

Gallagher Benefit Services, Inc.

Health & Welfare Scope of Services

Subject to any changes and additions as may be mutually agreed by the parties in writing, availability and delivery of data from the insurance carrier and other third party vendors, Gallagher will provide the following Services to Client on an “as needed” basis:

Renewal Analysis	<ul style="list-style-type: none"> • Review and evaluate carrier projections • Prepare “shadow” renewal projection • Create financial modeling reports • Coordinate carrier negotiations • Create employee contribution modeling reports • Review identified benchmarks of projected plan costs • Develop “working” rates for Client analysis and approval • Assist with budget projections • Provide renewal alternatives with cost impact of benefit plan changes 	
Financial Reporting	<p>Periodic Plan Financial Reports: (Frequency To Be Mutually Agreed Upon)</p> <ul style="list-style-type: none"> • Summary of plan costs • Analysis of actual vs. budget • Employee contributions • Large claims tracking • Identification of costs for specific line of coverage • Comparison of plan costs to aggregate stop-loss projections, if applicable • Utilization review • Comparison to prior claim period • Plan trends <p>Annual Financial Reports (End of Year Accounting):</p> <ul style="list-style-type: none"> • Executive summary of program expenses • Comparison of current costs to renewal costs • Incurred But Not Reported (IBNR) claims analysis • Overview of specific Stop-loss projections • Future plan costs projections • Dollars saved by contract negotiation • Percent of benefit dollars paid by employee • Claims by size • Physician visit details • Benefits paid by type of service • Plan funding/budget comparison • Fixed expense comparison 	
Carrier Marketing & Negotiations	<p>As directed by Client:</p> <ul style="list-style-type: none"> • Work with Client to develop a strategy to identify goals, analyze program costs and review both current and alternative funding arrangements • Manage the renewal process with the current carrier to control costs • Implement carrier renewal strategies with Client • Develop timeline covering every aspect from RFP preparation to the delivery of employee communications 	



	<ul style="list-style-type: none"> • Provide analysis of employee disruption report and preparation of geo-access report • Provide analysis of discounts offered by various carriers by using CPT codes and carrier pricing data • Manage RFP development that tailors the RFP to the desires, needs and financial directions provided by Client • Explore alternative funding solutions • Evaluate vendor responses to track variations in coverage and costs as they are identified • Conduct finalist interviews to investigate and document intangibles such as personalities, service orientation and responsiveness • Draft renewal analysis report, based on renewal negotiation, covers program and claims cost projections as well as complete information on benefit designs • Facilitate decision process by coordinating close collaboration and discussions among the Gallagher team and Client 	
Benefit Plan Design (or Redesign)	<ul style="list-style-type: none"> • Help Client identify business and HR objectives that impact benefits • Review with Client possible benefit strategies to meet their objectives • Help Client evaluate/review current scope of benefits package – e.g., types & levels of coverage • Work with Client to develop funding and contribution strategies • Assist with budget projections for design alternatives 	✓
Legislative & Regulatory Compliance Support	<ul style="list-style-type: none"> • Provide legislative updates, including Compliance Alerts, Webinars, Technical Bulletins and Directions newsletter • Evaluate plan design to assist with compliance with state and federal regulations • Provide general information and guidance to assist with compliance with ERISA, ACA, COBRA, HIPAA and other Federal legislation that directly affects the administration of plan benefits • Provide template or sample compliance notices and enrollment forms as reasonably requested by Client 	✓
Communication & Education	<p>Employee Education Programs:</p> <ul style="list-style-type: none"> • Facilitate focus groups • Monthly benefit communication directed to employees • Educational meetings on coverage and trends <p>Communication Materials:</p> <ul style="list-style-type: none"> • Assist with the drafting and distribution of participant Satisfaction Surveys • Assist with the drafting and distribution of Open Enrollment-New Member Orientation summary information and any other communications pertaining to the health and welfare program • Provide annual open enrollment guidance and employee meeting materials • Assist with marketing and oversight of Customized Enrollment Materials (if elected) • Assist with participant wellness initiatives, as directed by Client 	✓
Day to Day Administrative Assistance	<ul style="list-style-type: none"> • Provide assistance to Client's HR/benefits contacts to help with resolving carrier service issues • Coordinate and participate in annual service meetings with Client and select carriers 	✓