



UNDERSTAND. SERVICE. INNOVATE.



Stewardship Review

Prepared for:



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USI Commitment and Partnership

As your consultant and broker for health and welfare benefits, USI's services include:

- Financial analysis and reporting
- Healthcare plan benchmarking review
- Renewal projection and carrier negotiation
- Marketing and carrier negotiation
- Cost containment analysis and recommendations
- Alternative funding analysis and recommendations
- Compliance guidance and Healthcare Reform impact analytics
- Benefits administration/communications support and guidance
- Day-to-day issue resolution and service support

Our Objective

Our objectives for OKHEEI are threefold:

- **Affordability of your benefit programs:** We want to ensure your plans stay competitive and in step with your cost and coverage objectives.
- **Alignment with your objectives:** We strive to remain highly attuned to your short-term and long-term objectives.
- **Long-range preparation to protect your plans:** We want to continually revisit your program's competitiveness through benchmarking, objective setting, and long range planning for health management, loss control, administrative efficiencies, and consumer engagement.



Executive Summary of Services

Plan Analysis and Strategic Planning

- Met with each campus to review plan performance, discuss objectives and budget goals, reviewed plan design options and long term strategy

Renewal, Marketing, Vendor Selection and Implementation Services

- Coordinated renewals and associated activity all vendors
- Quantified financial impact of renewal and negotiated variance between renewal and USI's underwriting projection
- Facilitated market review all coverages – medical, dental, vision, life, disability, post 65 retiree medical/rx
- Presented marketing result, reviewed options and recommendations
- Coordinated and attended finalist meetings
- Managed renewal and implementation process and open enrollment coordination with vendors

Financial Management and Reporting

- Prepared pre-renewal financial reporting package, inclusive of projection for medical and dental renewals
- Assisted with setting of budget projection
- Evaluated and presented self-funded plan options

Account Management/Ongoing Service & Vendor Management

- Facilitated service meetings with vendors to address issues/problems and measure results against performance standards
- Provided daily assistance in resolving vendor service issues and assisting with a variety of questions
- Coordinated benefit decisions and plan details with vendors
- Managed implementation schedule for renewal decisions with vendors
- Continuous interaction with schools to ensure coordination of renewal timelines

Compliance and Regulatory Support

- Provided Health Care Reform HR training
- Circulated weekly and quarterly legislative alerts prepared by USI ERISA attorneys
- Hosted compliance seminar and webinars
- Provided ongoing compliance support for day to day items to each campus



Impact of Services for 2016 Renewal

Service Item	Estimated Financial Savings
Negotiated BCBS Medical Renewal (from 16.8% to 10.5%) Mid-Plan Option Added for Additional Savings Opportunity	\$2,385,024
Negotiated BCBS Dental Renewal (from 2.2% to -5%) Low Plan Option Added for Additional Savings Opportunity	\$254,555
Changed Life/Disability Carrier from Lincoln to MetLife Reduced Basic Life Rate 9.4%	\$62,962
Negotiated VSP Renewal from 9% to 3%	\$36,187
Obtained VSP Technology Credit of \$5,000	\$5,000
UHC Medicare Retirees Negotiated UHC's Initial Renewal from +7% to -0.9% (\$205,983 savings); however, moved to the Medicare Plan F for an overall reduction of 15%	\$1,026,525

2016 renewal cumulative cost savings produced for OKHEEI

\$3,770,253



2016 Plan Year Key Dates

Q1 2016

- Stewardship Meeting
- HR Training Session
 - Compliance Review (1094/1095 reporting, etc.)
 - Population Health Management Support – USI Population Health Consultant
 - Met with each campus to review plan performance, discuss objectives and budget goals, reviewed plan design options and long term strategy

Q2 2016

- Experience Review
 - Renewal Projection and planning
- Marketing as determined
- Renewals to be received
- What's new? (Market strategies, Current carrier offerings and New vendor offerings)

Q3 2016

- Renewal Meeting
- Renewal decisions communicated and implementation begins
- Open enrollment planning
- Open enrollment begins as determined

Q4 2016

- Open enrollments as determined
- Renewal decisions deployment



Your USI Benefits Team

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