



Health Benefit Consulting Services

Mansfield City School District

June 20, 2025

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Table of Contents

Introduction Letter 1
PRESENTATION EXPECTATIONS 2

Appendix

Attachment A Public School District Client List
Attachment B Sample Negotiations Presentation

Any information regarding insurance coverage contained herein is intended only to provide you with a brief overview, not a comprehensive list of policy exclusions, limitations, and conditions. The insurance policy, including the endorsements, issued will contain the specific terms, conditions, and exclusions of the coverage. NFP is not responsible for decisions or actions of any insurance company or intermediary, including those related to premium rates, coverage interpretations, claims handling, or otherwise. Insurance services provided through licensed subsidiaries of NFP Corp. Neither NFP nor its subsidiaries or affiliates provide tax or legal advice.



Introduction Letter

June 20, 2025

Tammy Hamilla, Treasurer
Mansfield City School District
Via E-mail: hamilla.tammy@mansfieldschools.org

Subject: Proposal for Health Benefit Consulting Services

NFP, an Aon company, appreciates the opportunity to partner with Mansfield City School District (MCSD) to manage your benefits plans. We believe there is an exceptionally strong match between the needs identified by MCSD and NFP's strengths. I'm confident that our team's passion, energy, expertise, and oversight will bring a fresh approach from a strategy, resources, and ideation perspective. I would summarize our competitive advantage with the following key points:

- **Innovation** – NFP has invested in innovation. We are working with multiple vendors to deliver best-in-class solutions that meet each client's needs and goals. We see innovative employers as agile, who encourage cross-functional collaboration and aren't afraid to take a risk on the way to achieving a higher goal. Many employers are typically focused on using innovation to save money and manage spend, but we also see it as a way to attract and retain employees.
- **Dedication** – Our dedication to our clients and their employees, as well as to our own team members, results in exceptionally high retention of both our clients and associates. We believe these two facts are inextricably connected and that the work ethic, commitment to excellence, and longevity of our staff is the outgrowth of a corporate culture that is based upon teamwork and mutual respect.
- **Expertise** – We pride ourselves on being health and welfare benefits experts in the public sector, specifically with school districts. Our Ohio team represents nearly 60 school districts throughout the state.
- **Strength of Relationships** – As one of the biggest national presences and the largest employee benefits consultant in the country, we leverage our relationships to give our clients the attention, resources, and support they need.
- **Advocacy** – We work with carriers and administrators to obtain the most competitive plans and financial terms available. Our deep analytics provide carrier representatives and underwriters invaluable information about our clients, so they recognize what proactive steps are necessary to mitigate risk, address concerns, and ensure the most effective and efficient programs are in place.
- **Inclusion and Belonging** – We aim to advance a culture of belonging with employees, clients, and communities. This starts with strategy, and continues with learning, acting, refining, and moving forward with a belief that we are never done. We aim to cultivate enterprise-wide systems and cultures that permeate every aspect of the business and empower all stakeholders to succeed. Inclusion and belonging are essential to everything we do, from empowering employees to serving clients, engaging vendors, and impacting communities.

As you work through the RFP process, please keep in mind we are always available to discuss any questions you have — as well as any additional services that you would like to take advantage of when moving into your next renewal. On behalf of NFP, I would like to thank you for considering us in this process.

Dave Lewis, Vice President



PRESENTATION EXPECTATIONS

1. *Brief overview of your firm.*

NFP, an Aon company, is an organization of consultative advisors and problem solvers helping companies and individuals address their most significant risk, workforce, wealth management, and retirement challenges. With colleagues across the U.S., Puerto Rico, Canada, U.K., and Ireland, we serve a diversity of clients, industries, and communities. Our global capabilities, specialized expertise, and customized solutions span property and casualty insurance, benefits, wealth management, and retirement plan advisory.

Since its founding in 1999, NFP has grown from an insurance consulting/brokerage startup to a sophisticated financial services firm specializing in insurance, risk management, wealth management, and retirement plan advisory. Headquartered in New York City, with a full-service resource center in Austin, TX, the company continues this evolution through organic growth and acquisitions all with consistent focus on expanding our capabilities and impact. In April 2024, NFP was acquired by Aon. NFP is a wholly owned subsidiary and an independent and connected platform within Aon.

With more than \$2.4 billion in annual revenue and more than 8,000 colleagues across the globe, NFP is among the world's largest insurance brokers, benefits consultants, wealth managers, and retirement plan advisors. Our agility, ever-growing resources, specialized expertise, and deep relationships drive the global capabilities and solutions that benefit clients.

We serve a diversity of clients, industries, and communities through our global capabilities and solutions. Together, we put people first, prioritize partnerships, solve problems, and continuously advance a culture we're proud of.

2. *Structure, roles, and expertise of the team that would service MCSD's account.*

NFP's Ohio team is an industry leader in benefits consulting for public sector employers, specializing in county government, municipality, and school district support. Our support for school districts like MCSD is based on our consultants' backgrounds in public education prior to joining NFP. In short, our team speaks the language. We have experience in school finance, forecasting, and collective bargaining; therefore, we have experienced the day-to-day nuances of school leadership.

TEAM CAPACITY AND CLIENT SUPPORT

Client service is at the forefront of NFP's value proposition. We have assembled a service team that will support MCSD with daily assistance in resolving any issues that arise. Most issues (claims, billing, eligibility, coverage appeals) will fall under the direct responsibility of our client service representatives. These individuals are available for issues that need to be addressed immediately. If more complex issues arise, the Account Manager may need to get involved. We have created several layers of dedicated support for MCSD so we can be ultra-responsive as issues arise.

In addition, as a result of our commitment to provide exemplary customer service, we ensure our clients receive a seamless service delivery by placing ourselves between the client and any vendor solution we implement. Our team makes certain all administrative services are fully implemented and run smoothly as the new plan, vendor, or solution moves through the initial year. Moving forward, we work in a collaborative fashion with the client and vendor. When complex issues are brought to our attention, we react immediately and remain involved to ensure a satisfactory solution is found. We will also be working proactively with your team to head off any potential issues before they may occur. That is not always possible, so a clear plan is required to address issues when they occur.



PROPOSED TEAM

We have assembled a team of industry professionals who specialize in employee benefits, finance, human resources, and benefits administration technology. Your dedicated team of experts includes:

Dave Lewis, Vice President | Consultant

Dave provides consulting for over 55 school districts, which collectively have over \$200M in self-funded spend. His unique experiences also provide expertise in collective bargaining as it relates to insurance benefits. In 2013, Dave earned the designation of Certified Health Care Reform Specialist and in 2017, he was named a Vice President for NFP.

Dave's work experience includes 13 years of teaching high school math, 15 years of public school administration, and almost a decade of insurance consulting. Dave has been a superintendent at both Arcadia Local School and Ottawa-Glandorf Local Schools in Northwestern Ohio and served as the Chief Operating Officer at Olmsted Falls City Schools for eight years until retirement in 2012. These experiences have given him a strong background in union negotiations, finance, insurance benefits, and communication.

Dave is a graduate of Bowling Green State University where he received his Bachelor of Science degree in mathematics. He earned his master's degree in administration from the University of Toledo.

Brady Sheets, Advisor | Consultant

Brady joined NFP as a public sector benefits advisor after spending over two decades in various public education roles. He is a graduate of Bowling Green State University where he received his Bachelor of Science degree in English Education and completed his Master's degree in Educational Administration at the University of Findlay.

Brady spent 18 years in school administration at Jennings Local Schools, Olmsted Falls City Schools, Fairview Park City Schools, and most recently, Westlake City Schools, where he served as the Director of Human Resources for nearly five years.

While at Westlake, Brady handled all aspects of the benefits program, including plan design and delivery, voluntary worksite products, and the implementation of a benefits administration system. In addition to his work with a wide range of insurance benefits, Brady also brings a wealth of experience in collective bargaining, contract maintenance, and school finance.

Brady is an avid runner and golfer, and he is also a former member of the Associate Board for the Greater Cleveland Sports Commission.

June Jennings, Assistant Vice President | Consultant

June has over 28 years of industry experience. As an AVP, Consultant, June acts as a point person for the Advisor and works in tandem with the Senior Account Executive to ensure milestones are met and customer expectations are managed effectively. She partners with her clients to coordinate projects, and introduce new and emerging topics/trends, products, technologies, capabilities, and more. She also maintains strong relationships with carrier representatives to best understand products and services available in the marketplace and make informed recommendations to her clients.

Prior to joining NFP, June was the Assistant Director of Employee Benefits for the County of Summit in Ohio. In this role, she managed employee benefits for the county employees as well as the regionalization partners and worked with their broker consultant in developing a strategic plan to reduce employer and employee benefits costs. Additionally, she has experience as a Service Representative for Medical Mutual of Ohio where she was responsible for implementing and retaining clients; delivering renewals and quarterly reports; and handling daily issues such as claim issues, financial issues with billing, and enrollment issues.

Outside of work, June serves as the DEI Committee Chair for the Red Cross Board. She also enjoys traveling and spending time with her family.



Alex Fleming, Senior Account Executive

In Alex's role, he acts as the primary liaison between producers, analysts, the service team, vendors, and clients, ensuring all deadlines are met. He also manages pre-renewals, renewals, and open enrollment processes, among other responsibilities.

Before joining NFP, Alex served as an Administrator and Director of Education and Human Resources for Westlake City Schools. During his tenure, district-wide staff morale improved, and he played a key role in passing multiple school levies, including one that funded the construction of a new elementary school. He also collaborated with staff and the community to restructure the PreK–4th grade school model, leading to the consolidation of four elementary schools into a single facility. In addition to his work in education, Alex owned and operated a successful home services business in Northern Ohio for over eight years before selling it. His diverse experience in business and education allows him to connect with clients and anticipate their unique needs.

Alex holds a Bachelor's degree in Elementary Education from the University of Akron and a Master's degree in Education from Cleveland State University. Outside of work, he enjoys spending time with his family, cheering on Cleveland sports teams, and being near the water.

Victoria Koubek, Account Manager I

Vicky joined NFP in 2024 as an Account Manager I. In this role, Vicky is responsible for working with advisors and account executives to service client accounts. Additionally, she participates in client projects such as implementation of new business, open enrollment process, non-discrimination testing, etc. under the direction of more senior team members and creates monthly, quarterly, and annual reports for client review as needed.

Prior to joining NFP, Vicky was a Scrum Master/Team Coach at Elevance Health. She holds a B.A. degree from Kent State University.

Outside of work, Vicky enjoys traveling, walking her dog, attending Cleveland Guardians games, and golfing with her husband.

Dawn Tremmel, Account Manager II

Dawn's main responsibilities include managing claims, benefits, and billing discrepancies; gathering Form 5500 information; and preparing censuses for marketing and implementations. Dawn forms strong relationships with her clients and works to ensure that they are up to date with all tasks and compliance items.

Prior to NFP, Dawn worked as a Benefit Coordinator for The Alpha Group, and then as a Client Service Specialist once The Alpha Group was acquired by OneDigital. She worked in these roles for 2.5 years and gained experience working on the agency's tech team with groups who used Employee Navigator as their benefit admin system.

She verified that enrollments, terminations, and changes were processed correctly and confirmed that the benefit admin system was working properly following the internal build and open enrollment.

Outside of work, Dawn enjoys traveling, cooking, gardening, and trying new restaurants around her hometown of Medina.

Dawn holds a Bachelor's degree in Business Administration from Tiffin University.

David Kirsopp, Director, Market Analytics

David is a Director, Market Analytics at NFP in Cleveland, OH and has been working within the insurance industry since 2012. In his current role, David oversees the marketing team which manages the marketing process from start to finish for almost 600 clients and prospective clients. He is responsible for a multitude of analyses, including contribution, network, benefit comparison, and financial analysis.

Prior to NFP, David worked as a Sales Support Associate at Guardian Life Insurance where he gained experience in benefit analysis and quote generation. David originally joined NFP as a Benefit Coordinator, where he worked



with clients in the middle market group of 50 to 500 lives. In 2014, David transitioned into a Benefits Analyst role and was later promoted to Sr. Analyst and Marketing Team Lead.

