



Mansfield City School District

Request For Proposal for Health Benefit Consulting Services

Prepared for:
Mansfield City School District

Prepared by:
DCW Group



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1. Introduction

To: Mansfield City School District Insurance Committee

Re: Proposal for Health Benefit Consulting Services - DCW Group

June 9, 2025

Dear Committee Members,

Thank you for the opportunity to respond to your benefit consultant search, and it is a pleasure to submit the attached proposal in response to your RFP. We are a privately held family run business and the RFP response was developed by the team you would be working with day in and day out at DCW Group and not a marketing department. Wherever possible we tried to provide tangible examples of what we feel we could accomplish together rather than descriptions of lofty goals.

We believe that our proven results at other districts like Willoughby-Eastlake City Schools, Boardman Local Schools, Bedford City School District, and Riverside Local Schools could translate to Mansfield City School District but also understand that if we are fortunate enough to earn your trust and your business that we have a great deal to learn about your district, this committee, and your goals.

We would encourage you to speak to our references included in this submission, both in administration and union leadership, as there are no better individuals to attest to the results we are able to deliver.

Thank you for the time you are investing in this process and in reviewing our submission.

For questions or clarifications, please contact:

Bob Gearhart Jr. - CEO - (bobjr@dcwgrp.com)
Phone - 330-953-2962

All the Best!

The DCW Group Team



2. Company Overview

DCW Group (DCW) is a privately-held, employee benefits consulting firm specializing in high-performing health insurance plans and delivering enterprise-level administrative and support services to employers. We were established in 1991 and have two owners, Bob Gearhart Sr. (50%) and Bob Gearhart Jr. (50%). Our main office location is in Brecksville, which would service Mansfield City School District.

DCW Group is an equity partner in United Benefit Advisors (UBA) of Indianapolis, IN. As a partner in UBA, DCW Group shares resources with over 200 offices in 46 states. UBA is the United States' leading independent employee benefits organization, employing over 2,000 benefit professionals and covering nearly 5 million employees. This partnership supports DCW's desire to remain independent and focus our efforts on client satisfaction, while offering the highest level of products and services in the marketplace.

Company	Employee Benefits Revenue
Marsh & McLennan Cos. Inc.	\$5,021,000,000
Willis Towers Watson PLC	\$4,561,000,000
AON PLC	\$3,484,000,000
Arthur J Gallagher & Co.	\$1,227,022,000
NFP Corp.	\$742,636,000
USI Insurance Services LLC	\$726,330,849
HUB International LTD.	\$663,038,077
Lockton Cos. LLC	\$620,493,000
United Benefit Advisors	\$571,324,713
Brown & Brown Inc.	\$453,694,347

DCW Group currently partners with both public and private educators who are tired of annual rate increases and reduction of benefits. By aligning financially with our clients and not insurance carriers, we are able to design programs that return dollars from insurance carrier balance sheets to the employer clients we serve.



3. Service Team

Leadership



Bob Gearhart Jr. - Principal and Owner

Bob Gearhart Jr. is a nationally recognized thought leader on employee benefits. He has been recognized as a Rising Star in Advising by Employee Benefit Adviser magazine and named one of five finalists nationwide for Broker of the Year by BenefitsPRO magazine alongside Bob Sr. He frequently appears on radio, television, and as a guest author to help employers understand the ever changing landscape surrounding one of their top-three business expenses.

At DCW Group since 2010 in his current role, Bob Jr. focuses on delivering measurable, repeatable, and predictable reductions in healthcare costs for clients while simultaneously improving the benefits for their employees.

In his role with Mansfield City School District , Bob Jr. will serve in a consultative capacity, assisting the team in strategic planning and risk management within the benefit plans.



Bob Gearhart Sr. - Principal and Owner

Bob Gearhart Sr. has spent over 40 years in insurance and employee benefits. Before joining DCW Group in 2006, he spent over 20 years on the insurance carrier and banking side of the industry. He was instrumental in building and managing three of the largest bank-owned insurance agencies in the country at Keybank, Charter One, and National City/PNC.

