

Strategic Planning and Pre-Renewal Strategy	Commission Based
Develop Benefits Strategy including both Short and Long Term Strategy and Business Objectives	Included
Discuss and Develop Budgets	Included
Generate Timeline for Renewal Process	Included
Review Health Care Trends	Included
Review Plan Specific Utilization Data	Included
Review Alternate Plan Design Options (example: HRAs & HSAs)	Included
Discuss Marketplace Solutions such as Private Exchanges	Included
Discuss and Model Alternative Funding Arrangements	Included
Provide Benchmarking Report	Included
Pre-renewal Planning	Included
Prepare Executive and Management Reports & Summaries	Included
Renewal	Commission Based
Review Renewals, Claim Experience and Large Claim Data	Included
Marketing Benefit Plans	Included
Prepare Request for Proposal and Recommended Carrier Bid List	Included
Negotiation of Renewals with Existing or New Carriers	Included
Prepare Detailed Comparison of Benefit Features	Included
Review of Stop Loss & Aggregate Insurance if Applicable	Included
Develop/Review Premium Equivalency and COBRA/ Working Rates	Included
Develop and Finalize Employer / Employee Contributions	Included
Develop Final Projected Budget	Included
Work with COBRA vendor / Provide Rates / Plan Designs	Included
Prepare Communications for Open Enrollment	Included
Manage Change in Service Providers if Applicable	Included
Review of Insurance Contracts and Plan Amendments	Included
Renewal Completion Date: At least 90 - 120 days prior to Effective Date	Included
Account Management and On-Going Services	Commission Based
Liaison between client and all Insurer/ Service Providers	Included
Assist in Resolution with Insurer / Service Providers/Employee Claim Issues	Included
Provide Legislative Updates / Health Care Reform	Included
Provide Monthly Claim & Utilization Reporting (electronically)	Included
Annual On-site Claim Review (more frequent if necessary)	Included
Monitor Loss Ratio, Aggregate (Net and Gross)	Included
Monitor Large Loss Claims	Included
Monthly Review of Expected vs. Actual Claims	Included
Unlimited Customer Service between HR and MMA	Included
Unlimited ERISA Compliance Service with In-House Counsel	Included
Unlimited Visits from Account Executive and Management Team	Included

Ongoing On-site and Off-site Training (incl. webinars)	Included
Support Employee Meetings, Health Fair, and Vendor Summits	Included
Provide Population Health Management Strategy and Support	Included
Monitor Performance Guarantees if Applicable	Included
Additional Compliance Services	Commission Based
Annual Audit of Employee Benefit Practices & Procedures	Included
ERISA Compliance Alerts	Included
Provide Health Care Reform “Pay or Play” and “Excise” Tax Analysis	Included
5500 Preparation for Client’s Electronic signature	Included
SARs and SMM Preparation	Included
Evaluation of Section 125, COBRA, and FMLA Compliance Issues	Included
Review of ERISA Wrap Document and Summary Plan Description	Included
Training On-site for HIPAA, ACA and other Topics as Directed	Included
Assistance with Other EB Related Legal Matters	Included, but may require referral to outside counsel at customers cost
Open Enrollment and Ongoing Communications	Commission Based
Support with Functions Related to Open Enrollment	Included
Scheduling of Vendors for Meetings	Included
Review Plan Documents, Summaries and SBCs	Included
Review All Existing Client and Carrier Communications	Included
Assist in Developing Branding for Wellness Communications	Included
Provide Client Access to Brainshark for Additional Communications	Included
Assist client with Implementation and Communication of New Programs or Changes to Existing Programs	Included
Conduct Surveys and Tabulate & Distribute Management Reports	Included