

POWER

through Partnership



AssuredPartners



About AssuredPartners



Quick Facts


About AssuredPartners




5th
Largest FSC Broker
in the United States



12th
Largest Insurance Broker
in the United States



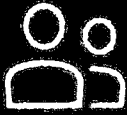
38
States, 25 Cities,
3 Countries



170
Physical Office Locations



250+
Products & Services



6,000
Dedicated Professionals
on Staff



800,000
Happy Clients &
Counting



\$1.3B
Annual Total
Revenue

Employee Benefits Services



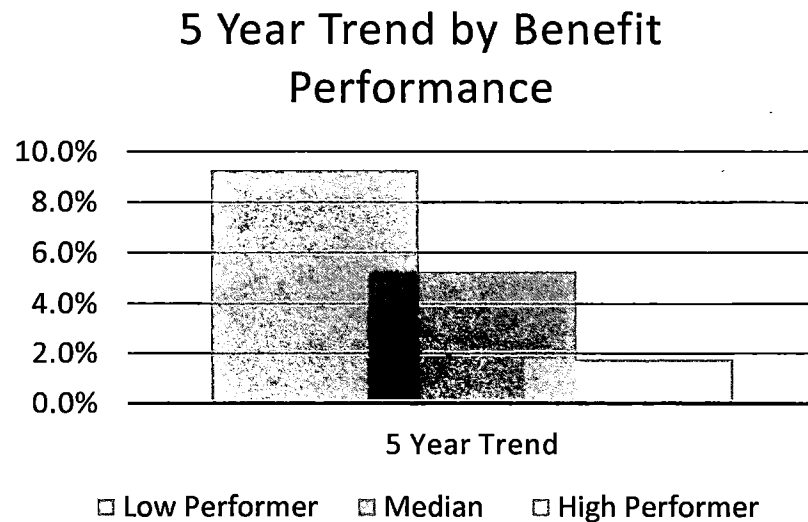
From health, dental and vision to life, disability and wellness programs, we design an employee benefits program that fulfills your corporate goals. We will work with you to:

- Evaluate the effectiveness of your current employee benefits programs
- Define your short-term and long-term strategic objectives
- Craft customized solutions that align your objectives with our analysis
- Supplement your employee benefits and workers' compensation programs with custom-designed health and wellness plans based on your data
- Design and implement an employee communication campaign
- Implement benefit administration and employee education programs using our in-house resources
- Analyze your claims data to identify areas of opportunity for cost management

KPI & Impact on Plan Costs

High Performers vs. Low Performers. How Key Performance Indicators Impact Cost.

- Data Analytics
- Renewal Process
- Compliance
- Administration
- Communication
- Employee Health
- Benchmarking
- Brokerage



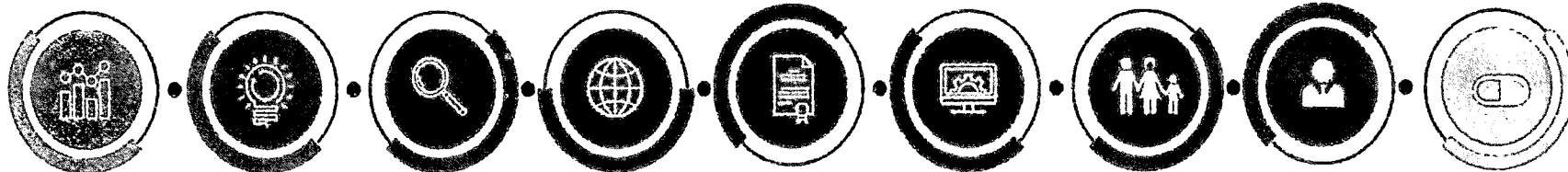
PEPY difference between high & low performer: \$2,212



Your Vision for Your Employees

From health, dental, and vision to life, disability and wellness programs, we design an employee benefits program that fulfills your corporate goals. We work with you to:

- Evaluate the effectiveness of your current employee benefits program,
- Define your short-term and long-term strategic objectives,
- Craft customized solutions that align your objectives with our analysis.