He is a nationally recognized speaker on bank insurance product distribution and was recognized by BenefitsPRO, who named him and Bob Jr. one of five finalists nationwide for Broker of the Year.

In his role with Mansfield City School District , Bob Sr. will serve in a consultative capacity assisting the team in strategic planning and risk management within the benefit plans.



Account Management



Jennifer Johns - Senior Account Manager (Lead)

Jennifer has over twenty years of experience in employee benefits, working at a third-party administrator, a wellness provider, and another consultant. In her roles over those providers, she managed large national accounts with an emphasis on self-funded plans.

Jennifer has been with DCW Group for five years and manages the DCW Group Account Management Team. She is also the Account Manager for Bedford City School District, Boardman Local Schools, Riverside Local School District and Willoughby-Eastlake City Schools.

In her role with Mansfield City School District, Jennifer will be the primary point of contact for the benefits committee. She is also responsible for executing the anticipated meetings, the annual market evaluation, and open enrollment logistics.



Cassie Mullins - Account Manager (Backup)

Cassie has more than fifteen years of experience in employee benefits and client service. She has worked as an account manager for the majority of those years. Cassie joined DCW Group in 2016 and manages a book of business that includes Potential Development Program.

In her role with Mansfield City School District Cassie will serve as a backup for Jennifer Johns and assist with the Benefits Help Desk.



Jackie Villaret - Software Support Specialist

Jackie has eight years of experience managing and providing support for Employee Navigator and has provided ongoing support to over 100+ clients for all things related to Employee Navigator. She has been with DCW Group for four years and is responsible for implementing, supporting, and maintaining the Employee Navigator Benefits Administration Platform.

In her role with Mansfield City School District, Jackie would handle the initial system set-up and ongoing maintenance of Employee Navigator as well as weekly electronic data exchanges to each insurance carrier. Jackie also manages the content within Zendesk and the Benefits Help Desk and supports employees and dependents who come to the Help Desk with questions.



4. Client References



Bedford City School District

Tad Ellsworth, Executive Director of Operations
 tellsworth@bedfordschools.org
 330-324-1368
 475 Northfield Road Bedford, OH 44146

Bedford City School District

Trish Duncan, President Bedford Education Association
 tduncan@bedfordschools.org
 440.439.1500, ext. 6820



Willoughby-Eastlake City School District

Michelle Augusta, President Willoughby-Eastlake Teachers Association
 michelle.augusta@weschools.org
 (440) 975-3760

Willoughby-Eastlake City School District

Bryan Bain, Treasurer Willoughby-Eastlake Teachers Association
 bryan.bain@weschools.org
 (440) 975-3760

Willoughby-Eastlake City School District

Nick Ciarniello, Treasurer
 nick.ciarniello@weschools.org
 (440) 975-3760
 35353 Curtis Blvd. Eastlake, OH 44095



Riverside Local School District

Gary Platko, Treasurer/CFO
 gary.platko@riversideschools.net
 (440) 358-8290
 585 Riverside Drive, Painesville Twp, OH 44077



Boardman Local Schools

Arthur Ginnetti, Treasurer
 a.ginnetti@boardmanschools.org
 (330) 726-3404
 7777 Glenwood Ave Boardman, OH 44512



5. Public Sector Expertise



Boardman Local Schools

DCW Group has worked with Boardman Local Schools since 2019 as their broker/consultant [producing significant fixed and variable cost savings, allowing the district to increase staff wages](#). In collaboration with the benefits committee at Boardman Local Schools, our multi-year strategy generated savings while lowering the health insurance deductible to \$0 for both single and family coverage.

That program has entered its fourth year and the plan continues to perform well, allowing the district to carry a healthy reserve balance for its health insurance. We also produced six-figure savings on voluntary (employee-paid) benefits and prioritized employee education with counselor-assisted enrollments for over 300 staff members as part of the transition.

