

Mansfield City Schools

Proposal for
Employee Benefits Brokerage and Consulting
Services

Due: June 20, 2025

Prepared by:
HUB International

June 18, 2025

Dear Tammy and Mansfield City School Team,

Thank you for the opportunity to serve Mansfield City School and its employees. At HUB International, our mission is to help reduce insurance costs for the districts we serve, while preserving valuable coverage and plan integrity.

As one of the largest insurance brokerages in the world, HUB's Education Specialty Practice has a proven track record of designing and managing benefit programs that align with district goals, maximize employee value, and minimize financial impact.

We specialize in proactive planning, disciplined execution and holding our insurance partners accountable. Our team tirelessly advocates for our clients- bringing forward the most appropriate, competitive, and sustainable solutions to the table.

While some of our differentiators may seem subtle, they consistently deliver meaningful results. We offer the best of both worlds: a deeply experienced and responsive service team based in Ohio, backed by national-scale resources and buying power.

HUB is differentiated by our people, our process, our performance and our proof.

Our People

- Most CEBS® Certifications in the region – our teams are qualified experts in their field.
- 75 years of experience working with school districts and public employers.
- A dedicated team of education-focused consultants to support Mansfield City Schools.
- Staffed at twice the level of our competition to provide greater flexibility, focus and responsiveness.

Our Process

- Proactive planning and precise execution are our top priority. We measure ourselves on these values every day in our pod huddles. Our teams practice peer reviews before documents make it to our clients. We measure and improve errors in our quest for perfect execution.
- Cohesive specialization within our Specialty Practice Areas. This means the team of advisors working for you understand Mansfield City Schools challenges and weave specialists in and out based on your goals.
- Advanced Analytics - everything we do starts and ends with data. Once a direction is taken our team measures the results of that decision to ensure optimal effectiveness.

Our Performance + Proof

- Client Retention = 95% (compared to industry norm of <90%)
- Net Promotor Score = 96% (a remarkable score considering Starbucks has a score of 77%)
- Elite Status with all major carriers allowing HUB to deliver the best service to our clients

When you partner with HUB, you're at the center of a vast network of experts who are focused on your goals.

This proposal describes the expertise we offer in the key areas that you have identified as important criteria in your broker selection process. We are excited to show you how we can help protect what matters most and bring you peace of mind. Please reach out to us with any questions.

Thank you for the opportunity to earn your business.

A handwritten signature in black ink that reads "Cheryl Mueller".

Cheryl Mueller, CEBS, CBC
Chief Sales Officer

HUB is the largest privately held broker in the US, and the fifth largest broker in the world.

We offer a broad array of employee benefits, property and casualty, personal lines, investment and risk management products and services, HUB also brings unmatched capabilities to clients who seek global consulting, human resources consulting, communications strategies, and workforce management. Our teams work in partnership with clients to co-author quality employee experiences by leveraging our expertise in pursuit of your objectives.

Our firm places a unique focus on Employee Benefits. Our approach transforms the insurance purchasing pattern from annual and episodic to a long-term strategic decision. We empower clients with the ability to move from managing insurance as an expense to optimizing their investment. The lasting results: cost sustainable comprehensive benefits with improved employee retention.

OHIO OFFICE LOCATIONS

6805 Avery-Muirfield Drive, Suite 101
Dublin, OH 43016

655 Fox Run Road, Suite A
Findlay, OH 45840

7475 Paragon Road
Dayton, OH 45459

8044 Montgomery Road, Suite 640
Cincinnati, OH 45236



HUB: BY THE NUMBERS

HUB has 600+ employee benefits clients regionally and 96,000+ employee benefits clients in the US.

 <p>600+ locations in North America</p>	 <p>Top 5 global broker based on revenue</p>	 <p>20,000+ employees</p>	 <p>95% Client retention rate</p>
 <p>2MM+ clients</p>	 <p>14% annual growth</p>	 <p>\$39B+ in premium</p>	 <p>96% Net promoter score</p>

HUB EDUCATION SPECIALTY PRACTICE

HUB's Education practice brings a deep understanding of the needs of educational institutions and a holistic approach to risk, talent and reputation management. Our educational specialists support more than 2,600 institutions across North America, with our areas of focus in K-12 (Public, Private and Charter schools), Higher Education and Vocational schools, as well as Educational Services and Libraries. We help our clients protect their students, staff and property so that they can focus on their primary mission: to educate our future leaders.

Expertise with school districts require representation by professionals who understand the dynamics of a broad workforce supported by local citizens and challenged to balance quality and cost. HUB has significant expertise in these sectors. We understand the unique challenges experienced and are committed to working with MCSD to provide solutions that positively impact the school.

We ensure our clients have access to best practices specific to educational institutions, which are often unique compared to the private sector.

Mission: To create peace of mind for the individuals we touch by being the premier consultant of excellence for school districts we serve.

Commitment to Partnership: HUB is committed to providing strategies that support future growth through our unbiased consultative approach to drive unique solutions for each educational institution.

Our exceptional approach to educational institutions includes employee benefits plans that are tailored to the unique needs of your workforce. The right mix of health, lifestyle, and retirement benefits can go a long way to attract and retain qualified teachers and dedicated staff.

HUB EDUCATION SPECIALTY PRACTICE: BY THE NUMBERS



75+

Educational Institution
Clients in Ohio



100,000+

Employees Supported Through
Open Enrollment in Ohio



70+

Years of Partnership
with School Districts



95%

Client Retention Rate



2,600+

Educational Institution
Clients in North America



\$19B+

In Premium for Educational
Institution Clients



Top 5

global broker based on
revenue



96%

Net promoter score

PROPOSED ORGANIZATIONAL CHART

Your dedicated team is **purposely staffed at twice the level of our competition** to provide greater flexibility, focus and responsiveness. Our clients are given a contact sheet with direct access to all team members, including, compliance, financial consultants, service, engagement, leadership.

Below and on the following pages you will find information about the team dedicated to MCSD.



