El Paso County Signature Page

RFP 22-027
Consultation and/or Actuarial Services of Health and Dental Benefits for the County of El Paso

Please submit one (1) original hard copy and one (1) electronic copy in Word/PDF Format of your bid. The electronic copies must reflect the original hard copy.

This signature acknowledges that the submitting vendor has read the solicitation thoroughly before submitting a response and will fulfill the obligations in accordance with the indicated requirements and resulting contract if awarded.

Failure to provide signature on this form renders submitting vendor as non-responsive.

***E-Bid / Virtual submittals: This signature page will not need to be upload to Ion Wave. All information will be pulled from Company Profile and acknowledged with virtual signature. ***

Hard copy responses received by the Purchasing Department prior to the indicated date and time, will be entered manually as an electronic entry after the bid opening. If the vendor is not registered with the e-bidding system, the information provided below will be used to register the vendor as an offline supplier.

HUB International Texas, Inc. Company (Legal Name)	HUB International Insurance Services DBA if applicable
75-1473193 Federal Tax Identification No.	C - Corporation Organization Type *(e.g. Sole Proprietor, LLC, S or C Corporation, Non Profit, Foreign Entity, etc.)*
784368586 DUNS Number (Applicable to Grant Funded Project)	915-206-6052 Main Telephone Number with area code
randy.mcgraw@hubinternational.com Email Address	601 N. Mesa St. Suite 1550 Company Address
Randy McGraw, Senior Vice President Representative Name & Title	El Paso TX, 79901 City, State, Zip Code
Randy McG Signature	8-17-22 Date

*****THIS MUST BE THE FIRST PAGE ON ALL BIDS*****

RESPONSE TO: RFP: 22-027

Consultation Services for Health and Dental Benefits

Prepared by
HUB International
Insurance Services

August 18, 2022

Randy V. McGraw, CEBS
Senior Vice President
HUB International Insurance Services
601 N. Mesa St., Suite 1550
El Paso, TX 79901
Direct: 915-206-6052
Randy.McGraw@HUBinternational.com

www.HUBinternational.com

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Introduction

Company Information.

Name of the proposed firm and name of the representative submitting the proposal. Include all contact information.

HUB International Texas, Inc. – doing business as
HUB International Insurance Services
601 N. Mesa, Suite 1550
El Paso, TX 79901
Main Tel.: 915-206-6023
Fax: 866-399-3972
www.hubinternational.com

Primary Contact:

Randy McGraw
Senior Vice President
Direct Tel.: 915-206-6052
randy.mcgraw@hubinternational.com

Provide an overview of your firm and its ownership/organizational structure, philosophy/culture and number of employees.

Our Employee Benefits consulting team was formerly recognized as Crest Benefits Consulting, a division of JDW Insurance, based in El Paso, Texas, until September 2012.

JDW Insurance was the largest privately held, integrated, diversified, insurance, risk management and financial services company in the West Texas region. Established in 1898, the firm grew through four generations to become a recognized leader in its field with El Paso as its corporate headquarters. The firm has approximately eighty (80) associates in El Paso between all of the operating entities. Out of its El Paso office, JDW provided risk management, benefits consulting and insurance services for clients in all fifty states, several United States territories, and a number of foreign countries.

JDW's culture, credentialed talent, and position in the marketplace often made us an acquisition target over the years. Effective September 1, 2012, JDW Insurance partnered with and was acquired by HUB International Insurance Services making us the second largest privately held insurance agency in the world.

Our parent holding company, HUB International Limited (HUB), began with the merger of 11 independent, privately held insurance brokers in Canada in 1998. Today, HUB continues to grow both organically and through acquisition. **HUB is the 5th largest insurance broker in the world.**

HUB International is structured around large regional "HUBs" with satellite offices strategically located throughout the United States and Canada. In Texas, HUB is incorporated as HUB Insurance Texas, Inc., doing business as HUB International Insurance Services. Personal service, individual attention and the ability to respond quickly to changing insurance needs and market influences are just a few of the benefits of HUB's ability to provide local presence in the markets in which HUB competes.

HUB has over 530 satellite offices and over 14,000 employees across North America. The company is licensed in all 50 states and every province and territory in Canada. HUB currently employs over 540 employees across Texas. HUB El Paso currently employs 65 employees.

This is why the former JDW Insurance office continues to operate under the same local management and local autonomy that El Paso has come to associate with our 100+ year-old institution. This includes the former Crest Benefits Consulting team, local marketing, safety and loss control, claims handling, and full-scale brokerage services. The El Paso HUB office represents our largest office in the state of Texas. As a "HUB" of a much larger organization, our benefits consulting team now has access to the additional resources and capabilities only available to the world's largest brokerage firms like market access and specialized expertise.

You can visit https://www.HUBinternational.com/offices/us/texas/el-paso/ for more information.

Describe, if applicable, how the firm is legally and/or functionally tied to any insurer, broker or provider of service and how that relationship may influence your ability to provide Consultant services to COEP.

HUB is a privately held entity. Approximately two thirds of the company's equity is owned by Hellman & Freidman (H&F), a private equity firm. H&F has over $2.3 billion in investments in the insurance industry. The remaining HUB equity is owned by key HUB Management personnel and employees. Our lead consultant is a fractional owner as well.

HUB is not tied to any insurer, broker or provider of serve that would influence our ability to provide consulting services to the County of El Paso. **We will not accept any direct or indirect compensation from any vendors that provide services to the County of El Paso.**

The company is well capitalized and has continued to grow by acquisition. Financial Statements can be made available upon request.