Outside of work, he enjoys spending time with his wife and two children. David holds a Bachelor of Arts degree from Kent State University.

Sara Stebler, Financial Analyst II

Sara brings 19 years of industry experience to her role as Financial Analyst II at NFP in Cleveland, OH.

Prior to NFP, Sara spent three years as an Insurance Account Manager for Huntington Insurance before being promoted to Data Analyst. As a Data Analyst, Sara touched many different parts of the business and her responsibilities included developing and preparing monthly client reports and strategic planning, as well as assisting with the preparation of clinical and medical analyses and savings opportunities reports based on employer group utilization and claims while coordinating with wellness team members. She also gained experience onboarding new clients, developing and implementing Annual Benefit Planning strategies, managing open enrollment and client renewals, and conducting client meetings.

Outside of work, Sara enjoys spending time with her family and pets, and cheering on her favorite sports teams, especially The Ohio State Buckeyes!

Additional Resources

Pete Panno, SVP, ASA, MAAA, FCA and Geoff Seibel, SVP, ASA, MAAA, FCA, Actuarial Services – co-lead the team of actuaries and support staff who provide actuarial services and financial guidance including consultations, analyses, and valuations related to all employee benefits programs and plans.

Suzanne Spradley, SVP, Chief Compliance Officer, Associate General Counsel, Legal & Compliance – oversees the Benefits Compliance Department, which provides consulting services on all aspects of employee benefits compliance.

Mark Rieder, Head of Innovation & SVP, HR Technology and Benefits Administration – serves as a leader in developing ideas for new technologies, products, services, and practices. Mark works to drive adoption and manage high-quality execution across organizational lines.

Deb Smolensky, SVP, Vitality and Wellbeing Solutions – consults with our clients to develop programs and practices that empower employees to lead healthy, productive lifestyles through innovative and highly engaging solutions. Deb is also a subject matter expert for the insurtech, fintech, and digital health verticals of Distributed Ventures.

Heidi Cottle, SVP, Cost Containment Strategies – brings specialized insights on medical/Rx cost containment and emerging trends in traditional and non-traditional strategies. She also has expertise in risk mitigation solutions, advanced primary care, disease management, direct to provider/surgical/hospital solutions, and care access and quality enhancements. Heidi was a finalist for the 2019 World Health Congress “Innovator of the Year” award, a reflection of her engagement in digital transformation efforts designed to enhance the client experience.

Maria Trapenasso, SVP, Human Capital Solutions – works with clients to assess workforce practices, policies, and technologies while creating solutions to enhance their organizational efficiency and effectiveness. She is an expert on a wide variety of HR-related topics, including employee relations, policies/procedures, and audits/compliance. She focuses on helping clients clarify objectives, being more strategic in their approach to HR solutions and employee engagement, and investing in the necessary HR infrastructure.



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

STRATEGIC PLAN

NFP will conduct an in-depth analysis and review of your group benefits plan. Your account team will set a strategic planning/benefits audit meeting where we will gain a better understanding of your culture, employee demographics, employee benefits programs, the perceived value of the benefits programs, and any challenges or issues that you currently face or expect to encounter in the near future as they relate to employee benefits.

As a result of this strategic planning/benefits audit meeting, NFP will summarize and recommend an action plan, establishing short- (one year), mid- (three years), and long- (five or more years) term goals. This information will be provided to your benefits team, addressing immediate and future action items for consideration.

Recommendations may include evaluation of carriers, exploring alternative funding arrangements, implementing plan design changes, benefits communication plans, well-being initiatives, employee surveys, and/or evaluating new benefits for your associates.

Careful strategic planning includes an ongoing evaluation of your plan's characteristics to ensure a comprehensive and competitive benefits package is offered to your employees. We approach strategic planning by defining your objectives and developing an organized action plan based on meeting those objectives. Our approach is to coordinate the research, design, and implementation of your employee benefits programs to align with your employment culture and financial goals. Our process consists of the development, implementation, and management of a multi-year, long-term benefits strategy that incorporates the following:

- Determine objectives
- Benchmark, diagnose, analyze, and identify core cost drivers
- Proactively identify and evaluate recommendations
- Implement and communicate
- Review, analyze, and refine
- Closely manage problem areas and adjust processes

Our ability to provide clients with proven strategies while being flexible enough to adjust the process to their specific needs is vital to the achievement of our clients' goals and the success of our relationships.

MARKET REVIEW AND COST/NETWORK ANALYSIS OF MULTIPLE INSURANCE CARRIERS

Most competent brokers can develop and provide carriers with comprehensive RFP questionnaires. This has been the cornerstone of the traditional broker for years. Our value in this process is demonstrated by our ability to turn raw data results into useful, actionable, recommendations.

Selecting best-in-class benefits program designs and vendors requires an effective game plan that is consistent with establishing and understanding your objectives. Clients typically look to us to facilitate and support the entire process.

Utilizing our robust RFP database, we are able to effectively draw from a wide variety of benefit line and carrier-specific questionnaires and scorecards to begin the process. Entirely independent from all insurance carriers, our process includes the following:





- Select benefit line and carrier-specific RFP from our database and customize to meet client needs
- Utilize industry experience and client feedback to determine the list of vendors that will receive the RFP
- Aggressively manage the RFP process and hold carriers to firm deadlines
- Aggregate data and prepare a scorecard, which is designed to weigh different elements of the RFP according to the client's desires and our counsel
- Utilize market leverage, plan analysis, and in-house underwriting to negotiate the most competitive offering
- Perform contract and carrier due diligence (client site meetings and/or carrier site meetings)
- Evaluate and select a provider with client and prepare for implementation

RFP SCORECARD

Based on client priorities, we present the results of our RFP to clients in a clear, concise, and easy-to-understand manner. This allows us to discuss the pros and cons of each alternative with respect to several critical factors:

- Cost
- Service
- Administration
- Brand recognition
- Network access
- Financial rating
- Technology
- Comparable clients
- Investment options (if appropriate)
- Value-added resources (well-being, disease management, etc.)
- Client compatibility
- Communication

REVIEW OF VARIOUS CARRIER AGREEMENTS

NFP values, and is dedicated to managing, all of our relationships — including vendors. We treat all vendors on an equal basis and are uniquely positioned to partner with MCSD to manage your health and welfare vendors, making sure we provide the best solution for your employees. This approach has earned us vendors' respect because they know our decisions are integrity based.

Throughout the year, NFP meets with our primary vendors on a systematic basis, reviewing service, communications, and any challenges that may exist. This process includes monitoring the financial performance of plans, interpreting data and making recommendations, defining new measures/setting goals for new plans and programs, as well as monitoring critical milestones. We are fortunate to have the privilege of maintaining our preferred broker status with many insurance providers, as well as the majority of the national supplemental line vendors.

On a national level, NFP meets with vendors to provide feedback on behalf of all of our clients. We address trends in cost management, customer service, account management, as well as reviewing overall performance against performance guarantees. We are continually looking at the market to identify opportunities for enhancements with current or preferred vendors, as well as negotiating agreements that will add additional vendors to the preferred vendor list.

RECOMMENDATIONS OF BENEFIT PLAN DESIGN MODIFICATIONS

We ensure our clients are on the leading edge of tracking benefits trends — what is prevalent, what is changing, and how effectively these plans are meeting the needs of sponsoring companies and the participating employees.

Part of the selection process includes the identification of competitive practices and plan design alternatives. We will list and describe the various features and options available in the marketplace. Each option is reviewed in



relation to the plan's objectives as well as for its upside and downside risk. Utilizing our actuarial modeling tools to quantify the impact of such design alternatives can have an impact on carrier selection and is critical to the process.

NFP has a detailed understanding of all available financial funding arrangements. The NFP account management team is comprised of former stop-loss sales representatives and underwriters, in addition to full access to an actuarial team. Our team has years of experience dealing with alternative funded plans such as level premium plans, partially self-funded plans, minimum premium, and ASO plans. NFP's experience and expertise allows us to deal directly with local and national ASO carriers, stop-loss providers, TPAs, and carriers.

We then survey the marketplace and build alternative proposals. Our first goal is to always optimize the client's current carrier arrangements; however, obtaining alternative proposals remains an effective strategy during the renewal process. Upon completion of our internal and external analysis and armed with the appropriate level of intelligence, we will coordinate meetings with the respective carriers.

CLAIMS RESOLUTION AND ASSISTANCE WITH BENEFIT ISSUES

Our Account Service team will answer MCSD's employees' benefits/claim questions, work on claim and eligibility issues, update internal systems with new policies and information, and perform administrative support to track employee and member benefits-related issues.

In addition to the claims advocacy service provided by your core team, Health Advocate can help sort out and resolve claims and related paperwork problems. This is offered at the NFP discount rate. Examples of other services include:

- Researching a member's out-of-pocket responsibilities and resolving errors with providers and/or their health plan
- Correcting balance-billing problems
- Resolving eligibility problems and benefits and claims denials
- Correcting charges incorrectly applied to the member's deductible
- Resolving questions regarding whether services are condition-specific or related to preventive care
- Coordinating benefits between dental, medical, workers' compensation, and disability carriers
- Resolving incorrect plan procedure interpretations such as emergency room claims denied for a lack of pre-certification
- Assuring correct application of provider network status
- Correcting errors in processing of "blind" network provider discounts
- Providing payers with additional information required to correctly pay a claim or apply a benefit
- Resolving coordination of benefits disputes between multiple carriers
- Satisfying plan requests for copies of referrals
- Resolving errors in the application of deductibles and co-payments
- Providing the correct member insurance information to providers

EVALUATION AND REPORTING OF PLAN PERFORMANCE

Our benefits management process is quantitatively based and supported by a full-service analytics team, including experienced and credentialed actuaries. We provide a wide range of actuarial and financial management services, including:



- Rate equivalents and COBRA rate development
- Incurred but not reported (IBNR) reserve analysis
- Plan design modeling
- Claim analytics (financial and clinical)
- Rx creditability testing
- Financial forecasting/budgeting
- Employee contributions (by tier, well-being, etc.)
- Internal underwriting and pre-renewal calculations
- M&A due diligence financial implications
- ACA valuation
- Alternative funding analysis (self-funding, fully insured, combinations, etc.)
- Stop-loss simulation and alternative analysis
- Ongoing reporting (as outlined below)

In order to provide the services above, we must be able to aggregate and analyze data with the intent of drawing meaningful and actionable conclusions. We accomplish this through our ability to create data transparency and identify cost drivers. Unless you can turn raw insurance carrier data into useful information, health plan decision-making is nothing more than guesswork. Our process will increase your ability to better manage healthcare costs by creating the necessary level of data transparency to make educated and effective decisions.

We start the process by constructing a client-specific data warehouse built with direct feeds from the insurance carrier. Once the data is aggregated, we offer our clients a comprehensive reporting package with a focus on actionable outcomes and dashboard/executive reports. Performance is measured versus normative benchmarks and prior year data. Trends, risks, gaps, etc. are identified through this process and solutions are offered when appropriate.

We will then have regular meetings (quarterly, annually, and as needed) to discuss claims experience, exposure changes, and general administrative matters that affect overall plan performance. The level of detail included in each of these reports varies depending on the amount of claims experience available but may include the following reports:

Monthly Reports	Quarterly Reports
<ul style="list-style-type: none"> • Claims analysis • Budget performance analysis • Inflationary trend information 	<ul style="list-style-type: none"> • Financial overview • Claim utilization • Claim trend analysis • Reserve analysis • Stop-loss deductible and attachment point tracking
Mid-Term Reports	Year-End Reports
<ul style="list-style-type: none"> • Budget projections • Rate promulgations • Reserve adjustment analysis • Actuarial opinions 	<ul style="list-style-type: none"> • Full financial review • Reserve calculation with actuarial opinion • Cost comparisons (historical and industry wide) • Budget and rate update and review • Deficit/Surplus analysis

NFP has managed medical benefits programs for hundreds of employer groups in an effort to keep costs below comparable levels. Our aggressive management technique includes a number of internal medical management and preventive health initiatives. As the healthcare industry continues to change, NFP has remained ahead of the



game. With leading-edge technology, we are able to obtain meaningful information that helps us evaluate cost drivers, trends, and savings opportunities associated with our clients' medical benefits.