Cheryl Mueller, CEBS, CBC

Chief Sales Officer
513-674-8865

Cheryl.Mueller@hubinternational.com

Location: Columbus, Ohio
Years of Experience: 25



Kathryn Williams

New Business Consultant
513-587-2754

Kathryn.Williams@hubinternational.com

Location: Columbus, Ohio
Years of Experience: 13



Michele Mandelik-Worley, GBDS

Benefit Consultant
937-281-2802

Michele.Mandelikworley@hubinternational.com

Location: Dayton, Ohio
Years of Experience: 23



Brian Fissinger

Director of Analytics
513-587-2705

Brian.Fissinger@hubinternational.com

Location: Cincinnati, Ohio
Years of Experience: 13



Chelsea Dillon

Employee Benefits Advocate
(844) 694-6726

HRT.HA.EEAdvocacy@hubinternational.com

Location: Dayton, Ohio
Years of Experience: 8



Caren Martin

Client Specialist Leader
513-587-2702

Caren.Martin@hubinternational.com

Location: Cincinnati, Ohio
Years of Experience: 20

Specialized Practice Area Resources & National Resources

Health Management | Benchmarking | Compliance | Absence Management | Captive & Consortium Solutions | Data Scientists | Clinical Informatics | Technology | Student Debt Solutions | Pharmacy Benefits | Voluntary Benefits | Clinic Solutions | HR Consulting | Medicare & Social Security | Executive Benefits | Property & Casualty

KEY PERSONNEL

Cheryl Mueller, CEBS, CBC, Chief Sales Officer

- **Responsibilities and roles with regard to services provided under the Contract:** relationship management, strategic consulting, long-term planning and total client satisfaction
- **Educational background:** Liberty University – Bachelor of Science in Communications
- **Professional registrations and memberships (if applicable):** Certified Employee Benefits Specialist (CEBS) designation, Chartered Benefit Consultant (CBC) designation, Life and Health Insurance License.
- **Years of relevant experience:** 25 Years

Kathryn Williams, New Business Consultant

- **Responsibilities and roles with regard to services provided under the Contract:** relationship management, strategic consulting, long-term planning and total client satisfaction
- **Educational background:** Ohio State University – Bachelor of Science in Consumer and Family Financial Management
- **Professional registrations and memberships (if applicable):** Life and Health Insurance License.
- **Years of relevant experience:** 13 Years

CONSULTING

Michele Mandelik-Worley, GBDS

- **Responsibilities and roles with regard to services provided under the Contract:** benefits strategy & design, data comparison & analysis, contribution & funding strategies, renewal negotiations, pharmacy innovations & solutions as well as timely and accurate preparation of carrier RFPs.
- **Educational background:** Wright State University – Bachelor of Science in Business
- **Professional registrations and memberships (if applicable):** Group Benefits Disability Specialist (GBDS) designation, PHR designation, SHRM-CP designation, Life and Health Insurance License.
- **Years of relevant experience:** 23 Years

CLIENT SERVICE

Caren Martin, CBC, GBA, Client Specialist Leader

- **Responsibilities and roles with regard to services provided under the Contract:** a resource to your HR department, reviewing plan coverage and explaining new or existing plan information and Open Enrollment meetings
- **Educational background:** Ohio University – Bachelor of Science in Communications
- **Professional registrations and memberships (if applicable):** Chartered Benefit Consultant (CBC) designation, Group Benefits Association (GBA), Life and Health Insurance License.
- **Years of relevant experience:** 20 Years

DATA ANALYTICS

Brian Fissinger, Director of Analytics

- **Responsibilities and roles with regard to services provided under the Contract:** leadership and oversight of overall analytics, reporting and outcomes.
- **Educational background:** Xavier University – Bachelor of Science in Business Administration and Finance
- **Professional registrations and memberships (if applicable):** Life and Health Insurance License.
- **Years of relevant experience:** 13 Years

COMMUNICATIONS

Emily Frizzi, Client Communications Director

- **Responsibilities and roles with regard to services provided under the Contract:** exploring new engagement tools, creating consistent and efficient open enrollment materials and year-round education and engagement.
- **Educational background:** University of Cincinnati – Bachelor of Science in Communication & Master Degree in Communication
- **Professional registrations and memberships (if applicable):** Life, Accident & Health Insurance License.
- **Years of relevant experience:** 15 Years

EMPLOYEE ADVOCACY

Chelsea Dillon, Employee Benefits Advocate

- **Responsibilities and roles with regard to services provided under the Contract:** advocating for your employees, resolving escalated claims issues, discussing complex benefit questions and connecting employees to the appropriate resource when a referral is necessary.
- **Educational background:** Wright State University – Bachelor of Arts in Crime and Justice Studies, Minor in Political Science
- **Professional registrations and memberships (if applicable):** Life, Accident & Health Insurance License.
- **Years of relevant experience:** 8 Years

INNOVATION

Laura Beth Botos, CBC, GBDS, Solutions & Risk Strategist

- **Responsibilities and roles with regard to services provided under the Contract:** overseeing the process of supplying account teams with knowledge on new solutions in the marketplace.
- **Educational background:** University of Dayton – Bachelor of Music in Music Therapy, Concentrated Minor in Psychology
- **Professional registrations and memberships (if applicable):** Chartered Benefit Consultant (CBC) designation, Group Benefits Disability Specialist (GBDS) designation, Life and Health Insurance License.
- **Years of relevant experience:** 15 Years

COMPLIANCE

Shelly Hodges-Konys, CBC, Director of Compliance

- **Responsibilities and roles with regard to services provided under the Contract:** providing compliance updates and communication.
- **Educational background:** University of North Carolina Chappel Hill – Bachelor of Science in Public Health
- **Professional registrations and memberships (if applicable):** Chartered Benefit Consultant (CBC) designation, Life and Health Insurance License.
- **Years of relevant experience:** 30 Years

HEALTH MANAGEMENT

Fran Scott, M.Ed., Health and Performance Leader

- **Responsibilities and roles with regard to services provided under the Contract:** providing recommendations for health management programming and evaluating vendors & solutions.
- **Educational background:** University of Virginia – Bachelor of Arts in Psychology and Master of Education
- **Professional registrations and memberships (if applicable):** Life and Health Insurance License.
- **Years of relevant experience:** 16 Years

ADDITIONAL RESOURCES

- Mergers & Acquisitions
- Communication & Design
- Clinical Informatics
- People & Technology
- Workforce Technology
- Pharmacy Consulting
- Cross Boarder Benefits
- Voluntary Benefits
- Workforce Absence Management

Describe the core services typically provided to your clients and indicate services some clients need outside of that core scope.

SPECIALIZED AREAS OF EXPERTISE: Capabilities to Meet Your Districts Needs

All core services below are included in HUB's proposed fees.



Advanced Analytics

Dedicated think tank on a mission to investigate and control health care costs.



Medicare Support

Receive expert guidance to navigate through the maze of options that will allow you to make informed choices relating to Medicare.



Benefit Strategy & Action Plan

Develop strategic action plans to deliver best-in-class benefit programs.



Operational Support

We offer expertise in multiple areas to help attract and retain key employees.



Benefit Design & Marketing

Lead and deliver benefit marketing, design & execution to support your strategy.



Pharmacy Specialization

HUB's team of Certified Pharmacy Benefit Specialists provide pharmacy solutions, trend insights and education to clients.



Compliance

Delivers the reassurance of having the correct information to put the right compliance plans in place.



Population Health Management

Our proprietary wellness process to improve employee population health



Employee Engagement & Advocacy

Providing you and your employees with relentless care, advocacy and support.



Technology Consulting & Support

We provide tactical specialists, translators and project managers throughout the technology implementation process.



