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| 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 | |