We believe the best decisions regarding your health plan design will be based on careful observations of trends, utilization patterns, and normative comparisons over multiple years. We are confident our claims data analysis services will help us produce the results necessary to consistently meet your employee medical benefits objectives.

EVALUATION AND RECOMMENDATIONS FOR STOP-LOSS COVERAGE

NFP Stop-Loss Center of Excellence (COE)

The NFP Stop-Loss COE is an in-house resource dedicated to providing self-insured clients with the best stop-loss insurance options and services. The NFP Stop-Loss COE offers a streamlined process and a dedicated claims and service team that will alleviate the complexities associated with a third-party stop-loss vendor. Using NFP's market size and leverage, we are able to provide clients options with A-rated insurance carriers, annually renewable contracts with no lasers, renewal rate caps and typically 15-25% annual savings compared to the market.

NFP also manages a stop-loss pool of public sector entities outside of the COE.

Stop-loss is marketed on an annual basis to a multitude of potential carriers, and our marketing department leverages responses to access the most competitive contract possible. In addition, we will provide MCSD with various specification levels to keep the cost basis low.

EVALUATION AND RECOMMENDATIONS FOR THE PRESCRIPTION DRUG PROGRAM

NFP Rx Solutions

Skyrocketing prescription drug prices stand out as the fastest rising healthcare-related cost for employers. These costs also remain among the most difficult to manage. Gross prescription prices have increased 4-8% annually for the past five years, but through NFP Rx Solutions' contract negotiations and clinical programs, net prescription prices for our clients have actually decreased 1-4% annually over the same period. We're driving positive outcomes, but with specialty drug costs eclipsing 50% of the total pharmacy spend, headwinds are strong.



The NFP Rx Solutions team will assist the MCSD account team by developing ideas and recommendations to manage expenses and utilization. Rx Solutions manages prescription drug benefits costs through vendor selection, pharmacy plan audits, clinical management, plan design, and sophisticated analytics. The team of



pharmacists, managed care veterans, and data analysts are experienced in designing and implementing successful strategies.

With customized analytical tools, the Rx Solutions team focuses on prescription drug plan financial stability and the quality of member care, driven by robust data analysis. Scope of services include managing all phases of a competitive Pharmacy Benefit Management (PBM) selection process, negotiating new or renewal contract terms and language, overseeing prescription plan implementation and clinical initiatives, financial and clinical analysis, and evaluation of PBM services and programs (including results against performance guarantees).

A strong focus on quality and safety defines our clinical services, distinguishing us from other consulting organizations. Rx Solutions works closely with the client and PBM to monitor formulary and clinical management programs in conjunction with the client's drug utilization; recommend clinical initiatives to manage specific therapeutic classes more effectively; offer ad hoc clinical support for employee claims issues; and serve as the subject-matter expert on all Rx-related issues. Rx Solutions' team is a great resource for the human resources and benefits team.

The services offered by our pharmacy team include:

- Provide comprehensive Rx consulting services (clinical/administrative/benefits design)
- Market pharmacy benefit administration/PBM RFPs
- Provide and present comparative bid analysis based on RFP results
- Negotiate final administrator and contract terms for clients
- Assist with implementation process for groups with new administrator, if necessary
- Assist in transition of clinical programs to new vendor and lead clinical install calls, if necessary
- Support in final contract review
- Review key prescription drug cost and clinical metrics quarterly by phone conference and annually on site
- Provide ad hoc clinical support and intervention, guidance, and support on clinical issues
- Recommend options for benefits design
- Interpret and evaluate new PBM or carrier offerings
- Serve as resource to HR and Benefits team for elevated service issues and account management
- Assistance with questions or issues arising from PBM administration of the plan

CONSULTATION TO MCSD HUMAN RESOURCE DEPARTMENT AS NEEDED

Our service model delivery dictates that we become an extension of your HR department. As a client, MCSD would work with a dedicated team of consultants who will partner with you through every phase of your benefits program. We take great pride in the extremely low client-consultant ratio we maintain. We go to great lengths to ensure our consultants can dedicate significant portions of their time to their clients.

We do not use a "functional" approach to client partnership. This means we do not send your work to a remote department that has no first-hand knowledge of your organization. Moreover, we do not assign low level account managers to handle the "heavy lifting" of your program administration.

The day-to-day service provided by our consulting teams is extensive and results oriented. Our substantial tenure in the industry and corresponding familiarity with the inner workings of carrier administrative processes allows our consultants to identify the root cause of systemic service issues and correct them at their source rather than react on a situational basis.



Your core consulting team will work with you on every aspect of your program management. Our ongoing service support includes, but is not limited to:

- Assisting with all aspects of plan management
- Addressing and resolving carrier/vendor issues
- Resolving billing and claim issues
- Answering questions posed by MCSD's HR Department
- Publishing and distributing timely regulatory compliance updates
- Providing guidance on regulatory compliance issues specific to MCSD
- Hosting informative webcasts on meaningful topics
- Attending senior staff meetings to present summary information regarding employee benefits
- Providing strategic support during collective bargaining process
- Providing advocacy services to MCSD's employees

COMPLIANCE ADVICE REGARDING FEDERAL AND STATE LAWS, AND OTHER REQUIREMENTS

The level of support required in the area of compliance continues to grow and evolve rapidly. This is an area in which we have made a significant investment and have the capability of handling clients with unique challenges under any federal or state benefits-related law. Some of the compliance resources we offer include:

Compliance Team	In-house attorneys and compliance specialists who are well-versed in ACA, COBRA, FMLA, etc. They report on current trends and provide timely legislative updates
Compliance Toolkits and NFP Connect	Comprehensive tool that assists with compliance efforts with federal notice and filing requirements under the ACA, ERISA, COBRA, HIPAA, FMLA, Non-discrimination, and Section 125
Compliance Checklist Review	A complete and customizable benefits compliance checklist review
Newsletters and White Papers	Keep abreast of new legislation and learn about new trends in HR
Seminars and Webinars	Education and clarification regarding complex compliance topics

Compliance Team

Our dedicated team of in-house attorneys and compliance specialists aggregate, interpret, disseminate, and provide specific action steps for each piece of legislation. Our compliance team, which works closely with our consulting team, is well versed in a variety of benefits compliance topics, including ACA, HIPAA, COBRA, etc. Our team is entirely focused on keeping up to speed with the rapidly changing legislative and regulatory



environment and ensuring content is provided to our consultants in a timely manner. We will provide clients with ad-hoc industry update notices when significant events take place.

Compliance Toolkits and NFP Connect

Our Benefits Compliance Toolkits — available through NFP Connect — are comprehensive tools that assist employer plan sponsors with their compliance efforts with federal requirements under the ACA, ERISA, COBRA, HIPAA, FMLA, Non-discrimination, Section 125, Transparency in Coverage and No Surprises Act, and MHPAEA. Each requirement is identified on a checklist, and the checklist contains model notices, a description of the employer's obligation, timeline for compliance, and penalties for noncompliance. While available directly to you through NFP Connect, your NFP account team will communicate compliance deadlines and provide comprehensive materials (including model notices) to help you comply with the relevant requirements throughout the year.

Compliance Checklist Review

Using NFP Connect, your NFP account team works with you to conduct a complete benefits compliance review that is customized by size and employer/plan types. The compliance checklist review was designed to assist in responding to an actual IRS/DOL audit.

Newsletters and White Papers

Our regular compliance newsletter, *Compliance Corner*, is distributed on a bi-weekly basis updating clients on changes in the legislative and regulatory environment — at the federal and state levels. While this is not meant to be the sole source of compliance communication to our clients, the email format was created based on feedback from our clients to ensure we are giving you quick updates of the most noteworthy and timely items.

In addition, *Washington Update* is an ad hoc email notification that is issued promptly after major developments impacting employer-provided group health plans, including the release of new federal or state legislation, court rulings, or major regulatory (e.g., IRS or DOL) guidance.

Seminars and Webinars

Regular online seminars and webinars on complex compliance topics help you gain a thorough understanding of legislation, with the ability to answer your questions live. We also provide you with one-on-one compliance training, when requested or as needed.

We provide various educational and training programs for our clients, including informative seminars and frequent webinars that focus on compliance and legislative topics. The topics are chosen to reflect timely issues of interest to our clients.

Recent webinar examples include:



Compliance Best Practices for Required Group Health Plan Notices

Employers and plan sponsors are tasked with distributing a range of required notices to employees and participants at various points in the employee life cycle. Join NFP's Benefits Compliance team as we walk through employer obligations, including what notices are required, when distribution should take place, who should receive them, and best practices for distribution.



Asking for a Friend: MHPAEA Edition

The Mental Health Parity and Addiction Equity Act (MHPAEA) continues to be an enforcement priority for the Department of Labor, yet many compliance questions remain. Join us for a conversation on MHPAEA requirements and practical compliance insights as we address the questions employer plans may be too embarrassed to ask.



Let's Continue to Talk About COBRA

Administering COBRA can feel like one of the most challenging aspects of benefits compliance. Even with a vendor in place, employers should understand the rules involved with COBRA. Join us as we outline the requirements under the law, provide tips on how to remain compliant, and discuss interactions between COBRA and other benefit laws.

These programs have been approved for general recertification credit hours toward PHR, SPHR, and GPHR recertification through the HR Certification Institute. (For more information about certification or recertification, visit the HR Certification Institute website at www.hrci.org.)

Additionally, we can provide additional support by utilizing Employee Assistance Programs (EAP) available through our relationship with disability insurance and life insurance carriers. On top of these counseling services, we layer additional education through "Lunch and Learn" events and other communications. We also include EAP vendors at well-being events and health fairs. Additionally, just as we can bring outside vendors for FSA or COBRA administration, we can also conduct an RFP process for you to search for local/regional EAP providers to work with your group.

OPEN ENROLLMENT AND COMMUNICATIONS SUPPORT

NFP is committed to employee education. Our goals are to:

- Elevate each employee's understanding and appreciation of their benefits package.
- Educate the employees to become better, more cost-efficient consumers of their healthcare.

Education and behavioral change don't happen overnight. In order to truly create an effective and consistent message, employee communication must be a year-round initiative, not just one time during open enrollment. An effective communications strategy is customized to each employer client and comes in many forms, including face-to-face meetings, written materials, webinars, teleconferences, and apps intended to enhance the member experience.

NFP partners with your organization's leadership group and HR staff to create a communications strategy that extends beyond annual open enrollment. Through in-house marketing, third-party resources, and carrier resources, NFP can help MCSD enhance its communication strategies with the following:

FOR THE EXECUTIVE AND HR TEAM	
Executive Communications	HR Team
Board of Education Presentations	Benefit Renewal and Plan Modeling
Overview of Benefits and Financial Results	Plan Results and Impact Analysis
Benefit Plan Modeling and Design Impact Analysis	Process Maps and Procedure Documentation
Research Reports and White Papers	New Vendor Analysis
Carrier Performance Summaries	Normative Comparisons
Health Reform and Compliance Impact Analysis	Vendor/Broker Change
Employee Engagement Results/Well-Being ROI	Compliance
Strategic Planning	Training



FOR THE PARTICIPANT	
Annual Enrollment	Wellbeing
Benefits Guide	General Education and Awareness
What's New Highlights	Program Introduction Letters
Employee Meeting Presentations	Program Logo/Branding
Health Plan Comparison Charts	Benefit Highlights and Coordination with Health Plan
Posters/Postcards	Emails/Posters/Postcards
Emails	Newsletters
Enrollment Instruction Guide	Miscellaneous
Personalized Enrollment Forms	Employer SPDs/SMMs/Notifications
Beneficiary Solicitation	Total Compensation Statements
Manager FAQs and Checklists	Dependent Audits (announcements and instructions)
New Hire	Surveys and Questionnaires
All Annual Enrollment Services/Welcome Packet	HR Benefits Newsletters (manager and employee versions)
Orientation Presentations/How to Use Your Benefits	Voluntary Benefits

We recognize that open enrollment is a stressful time of year for employers and employees. NFP is committed to providing hands-on support and employee education during this challenging time.