Additional information about HUB and H&F can be found on our various websites at:

HUB https://www.hubinternational.com/about-us/

Hellman & Friedman http://hf.com/about/

Identify members of the staff that would be assigned to this contract and provide a summary of their qualifications, percentage of their time you anticipate they would be dedicating to this contract and their availability to travel to COEP and/or other field locations

Our core El Paso based consulting team is comprise of three people, who are all located within El Paso. Our offices are within one half mile of the County Courthouse. We are all available to meet in person without incurring any travel expenses.

Our Compliance Officer, Jack MacStravock is located in Tampa Bay, Florida and has made himself available virtually and does occasionally visit El Paso for in person meetings.

Randy McGraw

Responsibilities: Benefits Consultant and Consulting Team Leader, Randy McGraw is responsible for overseeing administration of the entire engagement

Randy McGraw's insurance and employee benefits career began in 1985 with Blue Cross Blue Shield of Texas (BCBSTX) where he held progressively higher-level positions of responsibility as a Group Account Executive in Beaumont, Texas, District Sales Manager in Lubbock, Texas, and Regional Sales Executive in El Paso, Texas. In 2003 Mr. McGraw created Crest Benefits consulting, an employee benefits consulting firm based in El Paso. In 2006 Crest Benefits was acquired by JDW Insurance, and in 2012 JDW agreed to be acquired by HUB International. Throughout this time period, the list of consulting clients has grown including many entities inside and outside of the immediate El Paso area. Mr. McGraw also services on the Board of Xceed Resources, an El Paso non-profit firm that provides employment for adults with disabilities.

Professional Designations: General Lines-Life, Accident, Health & HMO General Lines-Property & Casualty. Certified Employee Benefits Specialist, (CEBS)

Debbie Lopez

Responsibilities: Data analytics, internal and External Data Support

Debbie Lopez has over 26 years of experience in the insurance and benefits industry and has been with the benefits consulting team since May 2009. She attended the University of Texas at El Paso.

Debbie began her benefits career in El Paso 25 years ago with a local insurance agency. She later joined a third-party administrator of health benefits in the Information Technology/ Data Management Department. She progressively moved into leadership roles and eventually became the Vice President of Operations. Debbie managed multiple areas of claims processing, quality assurance, administration, information technology, and customer service.

Debbie's primary responsibility is analyzing and enhancing the value of data generated through client health plans. She contributes a unique perspective to our clients and consulting team. Her expertise raises the value added service that our benefits consulting team delivers to its clients.

Patrick Avila

Responsibilities: Research, Client Satisfaction and Support, Benchmarking

Education: New Mexico State University

Patrick has 7 years of employee benefit administration experience. He began his benefits career when he joined the County of El Paso, Texas in 2015. There, he served as an Senior HR Generalist coordinating full cycle benefits administration for all county employees. Thereafter, Patrick joined T.E.B. Benefits Group, Inc., a local third-party administrator as an account manager providing benefits administration support to the Canutillo Independent School District. Patrick joined HUB International in 2022 as an Account Executive. Patrick's primary responsibilities will be to provide employee benefits support, client support and research for HUB's current book of business in the El Paso public sector. Patrick is in the process of obtaining his insurance licenses.

Jack McStravock

Jack Mcstravock provides compliance and consulting services to employers regarding health and other employee benefit administration. He is a member of the Central Region Employee Benefit Practice Teams.

His area of expertise includes consulting with large employers on matters related to the implications of the Affordable Care Act, ERISA, Cafeteria Plans, HIPAA, COBRA, FMLA, ADA and related human resource matters.

COMPANY EXPERTISE / EXPERIENCE

Describe the firm's expertise in each of the following areas:

- Health, Dental, Life, Vision, and LTD products
- Benchmarking
- Actuarial/Underwriting
- Research and Technical Services
- Benefits Administration
- Benefits Communication

Our consulting team has a combined 80+ years of experience in providing consultative support for public entities. We currently provide full scale consulting services to 13 Texas Public entities, as well as other non-profits and Private Sector clients.

We constantly monitor trends and benchmarks to develop recommendations to mitigate risk and improve plan performance as measured in terms of cost and quality. We consistently test claim samples of 30,000+ line item claims to identify the most cost effective provider network offered during a solicitation and review process

We constantly review, assess and actively recruit new service providers and concepts for all our clients. After we have collaboratively determined that a concept is valid or appropriate for consideration by our client, we then evaluate whether to fully insure or self-fund the risk.

We work with our clients and their Benefits Personnel to create plans that encourage consumerism. The results are reflected in reduced costs of the newly introduced plans. The County of El Paso is not alone in the challenges it faces.

We have a demonstrated track record of enabling our clients to efficiently operate their benefit programs in order to allocate resources to maximize the performance and value in every other aspect of their operations.

We routinely provide support for all aspects of **Health, Dental, Live, Vision and Disability** products. HUB is currently in the process of assisting the County of El Paso on its pending Life, Vision, Disability and Pre-Paid Legal voluntary benefits offering.

HUB provides **benchmarking** services for local, regional, state and national benefit offerings.

HUB Texas has an in house **actuary** who is able to provide services when actuarial attestations are required.

Research and Technical Services are primarily performed by the HUB El Paso team. The local team can draw on our State and National resources when necessary.

Benefits Administration consulting is our primary function with all of our clients. The County of El Paso has been a client of HUB dating back to 2002 when the team operated as Crest Benefits Consulting. We are experienced in managing many diverse benefit administration arrangements with varied vendors across the state.