Services Utilized: Consulting, Employee Navigator, Counselor Assisted Enrollments

Group Size: Public School, 900 employees, 500 on benefits.



Willoughby-Eastlake City School District

DCW Group has worked with Willoughby-Eastlake City Schools since 2020 as their broker/consultant. We established a benefits committee in conjunction with the district's union membership and have assisted in contract negotiations.

Over the last five years, Willoughby-Eastlake City Schools' insurance committee has evolved to empower union leaders and their members with an active role in the financial health of the benefit plan. For the most recent renewal, DCW Group presented union membership with four health plan options and successfully led an overwhelming vote in favor of the committee's preferred strategy which centered on controlling pharmacy spending offering a program to assist those facing serious medical conditions with financial support.

Services Utilized: Consulting, Employee Navigator, [Benefits Help Desk](#)

Group Size: Public School, 1,000 employees, 620 on benefits.



Bedford City School District

DCW Group has worked with Bedford City School District since 2023 as their broker/consultant. During our initial market evaluation for the January 1, 2024 renewal we were able to move the group from fully insured to level-funding, reduce their maximum costs by 7%, improve the benefits offered to employees, and streamline the plans being offered.

We successfully negotiated a single digit rate cap for the January 1, 2025 renewal which ended up saving the district 10.5% as compared to the open market. During the onboarding of Bedford City School District through a retroactive compensation disclosure we were also able to remove undisclosed compensation being paid to the prior consultant and eliminate it moving forward.

Bedford City School District was moved from its previous benefits platform to Employee Navigator for online benefit administration and utilizes the Benefits Help Desk.

Services Utilized: Consulting, Employee Navigator, [Benefits Help Desk](#)

Group Size: Public School, 800 employees, 420 on benefits.



Riverside Local School District

DCW Group was hired by Riverside Local School District in May 2025 to assist them in exiting the Lake County School Consortium. We have established a benefits committee in conjunction with the district's union leadership to work together on a successful transition.

Riverside Local School District will be transitioning from the benefits platform offered through the consortium to Employee Navigator for online benefit administration. DCW Group's fee for Employee Navigator is \$24,000 annually compared to the \$42,000 Riverside pays through the Lake County School Consortium. We fully expect additional savings opportunities as we learn more about the consortium fee structure.

Services Utilized: Consulting, Employee Navigator

Group Size: Public School, 900 employees, 420 on benefits.