From annual open enrollment support to new hire individual enrollment assistance, our team members will be here to provide the expertise your organization requires. We will run group meetings to review the benefits programs followed by one-on-one participant meetings that may be scheduled on an as-needed basis. Health fairs provide an opportunity to inform employees of their benefits and the best way to use them. Health Risk Assessment programs help to inform employees of potential health issues and emphasize the value of regular well-being examinations. Our service team members can also schedule on-site, one-on-one sessions to address individual issues with employees as needed.

Below are some of the core functions we provide to our clients during open enrollment:

- Develop, and continuously review, effective communication methods to educate your employees on their benefits package.
- Deploy web-based video meetings that provide all employees with access to accurate consistent messages from the employer.
- Create, if needed, an enrollment guide that would provide information on eligibility, summaries of all available benefits, important phone numbers/web sites, the enrollment process and timeline.
- After open enrollment, this guide can be modified for use with new hires throughout the year.
- Prepare a presentation for use in conducting employee education meetings related to MCSD's benefits programs. These meetings can be delivered in-person (locally) or via webinars.



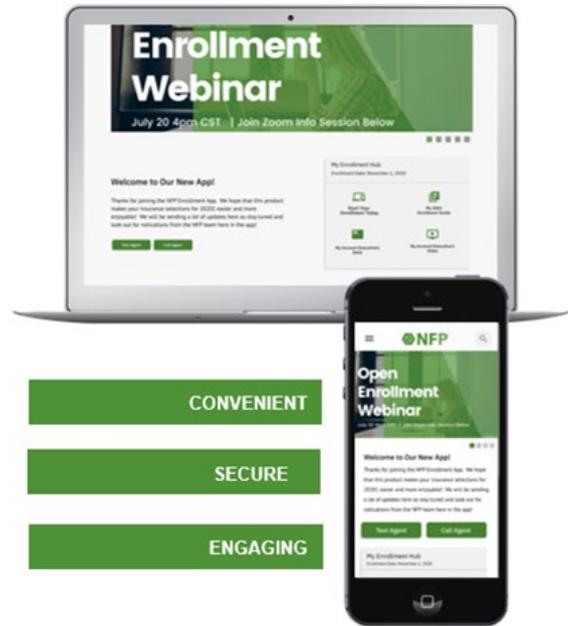
- Coordinate with vendors to order meeting materials and arrange for representation at the meetings, as necessary.
- Track enrollment progress, as well as mailing of enrollment packets, ID cards, etc.
- Be your first call if you need assistance with eligibility issues, plan-specific questions, enrollment errors, etc.

NFP offers an interactive landing page for our clients to help ensure their employees are educated, engaged, and enabled through processes such as open enrollment. In a world where we are more virtual than ever, these customized landing pages help clients deliver convenience, accessibility, personalization, and cost-effective communications to all of their employees across the globe. Easily accessible by each of your employees via computer or mobile device, each page is configurable to include a variety of images, messages, links, and functionality, including:

- Benefits guides
- Announcements and messages from HR
- “What’s New” information and links to webinars and employee meetings
- Educational videos and content
- Virtual health fair information
- Contact information (call centers/hotlines)
- Links to enrollment systems and carriers/vendors

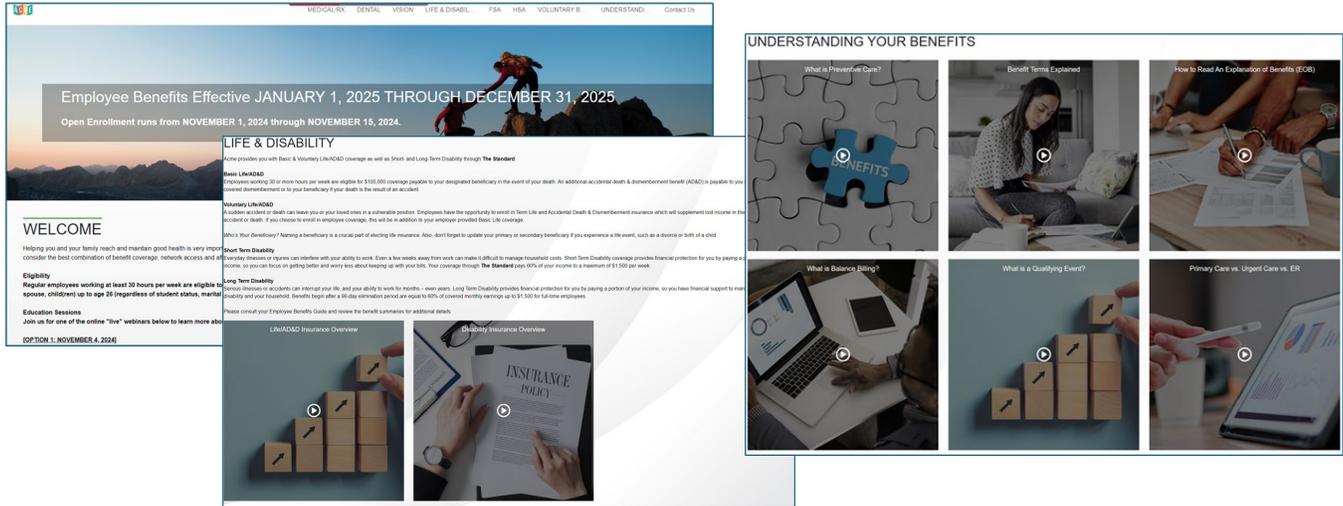
NFP recognizes that now more than ever a virtual enrollment platform is necessary for a successful enrollment season. Our virtual open enrollment platform includes:

- **NFP Connect Custom Landing Page:** All your enrollment information in one place that is easy to access. Customized with your group information and logo and full integration with your ben admin platform, benefit guide, and enrollment videos.
- **Communications Hub:** Allows you to send push notifications, email campaigns, and resources all relevant to your enrollment.
- **Mobile Interface:** The mobile interface is accessible on all mobile devices with a unique login for each employee.





Open Enrollment Landing Page Samples



WELLNESS PROGRAM SUPPORT

Vitality and Wellbeing Solutions

For those employers who are interested in addressing workplace wellbeing, NFP has a robust wellbeing consulting platform. Our mission is to provide a suite of integrated health optimization programs and resources to our clients and their employees that promote a culture of health and wellbeing. This culture leads to positive lifestyle behavior changes, heightened personal performance, and reduced health expenditures, creating a healthy, long-term work/life balance.

Our Purpose

At the base of workplace wellbeing and engagement lies one crucial piece of an organization's success: its people. NFP's Vitality and Wellbeing Solutions Practice is focused on one not-so-simple task: making work better by elevating employee wellbeing. The complexity of this task is directly correlated to the complexity of its foundation – people are complicated. Wellbeing means something different to everyone, and companies are facing the most varied workforce to date. We are here to help implement wellbeing, and in turn, create positive, meaningful change for you and your employees.

We recognize that this is easier said than done. The process of change can be messy, intimidating, and difficult to measure. Companies who are willing to do this work transform from an organization that simply practices wellbeing into a well company. Well companies enjoy key elements of success, including productivity, retention, engagement, attraction, appreciation, and innovation. They also own the satisfaction of caring for their greatest asset: their people.



4. *Describe some of the processes, tools, and resources your firm would use in the analysis of potential solutions and prospective vendors for MCSD.*

PREDICTIVE MODELING – A ROBUST CLAIMS ANALYTICS TOOL FOR NFP’S SELF-FUNDED CLIENTS

NFP uses a web-based decision support system emphasizing the use of the plan’s various data components to provide a more comprehensive and ongoing evaluation specifically targeting the underlying cost drivers. Plan data is secured by a monthly file-feed from all of the necessary and various components of the plan. Typically, this includes information from medical, Rx, and wellbeing vendors and, if desired, may also include payroll system and workers’ compensation data.

NFP uses the Predictive Modeling platform to secure, combine, and analyze these various data feeds to give a complete understanding of employee, spouse, and dependent costs. This data analytics tool allows us to drill down by disease state, member type, and more to target engagement levels and project future cost drivers within your benefits program. By using the most current data to isolate these cost drivers and forecast what you will spend in the future, you will:

- Get ahead of the spending curve by seeing a 360-degree view of your whole population — not just a small population that attended biometric screenings last year.
- Identify prevention treatment compliance and gaps in care, and apply a risk stratification to your population, identifying those at high risk.
- Have an important resource tool for coordinating with your wellbeing vendor or to support other employer initiatives to engage the right members at the right time.

In addition to the comprehensive health analytics resources, Predictive Modeling also includes benchmarking and plan modeling capabilities — two very important tools to help elevate your decision-making process to the next level. The cost for Predictive Modeling is determined based upon the scope and customization necessary to meet the objectives of MCSD.

Innovative cost management techniques and strategies are an integral component of the services and expertise NFP provides its valuable clients. The following are recent examples:

- **Direct Contracting** — a self-insured group with 750 employees was able to avoid a lasered stop-loss contract and another year of escalating claims with advice from our NFP team. Our team carved out all Pennsylvania-based employees from Medical Mutual and negotiated a direct managed care contract with UPMC for the Pennsylvania employees that reduced their spend by 35% in one year. It was a “heavy lift” for the service team, but well worth it.
- **Consortium** — NFP manages four school consortiums and two county regionalization programs which enables members to leverage economies of scales to control costs. Each pool runs a little differently in terms of carrier, PBM, stop loss, and renewal process. Considering MCSD’s size, an arrangement such as a consortium might be beneficial. NFP can assist with providing the necessary information so that MCSD can make an informed decision about whether a consortium is the right for MCSD.
- **Pharmacy** — a self-insured group with 1,000 enrolled employees was struggling to escalate pharmacy costs. We decreased their expenditures significantly by implementing ImpaxRx, a patient assistance program that matches high-cost prescriptions with lower income employees. The Humira expense alone went down by 50%, and we broke their habit of trying to get rate guarantees with PBM contracts. A client does not want a rate guarantee because PBM contracts are always negotiated annually, and our client can miss out on additional savings if they do it only every three years.



BENCHMARKING

The NFP benchmarking process helps you determine how your benefits plans compare to others in your competitive marketplace, while also showing you ways to potentially control costs. NFP would be able to provide MCSD benchmarking insights through the following channels:

- **NFP's Proprietary Benefits Plan Benchmarking Database:** provides benefits plan data details representing NFP employer groups (deductibles, copays, co-insurance percentages, premiums, and more) which are entered by NFP advisors. From there, we can run and compare benchmark reports by employer size, industry classification, and region. The reports pull from a dedicated NFP database with information from more than 2,500 employer groups located in 45 states, including the District of Columbia, with more than 442 unique NAICS classifications.
- **Industry-Specific Normative Database:** To supplement our hands-on experience in the marketplace, our research teams obtain current reports and data on your industry from various national sources, including Kaiser Family Foundation's *Employer Health Benefits Annual Survey* and Willis Towers Watson's yearly *General Industry Employee Benefit Policies & Practices Report*. Depending on the scope of the benchmarking project, we will pull from the most appropriate sources.
- **Benefit Index (BI):** Aon's premier analytics and advisory tool for U.S. benefit benchmarking. BI uses actuarial models to develop a value for each benefit program and across all programs. The benchmark peer group is any group of organizations selected from the Benefit SpecSelect database. This in-depth benchmarking study includes an in-person or virtual meeting to discuss the results, a detailed commentary explaining results for each benefit area, full access to peer plan details, and 12-month access to Benefit SpecSelect.
- **Benefit SpecSelect (BSS):** A web-based platform for reporting prevalence and organization-specific plan design details. Benchmark data is across all benefit areas: health, welfare, retirement, time away, family benefits, and work-life. Employers enjoy the convenience of self-service, the ability to hand-select a peer group from the database or use filters, and access to data for a variety of employee groups such as salaried benefits, hourly, union, part-time, physicians, and more.