HUB International has a national practice team that specializes in **Benefits Communications** and Design. Our C&D department has won many national awards. The C&D unit is available for customized communication pieces. Additional Fees would apply for our C&D services contingent upon services requested.

Marketplace Position

Describe the firm's marketplace leverage in negotiating with carriers in regard to rates, policy terms and plan design.

As the 5th largest Broker and Risk Manager in the world, managing over $12 billion in premiums or program equivalents, HUB is well positioned with market leverage in our industry.

With 70 percent of local public entities under the HUB El Paso team's employee benefits practice management, we command a unique position for local market leverage in negotiating the best arrangement for our clients. Many insurance companies desire to receive our endorsements.

We are well respected in the industry as being fair and thorough contract negotiators, and we transfer our results to our clients.

Describe your view of the role of a Consultant in this type of relationship and what differentiates the firm from other consulting firms.

We perceive our role in this relationship as one of advocacy. We are members of our local El Paso Community, taxpayers, and beneficiaries of public services in El Paso. While we work with many public sector clients outside of El Paso and apply our same strategies and services for all of our clients, we are invested in the outcomes that impact our fellow citizens in El Paso.

Our Data Analytics capabilities are one of our biggest differentiators when comparing us to our competitors.

We pride ourselves on being innovators for our clients. The County of El Paso has a long string of "firsts" in the marketplace with respect to strategies and benefit offerings it provides to its employees.

We also take pride in our goal to transfer knowledge to our clients. We do not just answer questions or situations as they arise. We take the time to help you ask the questions you didn't ask and understand the rationale behind our recommendations. Our references will be able to attest to these representations and results.

Finally, we apply common sense to all of our recommendations. When we gain new clients, we are amazed at the lack of common sense applied to many strategies from our competitors.

Identify a minimum of three (3) other accounts similar in size to the COEP as references for the service and provide contact information.

Three local references of similar size:

El Paso Independent School District

Patricia Cortez
Chief Human Capital Management Officer
1014 N. Stanton
El Paso, TX 79902
Phone: 915-230-2033
Email: pcortez@episd.org

Socorro Independent School District

Mario Carmona
Director of Human Resources
12440 Rojas Drive
El Paso, TX 79928
Phone: 915-937-0232
mcarmo02@sisd.net

Ysleta Independent School District

Lori Quintela
Director of Risk Management
9600 Sims Dr.
El Paso, TX 79925
Phone: 915-434-0472
Fax: 915-435-9584
lquintela@yisd.net

Three County References

McLennan County

Ana Picazo
Human Resources Director
McLennan County Human Resources
214 N. 4th Street, Suite 200
Waco, TX 76701
Phone: 254-757-5158
Fax: 254-757-5073
ana.picazo@co.mclennan.tx.us

Webb County

Dr. Pedro F. Alfaro
Webb County Risk Management Director
Risk Management Department
1110 Washington Street Suite #204
Laredo, Texas 78041
Phone: 956-523-4140
Fax: 956-523-5012
palfaro@webbcountytx.gov
www.webbcountytx.gov

Cameron County

Anthony Lopez, MBA
Assistant Administrator
1100 E. Monroe St., Dancy Building
Ville, TX 78520
Phone: 956-983-5098
FAX: 956-544-0801
anthony.lopez@co.cameron.tx.us

Vendor Selection Process

Describe how the firm would handle the review, selection and recommendation of insurance carriers and other service providers for COEP.

Each of our public sector clients has a controlled purchasing process. We work directly with your purchasing team to design questionnaires, identify needs, organize timelines, and interact with evaluation teams.

Our questionnaires are extremely comprehensive. When data permits, we conduct repricing exercises to measure the ability of Medical Plan Administrators and Pharmacy benefit Managers to negotiate costs with respective healthcare and prescription drug providers. Our data sets typically include over 35,000 lines of claims coding for analysis. Your HUB El Paso Consulting Team is a market leader and trends setter in this detailed analysis. Many of our competitors have tried to replicate our analytics, but none to our knowledge provide the same detailed analysis we provide. The information generated by this process is Proprietary and Confidential, however we can demonstrate de-identified results at your request. That data is available only in a presentation format and cannot be printed or distributed.

For other non-health plan providers, we have extensive experience in negotiating the best outcomes with our service providers, such as online benefits administration services, on site wellness clinics, wellness plans and other affiliated activities.

Describe the firm's consulting approach for bidding and selecting the most appropriate health plan alternative.

In accordance with your established and permitted procedures, we identify qualified vendors who can be invited to respond to your bid processes.

Upon receipt and review of the submissions, we work with your evaluation teams and purchasing department to conduct a fair and thorough review of all responses.

Some clients ask us to vote or recommend the best alternatives, other clients ask us to support the process as a non-voting evaluation team participant. When we are non-voting participants, we perceive our role to be that of a translator and communicator so that the evaluators understand the nuances that may be technical in nature to the offers received.

Description of Consultant Services and Ability

Describe the process the firm utilizes to manage and administer a benefit package of our size throughout a contract.

We monitor updated loss data and other enrollment statistics and prepare summary forecast reports monthly, which are then presented to the Risk Pool Board on a current bi-monthly basis. We also currently receive copies of week claims paid by the county from the Auditor's department. At any given moment, we have current data maintained in our databases and are prepared to make timely recommendations throughout the engagement.

What strategy does the firm utilize to manage and forecast a benefit package over a 2-3 year period?

The claims information used for forecasting can change over time. There could be new risks that manifest in the plan in future years that are affiliated with employees who are not even on the current payroll.

We use the most current loss data available, and make conservative assumptions about changes over time, and then compound the data into future year forecasts.