Consulting & Analytics

Brokerage

HR Professional Services

Communications

Compliance

Benefits Administration

Employee Advocacy

Executive Benefits

Pharmacy & Analytics

- ❑ Medical & Rx Analysis
- ❑ Renewal Forecasting
- ❑ Predictive Modeling
- ❑ Population Health Management
- ❑ Wellness Programs

- ❑ RFP Services & Renewal Negotiation
- ❑ Plan Design & Benchmarking
- ❑ Strategic Planning
- ❑ AP Stop Loss Coalition
- ❑ Captive Stop Loss Programs

- ❑ Employee Handbook
- ❑ Policy Manual
- ❑ Recruiting
- ❑ Job Descriptions
- ❑ HR Resources

- ❑ Benefit Guides
- ❑ Multimedia Presentations
- ❑ Surveys
- ❑ Benefit Statements
- ❑ MyWave Connect

- ❑ ERISA Wrap Plan Docs
- ❑ 5500s and SARs
- ❑ Healthcare Reform Guidance
- ❑ Compliance Services
- ❑ Monthly Webinars

- ❑ Online Enrollment Platform
- ❑ Consolidated Billing
- ❑ Dedicated Call Center Option
- ❑ Custom Mobile App
- ❑ ACA Reporting Service

- ❑ Escalated Claims Resolution
- ❑ Medicare Concierge Service

- ❑ Retirement Plans
- ❑ Succession Planning
- ❑ Executive Life & Disability
- ❑ Executive Long Term Care

- ❑ RFP Services & Contract Negotiation
- ❑ Custom PBM & Clinical Programs
- ❑ AP Pharmacy Coalition
- ❑ PBM Contract Review
- ❑ Auditing & Clinical Review

Important Goals



IMMEDIATE:

Provide Franklin County with a strategic approach to their current benefits package including support on current issues and carriers. Implement an employee engagement and education program increasing employee awareness. Decrease the administrative burden on the Franklin County team through increased proactive support, planning and employee communication and engagement. Implement cost containment strategies utilizing data and financial tools.

LONG TERM:

Ongoing strategic planning to confirm Franklin County is utilizing all beneficial resources and receiving the maximum return on their premium dollar investment. Measure success through increased employee knowledge and understanding, proactive open enrollments, wellness initiatives and better plan performance.