Employee Persona Analysis

Segmented population analytics to drive Total Rewards strategy for maximum value.



Total Population Health

Use clinical analytics to drive strategy and improve the health of your population.



Risk Mitigation Strategies

Develop a proactive risk mitigation strategy to hedge the impact of members with complex healthcare needs.



Vendor Management

Find the market solution to your organization's need and hold them accountable to their promises.



Marketplace Innovation

Explore, vet and recommend marketplace innovations to meet unique client needs.



Workforce Absence Management

Our practice ensures our teams leverage key trends and best practices to develop client strategy.

SUMMARY OF ADDITIONAL SERVICES: Capabilities to Meet Your Districts Needs

All additional services listed below fall outside of HUB's standard scope of work and are available to clients at an additional cost.



Risk & Specialty Services

Focused initiatives that make the greatest impact – reducing loss costs.



Global Benefits Consulting

We help design and implement global benefits programs that are compliant with local regulations.



HR Consulting Services

Support your people with the right processes and technology to drive performance.



Property & Casualty

We offer essential coverage for every line of business.



Retirement & Private Wealth

Offer knowledgeable specialists to tailor strategies addressing your specific needs for Retirement and Private Wealth.



Workers Compensation

Your Company – and your associates need the protection of a robust Workers' Compensation coverage, but insurance is just part of the solution.

Additionally, we have **developed specialized practice area teams to discover, investigate and deliver better products, services and experiences with increased transparency and reduced costs for our clients such as:**

- Marketplace Solutions Team
- Benchmarking Team
- Absence Management Team
- Captive Solutions Team
- Technology Team
- Student Debt Solutions Team
- Pharmacy Benefits Team
- Voluntary/Ancillary Benefits Team
- Clinical Solutions Team
- Medicare/Social Security Team
- Executive Benefits Team
- Employee Engagement Team

PROCESSES, TOOLS & RESOURCES TO HELP YOUR DISTRICT THRIVE.

At HUB, everything we do starts and ends with data. We provide a wide range of financial services and believe in supporting our decisions with data-based evidence and measuring the result of our recommendations. Because of this, our analytics capability is at the center of what we do rather than an add-on service.

We leverage health care industry best actuarial practices to conduct forecast projections and underwriting. Adjustments are made to account for individual client experience to ensure the most accurate forecast and underwriting process.

HUB's in-house analytics team is comprised of analysts, underwriters, data scientists, clinicians and actuaries go beyond just analyzing the data – they synthesize the information and put it into context to drive meaningful strategy to meet goals and objectives.

Our financial and data analysts are unrelenting until they find the root cause of your projections, they are dedicated to budget accuracy. The team leverages advanced analytics, our dedicated think tank on a mission to investigate, understand and ultimately find proof in data to drive action and deliver change. HUB will provide multiple projections throughout the year to assure alignment with future budget and cost. It is HUB practice to make one recommendation based on their analysis. HUB also provides sensitivity analysis that accounts for any outliers in the data.

Our auditor approved actuarial calculations, and methodology has helped us develop the most precise forecasting model for future health care costs. Some of the key components that we analyze in every projection are: Medical and Pharmacy Trends, Large Claims past and future adjustments, correctly assigning the right weighting to each factor and future adjustments such as new networks and contracts.

We pride ourselves in our accuracy for forecasting claims and total costs for budgets.

Over the past three years HUB's projections have been within 3% of actual claims resulting in a year over year targeted financials

PROCESSES, TOOLS & RESOURCES TO HELP YOUR DISTRICT THRIVE.

HUB provides a highly comprehensive reporting package at no-extra cost to our clients. We view generating and providing reports as the beginning rather than the end of our analytics process.

We consistently strive to go beyond reporting, to penetrate the data, to uncover insightful findings, to derive clear conclusions, ultimately leading to making actionable recommendations that will drive outcomes for your business and members. Our high touch approach demands this.

Plan Performance Review

Frequency: 2x/Year

Used to drive strategic action. Comprehensive analysis of medical and pharmacy plan performance year over year to identify risk, cost drivers and utilization patterns. Allows for measurement against norms to gauge relative plan performance. Assigns prospective risk factors to estimate future plan performance. In depth report in conjunction with executive summary detailing key findings, conclusions, and recommendations for action.

Monthly Dashboard

Frequency: Monthly

Monitor actual plan costs relative to expected plan costs including annualized view for illustrative plan year expected costs.

IBNR Report

Frequency: 2x/Year

Assist Finance with reserve development & budgeting.

Projections & Fully Insured Equivalencies

Frequency: 2x/Year

Forecast medical costs. Calculate funding rates and allocate across all tiers.

Contribution Strategy

Frequency: 1x/Year

Compare employer current costs to renewal costs showing different contribution strategies.

Plan Performance Scorecard

Frequency: 1x/Year

Provides broader market perspective allowing you to understand how your cost, utilization, etc. compares to our broader base of clients.

Ad Hoc

Frequency: As Needed

Tailored reporting and analysis for your unique needs such as Committee meeting updates, HR initiatives and Leadership updates.

In addition to our Advanced Analytics Self-Funded Reporting Package, we also provide:

- ✓ Budget Development, Tracking, Variance Analysis
- ✓ COBRA Rate Development
- ✓ Multi-Year Cost Projections and Forecasting
- ✓ Large Claim Tracking – Stop Loss Management
- ✓ Plan Design Change Modeling
- ✓ Annual Review of Medical Network Usage
- ✓ Experience Modeling, including:
 - ✓ Trend Analysis
 - ✓ Utilization Analysis
 - ✓ Pharmacy Utilization Analysis
- ✓ Contribution Modeling
- ✓ Workforce Demographic Analysis and Profiling

PROCESSES, TOOLS & RESOURCES TO HELP YOUR DISTRICT THRIVE.

The road to creating an effective and engaging employee benefits experience can be a hard one—but you don’t have to go it alone. HUB provides not just expertise, but a suite of proprietary resources designed to help you build a benefits program that improves both the well-being of your employees and the health of your district as a whole.

Workforce Persona Analysis

Workforce Persona™ Analysis will provide insight into how your employees perceive your benefits and what’s important to them. Persona uses readily available data to provide actionable insights and guides a better discussion around the perception of benefits and more effective ways to engage employees. With five generations in the workforce, the Workforce Persona Analysis™ bridges the gap between where you are today and where you want to be.