Unpredictable macro-economic and legislative variables may occur in the future that have impacts on long range forecasts.

Describe all services the firm will offer COEP.

HUB International will provide all requested services identified in this solicitation, either directly, or through our approved sub-contractor such as J. Graham, Inc. for audit services.

We have added some comments to your SCOPE OF WORK.

We will also provide the value added services described in this response below.

The services detailed below are expected to be provided by the Consultant. Actual work will be directed by COEP and may involve other consulting services pertaining to health and welfare benefits that are not listed below.

TASK	RESPONSE
Conduct strategic planning meetings to establish goals, priorities and identify areas of concern for all benefit programs.	Confirmed. We consider this to be a core service we provide.
Present a progress and performance report to the Risk Pool Board during the regular scheduled Board meetings and as requested by COEP.	Confirmed. We consider this to be a core service we provide.
Conduct business assessments, coverage and cost analysis, project management, and consulting services for all the County Health Benefits needs and future requirements.	Confirmed. We consider this to be a core service we provide.
Review, oversee, assist, provide resources, and cost analysis and effectiveness in the development of a short- and long-term Strategic Plan for the County. The plan must incorporate goals and objectives for the County's optimal uses of Health Benefits requirements. It must balance the need for Health Benefits coverage against the cost and limited financial resources of the County.	We have a well-documented history of providing these services to the County of El Paso
Review and assess all Health Benefit plans and provide direction on why, what, who, how, and when to proceed with any projects.	Confirmed. We consider this to be a core service we provide.
Review and assess the County's Wellness Program. Apprise the COEP of any local or national trends in regards to wellness.	HUB provides Wellness Consulting support.
Conduct financial underwriting and claims analysis for self-funded medical and dental plan, including renewal analysis and negotiations, budget projections, funding levels and alternatives, large claims analysis, reporting of the plan's financial performance, and inform the COEP of any issue that could cause a financial impact to the County.	Our Director of Data Analytics is one of the best in the industry when it comes to data analytics.

TASK	RESPONSE
Provide appropriate actuarial cost analysis of the current El Paso County Health and Dental Benefit Plan. Provide cost impact analysis as benefit changes are anticipated or recommended. Calculate, with the County, the appropriate employee funding, and premium requirements, as well as case specific trend factors and reserve calculations.	We create customized tools that we share with the County to support these tasks.
Evaluate and provide information regularly on medical and dental plan design in light of industry trends and labor market conditions, claims cost trends, alternative delivery systems and legal requirements. Evaluate eligibility, cost-sharing and benefits structure and network savings.	HUB is the leading consulting firm for Public Entities in El Paso County. We incorporate our national resources and data analytics with our best in class knowledge of local market capabilities to deliver sound recommendations to our El Paso are clients.
Discuss cost containment alternatives to help control current and future plan costs in conjunction with the rate review. Review plan documents for content and legal requirements in conjunction with the Contractor's legal counsel and the County's legal advisor to ensure compliance.	We have a well-documented history of providing these services to the County of El Paso
Prepare, review, and analyze COEP Requests for Proposals and responses for County or employee benefits, services, and/or programs as requested by the COEP.	We provide thorough and stringent RFP support to the County of El Paso.
Provide recommendations, analyze, and recommend methods for Retiree Health Coverage.	Confirmed. We consider this to be a core service we provide.
Participate in meetings as requested by the COEP.	AS a local firm, it is easy for us to meet in person with short notice.
Apprise COEP of local and national trends and innovative ideas, and recommend new products, programs and services to ensure a competitive benefit plans or programs.	Confirmed. We consider this to be a core service we provide.

TASK	RESPONSE
Review and analyze claims experience data, claims service, efficiency, and accuracy of claims administration, and stop loss limits to ensure that COEP is receiving optimum service and benefits from all carriers and vendors. Annually review insurance carriers' contracts and third-party administrator's contract to assure the most cost-effective provider utilization.	We have a well-documented history of providing these services to the County of El Paso
Review and provide on-going employee communications programs, including a review of booklets, announcement materials and benefits statements.	We have a well-documented history of providing these services to the County of El Paso
Manage carrier/vendor relationships, review and advise on master contracts, review carrier service levels and compare to performance guarantees, resolve administrative issues, conduct periodic meetings as necessary.	We have a well-documented history of providing these services to the County of El Paso
Assist in COBRA, HIPAA, DOL, and other regulatory compliance and reporting to include Summary Plan Descriptions and other Plan Documents as requested.	Our Compliance Team has conducted compliance training for the Risk Pool Board and HUB will continue to support these tasks.
Act as a technical resource and provide periodic updates on legislative developments and emerging trends.	Our Compliance Team provides timely updates and support on all legislative and compliance matters.
At the request of COEP, conduct claim audit of the Third-Party Administrator (TPA) to include medical claim payment functions and to evaluate the performance of the third-party claims administrator.	HUB subcontracts this task to J. Graham, Inc. who recently performed a very thorough audit for the County in 2020.
Provide Risk Pool Board Member orientation and training regarding their role and duties as well as a pertinent orientation covering auditing, legal, personnel, TPA and continuing education requirements.	We have a well-documented history of providing these services to the County of El Paso

Value Added Services

<u>In addition to the core services requested and currently provided, the County of El Paso is interested in any additional Value-Added Services your organization may offer. Vendors are invited to provide a description of any additional services that may meet that description, such as educational seminars, onsite wellness support and initiatives, health fair involvement, etcetera.</u>

HUB offers various value added services to the County of El Paso.

In our WORK SAMPLES portion of our response, you will find information on the capabilities of Mineral, a subscription service that offers training modules and content for Human Resources use.