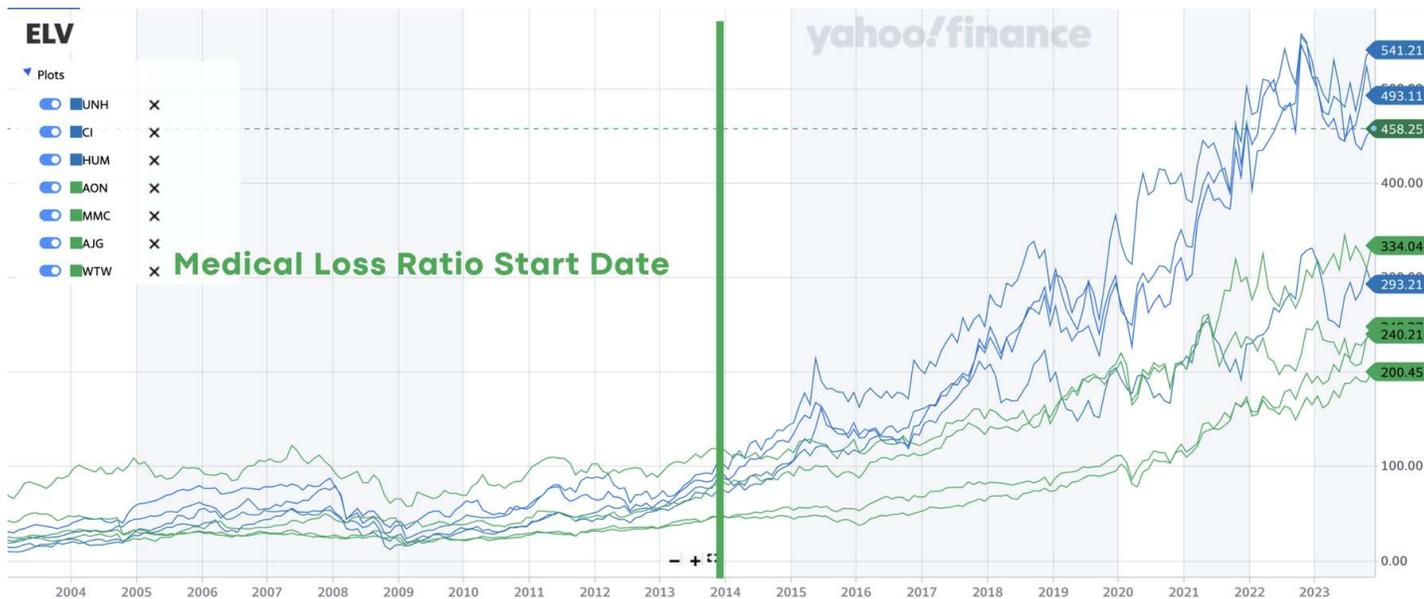


6. Trends in Employee Benefits

Conflicts of Interest

DCW Group believes that the insurance industry and the majority of benefit consultants that support the insurance carriers have done a disservice to the employers they serve as clients. The industry has conditioned clients to believe that anything "below trend" is a victory and that the world of employee benefits is so complex that they would be lost without their legacy carrier/consultant partners. The reality is that all major insurance carriers operate under very similar business models, all of which rely on insurance costs increasing year over year.

The Medical Loss Ratio (MLR) was part of the Affordable Care Act, and it required insurance carriers to pay out 85% of fully insured premiums on medical claims, pharmacy claims, and activities that improve the quality of care. In effect the MLR meant that if insurance carriers increased premiums, the percentage of those premiums they could keep would also increase. If they decreased premiums, they would earn less money. The chart below reflects the share prices of publicly traded health insurers (blue) and publicly traded insurance brokers (green). The green vertical line marks the start of the Affordable Care Act's MLR requirement.



Being self-funded doesn't correct the incentive insurance carriers have to increase costs year over year. DCW Group and our clients understand where insurance companies make their egregious profits (namely pharmacy benefits management), eliminate that wasteful spending and return it to our clients.

Our risk management approach is centered on two main pillars:

1. In order to control costs we must **improve** the benefit offered to covered plan participants.
2. Eliminate insurance carrier profit centers to reduce cost with minimal disruption to plan participants.



Specialty Medications and High Cost Claims

A universal trend (and common broker excuse for rising costs) are high cost claimants and specialty medications. The reality is that all employers, regardless of size or industry, have plan participants on high cost specialty medications and claimants whose medical care costs hundreds of thousands of dollars each year. DCW Group does not point to these as an excuse for rising costs; we propose common sense solutions that save money with minimal disruption to plan participants.

All of the major insurance carriers own their own Pharmacy Benefit Managers (PBMs). They also own their own Specialty Pharmacies which serve as the only place their clients can purchase specialty medications. When there is only one supplier there is zero incentive to keep costs in line. DCW Group partners with independent PBMs who have truly independent specialty medication sourcing. We don't change the medications we buy, we simply buy them better. The Willoughby-Eastlake City Schools Insurance Committee voted to take this approach for July 1st and the change is projected to save \$1M (only 16 claimants) by buying the exact same medications at a better price.