Benefits Smart View

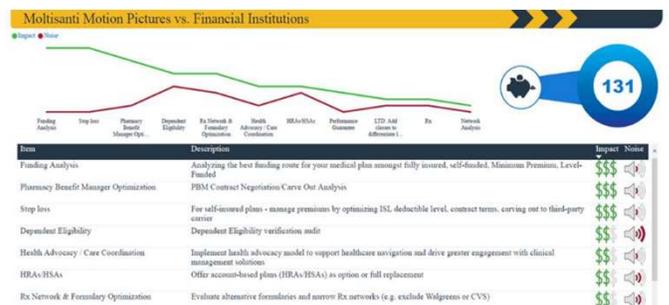
In conjunction with Workforce Persona Analysis™, Benefits Smart View™, is a tool that is key to our benchmarking process. It will provide an in-depth analysis of your current employee offerings and benchmark these initiatives and their impact against industry peers and our book of business metrics. Benefits Smart View™ provides a roadmap for the current and coming years to ensure you stay competitive in your benefit offering.

It benchmarks Strategies not Deductibles, giving you a view of the levers you can pull and have pulled compared to your competition.

Benefits Smart View Scorecard



Employer Cost Reduction: Current State



Our Education Specialty Practice works closely with numerous **Ohio school districts** and has a deep understanding of the local trends, challenges and opportunities shaping employee benefits in the education sector.

As Ohio districts strive to attract and retain qualified educators and staff amid budgetary constraints, evolving workforce expectations, and collective bargaining dynamics, we see several key benefit trends emerging:

[Growing Interest in Self-Funding and Consortium Participation](#)

We're seeing more Ohio school districts explore self-funded health plans and benefits consortiums as alternatives to fully insured models. These strategies can offer greater flexibility, more detailed claims data, and long-term cost stability.

- *HUB provides in-depth financial modeling, stop-loss analysis, and guidance on how to structure self-funded arrangements that comply with Ohio Revised Code and existing collective bargaining agreements (CBAs).*

[On-Site and Near-Site Clinics](#)

Access to affordable, convenient healthcare remains a priority, especially in rural or underserved parts of Ohio. More districts are evaluating the feasibility of on-site or shared near-site clinics—often in collaboration with neighboring municipalities or educational service centers.

- *These clinics can help manage chronic conditions, reduce emergency room usage, and improve employee satisfaction. HUB assists in assessing ROI, clinic design, and vendor partnerships.*

[Technology-Driven Benefit Engagement](#)

Ohio districts are adopting **digital platforms and decision-support tools** to make benefits more accessible and easier to understand. This is especially important during open enrollment and life event changes.

- *HUB supports the rollout of mobile-friendly portals, virtual education sessions, and ongoing communication strategies to increase engagement and utilization across diverse employee groups.*

[Holistic Employee Wellbeing](#)

Ohio school districts are increasingly focusing on the *total wellbeing* of their staff—extending support beyond medical coverage to include **mental health resources, financial literacy programs, caregiver support, and work-life balance initiatives**. With rising levels of burnout and absenteeism, especially among educators, districts are investing in integrated wellbeing strategies.

- *HUB helps districts identify high-impact programs tailored to their employee populations and budget realities.*

By staying ahead of these trends, HUB helps **Ohio school districts** build benefit strategies that support their educators and staff, meet fiscal requirements, and reflect the values of their local communities. We recognize that in Ohio's public education system, benefits are more than a compensation tool—they are a vital part of employee wellbeing, retention, and organizational success.

Districts must embrace innovative strategies to keep benefits affordable, vital and resilient – and employees happy.



Modern, on-demand healthcare: Lower out of pocket cost (~50%), predictable spend, first-dollar coverage, REAL modern consumerism
Employers: Cost reduction (~10%), improved recruiting/retention, enhanced employee experience and satisfaction



Pharmacy innovation: Employee access, healthier workforce, life-changing medications
Employers: Cost controls, coverage flexibility, access to medications, legal liabilities, federal regulation



Financial security: Tools and education to prep for inflation & increased cost of living, protection of retirement savings & SS, housing affordability
Employers: Reduction in mental health consumption, state regulation for LTC, employee turn-over, executive-level recruiting



Self-funding: Enhanced medical, pharmacy, behavioral networks, increased access to resources and benefits
Employers: Cost reduction (avg 17%-year 1 reduction from fully-insured renewal), ongoing budget protection, below trend renewal averages



EDUCATION SPECIALTY PRACTICE
Risks, Trends & Current Events

- 1 **Executive Order Resources:**
[UChicago](#)
[National Council of Nonprofits](#)
- 2 **Preparing for Measles Outbreak?**
[Prepare for a Measles Outbreak | United Educators](#)
- 3 **Funding Ultimatums re Antisemitism (Joint Task Force to Combat Antisemitism, HHS, GSA -> Title VI of Civil Rights Act) (DOD work stop orders)**
[Harvard University faces funding ultimatum from Trump administration | Higher Ed Dive](#)
[\\$1B Cornell & \\$790M Northwestern](#)
- 4 **Ending of COVID Relief for Educational Institutions**
[Linda McMahon Abruptly Tells States Their Time to Spend COVID Relief Has Passed](#)
- 5 **Title IX – New Special Investigation Team – OCR, DOE and now DOJ (HHS?)**
[Education and Justice Depts. Form Title IX Investigative Team](#)
- 6 **Tariffs and Implications on Education**
[Trump tariffs could have chilling effect on school purchases from bananas to laptops](#)
- 7 **NIL Updates**
[Judge Wilken Conducts Final Approval Hearing in House v. NCAA – Duane Morris LLP](#)



Throughout the year, HUB will meet with MCS D to review benchmarking, monitor medical expenses and utilization patterns. Understanding benchmarking and cost drivers will allow and HUB to determine what plan design changes or solutions that need to be implemented are warranted to keep up with market trends. Your benefits consultant will make recommendations that balance cost, employee experience and long-term strategy to meet your organization's goals and objectives.

We utilize actuarial tools that provide plan evaluation modeling based on census, enrollment and claims utilization. These actuarial figures determine the financial impact specific design changes will have on claims in order to meet your budget/goals.

HUB's Advanced Analytics platform powers the entire process to ensure that areas of opportunity are identified, prioritized, and measured. As market trends and client specific data are reviewed, recommendations emerge to meet the employer strategy. **Below are a few strategies that have been implemented for other clients:**

Strategy	Estimated Savings %	Member Disruption
Dependent Audit	1-3% of total healthcare spend	Low
Claims Audit	1-2% of total healthcare spend	No Disruption
Empowered Elections	5-10% of total healthcare spend	High
Pharmacy Optimization	1) 1-5% in Clinical Edits 2) 1-10% in Pricing Improvements 3) 10-20% in Alternative Funding & International Sourcing	1) Low 2) No Disruption 3) Low
On Demand Healthcare	5-10% of total healthcare spend	Low to Moderate

The Advance Analytics platform provides INDEPENDENT savings estimates/analysis on recommended strategies. Savings are categorized in two buckets:

- financial savings
- cost avoidance.

Following the implantation of strategies, the Advance Analytics team evaluates engagement, progress, outcomes, and savings to ensure that estimated savings are on target to be reached.