We also offer access to Benefitshub, a company not affiliated with HUB International, that offers document storage and access to steep discounts to all of your employees for many services they already purchase.

There is a document in the WORK SAMPLES portion of our response that describes their capabilities, and this link that has a short video presentation of their offerings.

https://benefithub.wistia.com/medias/8kuvn37j7i

What type of performance measures would the firm use to evaluate customer service and COEP employee satisfaction? Are you willing to provide performance guarantees to COEP for the services?

HUB does not provide customer service at the employee level. HUB does monitor customer service metrics provided by your various vendors. If there are issues that are not resolved by either the carrier's customer service department, or on-site representatives, then HUB assist the County by intervening at higher levels of the service providers to identify proper resolutions.

HUB assists the County in setting customer service metrics and performance standards and penalties with its various service providers.

If the County is seeking performance guarantees on HUB International's services, we are willing to work collaboratively with you to create those criteria.

Describe the procedure for dealing with employee inquiries.

HUB International provides fee-based consulting services to the County for management of its various benefit plans. HUB does not provide frontline customer service for the actual products that employees use. HUB does not act as an agent for any insurance carrier that works with the County. As such, we do not perform their customer service roles. If issues are not able to be resolved through formal customer service channels, then HUB works with the County to seek resolution at higher levels of management. We will not turn away any inquiries that come to us. We will direct those inquiries to the appropriate channels for resolution.

Do you offer assistance with claims and/or coverage questions?

HUB International provides fee-based consulting services to the County for management of its various benefit plans. HUB does not provide frontline customer service for the actual products that employees use. HUB does not act as an agent for any insurance carrier that works with the County. As such, we do not perform their customer service roles. If issues are not able to be resolved through formal customer service channels, then HUB works with the County to seek resolution at higher levels of management. We will not turn away any inquiries that come to us. We will direct those inquiries to the appropriate channels for resolution.

Describe the action that would be taken, support provided, and personnel who would be involved in investigating and settling a disputed claim.

When appropriate, our team collects the background data, confirms the intent of the benefits offered and their description in plan documents, and then we submit our observations and requests through the appropriate channels to the service provider. All communications are documented with respect to individuals contacted, dates and times for the record. We monitor the stats and keep the County informed of the final outcomes.

Sometimes disputed claims are presented to the Risk Pool Board. In these instances, HUB acts as an advisor to the board to assist them in formulating their response.

Compensation and Fee Structure

Provide a description of the compensation structure proposed by the Consulting firm. The description must include all bases for remuneration proposed by the firm, i.e., commission, fee, other. Consultant must completely disclose all rates, commissions, fees and other expenses for a total proposal price.

We are proposing hourly rates for our services provided. We will not accept any commissions or additional fees from any of your service providers. For claim audit services, we sub-contract those serves to J. Graham, Inc. A description of the firm is attached for your reference. J. Graham charges a flat fee of $30,000 for a comprehensive medical, prescription drug, and dental claims audit.

Describe all available fee structures offered by the firm; including travel charges and any other cost that may be passed on to COEP.

HUB is able to structure our fee schedule to meet the needs of the County. For this engagement we are proposing the hourly rates and flat fee for audit services described above and on the requested "Price Sheet".

We can structure compensation based upon a flat annual fee, per employee per month fees, hourly rates, or commission based compensation at your request.

As a local El Paso firm, we do not bill for or include the cost of travel in our fees.

REQUIREMENTS AND INTEGRITY

The submitting vendor must affirmatively demonstrate its responsibility, and follow the minimum requirements:

- Have been in business of providing services for a minimum of one (1) year;
- Have adequate financial resources or the ability to obtain such resources as required;
- Be able to comply with all federal, state, and local laws, rules, regulations, ordinances and orders regarding this RFP solicitation;
- Have satisfactory record of performance;
- Have a satisfactory record of integrity and ethics; and
- Be otherwise qualified and eligible to receive an award.

HUB affirms that it satisfies all of these requirements.

Required Forms, Licenses and Work Samples

Required Forms

PRICE SHEET

RFP 22-027

Consultation and/or Actuarial Services of Health and Dental Benefits for the County of El Paso

NOTE: Any vendor that ***does not*** submit pricing in price sheet provided will not be considered for award. Submittal in a different form is subject to disqualification

Company Name: HUB International

Address: 601 N. Mesa St. Suite 1550 El Paso, TX 79901

Email: randy.mcgraw@hubinternational.com

Point of Contact: Randy McGraw, Senior Vice President

Description	Cost
Consulting Time	**$195.00 / hr**
Data Analytics Time	**$155.00 / hr**
Administrative Support Time	**$100.00 / hr**
Medical, Prescription Drug, Dental Claims Audit	**$30,000 / flat fee**

The undersigned certifies that the proposal prices contained in this proposal have been carefully reviewed and are submitted correctly. Proposer further certifies and agrees to furnish any and all products and services at the prices offered, while meeting the conditions in the specifications of the Request for Proposal.

I hereby certify that the foregoing proposal has not been prepared in collusion with any other proposer or other person or persons engaged in the same line of business prior to the official opening of this proposal. Further, I certify that the proposer is not now, nor has been for the past six (6) months, directly or indirectly concerned in any pool or agreement or combination to control the price of product/service proposed on, or to influence any person or persons to propose or not to propose thereon."

Signed ____________ Printed Name Randy McGraw

Title Senior Vice President Date 8-17-22

References

Provide a minimum of three (3) references for whom similar services have been provided.

