees. USI would help immediately by increasing your current team's support overnight with the help of proven specialists in the areas of Compliance, Communications, Underwriting, Marketing, Human Resources, Claims support and Population Health Management that are experts in dealing with municipal challenges. USI Insurance Services (USI) would improve your program by bringing our technical knowledge and experience in servicing a Public Entity client like the City by offering true collaborative consulting with our experts that will help you meet your goals and objectives.

Please accept this proposal as our intent to become the City's employee benefits insurance consultant and let us demonstrate: *Why choose USI as your Employee Benefits broker?*

We have the resources to:

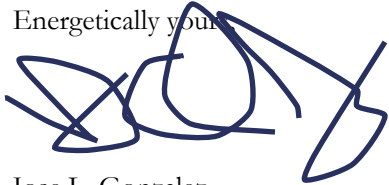
- Evaluate, design, and advise on a comprehensive strategy for your employee benefit programs that helps meet the City's short- and long-term goals from both a human capital and financial perspective
- Provide insight into industry best practices, market trends, as well as peer benchmarking so the City can maintain a competitive benefits program that meets its financial objectives
- Analyze your healthcare costs to identify and help manage the underlying cost drivers of your plan
- Advise you to help you manage your healthcare program to minimize the financial and administrative burdens of the Patient Protection and Affordable Care Act
- Provide comprehensive, dedicated support on questions and issues that arise with your plans
- Support and advise on benefits-related regulatory and compliance topics
- Identify technological solutions to help administer and communicate your benefit plans
- Provide a dedicated account team with over 100 years in employee benefits

We are uniquely qualified to understand your goals for your benefits programs and to assist you with setting a strategy that will help you achieve them. This, we believe, will lead to a truly rewarding business relationship and an overall better value for the City.

Our mission is to fulfill the City's needs as they relate to Health Insurance Consulting and be the best advisor for your insurance plans. We understand the scope of services outlined in your request for proposal. The following presentation of USI's capabilities demonstrates our commitment to client service, quality, teamwork, and market presence.

We appreciate the opportunity to propose our services and look forward to presenting our services in further detail. Please do not hesitate to contact me for further information or clarification.

Energetically yours,



Jose L. Gonzalez
Senior Vice President- Employee Benefits

201 Alhambra Circle, Suite 1401
Coral Gables, FL 33134
Direct dial: 786.454.2080
Email: jose.gonzalez@usi.com

EXECUTIVE SUMMARY



USI will collaborate with the City to develop a program that aligns with achieving your goals:

Our program includes a well-designed and executed communications strategy that improves employee satisfaction and understanding of benefits program, which will help the City prevent costly employee misunderstandings regarding the benefits plan.

As a municipality with unique exposures in the Public Entity space, City of Coral Gables, FL (the City) also known as the City beautiful stands out as a rare historic architecturally rich municipality with national landmarks and a thriving business community. USI Insurance Services (USI) understands the unique demands and risks associated with the City, as we assist similar municipalities and share characteristics that are rare and rich in tradition. USI prides itself of old fashioned one on one customer service with the use of new age technology and resources.

Our goal is to become your trusted insurance advisor and we will help ease the burden that you face with your health insurance program. USI specializes in the development of effective communication strategies that have measurable impact. We would be developing a program that fits your unique situation and needs, one that allows you to continue to focus on what is important to you — Assess effectiveness of multiple communication channels (e.g., mobile apps, webinars, on-demand presentations, print) for client’s specific employee population. USI would design a strategy that defines key messages and effectively reaches employees and use data to drive strategy, ensuring that communications are viewed more frequently and more favorably.

We understand you are looking for an experienced consultant. We have strong relationships with leading carriers and have experience in finding our clients cost savings and program reductions that have resulted in fewer claims and greater financial security for our clients. I have testimonials from Jair Espinosa, Group Benefits Manager for the City of Miami and Trish Brennan, VP of Human Resources for the Adrienne Arsht Center for the Performing Arts of Miami-Dade County to prove that our dedication and hard work provides results.

With every response in our proposal we asked ourselves — does it benefit the City?

Does it add value? And, does it support your objectives? We can unequivocally answer “yes” to these questions. Our ultimate goal is to surround the City with the resources and service needed to enable you to continue to concentrate on the issues most important to you without worrying about whether or not programs are being properly minded and maintained. Our commitment to the City will be proven by providing resources that are currently unavailable to you. We have included a presentation labeled a partnership for health benefits management utilizing our proprietary business analytics tool that uses our network of local and national experts which generated targeted recommendations for improving your current health insurance program. Please note that we have also included specific targeted solutions and quantified savings that would directly benefit the City of Coral Gables. In the Appendix of our presentation we also shared actual case studies to reflect the key challenges clients faced as well as USI solutions and quantifiable benefit/savings that benefited the organization.

USI understands the unique demands and needs of the City Beautiful and feel confident that if given the opportunity to serve you.

DISCLOSURES

CONFIDENTIAL AND PROPRIETARY: This document and the information contained herein is confidential and proprietary information of USI Insurance Services LLC (“USI”). Recipient agrees not to copy, reproduce, or distribute this document, in whole or in part, without the prior written consent of USI. Estimates are illustrative given data limitation, may not be cumulative, and are subject to change based on carrier underwriting.

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Compensation disclosure

Information concerning our fees

As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. You have agreed to pay compensation to USI, for the placement of insurance, pursuant to a written agreement. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.