The results of the evaluations help your Benefits Consultant keep the vendors accountable to ensure your organization is achieving your goals.

CLIENT SUCCESS: Managing Hypertension

Background:

Client with large hypertensive population had a disproportionately large claims spend. This came up during the Plan Performance Review, which dives into all trends, clinical KPI's, chronic population and medication metrics.

Action:

The HUB team evaluated TPA provided disease management, Hello Heart, pharmacy support and wellness solutions to help members manage hypertension. The client was presented all options and a recommendations for Hello Heart program as they specialized in helping members manage their hypertension and were willing to put aggressive engagement and health outcome performance guarantees in place.

Results:

On a yearly basis HUB tracked the program performance through cohort analysis to measure cost & health metrics performance. The results showed that the cohort of members engaging with Hello Heart had better health outcomes (less ER visits, shorter IP stays, etc.) BUT continued to cost more compared to the hypertensive members that did not engage. Further analysis showed that the engaged members were the ones with higher severity cases (multiple chronic diseases) and while cost was not necessarily decreasing drastically, the complex cases were engaging, which can result in future cost avoidance.

CLIENT SUCCESS: Strategy Regarding the Modification of Benefit Levels, Premiums, Communications and Quality of Current Benefit Plans.

Background and Challenge:

Large Ohio public entity offered 3 medical plans to administration, classified employees (grandfathered and non-grandfathered, certified employees, and non-union. Every classification of employee had its own negotiated employee premiums. The organization struggled to retain classified employees for essential services due to cost and complexity of benefits. Additionally, the pricing of the plans had not been evaluated in years, and the actuarial values and pricing of plans was off by more than 15%, which made the pricing even more challenging.

Actions Taken:

- Consolidated the classified employee contributions to provide the same benefit to grandfathered and non-grandfathered employees
- Modeled financial implications for employees and organization
- Evaluated long-term effect of proposed changes
- Re-priced plans to make defined contributions fair to all employee classes

Outcomes:

- Reduced administrative burden of tracking employee contributions by hours worked
- 95% of employees experienced no change or a reduction in premiums
- Easy to understand benefits = greater perceived value
- Organization's NET cost was nearly neutral

At HUB, our greatest differentiator is our ability to leverage data analytics for our public entity clients, use that data to provide vetted solutions in the marketplace to address exactly what's driving your health plan, and create long-term stability in MCSD's benefits package.

Through our work with 100+ public entities in Ohio, we understand the complexities and challenges public entities face, especially in competitive and regulated environments. Our experience with Ohio Counties and consortiums — coupled with our national footprint and data-first approach— positions us to offer insights and solutions few others can match.

Our team is built for scale and substance. We staff accounts at twice the level of most competitors and integrate nationally credentialed professionals — from physicians and pharmacists to attorneys, actuaries, and data scientists — ensuring that every client benefits from specialized knowledge and holistic strategies that are led by HUB's Infused Analytics.

What truly sets us apart is our commitment to leveraging data to solve problems.. Our dedicated Solutions and Risk Strategist and financial analyst teams continuously work together to vet emerging tools and best practices so that they are ready to go when our clients needs them. This allows us to follow the data, react quickly when problems arise, and ensure our clients benefit from cutting-edge strategies and optimal financial value.

- **Using Data to Make Decisions**

What this means for you: You will receive forward thinking strategy, delivered personally & have resources to help manage execution; while having the data you need to make decisions. Our team of 30+ in house financial analysts slice and dice data down to the CPT codes, ensuring that we know exactly what happened in your health plan, why it happened, what we're going to do about it, and what is the financial implications and ROI we can expect.

- **Education Specialty Practice Leaders & Consortium Experts**

What this means for you: We understand that districts are complex organizations operating in a fiercely competitive landscape. Our experience with other Ohio school districts and HUB's national Education Specialty Practice experience is unmatched.

- **Marketplace Innovation**

What this means for you: HUB's Solutions and Risk Strategies Team delivers marketplace solutions expertise to drive client strategy by working in conjunction with Benefit Consultant teams. This team is in constant search of solutions and innovation to positively impact benefits and cost for employers and employees.

HUB's consultative, high touch approach can help MCSD s reach their goals by providing all services outlined below.

SCOPE OF SERVICES REQUIRED	PROVIDED BY HUB
Strategic planning	YES
Market review and cost/network analysis of multiple insurance carriers	YES
Review of various carrier agreements	YES
Recommendations of plan design modifications, including possible Consortium membership options	YES
Claims resolution, assistance with benefit issues, and TPA administration options	YES
Evaluation and reporting of plan performance	YES
Recommendations to reduce claims experience and premiums	YES
Evaluation and recommendations for our stop-loss coverage	YES
Evaluation and recommendations for our Prescription Drug program	YES
Consultation with the MCSD Treasurer's department as needed	YES
Compliance advice regarding federal and state laws, and other requirements	YES
Open enrollment & communications support	YES
Wellness program support	YES

ANNUAL PLANNING: Positioning Clients for Ongoing Success

We develop a strategic action plan that incorporates your objectives, marketplace innovation and renewal strategies to deliver best in class benefits programs.

We take a team approach with multiple in-depth subject matter experts (including Public Sector, Data Analytics and outcomes, Employee Education and Communication, Innovative Marketplace and Cost Containment Solutions, Strategic Planning, Technology Solutions and Pharmacy Specialist) for greater agility, better customer focus and more flexibility in the solutions we leverage. **Our consulting process is outlined below.**

- **Business Strategy & Market Overview:** We review marketplace trends, products and cost containment ideas as they emerge. We build a benefits strategy that outlines your goals and objectives, consistent with your culture.
- **Annual Business Plans:** We outline an annual business plan with details and actions to deliver on the aligned-to goals. We focus on benefit plans, data analytics, wellness, employee engagement, compliance and any other areas outlined in the strategy.
- **Implement & Execute:** We outline key action items, assigned owners and timelines. We leverage a project management system to ensure excellent execution. We customize and include any key decision dates important to your organization.
- **Evaluate and Review:** We will annually review plan performance to gain insight and feedback. This includes review of the business plan, multi-year data review, stewardship, etc.
- **Future Benefits Planning:** We facilitate the development of a three-year strategic blueprint for clients. The strategic plan will include specific, comprehensive recommendations for your future benefits and designs, wellness initiatives, employee engagement, education and compliance strategies.