References must be current and verifiable. County of El Paso will conduct reference checks to verify and validate vendors past performance. Reference responses count as part of the overall score in this category. Each non-responses count as a zero in scoring of this criteria.

Reference #1

Organization Name: McLennan County

Contact Name: Ana Picazo Phone No.: 254-757-5158

E-mail Address: Ana.picazo@co.mclennan.tx.us

Services provided: All services described in this RFP are provided to this client

Duration: 2011-Present

Reference #2

Organization Name: Webb Countyt

Contact Name: Dr. Pedro Alfaro Phone No.: 956-523-4140

E-mail Address: lquintela@yisd.net

Services provided: All services described in this RFP are provided to this client

Duration: 2020-Present

Reference #3

Organization Name: Cameron County

Contact Name: Anthony Lopez, MBA Phone No.: 956-983-5098

E-mail Address: Anthony.lopez@co.camer

Services provided: All services described in this RFP are provided to this client

Duration: 2020-Present

Duration: ______________________________

References

Provide a minimum of three (3) references for whom similar services have been provided.

References must be current and verifiable. County of El Paso will conduct reference checks to verify and validate vendors past performance. Reference responses count as part of the overall score in this category. Each non-responses count as a zero in scoring of this criteria.

Reference #1

Organization Name: El Paso Independent School District

Contact Name: Patricia Cortez, CHCMO Phone No.: 915-230-2033

E-mail Address: pcortez@episd.org

Services provided: All services described in this RFP are provided to this client

Duration: 2003-Present

Reference #2

Organization Name: Ysleta Independent School District

Contact Name: Lorraine Quintela, Risk Mgmt Director Phone No.: 915-434-0472

E-mail Address: lquintela@yisd.net

Services provided: All services described in this RFP are provided to this client

Duration: 2004-Present

Reference #3

Organization Name: Socorro Independent School District

Contact Name: Mario Carmona, Director Human Resources Phone No.: 915-937-0232

E-mail Address: Mcarmo02@sisd.net

Services provided: All services described in this RFP are provided to this client

2021-Present

References

Provide a minimum of three (3) references for whom similar services have been provided.

References must be current and verifiable. County of El Paso will conduct reference checks to verify and validate vendors past performance. Reference responses count as part of the overall score in this category. Each non-responses count as a zero in scoring of this criteria.

Reference #1

Organization Name: El Paso Independent School District

Contact Name: Patricia Cortez, CHCMO Phone No.: 915-230-2033

E-mail Address: pcortez@episd.org

Services provided: All services described in this RFP are provided to this client

Duration: 2003-Present

Reference #2

Organization Name: Ysleta Independent School District

Contact Name: Lorraine Quintela, Risk Mgmt Director Phone No.: 915-434-0472

E-mail Address: lquintela@yisd.net

Services provided: All services described in this RFP are provided to this client

Duration: 2004-Present

Reference #3

Organization Name: Socorro Independent School District

Contact Name: Mario Carmona, Director Human Resources Phone No.: 915-937-0232

E-mail Address: Mcarmo02@sisd.net

Services provided: All services described in this RFP are provided to this client

Duration: 2021-Present

Safety Record Questionnaire

The following definitions and criteria shall be used to take into account the safety records of bidders:

Bidder – Includes any person who is an officer of, is in a management position with, or has an ownership interest in the firm, corporation, partnership, or institution, represented by the bidder or anyone acting for such firm, corporation, partnership or other entity which is submitting the response or proposal.

Worker Safety – refers to the working environment at the bidders' company, offices, jobsites, and any other place in which it does business. The term encompasses all factors that impact the safety, health, and well-being of employees. Work safety may include the prevention, enforcement, and/or remediation of environmental hazards, unsafe working conditions or processes, drug and alcohol abuse, and workplace violence. Workplace safety is monitored by state and national authorities such as the Occupational Safety and Health Administration.

Public Safety - involves protecting the public — safeguarding people from crimes, disaster, and other potential dangers and threats (including, without limitation, environmental hazards and safety threats).

Environmental Safety - Refers to pollution prevention as well as the prevention of other threats to the environment and protecting anyone that may be affected by pollution. It also includes the safe storage, use, disposal of various chemicals (including, without limitation, toxic chemicals) that may be used in workplaces, job sites, or other work areas.

Violation - Refers to any activity, occurrence, or condition that disregards established laws and regulations, results in non-compliance with, or results in a written complaint or other written claim from, a Governmental Authority with respect to applicable or governing law.

1) Within the past five (5) years of this Bid submittal, can the bidder identify any civil litigation, which resulted in final judgment against the Bidder, arising out of the performance of a construction contract within the State of Texas in which the Bidder was a named defendant in a lawsuit brought by or against the Owner. Do not include litigation which is limited solely to enforcement of mechanics' liens or stop notices.

   ☐ Yes ☒ No

2) Within the past five (5) years of this Bid submittal, has the bidder received any final determinations by a court or governmental agency for violations of Federal, State, or local laws including, but not limited to, violations of environmental safety laws, public health and safety laws, the Occupational Safety and Health Act ("OSHA") or similar laws or regulations.

   ☐ Yes ☒ No

3) Within the past five (5) years of this Bid submittal, can the bidder identify with any criminal convictions concerning any environmental safety, worker safety, or public safety laws.

   ☐ Yes ☒ No

If the bidder has indicated "Yes" to any question above, the bidder must provide with its bid submission the form titled ***Self-Disclosure of Environmental Safety Violations***.

If the bidder has indicated "No" to ALL questions above, the bidder must provide with its bid submission the form titled ***Civil Litigation Certification***.