ExpressScripts (MCSD's current PBM) is owned by Cigna, and the programs they offer (SaveOnSP, etc.) are not the same as the programs we're referencing. This is not an indictment of ExpressScripts in particular, but rather all PBMs who are generating massive profits to insurance companies who are buying up the entire pharmacy supply chain. Here is a link to [Cigna's Q1 2025 earnings](#). Evernorth (Pharmacy Benefit Services and Specialty and Care Services operating segments) had \$53.7B in first quarter revenue. Specialty and Care Services revenue was up 19% to \$23.9 billion and Pharmacy Benefit Services revenue grew 14% to \$29.7B. Cigna Healthcare (Insurance) by comparison generated \$14.5B in first quarter revenue. When you earn \$53.7B as a PBM and Specialty Care Service provider and only \$14.5B on insurance, what business are you in?

In addition to specialty medication management, the Willoughby-Eastlake City Schools Insurance Committee offered a voluntary program to plan participants struggling with caring for high cost illnesses. The program had nine applicants, and the two who have been accepted to the program will represent a net Plan savings of \$500K. The plan participants will have no cost for premiums, deductible, coinsurance or copayments. Their coverage and medical expenses under that coverage will be entirely free and the plan will save money. This program is not a MERP, and based on our understanding, differs significantly from the MERP currently offered by your district.

No one wants to be a high cost claimant and the treatment they are receiving is life saving in many cases. Plan design should not be structured to exclude or deny treatment for high cost conditions. We recognize that high cost claimants represent the largest opportunity for cost savings while impacting the least number of plan participants. Most importantly, they represent a population dealing with immense financial and physical stress. Our plans can relieve the financial stress from these members, allow them to focus on getting well, and save money for everyone in the process.



Expectations and Differentiation

The key differentiators of our firm are our transparency, objectivity, and empathy. As a privately-held independent business that generates the vast majority of our revenue from fees paid by clients (and not commission from insurance carriers) we can provide the objective advice that larger firms cannot.

In 2023, the United States spent 23% of its GDP on healthcare for below average results compared to other industrialized countries. Any benefits consultant that doesn't point out the rampant conflicts of interest, egregious profiteering, and terrible results brought on by our current system isn't being honest with themselves or their clients.

We also understand Public Schools are facing an incredibly difficult environment with the funding reductions currently being proposed in either the Executive or Senate budget especially when 58% of your revenue comes from State Foundation payments. Additional funding is not something you are able to rely upon, which is why getting this right, right now, is crucial for the district, staff, students and community. Additional unfunded mandates can further drain district resources that are desperately needed in the classroom. Addressing healthcare is something that can put the district on the path to solid financial footing.

If we're lucky enough to be selected to work with you we'll begin our time together with an introductory meeting to learn more about the committee, your goals, and priorities. We'll have a continuity meeting with our service team to ensure that we make a smooth transition from the team at Roby Foster Miller Earick on the administrative aspects of the plan.

Following the introductory and continuity meetings we like to begin with an overview of the insurance industry and where the conflicts of interest lie. From here we can see where your goals and priorities align with the opportunity to recapture the insurance company profits for the district through common sense changes. We meet with our Insurance Committees on an as needed basis and would defer to the district on the frequency of meetings.



7. Core Services and Capabilities

Generating Cost Savings

Candidly, many times when DCW Group begins working with a new client, cost savings are realized by simply conducting an open and honest market evaluation. Insurance companies recognize that DCW Group does not operate like other broker/consultants and has a primary allegiance to our clients and not the insurance industry.

Willoughby-Eastlake City Schools is a prime example where DCW Group was able to generate \$442K in fixed cost savings and lowered the Plan's maximum claims liability by \$1.6M. The Insurance Committee most recently voted to carve out the pharmacy benefit management to an independent pharmacy benefit manager (projected \$1M savings) and offer a program to assist those facing serious medical conditions with financial support (projected \$500K savings). Both of these programs will increase the benefit to the members (no cost medication and covered services) while also lowering the health plan expense for the district.