The benchmarking process uncovers the prevalence of various benefits practices, cost-sharing arrangements, eligibility requirements, and plan provisions, while also quantifying the value of those plan provisions. The dataset includes information on the prevalence, costs, and provisions of different benefits types, and can be reported by the following:

- Company size
- Industry
- Geographic region
- Plan design specifications
- Contribution levels



Industry: All | Region: All | Size: Multiple select... | Non-Profit: No Yes | Government Contractor: No Yes | Plan Type: All

About the Dataset



- About Geographic Regions
- Medical Plan Offerings
- Heat Map
- Plans by Line of Coverage
- Plans by Benchmark Cohort
- Plans by Geographic Region

Industry: All | Region: All | Size: All | Non-Profit Organizations: No Yes | Government Contractor: No Yes | Comparison Plan Type: All | Client Plans: All

Medical and Pharmacy Coverage

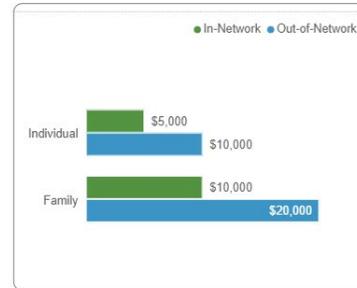
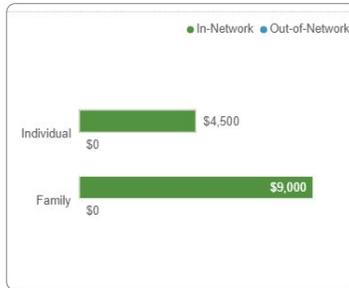
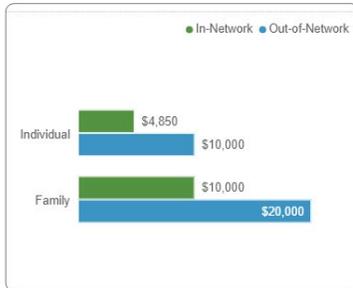
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Industries: Manufacturing, Wholesale Trade, Retail Trade, Agriculture, Forestry, Fishing and Hunting, Transportation and Warehousing, Finance and Insurance, Other Services (except Public Administration), Professional, Scientific, and Technical Services.
 Regions: Mountain, Pacific, Southeast, South Central, New England, Mid-Atlantic, East North Central, West North Central, Northeast
 Plan Types: PPO, HMO, HDHP, EPO, POS
 Plans: 10,694





Medical Plan Benefits
Annual Out-of-Pocket Maximums



Benchmark Report – Total Employee Cost Score NFP

Select a Plan

Total Score assigns a value based on the employees' total share of cost through plan design and payroll contributions. It incorporates both the Plan Share Score and the Cost Share Score. All plans are scored on a scale of zero to one hundred. The higher the score, the lower the employee's total cost. Your plan's score is shown below. The dark piece of the bar represents the portion of plans that your employees' total costs are lower than. The grey piece of the bar represents the portion of plans that are equal to your employees' total costs. The light piece of the bar represents the portion of plans that are lower than your employees' total costs.

62 /100 42 38

Plan Share Score assigns a value based on the employees' share of plan cost through deductibles, copays and coinsurance.

43 /100 43 57

Cost Share Score assigns a value based on the employees' percentage share of cost through payroll contributions.

61 /100 61 36

Category	Sub-Category	Value	Better Than	Equal To
Actuarial Value	Actuarial Value (%)	81	42.7%	0.2%
Deductible	Individual (\$)	1,550	55.2%	-0.0%
Deductible	Family (\$)	3,000	57.8%	11.4%
Coinsurance	Coinsurance (%)	20	14.0%	38.9%
MOOP	Individual (\$)	4,500	52.6%	4.4%
MOOP	Family (\$)	9,000	54.9%	4.5%

Tier	Contributions	Premium	EE Share	Better Than	Equal To
EE Only	\$1,703	\$8,857	0.20	53.0%	5.4%
EE & Spouse	\$5,141	\$18,429	0.27	64.0%	1.9%
EE & Child(ren)	\$4,188	\$15,814	0.25	65.3%	4.5%
Family	\$7,070	\$25,498	0.29	62.2%	1.4%

Industries: Manufacturing, Wholesale Trade, Retail Trade, Agriculture, Forestry, Fishing and Hunting, Transporta...
Regions: Unreported, Mountain, Pacific, Southeast, South Central, New England, Mid-Atlantic, East North Centra...
Sizes: All
Plan Types: PPO, HMO, HDHP, EPO, POS,
3,087 Plans
Plan actuarial values in this report have been calculated using the NFP iMactact™ Application.

Successful benefits benchmarking will support the following:

- Increased awareness about plan performance, including relative strengths and weaknesses
- A higher level of confidence in developing and managing benefits plans
- Greater involvement and motivation of HR staff in effective cost controls
- Increased willingness to share solutions to common problems and build consensus about what is needed to accommodate changes
- Better understanding of the big picture and a broader perspective of the interplay of factors that facilitate the design of a competitive benefits package



VENDOR SEARCH

NFP has a meticulous and proactive approach to developing comprehensive RFP questionnaires to present carriers. This is an integral part of our standard services. The distinguishing value NFP offers is demonstrated by our ability to turn raw data results into useful, actionable, recommendations.

Selecting best-in-class benefits program designs and vendors requires an effective game plan that is consistent with establishing and understanding your objectives. Clients typically look to us to facilitate and support the entire process.

Utilizing our robust RFP database, we are able to effectively draw from a wide variety of benefit line and carrier-specific questionnaires and scorecards to begin the process. Entirely independent from all insurance carriers, our process includes the following:



- Select benefit line and carrier-specific RFP from our database and customize to meet client needs
- Utilize industry experience and client feedback to determine the list of vendors that will receive the RFP
- Aggressively manage the RFP process and hold carriers to firm deadlines
- Aggregate data and prepare a scorecard, which is designed to weigh different elements of the RFP according to the client's desires and our counsel
- Utilize market leverage, plan analysis, and in-house underwriting to negotiate the most competitive offering
- Perform contract and carrier due diligence (client site meetings and/or carrier site meetings)
- Evaluate and select a provider with client and prepare for implementation

RFP Scorecard

Based on client priorities, we present the results of our RFP to clients in a clear, concise, and easy-to-understand manner. This allows us to discuss the pros and cons of each alternative with respect to several critical factors:

- Cost
- Service
- Administration
- Brand recognition
- Network access
- Financial rating
- Technology
- Comparable clients
- Investment options (if appropriate)
- Value-added resources (wellbeing, disease management, etc.)
- Client compatibility
- Communication

Plan Design

We also ensure our clients are on the leading edge of tracking benefits trends — what is prevalent, what is changing, and how effectively these plans are meeting the needs of sponsoring companies and the participating employees.

Part of the selection process includes the identification of competitive practices and plan design alternatives. We will list and describe the various features and options available in the marketplace. Each option is reviewed in relation to the plan's objectives as well as for its upside and downside risk. Utilizing our actuarial modeling tools to



quantify the impact of such design alternatives can have an impact on carrier selection and is critical to the process.

NFP has a detailed understanding of all available financial funding arrangements. The NFP account management team is comprised of former stop-loss sales representatives and underwriters, in addition to full access to an actuarial team. Our team has years of experience dealing with alternative funded plans such as level premium plans, partially self-funded plans, minimum premium, and ASO plans. NFP's experience and expertise allows us to deal directly with local and national ASO carriers, stop-loss providers, TPAs, and carriers.

We then survey the marketplace and build alternative proposals. Our first goal is to always optimize the client's current carrier arrangements; however, obtaining alternative proposals remains an effective strategy during the renewal process. Upon completion of our internal and external analysis and armed with the appropriate level of intelligence, we will coordinate meetings with the respective carriers.

Negotiation

Once negotiations begin, the extensive underwriting, financial, and analytical ability of our staff enables us to identify opportunities and challenges other brokers and consultants miss. This puts us at a distinct advantage when negotiating with carriers and vendors on your behalf. We have the ability to dive into the financial components driving a rate and intelligently negotiate it to the best possible price. We use our knowledge of underwriting methodologies to put logical business cases in front of the carriers and demonstrate proper risk assessment.

NFP has built a database of all marketing and renewal information. In addition to tracking individual client renewals and carrier rate concessions, we also track ASO fees, performance guarantees, plan design decrements, plan design attributes and associated costs (tied to geographic region and demographics), and carrier data reporting availability. This data is updated throughout the year as we renew client business. This helps us to negotiate the best possible deal for each of our clients.

NFP has a proven ability to effectively negotiate with carriers and deliver the best possible value to our clients. As former underwriters our consultants have both the skills and the knowledge to challenge a carrier's renewal methodology and construct a persuasive business case for rate relief.

Our first goal is always to optimize the client's current carrier arrangements; however, obtaining alternative proposals remains an effective strategy during the renewal process. Upon completion of our internal and external analysis and armed with the appropriate level of "intelligence," we will coordinate meetings with the respective carriers.

5. *What trends do you see in employee benefits?*

The world of employee benefits is becoming more and more complex. Employers continue to struggle with increasing costs, growing regulatory pressures, and administrative burdens all while trying to communicate effectively with their employees and deliver the optimal benefits program. Major challenges facing the benefits industry that directly impact an organization in the future include the following:

- **Data, Technology, Innovation, and AI:** NFP stands out from other brokers through our unwavering commitment and investment in these areas. It is not just about keeping up with industry trends, but about leading the way in transforming how we serve our clients. Our proprietary platform, NFP Connect, exemplifies this commitment by providing an integrated digital experience that enhances decision-making and operational efficiency. This platform leverages AI-supported data enrichment, customized data visualization, and secure document exchange to offer a seamless and personalized user experience. Our Innovation Lab and venture fund (Distributed Ventures) further demonstrate our dedication to fostering innovation by partnering with, and investing in, cutting-edge insurtech, fintech, and HR tech companies.



- **Assisting Plan Participants With Navigating the Health System and Understanding How Benefit Choices Affect Their Experience and Their Finances.** The member experience, in particular individuals who have chronic or acute level care needs, is a core focus of ours. This topic links so many aspects of the benefits culture and cost containment. Support for individuals who desire and need a surrounding care network is gaining attention of decision makers because it impacts the organizational culture. Giving a member a pathway to support when it's needed most is the right thing to do.
- **Giving Employees More Choices While Also Balancing Administrative Complexity.** Employers are adopting more offerings in response to a dynamic shift in thinking by employees about how benefits fit into their lifestyle. Employees are asking for more choices and employers are facing competitive pressure for talent to staff positions. As a result, we have seen employers adopt more voluntary, employee paid benefits, and in many cases, increase funding for non-medical coverages such as disability or life insurance. On the health insurance side, we're also seeing a trend focused on expanding the features of virtual/telemedicine. Some of these changes are due to the competitive landscape for employees, some reflect a shift in organizational culture (and some are both).
- **Building a Mentally Strong Organization.** We know that “mental wellbeing” pertains to the emotional intelligence and resiliency resources built up over time – either naturally or alongside mental fitness training – that help individuals live, adapt, grow, connect with others, and get through each day. We recognize that “mental health” refers to the more clinical aspects of an individual’s mental and emotional state that can be improved through positive mental wellbeing reinforcement, refining behavioral and mindfulness practices, therapy, and medication. Any organization – or community – is only as strong as the people that bring it to life. Organizations that give employees the tools to support mental health and improve mental wellbeing are rewarded with improved engagement, increased loyalty, and a stronger company culture. To help chart MCSD's path to positive mental wellbeing and resilience, and to exercise the necessary emotional muscles necessary for strong mental wellbeing, we've built the NFP Wise & Well Training Center, a resource center to host our recent work toward building better workplaces and communities, including webinars with our Virtual Wellbeing Masterclass, Mental Health First Aid, and more.
- **Creating Data Transparency to Identify Cost Drivers and Control Benefits Expense.** Managing the cost and quality of your benefits to enable you to offer a competitive benefits program is essential in helping you attract and retain the employees needed to grow your business. We will assist MCSD by identifying whether your benefits meet your goals.
- **Employee Behavior and Engagement.** The key to long-term cost control is changing the behavior of your employees. While no small task, behavior change can often accomplish what cost shifting cannot. Many employers struggle to accomplish these objectives. For many clients, we have created ways in which behavior change and employee engagement can be fostered, including carrots and sticks, communication, education, plan design, consumerism, etc. One of the principal keys to success is awareness and appreciation of what is offered. This awareness covers a wide range, including understanding vision, values, compensation philosophy, benefits program, etc. It is important that these messages are relayed consistently to all of your employees. For it to be effective, it must be delivered with a high touch, personal approach instead of just informational. This often becomes a challenge when multiple people are delivering the messages. We have a number of tools and resources available to our clients to assist you in bringing consistent, accurate information to all your staff.