ANNUAL PLANNING: Positioning Clients for Ongoing Success

2025 Annual Planning



Health Care

- Finalize self funded transition
- Implement low abrasion cost mitigation strategies
- Maintain market competitive contracts

Engagement

- Execute consistent and effective communication strategy
- Improve onboarding experience
- Leverage benefits website as the landing page for all things benefits
- Support 401K change
- 2025 communication focus: mental health, benefits education and preventive care
- Implement executive benefits communication

Compliance

- Validate / amend current process and documentation
- Document processes to ensure consistency moving forward
- Define and leverage benefits "committee" for health plan and ancillary benefit policy decisions
- Ensure ACA reporting and ongoing nondiscrimination testing are executed

Additional Benefits

- Improve HSA member experience
- Evaluate lifestyle support benefits: care giver support & benefits that support DE&I initiatives
- Incrementally align client to market: LTD / possible wellness platform

Renewal Matrix			
Line of Coverage	Carrier	Renewal Date	Bid for 2022
Medical	Anthem	1/1/2025	No
Pharmacy	Carelon	1/1/2025	Yes (Contract Review)
Stop Loss	Anthem	1/1/2025	Yes
Dental	Delta Dental	1/1/2025	No
Vision	VSP	1/1/2025	No
Basic Life/AD&D	MetLife	1/1/2025	No
Voluntary Life/AD&D	MetLife	1/1/2025	No
Long & Short Term Disability	MetLife	1/1/2025	Yes
Critical Illness	MetLife	1/1/2025	Yes
NY State Disability	Self Funded MetLife	1/1/2025	No
NJ State Disability	Self Funded MetLife	1/1/2025	No
Pet Insurance	MetLife	-	No
HSA	Anthem	-	Yes
Hawaii Medical and Rx	HMSA	1/1/2025	Yes
Hawaii TDI	MetLife (3/1)	1/1/2025	Yes
Section 125	Chard Snyder	-	-
COBRA	Chard Snyder	-	-

Payroll	ADP	-	-
Benefits Administration	WorkDay	-	-

Notes



2025/2026 Timeline

Key Anchor Meetings: Creating goals and implementation timelines to ensure expectations are clear and benefits strategy is delivered.

- Annual Planning
- Plan Performance Review
- Medical Carrier Annual Review
- Renewal Planning
- Retention Execution
- Open Enrollment & Renewal Debrief

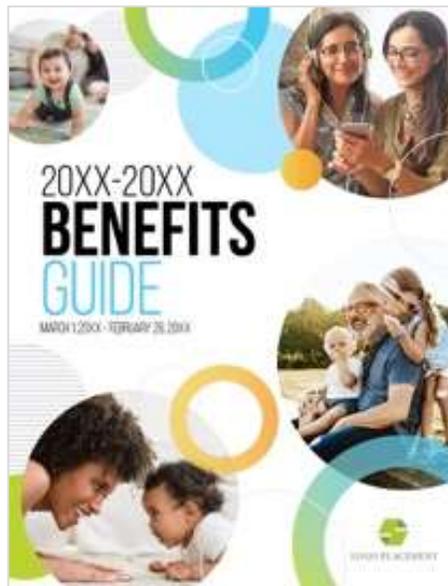
	October 2025	November 2025	December 2025	January 2026	February 2026	March 2026	April 2026	May 2026	June 2026	July 2026	August 2026	September 2026
RENEWAL EXECUTION	Issue notices to vendors Onboarding Questionnaire Finalize employee / employer contributions Implementation of Carrier Changes	Open Enrollment & Renewal Debrief		Annual Planning Meeting - Set goals and strategies for 2026 Meeting Cadence		Plan Performance Review (PPR) Meeting Person Analysis	Market Solutions Overview	Benchmark Review Meeting	Pre-Renewal Meeting #1 Initial Renewal Projection	Send RIP to market Contract & Pricing Negotiations	Medical Market RIP Results to-date Assist with selection & evaluation of vendor partners Provide vendor recommendation of medical, pharmacy, and other plans	Date TBD - Renewal Strategy Meeting Evaluate plan designs Conduct vendor implementation meetings
STRATEGY & REPORTING	Contribution Strategy Recommendations Monthly Reporting	Enrollment Distribution Report	2024 Year End Financials	Monthly Report/IBNR	Monthly Report Plan Performance Review (PPR) - Focused on Utilization of Plan	Monthly Report IBNR Report	Monthly Report Benchmarking Review - Plan Design - Cost Contributions	Monthly Report Initial Renewal Projection & Supporting Data	Monthly Report IBNR Report	Monthly Report Disruption analysis on pharmacy and providers (if applicable)	Monthly Report Wellness Fair Wellness Touch Base	Monthly Report Funding Recommendations
HEALTH MANAGEMENT	Wellness Discussion & Strategy for new wellness provider and program Implementation and communication Vendor Contracting				Wellness Discussion & Strategy			Wellness Touch Base				
ENGAGEMENT	Develop Materials for Open Enrollment Employee Communication for OE Support	Open Enrollment On-site meetings Trainings		Monthly Engagement Toolkit & Ongoing Support	Review Engagement Dashboard	Discuss employee education opportunities						Communication Strategy Prepare for Open Enrollment Meetings
COMPLIANCE	Oct. 15: Deadline for Medicare Part D notifications	Annual Open Enrollment Notices distribution (active + COBRA)	Dec. 31: CAA Gag Clause Attestation due (may be handled by carrier if fully insured)	Jan. 31: W-2 Distribution deadline Distribute EEOC disclosures before wellness activities, if applicable Compliance Newsletter Updates		Mar. 1: Rx creditable status reporting deadline to CMS for L3 plans Mar. 1: Deadline for distribution of ACA Forms 1095 B&C to employees	Apr. 1: ACA forms 1094 B&C due to IRS if filing electronically		Jun. 1: CAA RADC reporting due to CMS	Jul. 31: PCORI Fees reporting deadline (for self-funded plans and HRAs (carrier to handle if fully-insured))		

ANNUAL SUPPORT: Open Enrollment & Employee Facing Materials

HUB’s active role in open enrollment provides clients an opportunity to showcase their benefits program and increase employee engagement.

Prior to finalizing renewal decisions, your Benefit Consultant Team will meet with you to collaborate on the upcoming open enrollment, determine a timeline and finalize the communication strategy.

For Open Enrollment support, our team will assist with the creation of all open enrollment presentations and be ready to facilitate and support meetings/webinars with employees. We strive to provide employees with a comprehensive overview of benefit offerings by providing materials in the most-accessible format for your employees, whether digital or print. **Please see the samples below and on the following page.**



Please [click here](#) to access Big Joy digital guide sample.



ANNUAL SUPPORT: Technology to Enhance Employee Communication

Using technology, employers can improve employee engagement with proactive communication throughout year. HUB provides a turnkey library of communications for every phase of the plan year as well as relevant benefits-related trends.

We create engaging communications pieces that answer employees' most pressing questions and keeps them engaged throughout the year. Additionally, your HUB service team can conduct informational webinars on topics you choose that can be delivered in person, live online, or on-demand so it is available at any time for your employees.

Whether you seek print, digital or mobile, HUB brings your culture, brand and message into a single strategy that empowers employees and strengthens their relationship with you.