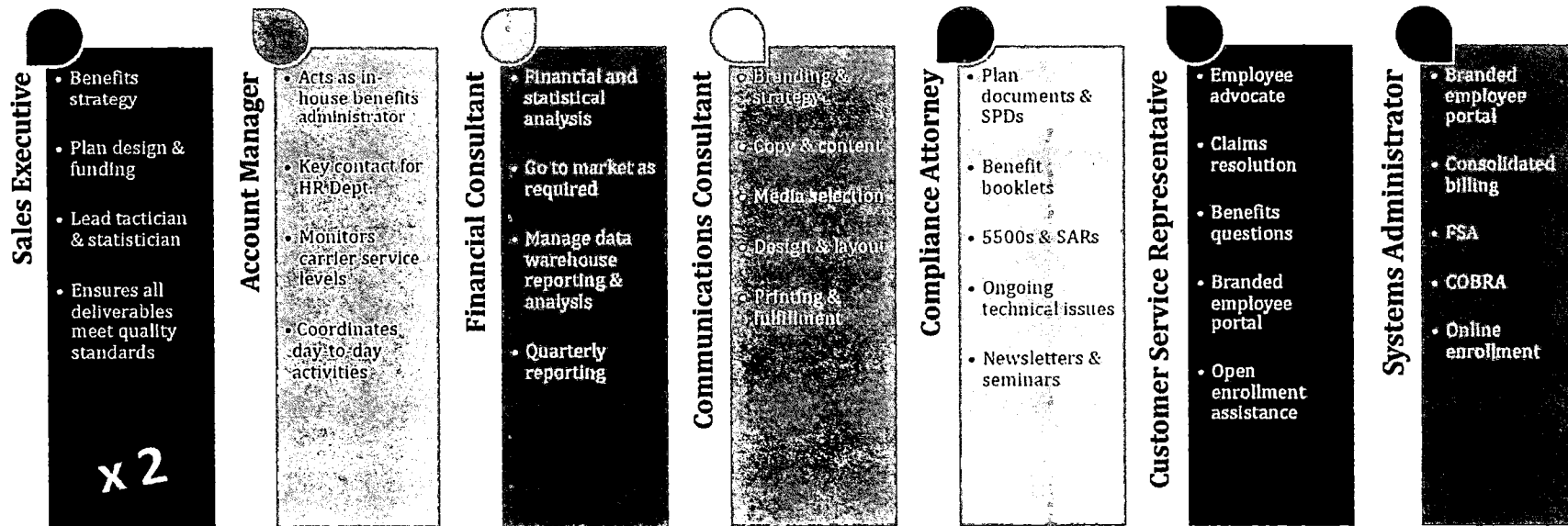
CHALLENGES

- HR team typically deals directly with carrier reps with no additional resources complex issues arise.
- Dealing with current carriers is cumbersome due to lack of technology and support.
- Employees are not engaged with current self-service tools.

SOLUTIONS

- ✓ Strong consultative account team dedicated to Franklin County. Team is available to engage as much as is needed.
- ✓ Streamline employee-centric service model.
- ✓ Develop process for employee services needs.

Service Team Approach



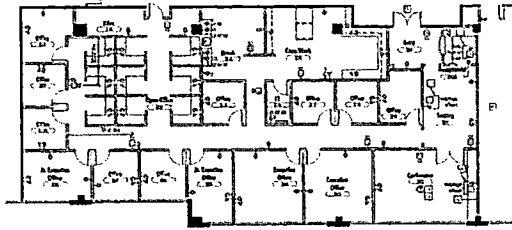
OUTCOME: INCREASE UNDERSTANDING & VALUE PERCEPTION FOR ALL STAKEHOLDERS IN THE PLAN

First Year Action Plan

AssuredPartners



POWER Through Partnership



The purpose of the work throughout The Advantage™ is to identify specific areas of your benefit plans that may be executed more efficiently to increase the performance and overall value of your plan.

By addressing the challenges uncovered in this report, executing strategies presented and coupling them with the unique tools and intellectual capital of AP Benefit Advisors, you will be able to see immediate improvements in cost and resource outlay.

2020-2021

- Retain AP Benefit Advisors— enabling consulting and brokerage, data warehouse, administration, communications and compliance services.
- Provide support with ongoing issues with current carriers.
- Develop implementation timeline for Renewal, Open Enrollment.
- Develop and launch employee engagement and education strategy.
- Review current vendor contracts.
- Obtain claims data to forecast claims spend and program costs.
- Perform actuarial analysis to determine cost containment strategies.
- Initial compliance audit (past plan(s) review and project identification).
- Explore value-based plan design strategies
- Compliance Audits with Dashboard

Our Suite of In-House Solutions

|| Consulting & Analytics

- Population health management
- Medical & Rx analytics
- Plan disruption analysis
- Employee retention strategies
- Predictive modeling
- Medical intelligence
- Data warehouse w/ 40M+ member lives

|| Brokerage

- Full brokerage & plan design
- Forecasting & modeling
- Claims & Billing Assistance
- Negotiation
- Contractual analysis
- Benchmarking

|| Mergers & Acquisitions

- Diagnostic review & recommendation
- Administrative & executive mediation
- Turn-key employee benefits operation
- Pre & post-investment analysis

|| Communications

- Custom branded communication strategy
- Fully-staffed communications department
- Total compensation statements
- Mailing & fulfillment center
- Branded benefit guides, postcards, newsletters, videos, apps



AssuredPartners
BENEFIT ADVISORS

|| Benefits Administration

- Online enrollment platform
- Defined contribution options
- Eligibility & billing administration
- Reconciled and consolidated billing
- FSA, COBRA, HRA administration
- Real-time Admin panel, Employee Portal
- Mobile apps
- Employee handbook & HR policies
- Compliance management, ADA, FMLA

|| Compliance

- ERISA Attorney led compliance department
- ACA & DOL compliance tools
- 1094/1095 Filing
- 5500's, COBRA, HIPAA, FMLA, ERISA, TEFRA/DEFRA, Sect 125, 105(h), 79, 152, SMMs, SARs, SPDs, Compliance Calendar

|| Employee Advocacy

- Employee customer service center
- Claims resolution
- Dedicated 800 number & email
- Liaison between employee & carrier

|| International

- Local risk assessments & Country analysis
- Plan design & procurement



Partner with us and experience
Power through Partnership.


AssuredPartners