The most effective health programs in the next few years will include a broad range of strategies that encompass increasing employee and dependent engagement in health and decision-making, refining program design and subsidy levels, and improving plan efficiency. Not all employee benefits consultants are created equal. NFP has



the right combination of intellectual capital, resources, innovation, and technology to help you overcome the exposures that are sure to arise in the ever-changing employee benefits landscape.

6. *How is your firm becoming an expert and helping your clients with these trends?*

TRENDS

NFP is committed to providing information and analysis to help our clients make benefits decisions that align better with their goals, cultures, and budgets. Clients want to know what we think of developments in the marketplace and changes that affect them, from new legislation to unprecedented emerging issues. This requires us to stay on top of evolving trends, build teams with specialized expertise that help us assess various factors, and create solutions that are meaningful and sustainable for our clients.

Every client is different, so being thoughtful in formulating options is essential. It starts with listening to employers to understand their challenges and objectives, what their employees want and need, and how the organization views benefits in the context of their competitiveness and growth. This understanding helps us identify gaps and formulate tailored solutions, enhancing their ability to attract and retain talented professionals while also supporting the wellbeing and engagement of their workforce.

Data is at the heart of our efforts and we strive to help clients make data-driven decisions. Our expanding scale extends to our data analytics, so as we serve more clients across a variety of industries, we have more information and a more detailed perspective. This helps our team be even more precise in identifying needs and meeting those needs with the right benefits programs.

Our expertise, data, and analysis can be found in articles, white papers, media interviews, and conference presentations throughout the year. [NFP Insights](#) demonstrates our expertise in action. MCSDD can learn more about innovative solutions we are implementing for today's risk, workforce, wealth management, and retirement challenges. It also includes quick highlights of monthly hot topics pertaining to business and industry trends with NFP's Echo.

NFP also publishes an annual trend report to look at the current landscape and help our clients chart a course toward better outcomes. The report, a clear reflection of our industry leadership, features perspectives from NFP subject matter experts, analysis of statistics year over year, and actionable insights across a variety of topics, including healthcare, benefits compliance, pharmacy, digital transformation, legislation and regulation, voluntary benefits, and wellbeing and engagement. This centerpiece of our expertise and insight is [available](#) to all current and future NFP clients.

NFP also invests strategically in innovation, connecting our clients' biggest problems with the ideas of entrepreneurs have for solving them. Our network of product manufacturers, technology providers, startups, and venture firms keeps us up to date on emerging developments and new concepts that we can connect to what we hear from employers. We take a "what if" to each challenge, harnessing the power of collaboration in a community of big thinkers motivated by making a meaningful difference for

Our Expertise in Action

- Digital Hostage: Anatomy of a Ransomware Attack**
- NFP's Echo: April 25 Edition: This month's focus is on three key areas...**
- Introduction to ERISA: The current focus on ERISA health and welfare...**
- Productivity in Construction Webinar: Our experts explore the...**

See how our experts are implementing solutions for today's risk, workforce, wealth management and retirement challenges.

[View all insights](#)

Insights

All Articles | Property & Casualty | Benefits & Life | Personal Insurance | Wealth & Retirement | Upcoming Events

- March 24, 2023**
Let's Focus on ERISA Fiduciary Obligations a...
 The current focus on ERISA health and welfare plan fiduciary obligations is here to stay.
- March 21, 2023**
NFP's Echo: March 25 Edition
 Explore the latest trends in HR, technology, and medical negligence in this edition of Echo.
- March 20, 2023**
Importance of Employment Practices...
 Adequate protection is vital for individuals and families that employ domestic staff. (E) can help provide you with the necessary coverage.
- March 20, 2023**
Privacy and Cybersecurity: Data is...
 Regardless of how you phrase it, the fact is data is an increasingly valuable asset for any business and should be protected.
- March 09, 2023**
Refining Your Recruitment Strategy: A...
 The latest acquisition language is always a bit cumbersome, necessitating to refine their approach to enhance recruitment and retention. This has...
- February 28, 2023**
Why Menopause Benefits and Support in the...
 Despite affecting approximately 17.5% of 40-59 women, menopause in the workplace remains one of the most overlooked aspects of workplace health...
- February 26, 2023**
E-Bikes: Safety Concerns and Insurance Issues
 E-bikes have experienced exponential growth in popularity, but come with heightened safety concerns and complicated insurance scenarios.
- February 20, 2023**
Private Equity Outlook 2023
 With 2024 "in the books," we reflect on the past and look forward to 2023.



NFP's Echo — your source for quick insights into business and industry trends.

This month, we're diving into three business-critical areas: protecting your data, supporting employees and sharpening your recruitment strategy.

- Cyber Security**
 Cyber threats are growing. Is your business prepared? Learn the essentials of cyber insurance. From cyber insurance for small businesses to full cyber security assessments, discover the high-level tips you need to know.
- Menopause Support at Work**
 Creating inclusive, compliant policies around menopause in the workplace isn't just good vibes, it's good business. Discover how offering menopause benefits at work supports retention, lowers costs and strengthens culture and. Explore why more employers are prioritizing menopause support at work.
- Recruitment Strategy for 2023**
 Strong recruitment starts with strategy. From conducting a skills gap analysis to enhancing employer branding we cover recruitment best practices that help build a future-ready talent pipeline. The right recruitment strategy can transform any business.

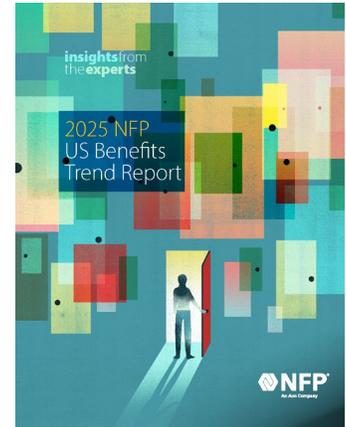
Thanks for watching Echo — stay tuned for next month's insight!



individuals and families. NFP is actively involved with a variety of companies working on everything from fertility to gastrointestinal health, reinsurance software, or a benefits platform for gig workers.

In every area, we strive to provide timely data and information, relevant analysis, and actionable insight that positions our client for continued success.

NFP's technological capabilities have been a significant way that we differentiate ourselves from the competition. Utilizing technology-based innovations and incorporating AI, NFP stands out as an industry leader. While the insurance industry has struggled to embrace digital solutions and technology startups lack healthcare-specific knowledge, NFP combines industry-leading insurance expertise with a proven track record of innovative, best-in-class technology with a focus on a better user experience.



Our investment in, and commitment to, innovation, technology, and data are the cornerstones of our operations. These elements are ingrained in our corporate culture and serve as the foundation of our philosophy to offer personalized solutions in today's digital age.

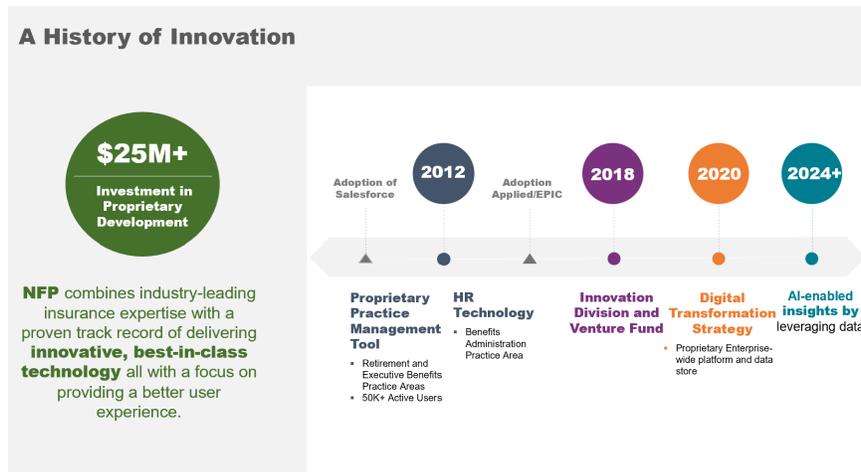
There are a few key steps that we have taken to prepare ourselves to take advantage of generative AI and related innovations.

DISTRIBUTED VENTURES

NFP launched our innovation efforts in 2018 with a dedicated team to help source innovative companies. Using a standard evaluation and scoring format, we are keeping pace with the insurtech startups and emerging technologies that are changing and disrupting the insurance industry. As part of these efforts, NFP established a venture fund, Distributed Ventures, which focuses on strategic partnerships and investments in the fields of insurtech, fintech, and HR tech, where NFP can help to lend its expertise, and accelerate development of data-driven assets for innovative companies. Our venture fund conducts market research to identify platforms for use by our advisors and clients.

The insurance industry continues to undergo significant technological, regulatory, and marketplace changes — prompting organizations to reimagine how they should address shifting customer needs and compliance dynamics. With the emergence and pervasiveness of intelligent automation and AI technologies, NFP understands the importance of, and is committed to, leveraging these AI applications to better respond to customer needs, address risk and compliance threats, and drive process efficiencies.

Since these efforts began, we have sourced over 1,000 insurtech startups and through this, we have been able to partner with, or develop, numerous tools and products for our clients.





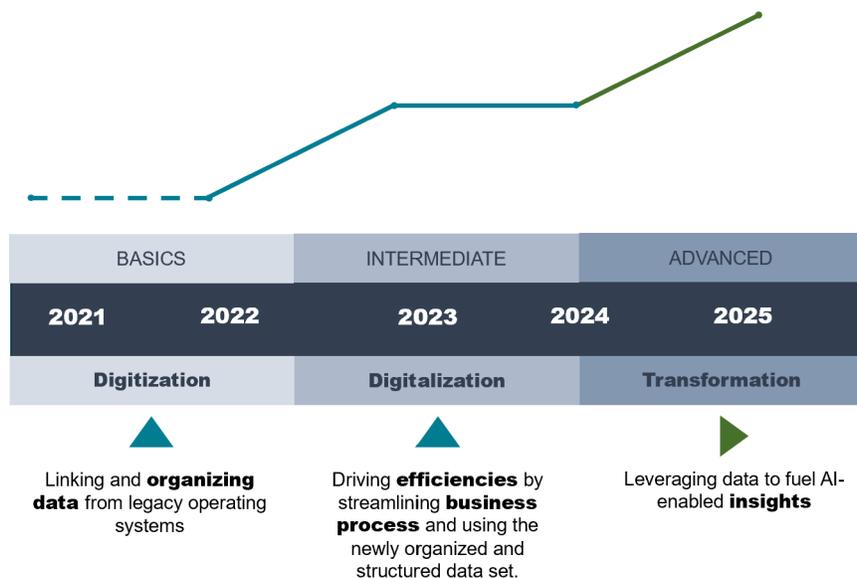
Our Approach to Digital Transformation

We believe the organizations that will be most successful in the future are the ones who make the best use of data. To do so they must be able to ingest, store, analyze, and act on new data at speed and at scale.