BENEFIT ADMINISTRATION PLATFORM

HUB offers Employee Navigator to our clients, a web-based, self-service technology solution where employees can enroll in benefits and address life changing events. In addition, HUB has benefit administration specialists to serve as a valued-added resource.



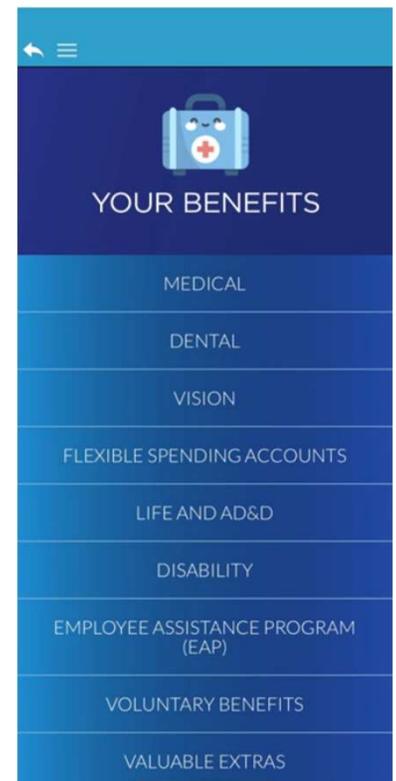
HUB works with all major HRIS and benefit administration vendors to identify the technology solution that will best meet your needs. We evaluate, facilitate, negotiate, implement and support the "right" system. Our consulting knowledge paired with white glove implementation support make for an affordable best-in-class technology program.

BENEFITSPOT MOBILE SOLUTION

Benefit Spot, our mobile app, provides 24/7 access to benefits information for clients. This app is customizable, available for both Android and iPhone and includes the ability to link to on-demand education videos, carrier documents, cost comparison tools and more. To learn more about what Benefit Spot offers, click the link below for a short video.



[BenefitSpot Demo for Mobile App for Employees on the Go](#)



YEAR-ROUND SUPPORT: For Employees and Employers

In addition to your dedicated day-to-day service team, the HUB Engagement Team is available via phone or email to answer complex benefit questions, resolve elevated claims issues and assist with online pre-screening or enrollment and connecting your employees with the appropriate resources when needed.

If a carrier or external partner needs to be consulted, we contact the client first to let them know we received their request, reach out to the external resource for the appropriate information and follow up with any answers as soon as possible.

We are driven by our **commitment to deliver legendary service and promptness**, following up and full transparency are critical for doing so.

ENGAGEMENT & ADVOCACY TEAM

Contact Us Today!

HRT.HA.EEAdvocacy@hubinternational.com

ON-DEMAND PRESENTATIONS & LIBRARY OF ANIMATED VIDEOS

Clients have access to a vast library of on-demand recorded presentation and animated explainer videos, which they can choose how to distribute to their employee population. The videos can be shared via email, link, intranet, etc. They cover a wide range of topics and serve as education for both your Total Rewards/HR team and employees. **Topics include:**

- Understanding Key Insurance Terms
- The Importance of Having a PCP
- HDHP and Health Savings Accounts
- Stretching Your Healthcare Dollars
- Preventive – Dental and Vision
- Introduction to Telemedicine



EMPLOYEE HEALTH MANAGEMENT TOOLS

Clients have access to HUB’s Health & Performance (H&P) practice. This specialized practice area is headed by four regional consultants who are credentialed, seasoned wellness professionals who come from both the vendor and carrier side.

Our wellness approach takes a broad view of employee health, looking beyond a strictly biometric approach, instead recognizing the root cause of poor health and wellbeing and the impact this has on an organization’s productivity.

The Health & Performance practice has an established strategic framework to identify an organization’s needs based on their goals.



YEAR-ROUND SUPPORT: For Employees and Employers

CLIENT EDUCATIONAL SEMINARS & WEBINARS

The Wellness Effect: Energize Your Workforce with Wellbeing Initiatives That Drive Engagement and Boost Productivity

HUB's panel of industry experts explore wellness in the workplace, including strategies for designing an outcomes-based culture of wellbeing that energizes your workforce, boosts retention and drives productivity.

Navigating Risk Horizons: Managing Large Losses within Employee Benefits Insurance Programs

HUB hosts insightful events focusing on the intricate realm of risk management, where we dive into risk mitigation strategies tailored for Employee Benefits insurance.

Navigating Medicare & Social Security

One meeting for all the information needed to help you with two major life decisions: Medicare and Social Security. You will hear from HUB's industry experts as they address a variety of questions and concerns.

Boldly Building Benefits Series: Employee Perks for Recruiting & Retention

Employers, regardless of industry or size, are consistently challenged to retain their employees while recruiting new talent. A strong, happy team results in higher productivity, greater creativity and less turnover.

HUB COMPREHENSIVE COMPLIANCE REVIEW

Our strategic approach to consulting allows us to work with clients to educate how to achieve compliance with the employee benefits regulations that apply to an organization. **Our programs include:**

- Recommendations for turnkey solutions that are fast and effective with all necessary templates
- Assistance with solution implementation & Continuous education programs with practical insight and tips
- Expertise on current legislation, requirements, vendors and pricing
- Simple and useful updates including newsletters, "heads up" emails and helpful reminders
- Comprehensive reviews delivered not just by our compliance teams but other subject matter experts as well
- Checklists to comprehensively measure your end-to-end compliance process
- Customized and prioritized timeliness for all compliance activities
- Notice audits and reviews to ensure all required notices are up to date, compliant, and delivered in accordance with applicable regulations

HUB EMPLOYER RESOURCE PORTAL

HUB Offers complimentary access to our Client Resource Portal, your go-to resource to find the content and tools you need to help you stay compliant, manage risk and build a better workforce. Includes resources such as

- Total Rewards Statement
- Compliance Updates
- Employee Flyers
- Job Description Writer

HUB PRICING

Health: Medical, Rx Consulting	<ul style="list-style-type: none"> \$19.00 per employee per month – paid by administrator
Ancillary Lines: all non-medical coverages	<ul style="list-style-type: none"> Standard Carrier Commission – based on sliding scales and included on fee disclosure
HUB practices full transparency in pricing	<ul style="list-style-type: none"> Annual stewardship meeting reviews compensation
We provide exceptional value at fair prices	<ul style="list-style-type: none"> We provide transparency reports annually
We are an independent, full-service benefits consulting firm. We are not bound to sell products to our clients.	<ul style="list-style-type: none"> We scour the market for the best products and services for our clients

CORE SERVICES INCLUDED:

- ✓ Advanced Analytics
- ✓ Benefit Strategy & Action Plan
- ✓ Benefit Design & Marketing
- ✓ Compliance
- ✓ Employee Engagement & Advocacy
- ✓ Employee Persona Analysis
- ✓ Vendor Management
- ✓ Medicare Support
- ✓ Operational Support
- ✓ Pharmacy Specialization
- ✓ Population Health Management
- ✓ Technology Consulting & Support
- ✓ Total Population Health

At HUB, we have extensive experience designing, implementing, and managing self-funded health insurance plans, particularly within the public sector. We understand the unique challenges that municipalities, school districts, and other public entities face—including budget constraints, regulatory compliance, union negotiations, and the need for long-term financial sustainability.