Beyond an independent and objective market evaluation, DCW Group believes that the only way to lower the cost of health insurance is to improve the benefit to employees and their dependents. By designing a health insurance plan that makes the highest quality care the lowest cost to plan participants, Boardman Local Schools was able to reduce its costs by \$1.8M while lowering the medical plan's deductibles to \$0. [A portion of the savings were used to provide wage increases to staff.](#)

The strategies implemented by Willoughby-Eastlake, Boardman, and all DCW Group clients center around making the best options (highest-quality) the lowest cost to the plan participants, often free.

Insurance Committee Experience

DCW Group has a vast amount of experience interacting with Insurance Committees and public schools in general. We can think of **no higher testament to our work than our inclusion of both administrators and union leaders in our references.**

We have experience in starting Insurance Committees from scratch (Riverside Local Schools and Willoughby-Eastlake City Schools) as well as working with long established Committees (Boardman Local Schools and Bedford City School District).

Participating in an Insurance Committee is not an easy job nor a small commitment. We work tirelessly to educate our committees and assist them in making the best decision for both the plan participants and the district as a whole. Rather than "make the benefits worse and charge more" our approach to attacking insurance carrier profits allows us to make subtle improvements to the plan that can recoup hundreds of thousands, or in some cases millions of dollars.



Compliance Resources

Compliance is of the utmost importance to DCW Group and our clients. Rather than pass along the cost of in-house legal or compliance officers to clients, DCW Group leverages our partnership with UBA to access these resources at a fraction of the cost to clients. For compliance and legal services, the 15 benefit attorneys at Kutak Rock LLP can offer support for the following scope of services included in our consulting fee:

- Americans with Disabilities Act (as it relates to group health plan benefits)
- Cafeteria and account-based plans (FSAs, HSAs, HRAs)
- COBRA
- ERISA
- Fees & taxes
- FMLA (benefit-related)
- General ACA
- HIPAA
- Marketplace, Exchanges
- Medical Loss Ratio (MLR)
- Medicare
- Nondiscrimination
- Pandemic legislation (as it relates to group health plan benefits)
- Plan design changes, market reform
- Play or pay and reporting
- State law
- Wellness

DCW Group provides updates on any compliance related matters during plan performance meetings. We assist our districts annually with the Patient-Centered Outcomes Research Institute (PCORI) fee preparation, CMS Disclosure for Medicare D Creditability of coverage, RxDC data collection from the Consolidated Appropriations Act, the annual State Employment Relations Board (SERB) survey, and preparing benefit plan notices.



8. Optional Services and Capabilities

Operational Support for Public Entities

DCW Group operates as the formal point of contact for all benefit related matters for both Willoughby-Eastlake City Schools' and Bedford City School District's plan members, benefit committees, administrative staff, and leadership. Simply put, DCW Group becomes the dedicated resource for any and all benefits questions. This includes the overall management of benefit enrollments and changes (Employee Navigator), administrative functions (Waiver Stipend and Working Spouse), and support for covered members (Benefits Help Desk).

Our operational support not only provides significant cost savings but also provides a better experience for members. We eliminate many layers between the member and the ultimate resolution of their question and can also identify and execute opportunities for improvements or efficiencies.

Perhaps most importantly, this operational support gives the benefits committee a resource where they can direct members with issues. The committee devotes enough of their time to the meetings themselves and shouldn't have to carry the burden of being the customer service team as well. DCW Group allows committee members to redirect members to the Benefits Help Desk and can initiate escalated support requests where necessary.

Benefits Help Desk (Employee Support)

The Benefits Help Desk offered by DCW Group provides employees and their dependents with unparalleled access to resources for all insurance-related questions and requests. The site is mobile optimized so it can be viewed from any device at any time and is supported by a dedicated Account Coordinator who will get to know both the benefits being offered and the employees themselves. The Benefits Help Desk has the ability to communicate by phone, text message, email and chat.