Our strategy is supported by our proprietary platform, NFP Connect. NFP Connect is a unified, enterprise-wide, cloud-based platform built to support all audiences (consultant, administrator, and employee) and all business lines. There are several features of NFP Connect worth highlighting:

- It organizes the many solutions that come together to support your comprehensive employee benefits strategy. Your benefits administration system, your HCM/HRIS platforms, your carriers, your flex administrator, our account management team, our advocacy team, compliance, wellbeing, etc. We believe having one site to go to (as opposed to several different URLs) and access this kind of information is simpler. This single point of entry is critical as the insurtech boom continues and more point solutions are adopted.
- It provides you with 365/24/7 access to your policies, contacts, plan designs, presentations, and any other document that we maintain to support our engagement. This is not a push toward self-service — we are still happy to email you what you need when you need it, but we do understand that we live in an instant access world, so providing you the ability to pull documents when you want is critical.
- It aggregates and enriches your data and helps turn that data into information. Census data, plan data, rate and contribution data, claims data, benchmark data, etc.

We live in a personalized, data-driven world. With the adoption of more and more point solutions, this data set will become even larger. But data by itself is useless; it's when it is brought together it becomes information. Information that can help us help you make better business decisions.



The Significance of People

Focusing on people is crucial for making innovation work effectively within an organization. Our approach involves fostering a culture that rewards innovative thinking and provides the necessary resources and support for employees to explore new ideas. By connecting our employees to our mission and emphasizing that innovation is everyone's responsibility, we increase engagement and motivation, driving a continuous cycle of improvement and innovation throughout the entire workforce.



By taking these steps we have put our organization in an optimal position to leverage generative AI effectively, improving operational efficiency, enhancing customer experiences, and staying competitive in an evolving industry landscape.

INNOVATION, DATA, PEOPLE

Our commitment to innovation, data, and our people are the cornerstones of our operations and what differentiates us from others. While the insurance industry has struggled to embrace digital, and the technology start-ups lack industry-specific knowledge, NFP combines industry-leading risk management expertise with a proven track record of innovative, best-in-class technology with a focus on better client experience.

Innovation Lab

NFP launched its innovation efforts in 2018 with the Innovation Lab to source innovative companies and keep pace with insurtech startups. The venture fund, Distributed Ventures, focuses on strategic partnerships and investments in insurtech, fintech, and HR tech. The Innovation Lab conducts market research to identify platforms for advisors and clients.

Digital Transformation

Our digital transformation strategy, supported by NFP Connect, serves as the backbone of our operations. Executives and risk managers gain viewer-friendly access to manage programs through the Connect Client Portal. The platform integrates with third-party systems, ensuring secure data exchange. Real-time updates and communication tools enhance collaboration and project management.

People First

Innovation is more about people than technology. Fostering a culture that rewards innovative thinking and provides resources for employees to explore new ideas is crucial. By connecting employees to our mission and emphasizing that innovation is everyone's responsibility, we drive continuous improvement and innovation, making our people the true engine of innovation.

Examples of how this strategy and our people have helped innovate and enhanced our service delivery model include:

- **Data Analytics and Predictive Insights:** Our data warehouse automates the process of obtaining loss runs and visualizes the insights in our dynamic Power BI dashboards helping make more informed decisions, improving risk assessment, and enhancing the customer experiences.
- **Automated Certificate Issuance and Tracking:** Whether issuing certificates of insurance required to run your business or tracking insurance certificates for contractors, our platform provides a digital self-service alternative offering customers greater convenience and autonomy. Policyholders can generate, track, manage, and distribute certificates of insurance anytime and from any device.
- **Automated Document Comparison and Analysis Tool:** Automated document and contract comparison tools significantly enhance efficiency, accuracy, and compliance. These tools utilize AI and machine learning to quickly and precisely compare multiple documents allowing our teams to quickly identify discrepancies and similarities. This reduces the time and effort required for manual reviews, minimizes human errors, and ensures that all documents adhere to regulatory standards.
- **Conversational AI and Chatbots:** By leveraging our platforms aggregated data store with natural language processing capabilities and new advance language models we are streamlining the work our service teams perform, leading to enhanced customer interactions and improving overall efficiency. At this stage this tool is still inward facing but we hope over time we will be able to deliver similar features to our clients and the model mature.



We are confident that our proactive approach and technological foresight will allow us to continue to add to our platform and remain at the forefront of industry innovation. We look forward to capitalizing on the momentum we have built, harnessing the power of AI-driven tools, and staying ahead in this dynamic industry.

7. What differentiates your firm from your competition?

NFP has a deep bench of experienced specialists who stand out from our competition. NFP has dedicated resources to specific core services such as compliance and legislative support, wellbeing and medical management, communication and education, vendor selection and support, plan operations, plan analysis and reporting, and strategic planning.

NFP's success differentiates us from our competitors because of our ability to be flexible and act as an extension of your benefits department. Our regional and national leverage gives us the ability to negotiate best-in-class competitive pricing and contracts.



How We're Different

- Specialized expertise** in public school health insurance and collective bargaining
- A boutique offering**, supported by local service and insight, flexible access, customized solutions, and global resources, that aligns with client needs and drives an exceptional customer experience
- Problem solving** mindset that prioritizes listening and encourages creativity
- Consultative approach** that gets the right people in the room at the right time
- Pharmacy contracting and analysis**, which reduces costs while minimizing member disruption.
- Data analytics capabilities** and aggregate purchasing expertise
- Collaborative, people-first culture** focused on partnering with clients to enhance outcomes

NFP sets the standard for strategic consultation, customer service, and leadership across chosen markets as well as charitable actions in communities where we do business.

NFP is unlike the competition. We are strategic in our solutions, accountable for implementation, and responsible for all outcomes. We listen, learn, and leverage to go beyond the expected and deliver results.

8. What should we expect as customers over the next 12 months?

Our client service philosophy revolves around creating a true partnership with our clients. We believe our service to be “white glove” and “concierge” in nature. At NFP, we consider the relationships we forge with each client to be of critical importance. This commitment to service and our dedication to our clients are exemplified in our team-based consulting model. Each client is assigned a dedicated core consulting team and a claim advocate that handle all aspects of program management and claim issues. We become an extension of our client's HR department by becoming a partner in helping them achieve their overall human capital strategy. We provide our clients with year-round support to assist them, their employees, and their employees' immediate families with any questions or claims issues they might encounter. This service model is not only critical to fast and efficient issue resolutions, but also makes employees feel as if they have a personal advocate to assist them in navigating the complex world of employee benefits.

At NFP, we are fundamentally accountable not only for our own work but also for your overall satisfaction with your benefits program. As such, we work hard to anticipate both your needs and opportunities for improvement.



This proactive approach lends itself to clients who rely on us to guide them through the increasingly complicated world of healthcare and benefits.

At the same time, we focus on clear and orderly communication. Each member of the account team has specific responsibilities, so there is never any confusion about who is performing which task. Most clients prefer to have a primary point of contact, with other account members providing support, so we coordinate resources and service delivery on our end. We use our annual delivery calendar, which is specific to your needs and requirements, to ensure all deliverables are met in a timely fashion.

We strive to exceed our clients' expectations with the following approach:

- **Contact** – We are highly responsive on day-to-day interactions and strategically proactive by meeting with clients regularly to ensure all aspects of their benefits programs are meeting expectations.
- **Education** – We assist at the level appropriate for your workforce providing custom communication and educational resources for all employees.
- **Advocacy** – We work on behalf of our clients to bring an unbiased perspective to all situations, with no allegiance to any specific carrier or vendor.
- **Personnel** – We hire and retain a professional, experienced staff and ensure they are up to date on all the latest trends and information, cybersecurity practices, and client management techniques.
- **Training** – Internal and external training and development are important to our “People First” culture. Employees are required to advance their benefits knowledge during the year. Content is pushed through our LMS platform, AcadaMe. Team members are also required to attend industry events and seminars as part of their performance benchmarks.
- **Information** – We possess the information and expertise to allow us to negotiate comprehensive, competitive benefits programs; we know where to find the answers to any of your insurance, employee benefits, and human resources questions.

In addition to our service philosophy outlined above, the success of any partnership rests in the parties' ability to work openly and collaboratively while producing results. Consequently, NFP encourages communication throughout the year and commits to respond to ALL requests from HR within 24 hours, often much sooner.

Additionally, we provide the following:

Insurance Committee Meeting Support: During these meetings, the agenda focuses on service issues, new vendor initiatives, and introducing innovative ideas and strategies so that MCSD is informed of programs that you may want to consider in the future.

Ongoing Feedback: While the stewardship meetings are a nice checkpoint for customer satisfaction, the most effective partnerships are based on open communication, honesty, and real-time feedback. It is not uncommon for our team to check in with our clients after implementations, projects, etc. to confirm alignment multiple times throughout the year.

Our platform approach to managing clients' data and systems ensures the best opportunity for continuity of service when new team members are added. By centralizing client information and processes on a unified platform, new team members can seamlessly access and familiarize themselves with the comprehensive dataset and workflows. This approach minimizes the learning curve, promotes standardized procedures, and facilitates collaboration. Additionally, a platform offers consistent and up-to-date data, reducing the risk of errors or outdated information. This continuity enhances efficiency, maintains service quality, and ensures that client interactions remain smooth and uninterrupted, even as new team members join the organization.



9. Description of proposed compensation structure for these services

In accordance with strict organizational guidelines, our compensation model is 100% transparent. We require formal “sign off” (compensation disclosure) among all parties. Compensation transparency is vital. We offer a flexible compensation structure designed to meet the needs of our clients. For our stand alone districts, i.e. not in a consortium, our fee is \$15 per enrolled employee per month. Districts that are members of a consortium are charged the consortium rate which is usually slightly less than the stand alone fee.

10. Experience with self-funded health insurance plans

All 57 of our public school clients are self-funded. The NFP account management team is comprised of former stop-loss sales representatives and underwriters, in addition to full access to an actuarial team. NFP’s experience and expertise allows us to deal directly with all of appropriate carriers and stop-loss providers through our own internal centers of excellence to negotiate aggressive pricing leveraging our national volume. We have been very successful keeping administrative costs low and managing stop loss premiums with cost containment measures and group purchasing. Our analysts are constantly reviewing claims, plan designs, and programming to identify areas where the coverage can be more efficient and effective. During the renewal process, NFP takes the lead and provides an in-depth overview of how the plan is running, what is projected for the upcoming year, and the rationale behind any recommendations.

11. Experience with Ohio public school district health insurance plans

See Appendix **Attachment A** for a client list of public school districts.

As a result, NFP understands the complexities of providing benefits to school districts and our vast experience uniquely positions us to collaborate with MCSD in building a successful, long-term strategic partnership in which we will continue to craft and implement solutions to help MCSD achieve its goals. We understand the challenges school districts face when designing their health and wellbeing benefits program.

We understand the economic challenges facing school districts due to decreased government funding and overall pressure on institutional finances. Demographic shifts, younger populations, and harnessing technology to communicate plan differentials to educate plan participants on their choices are imperative. Our academia practice is committed to providing innovative solutions and expertise. Review of your current benefit programs’ cost and effectiveness, past performance, quality of employee benefit, and cost/benefit of plan design changes are all taken into consideration during our strategic planning. Additionally, we take the latest legislative updates, research studies, and carrier developments into consideration to help our clients design a benefits package that will meet their and their employees’ needs. We recognize clients’ employee demographics span several decades and includes collectively bargained union groups. We are prepared to provide communications that meet the needs of those that favor technology and paper guides for those that favor written communications. When marketing your plan design, we are your advocate and will continue to negotiate to provide the best rates and plan design to help you remain competitive in the marketplace.

Our main goal is to ensure MCSD’s objectives are accomplished regardless of the time commitment required by our team. In addition, our team is always available and accessible via email, phone, or conference calls. We take great pride in the extremely low client-consultant ratio we maintain to ensure our consultants can dedicate significant portions of their time to their clients.