Our dedicated Education Specialty Practice works closely with educational institution clients to evaluate the feasibility of self-funding and guide them through the transition from fully insured models when appropriate. We leverage our proprietary data analytics tools to provide actuarial modeling, claims analysis, and cost projections to ensure clients have a clear understanding of potential risks and rewards.

75+ YEARS OF EXPERIENCE Providing Consulting Services to Ohio Public Sector Clients

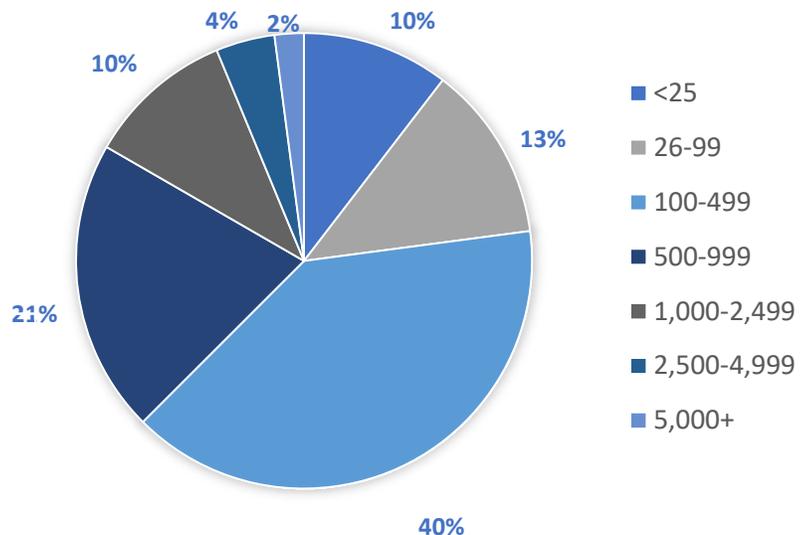
HUB has wide-ranging experience and expertise with public sector health insurance plans. This expertise comes from exercising best practices of high performing companies and listening to our clients to understand their corporate and cultural philosophy. We combine the two into a strategy that produces the desired outcome.

Our deep experience working with public sector clients and their joint-labor management committees has contributed to our growth as an organization.

The public sector continues to be a large portion of our business, today we manage...

- Municipalities
- Counties / Local Government
- Colleges / Universities
- Public Employer Joint Self-Insurance Arrangements
- Public Libraries
- Consortiums
- Hundreds of Stop Loss Policies

Education Specialty Practice Client Size



Union Experience

HUB has extensive experience working with unionized districts across the state, helping leadership and labor groups align on cost containment goals while preserving or enhancing the value of the benefits offered. We support negotiations with data-driven insights, financial projections, and communication plans tailored to CBA frameworks.

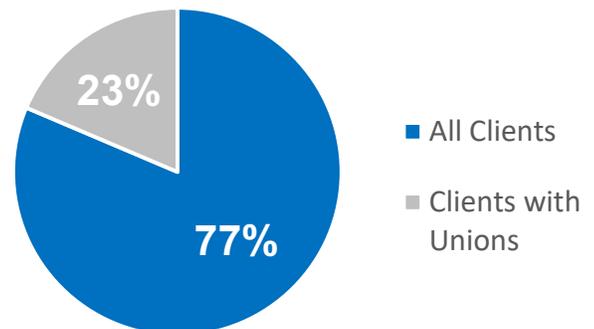
Through our national resources and local expertise, HUB empowers our public sector clients to maintain greater control over their healthcare spend while improving outcomes for their administration and the employees they serve.

The consulting team assigned to MCSD currently works with many union groups and has a sophisticated background and knowledge in working with these unions during negotiations. The consulting team works with management to devise a “buffet” of options to take to negotiations along with their respective cost savings.

Our role with labor committees typically includes:

- Providing detailed contract analysis
- Direct communication with bargaining unit representatives and committees if the county desires
- Participating in bargaining unit / management negotiation of benefits
- Educating bargaining unit membership on plan designs and the benefits industry
- Enacting benefit changes if necessary
- Providing detailed data analysis to more clearly understand the impact of decisions

Clients in the State of Ohio with Unions



Recent Client Success

HUB worked alongside a large Dayton, Ohio school district to negotiate with the classified bargaining unit. The union was requesting minimal increase on the insurance and an evaluation of the Teamsters healthcare plans outside of the district. After extensive research and due diligence, HUB recommended the following:

- District to simplify the 80+ premium contribution strategies to just 2 categories. This led to lower or same cost for most employees, minimal cost increase for the district and significantly lower administrative burden.
- Maintain employees on the district plan as analysis showed that there would be no significant advantages to moving the classified employees to the Teamsters plans.

The results and recommendations were presented to the union members, and an agreement was reached.

HUB has a proven track record with a variety of employee care medical facilities including onsite and near-site clinic models for employers. Our role in each clinic operation has varied based on need, but ranges from RFP development, financial analysis, feasibility studies, ongoing tracking and reporting of utilization trends, and studies of return on investment.

As healthcare costs continue to rise and workforce wellness becomes increasingly critical, these clinic models offer an effective strategy to improve access to care, manage chronic conditions, and control long-term medical plan expenses.

We currently perform work with large school districts, multiple universities, multinational manufacturers, large county governments. Our earliest clinic model dates back to 2009.

CLIENT SUCCESS: Employer Sponsored Health Clinics

Changing How Insurance is Purchased

Background:

HUB worked with a client who wanted to provide members with access to care, drive cost savings for the company and their members and better manage chronic conditions.

Actions:

HUB provided access to a near-site clinic network of independent primary care health centers that provide an unparalleled health care experience. We integrated the clinic model into the clients Total Rewards Strategy and Plan Design and assisted with the roll out to members while providing ongoing communication and employee education.

Results:

The clinic network provided robust communication plans designed to drive high plan member engagement and provided employee education around appointment scheduling, health coaching and member portal.

- Drove employee and spousal engagement via strategic and meaningful incentives, leveraged a robust communication and engagement plan.
- Drove cost savings for members and the employer while improving health outcomes
- Managed chronic conditions

Outcomes:

- HUB helped client earn a 1.07:1 Employer Return on Investment in the first year.
 - 65% Employee Engagement
 - 38% Spousal Engagement
 - 85: Average Net Promoter Score
 - 99% "Excellent employee reviews of clinic
 - 18% improvement of HbA1C quality measurement in diabetic population