The Benefits Help Desk addresses all insurance-related questions and requests, including eligibility and claim questions for all insurance plans, assistance with qualifying events, coaching employees in the benefits enrollment process, and completing requests for spousal coverage forms, coverage verification letters, and more.

Artificial Intelligence

The entire Benefits Help Desk is backed by artificial intelligence to provide instantaneous answers to members. Over time the artificial intelligence has grown from simply recommending articles to actually proposing summarized responses based on information within the Help Desk articles. It has further expanded to incorporate information from resolved member requests, effectively learning from person to person interactions and improving the automatic replies. **Less than 3% of Bedford City School district members who interacted with AI were referred to an agent for additional support.**

You can view other districts' Benefits Help Desks here:

- [Bedford City School District Benefits Help Desk](#)
- [Willoughby-Eastlake City Schools Benefits Help Desk](#)



Benefits Administration

DCW Group clients utilize Employee Navigator as their Benefits Administration and Enrollment Platform, which streamlines and automates nearly all benefits-related tasks. From a new hire's initial benefits enrollment until their last day of employment, Employee Navigator serves as a one-stop-benefits-shop for employees. Not only does the platform house and manage employee data, it also generates insurance carrier eligibility files, informs COBRA eligibility and enrollment, produces simple and accurate ACA reports and filings, and houses a library of valuable benefits information. Additional functionality includes employment onboarding, payroll system integration, insurance carrier integration and more (some integrations vary based on vendor).

Technology: Implementation, support, and maintenance of Employee Navigator Benefits Administration Platform including

- COBRA Administration
- Weekly Enrollment File delivery to Insurance Carriers
 - Electronic Data Interchange (EDI) and/or Data Exchange, based on vendor's integration status)
- Payroll Integration (please note your payroll provider may charge you for this service)

Eligibility Management: The transferring of all necessary information to appropriate carriers and/or vendors relevant to employee benefit elections including, but not limited to, new hire elections, open enrollment, qualifying life event updates, and coverage terminations. Eligibility transactions also include employees' and their dependents' demographic information including but not limited to, mailing address, contact information, name, social security number, date of birth, etc.

Document Library: Central location to maintain Summaries of Benefits and Coverages (SBCs) and other relevant plan documents for Client and Members to access

ACA 1094/1095 Filings: Employee Navigator is capable of generating and e-filing form 1094 and the 1095's with the IRS. It is also able to email and mail copies to members directly. DCW Group will assist in setting up, reviewing, and preparing forms for e-filing. The cost to e-file, email, and print forms is not included and is paid directly by the client to the e-filing provider.



9. Compensation

DCW Group exclusively works in Employee Benefits and does not consult on investments, property casualty, etc. DCW Group is unique in that **we do not accept any commission, bonuses, overrides, or any compensation on our Public School Accounts**. Of all the firms in your RFP Process, DCW Group likely derives the least amount of its revenue from insurance carrier compensation. We are so committed to transparency in compensation that [we publish our fees on our website](#).

Transparency and Disclosure

DCW Group is forbidden from receiving any direct or indirect compensation from anyone other than Mansfield City School District, and our Consulting Agreement gives the district the ability to terminate the agreement immediately if we violate this provision.

We will annually (and upon request) provide a Broker Compensation Disclosure to Mansfield City School District that outlines all forms of our compensation as well as the services being provided.

Proposed Fee Structure

Our consulting fees are a flat fee paid monthly based on the size of the client. For Mansfield City School District our fee will be \$96,000 on an annual basis which is the same fee structure paid by Bedford City School District, Boardman Local Schools, Riverside Local School District and Willoughby-Eastlake City Schools.



10. Fee Proposal

Professional Fees

Description of Services and Deliverables

Strategic Planning: Develop a comprehensive strategic plan alongside Administrators, Leadership, and the Insurance Committee that encompasses insurance and non-insurance programs to meet Client goals and objectives.