12. Experience with negotiated agreements and multiple union groups as part of a District Insurance Committee

Our team has many years of experience working within the parameters of collective bargaining agreements both as school employees and insurance consultants. This experience enables NFP to be a key part of the negotiations process when discussing possible changes in insurance. NFP is able to provide data that shows deductible and out of pocket maximum accumulations, emergency room utilization, prescription costs and trends, etc. This data helps the negotiating teams make informed decisions on how to maintain the balance between cost and plan design. See Appendix **Attachment B** for a sample negotiations presentation.

13. Experience with Employee Care Medical Facilities

NFP has experience with in-house pharmacies and medical facilities and would be well-equipped to explore an option like this for MCSD.

Appendix

MANSFIELD CITY SCHOOLS

Attachment A

Great Lakes Council of Government

- Austintown LSD
- Avon LSD
- Berea CSD
- ESC of NE Ohio
- Fairview Park CSD
- Lakewood CSD
- North Olmsted CSD
- North Royalton CSD
- Olmsted Falls CSD
- Strongsville CSD

North Central Ohio Trust

- Buckeye LSD
- Mohawk LSD
- North Central Ohio ESC
- Old Fort LSD
- Seneca East LSD
- Tiffin CSD

Summit Regional Health Care Consortium

- Barberton CSD
- Copley-Fairlawn CSD
- Cuyahoga Falls CSD
- Dover CSD
- Norton CSD
- Revere LSD
- Wadsworth CSD
- Woodridge LSD

Non-Consortium Districts

- Brecksville-Broadview Heights CSD
(Ancillaries only)
- Independence LSD (Ancillaries only)
- Norwalk CSD (Project)
- Rocky River CSD (Ancillaries only)
- Western Reserve LSD (Project)
- Westlake City Schools (Ancillaries only)

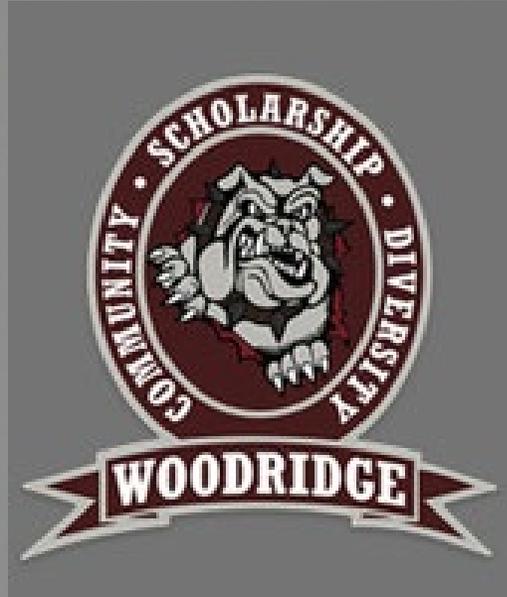
Portage Area Schools Consortium

- Aurora CSD
- Belmont-Harrison Career Center
- Belpre CSD
- Bridgeport EVSD
- Columbiana EVSD
- Crestwood LSD
- ESC of NE Ohio
- East Palestine CSD
- Field LSD
- Frontier LSD
- Howland LSD
- Indian Valley LSD
- James A. Garfield LSD
- Leetonia EVSD
- Lisbon EVSD
- Manchester LSD
- Maplewood Career Center
- Martins Ferry CSD
- New Philadelphia CSD
- Portage County BODD
- Rootstown LSD
- Sebring LSD
- Streetsboro CSD
- Springfield LSD
- United LSD
- Waterloo LSD
- Wellsville LSD
- Windham EVSD

Attachment B

Woodridge Local Schools Insurance Overview

Presented by:
Dave Lewis,
VP of Corporate Benefits





Please note that the following is intended to be used for general guidance purposes only — it is not intended to constitute legal advice, nor is it a dispositive position on coverage. Each claim is subject to review by the applicable insurer and coverage is dependent upon the terms and conditions of your specific insurance policy.

Loss Ratio History

Woodridge Local Schools

Plan Year	Premium	Costs	Variance	Loss Ratio
FY20**	\$3,473,487	\$2,559,504	\$913,983	73.7%
FY21	\$3,816,263	\$3,180,109	\$636,154	83.3%
FY22	\$3,775,405	\$3,938,895	(\$163,490)	104.3%
FY23	\$3,893,612	\$4,013,485	(\$119,873)	103.1%
FY24	\$4,187,139	\$4,573,565	(\$386,426)	109.2%
Current*	\$2,838,588	\$2,901,309	(\$62,721)	102.2%
Totals	\$21,984,494	\$21,166,867	\$817,627	96.3%

**Through 7 months*

***Immature year*

Renewal History

Plan Year	Increase	24 Month Loss Ratio	Tier
2025-26	14.86%	105.4%	High
2024-25	18.1%	105.8%	High
2023-24	8.5%	101.2%	Mid
2022-23	4.6%	87.9%	Low
2021-22	1.0%	N/A	Mid*
2020-21	4.9%	N/A	Mid*

**Did not have 24 months of data*

- Six-year average increase of 8.7%

Medical/Rx Plan Design Proposals

	Deductible		Out of Pocket Maximum (includes deductible)		Savings Decrement
	Network	Non Network	Network	Non Network	
Current	\$250/\$500	\$500/\$1,000	\$1,250/\$1,750	\$2,500/\$3,500	
Option 1	\$300/\$600	2X	\$1,500/\$3,000	2X	-1.00%
Option 2	\$350/\$700	2X	\$1,400/\$2,800	2X	-1.40%
Option 3	\$350/\$700	2X	\$1,750/\$3,500	2X	-2.10%

Coinsurance & Copays	Network	Non Network	Savings Decrement
Current	85%/15%	75%/25%	
Option 1	80%/20%	70%/30%	-1.20%

Rx Copays	Retail	OOP Maximum	Savings Decrement
Current	15%	\$1,200	
Option Rx1	15%	\$2,500	-1.00%
Option Rx2	20%	\$1,200	-0.50%
Option Rx3	20%	\$2,500	-1.60%

Consortium Plan Summary

District	Deductible*	Non-Network	OOP Max	Non-Network	Co-Ins	PCP/SP	UC	ER	Rx	Rx MOOP
Barberton	\$1,000/\$2,000	\$2,000/\$4,000	\$2250/\$4500	\$4500/\$9000	80%/20%	\$20/\$30	\$35	\$150 + 10%	\$10/\$40/\$60/50% w/\$200 Max	Federal Max - Medical MOOP
Copley Fairlawn (OAPSE)	\$1,000/\$2,000	\$2,000/\$4,000	\$1,000/\$2,000	\$2,000/\$4,000	N/A	\$15/\$25	\$30	\$150	\$10/\$35/\$65/10% w/\$1,500 Max	Federal Max - Medical MOOP
Copley Fairlawn (Certified)	\$1,000/\$2,000	\$2,000/\$4,000	\$1,000/\$2,000	\$2,000/\$4,000	N/A	\$25/\$35	\$60	\$150	\$10/\$35/\$65/10% w/\$1,500 Max	Federal Max - Medical MOOP
Cuyahoga Falls (OAPSE and Exempt)	\$400/\$800	\$800/\$1,600	\$1,200/\$2,400	\$2,400/\$4,800	85%/15%	\$20/\$30	\$50	\$150	\$10/\$30/\$60	Federal Max - Medical MOOP
Cuyahoga Falls (Non-OAPSE SEIU)	\$600/\$1,200	\$1,200/\$2,400	\$1,800/\$3,600	\$3,600/\$7,200	85%/15%	\$20/\$30	\$20	\$150	\$10/\$30/\$60	Federal Max - Medical MOOP
Cuyahoga Falls (Non-OAPSE CFEA and Admin)	\$600/\$1,200	\$1,200/\$2,400	\$1,800/\$3,600	\$3,600/\$7,200	85%/15%	\$20/\$30	\$50	\$150	\$10/\$30/\$60	Federal Max - Medical MOOP
Dover CSD	\$375/\$750	\$750/\$1,350	\$1,100/\$1,900	\$1,800/\$2,160	90%/10%	10%	10%	\$250 + 10%	\$15/\$30/\$45	Included in Medical MOOP
Norton	\$1,200/\$2,400	\$2,400/\$4,800	\$2,400/\$4,800	\$4,800/\$9,600	80%/20%	\$30/\$40	\$40	\$150	\$15/\$30/\$60/10% w/\$1,500 Max	Federal Max - Medical MOOP
Revere	\$700/\$1,400	\$900/\$1,800	\$1,100/\$2,200	\$2,250/\$4,500	90%/10%	\$20/\$40	\$40	\$135	\$5/\$22/\$40/25% w/\$150 Max	Federal Max - Medical MOOP
Wadsworth	\$250/\$500	\$1,000/\$1,600	\$1,250/\$2,500	\$3,400/\$6,800	80%/20%	\$20/\$20	\$25	\$100	\$10/\$20/\$30	Federal Max - Medical MOOP
Woodridge	\$250/\$500	\$500/\$1,000	\$1,250/\$1,750	\$2,500/\$3,500	85%/15%	15%	15%	15%	15%	\$1,200/\$1,800

*All districts except Cuyahoga Falls and Dover have wellness incentives that can lower

Deductible Summary (All)

✓ In 2024, 118 of 201 employees met their deductible (58.7%) and 51 had <\$100 in deductible expenses (25.4%). That same year, 105 of 367 of spouses/dependents met their deductible (28.6%), while 176 spouses/dependents had <\$100 in deductible expense (48.0%). **In total, 39.2% of members (EE, SP, DEP) met their deductible.**

✓ In 2023, 116 of 204 employees met their deductible (56.9%) and 51 had <\$100 in deductible expenses (26.5%). That same year, 100 of 373 of spouses/dependents met their deductible (26.8%), while 182 spouses/dependents had <\$100 in deductible expense (48.8%). **In total, 37.4% of members (EE, SP, DEP) met their deductible.**

Deductible Summary (All Employees)										
2024						2023				
Ded Claims	EE	SP	CH	ALL		Ded Claims	EE	SP	CH	ALL
\$250	118	54	51	223		\$250	116	51	49	216
\$100 - \$249	32	24	61	117		\$100 - \$249	34	27	64	125
<\$100	51	51	126	228	<\$100	54	53	129	236	
Total	201	129	238	568	Total	204	131	242	577	

Prescription Summary

2024 Rx Summary		Rx Count	Member Cost	Plan Cost	Member Cost/Rx*	Plan Cost/Rx	Generic Dispensing Rate	Mail Order Rate
Retail	GEN	9,036	\$18,592	\$136,084	\$2.06	\$15.06	87.6%	
	MS Brand	95	\$2,619	\$21,682	\$27.57	\$228.23		
	SS Brand	1,188	\$55,740	\$1,192,787	\$46.92	\$1,004.03		
Retail Subtotal	10,319	\$76,951	\$1,350,553					
Mail Order	GEN	178	\$1,144	\$8,365	\$6.43	\$46.99	1.7%	
	MS Brand	0	\$0	\$0	\$0.00	\$0.00		
	SS Brand	4	\$184	\$1,658	\$46.00	\$414.50		
Mail Subtotal	182	\$1,328	\$10,023					
Report Total		10,501	\$78,279	\$1,360,576				

Considerations

- Consider plan changes to the deductible and out of pocket maximum
 - Incremental plan changes help mitigate renewal increases
 - Deductibles are embedded which means each family member is only subject to the single deductible
 - Less than 40% of all members meet their deductible annually
 - This means over half of members are “over insured” and paying for that extra coverage while not using it
- Consider changing the coinsurance percentages to 80/20
 - Since less than 50% of members meet their deductible, even less would be impacted by this change.
- Increase the Rx MOOP and change the Rx co-insurance to 20%
 - Only 26 out of 568 meet the \$1200 Rx MOOP (4.5%)
 - 33 members had between \$500 and \$1200 in Rx costs (5.8%)
 - 449 members had <\$100 in Rx costs (79%)
 - Specialty drug programs are in place to reduce costs for members on higher cost drugs

Thank You.

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