Cost Containment: DCW Group provides access to Administrators, Leadership, and the Insurance Committee for routinely scheduled meetings as outlined below:

- Monthly Plan Performance Review Meetings
- Active Review and Management of High-Cost Claimants and Overall Plan Performance

Market Evaluation: If appropriate, develop a request for proposal (RFP) to evaluate current and alternative vendors as products and networks evolve. Review carriers' underwriting practices to assure appropriate pricing. Fundamental to the evaluation process is helping Mansfield City School District avoid, mitigate, transfer, and assume appropriate risk levels congruent with the district's values while creating a highly competitive benefit program.

Administrative Assistance: Acting as a liaison between Administrators, Leadership, and the Insurance Committee to carriers/vendors for problem-solving issues as they arise, including, but not limited to, Eligibility, Invoice/Billing, Claims, and Compliance/COBRA.

Open Enrollment: Assist Mansfield City School District with preparation and execution of the annual benefits enrollment by producing and providing the following materials, as needed

- Enrollment Calendar
- Communication Campaigns
- Enrollment Meetings (Group)
- On-Demand Videos

Schedule for Deliverables

Immediately upon receipt of payment.

Price and Payment Schedule

Consultant's Base Compensation will be \$96,000 on an annual basis. Fees will be billed by and remitted monthly to DCW Group. Pricing will be guaranteed for a period of three years.



Optional: Employee Navigator Benefits Administration

Description of Services and Deliverables

Technology: Implementation, support, and maintenance of Employee Navigator Benefits Administration Platform including

- COBRA Administration
- Electronic Data Interchange (EDI) file creation and maintenance with Insurance Carriers
- Data Exchange file creation and maintenance with Insurance Carriers and Vendors.
- Payroll Integration, please note your payroll provider may charge you for this service

Eligibility Management: The transferring of all necessary information to appropriate carriers and/or vendors relevant to employee benefit elections including, but not limited to, new hire elections, open enrollment, qualifying life event updates, and coverage terminations. Eligibility transactions also include employees, and their dependent, demographic information including but not limited to, mailing address, contact information, name, social security number, date of birth, etc.

Document Library: Central location to maintain Summaries of Benefits and Coverages (SBCs) and other relevant plan documents for Client and Members to access

ACA 1094/1095 Filings: Employee Navigator is capable of generating and e-filing form 1094 and the 1095's with the IRS. It is also able to email and mail copies to members directly. DCW Group will assist in setting up, reviewing, and preparing forms for e-filing. The cost to e-file, email, and print forms is not included and is paid directly by Mansfield City School District to the e-filing provider.

Schedule for Deliverables

Immediately upon receipt of payment.

Price and Payment Schedule

The fees for the above services will be \$24,000 on an annual basis. Fees will be billed by and remitted monthly to DCW Group. Upon termination of this agreement by either party, the Client may extend the access to the services outlined above for up to 90 days after termination by paying \$2,000 per month. Pricing will be guaranteed for a period of three years.



Optional: Benefits Help Desk Employee Support

Description of Services and Deliverables

Technology: Implementation, support, and maintenance of Zendesk Platform including an online resource library containing helpful articles of frequently asked questions specific to the Mansfield City School District benefits and coverages accessible by Employees and their Dependents.

Direct Employee Support: Designated support channels for Employee and Dependent outreach with questions that creates a ticket for Consultant to troubleshoot and monitor. Channels include but are not limited to:

- Dedicated Client Phone Number
- Dedicated Client Email Address
- Custom Client Support Form

Answer Bot: For requests submitted via Email, Chat, or Support form an immediate response can be provided to the requestor (employee or dependent) with content recommended from your group's knowledge base utilizing AI-based technology.

Schedule for Deliverables

Immediately upon receipt of payment.

Price and Payment Schedule

The fees for the above services will be \$24,000 on an annual basis. Fees will be billed by and remitted monthly to DCW Group. Pricing will be guaranteed for a period of three years.