Name: Randy McGraw

Date: 8-17-22

Civil Litigation Certification

If the Bidder has no civil litigation history to report as described above, complete the following:

I, Randy McGraw, certify that neither
(print name of owner, officer, manager, or licensee responsible for submission of Bid/Proposal)

HUB International
(Bidder name as shown on Bid/Proposal)

nor Randy McGraw
(name of responsible managing person licensed by the Contractors' State License Board)

has been the subject of a final judgment in civil litigation as described above.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this 17th day August of 2022 at El Paso, Texas
(month and year) (city and state)

by ______________________
(signature of owner, officer, manager, or licensee responsible for submission of Bid/Proposal)

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Hub International Texas, Inc.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☑ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ ________

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ________

Exemption from FATCA reporting code (if any) ________

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
3221 Collinsworth Street

Requester's name and address (optional)

6 City, state, and ZIP code
Fort Worth, TX 76107

7 List account number(s) here (optional)
See attached

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN,* later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number
☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number
7 5 – 1 4 7 3 1 9 3

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ John Hoag, chief operating officer Date ▶ 3-21-2022

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9.*

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*

I Randy McGraw am an officer, principal, or individual authorized to
(Full Name)

bind the company, known as HUB International.
(Company name)

By reading and signing this document, I confirm that I have been trained in the County of El Paso's Code of Ethics regarding Vendors. I understand that any contact by myself or any representative of the company with a County of El Paso official or county employee, other than those shown on the RFP or bid documents shall cause the bid or proposal to be immediately disqualified from consideration of award.

Name Randy McGraw

Title Senior Vice President

Company Name HUB International

Address 601 N. Mesa St. Suite 1550 El Paso, TX 79901

Signature

Date 8-17-22

McGraw, Randy

From: webadmin@epcounty.com
Sent: Wednesday, August 10, 2022 2:11 PM
To: McGraw, Randy
Subject: [EXTERNAL] Ethics Training - Vendor

Importance: High

Thank you for completing the Ethics Commission Online Training for Vendors. You are not due for training for one year unless changes are made to the Code. We will notify you if such changes are made.

CERTIFICATE OF INTERESTED PARTIES

FORM 1295

Complete Nos. 1 - 4 and 6 if there are interested parties.
Complete Nos. 1, 2, 3, 5, and 6 if there are no interested parties.

OFFICE USE ONLY
CERTIFICATION OF FILING

Certificate Number:
2022-914693

Date Filed:
07/26/2022

Date Acknowledged:

1 Name of business entity filing form, and the city, state and country of the business entity's place of business.

HUB International
El Paso, TX United States

2 Name of governmental entity or state agency that is a party to the contract for which the form is being filed.

County of El Paso, Texas

3 Provide the identification number used by the governmental entity or state agency to track or identify the contract, and provide a description of the services, goods, or other property to be provided under the contract.

22-027
Consultation and/or Actuarial Services of Health and Dental Benefits for the County of El Paso.

4

Name of Interested Party	City, State, Country (place of business)	Nature of interest (check applicable)	
		Controlling	Intermediary
N/A			

5 Check only if there is NO Interested Party. [X]

6 UNSWORN DECLARATION

My name is Randy McGraw, and my date of birth is 2-24-59.

My address is 601 N. Mesa Suite 1550 (street), El Paso (city), TX (state), 79901 (zip code), USA (country)

I declare under penalty of perjury that the foregoing is true and correct.

Executed in El Paso County, State of Texas, on the 17th day of August (month), 2022 (year).

Signature of authorized agent of contracting business entity
(Declarant)

Certifications

CERTIFICATIONS REGARDING LOBBYING, DEBARMENT, SUSPENSION AND OTHER RESPONSIBILITY MATTERS; DRUG-FREE WORKPLACE REQUIREMENTS; FEDERAL DEBT STATUS, AND NONDISCRIMINATION STATUS AND IMPLEMENTING REGULATIONS*

Instructions for the certifications:

General Requirements

The County of El Paso, Texas is required to obtain from all applicants of federal funds or pass-through certifications regarding federal debt status, debarment and suspension, and a drug free workplace. Institutional applicants are required to certify that they will comply with the nondiscrimination statutes and implementing regulations.

Applicants should refer to the regulations cited below to determine the certifications to which they are required to attest. Signature of the form provides for compliance with certification requirements under 21 CFR part 1405, "New Restrictions on Lobbying," 21 CFR part 1414, Government wide Debarment and Suspension (Non procurement), Certification Regarding Federal Debt Status (0MB Circular A-129), and Certification Regarding the Nondiscrimination Statutes and Implementing Regulations. The certifications shall be treated as a material representation of fact upon which reliance will be placed when the County of El Paso determines to award the covered cooperative agreement

1) LOBBYING

As required by Section 1352, Title 31 of the U.S. Code, and implemented in 21 CFR part 1405, for persons entering into a cooperative agreement over $100,000, as defined at 21 CPR Part 1405, the applicant certifies that;

a) No federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, and officer or employee of Congress, or an employee of a Member of Congress in connection with the making of any Federal grant, the entering into continuation, renewal, amendment, or modification of any Federal grant or cooperative agreement,

b) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal Grant or cooperative agreement, the undersigned shall complete and submit Standard Form - LLL, "Disclosure of Lobbying Activities," in accordance with its instructions;

c) The undersigned shall require that the language of this certification be included in the award document for all sub-awards at all tiers (including sub-grants, contracts under grants and cooperative agreements, and subcontracts) and that all sub-recipients shall certify and disclose accordingly.

2) DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS

As required by Executive Order 12549, Debarment and Suspension and implemented at 21 CFR Part 1404, for prospective participants in primary covered transactions, the applicant certifies that it and its principals:

a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, sentenced to a denial of Federal benefits by a State or Federal court, or voluntarily excluded from covered transactions by any Federal department or agency;

b) Have not within a three-year period preceding this application been convicted of or and a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain or performing a public (Federal, State, or local) transaction or contract under a public transaction violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) terminated for cause or default; and

Where the applicant is unable to certify to any of the statements in this certification, he or she shall attach an explanation to the application.

3) DRUG-FREE WORKPLACE

As required by the Drug Free Workplace Act of 1988, and implemented at 21 CFR Part 1404 Subpart F, the applicant certifies that it will or will continue to provide a drug free workplace by:

a) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the applicant's workplace and specifying the actions that will be taken against employees for violations of such prohibition;

b) Establishing an on-going drug free awareness program to inform employees about:
   i) The dangers of drug abuse in the workplace;
   ii) The applicant's policy of maintaining a drug free workplace;
   iii) Any available drug counseling, rehabilitation, and employee assistance programs; and
   iv) The penalties that may be imposed upon employees for drug abuse violation occurring in the workplace;

c) Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph (a)

d) Notifying the employee in the statement required by paragraph (a) that, as a condition of employment under the grant, the employee must
   i) Abide by the terms of the statement; and

ii) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction.

e) Notifying the agency, in writing, within 10 calendar days after receiving notice under subparagraph (d)(2) from an employee or otherwise receiving actual notice of such convictions. Employers of convicted employees must provide notice including position title, to: The County of El Paso, Texas, 500 East San Antonio Street, Suite 406, El Paso, Texas 79901. Notice shall include the identification number of each affected grant

f) Taking one of the following actions within 30 calendar days of receiving notice under subparagraph (d)(2), with respect to any employee who is so convicted:
   i) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
   ii) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal State, or local health, law enforcement, or other appropriate agency

g) Making a good faith effort to continue to maintain a drug free workplace through implementation of paragraphs (a), (b), (c), (d), (e), and (f).

4) <u>CERTIFICATION REGARDING FEDERAL DEBT STATUS (0MB Circular A-129)</u>

The Applicant certifies to the best of its knowledge and belief, that it is not delinquent in the repayment of any federal debt.

5) <u>CERTIFICATION REGARDING THE NONDISCRIMINATION STATUTES AND IMPLEMENTING REGULATIONS</u>

The applicant certifies that it will comply with the following nondiscrimination statues and their implementing regulations: (a) title VI of the Civil right Act of 1964 (42 U.S.C. 2000D et seq.) which provides that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of or be otherwise subjected to discrimination under any program or activity for which the applicant received federal financial assistance; (b) Section 504 of the rehabilitation Act of 1973, as amended (29 U.S.C. 794), which prohibits discrimination on the basis of handicap in programs and activities receiving federal financial assistance; (c) title IX of the Education Amendments of 1972m as amended (20 U.S.C. 1981 et seq.) which prohibits discrimination on the basis of sex in education programs and activities receiving federal financial assistance; and (d) the Age Discrimination Act of 1975, and amended (42 U.S.C. 6101 ec seq.) which prohibits discrimination on the basis of age in programs and activities receiving federal financial assistance, except that actions which reasonably take age into account as a factor necessary for the normal operation or achievement of any statutory objective of the project or activity shall not violate this statute.

As the duly authorized representative of the applicant, I hereby certify that the applicant will comply with the above certifications.

HUB International
Business Name

8-17-22
Date

Randy McGraw
Name of Authorized Representative

Signature of Authorized Representative

*All four (4) pages of this document must be included in all responses.

Conflicts of Interest

Re: RFP 22-027, Consultation and/or Actuarial Services of Health and Dental Benefits for the County of El Paso

Dear Vendor:

The Texas Local Government Code Chapter 176 requires all vendors and potential vendors who contract or seek to contract for the sale or purchase of property, goods, or services with any local government entity to complete and submit a Conflicts of Interest Questionnaire. Attached is a copy of the questionnaire.

In filing out the Questionnaire, the following are the County Officers that will award the bid and the employees which will make a recommendation to the Commissioners' Court:

County Officers:
County Judge Ricardo A. Samaniego
Commissioner Carlos Leon
Commissioner David Stout
Commissioner Iliana Holguin
Commissioner Carl L. Robinson

County Employees:
Karen Davidson, Purchasing Agent
Jose Lopez, Jr., Assistant Purchasing Agent
Elvia Jauregui, Purchasing Manager
Araceli Hernandez, Formal Bid Buyer
Claudia Parra, Procurement Data Analyst
Blanca Guereca, Procurement Data Analyst
Betsy Keller, County Administrator
Edward Dion, County Auditor
Barbara Franco, Auditor First Assistant
Wallace Hardgrove, Budget & Financial Manager
Christina Ford, Division Chief
Eddie Sosa, First Assistant County Attorney
Vivian Arroyo, Assistant County Attorney
Steven Arellano, Assistant County Attorney
Alex Cuellar, Assistant County Attorney
Erich Morales, Assistant County Attorney
Lorena Rodriguez, Analyst
Sam Trujillo, Interim Chief Human Resource Officer
Michelle Cochrane, Deputy Human Resource Officer
Verenice Acosta, Human Resource Benefit Manager
Natalia Chaparro, human Resource Manager
Reginal Faudoa, Senior Human Resource Manager
Joanna Faudoa, Senior Human Resource Benefit Generalist
Linda Hemme, Auditor's Office
Mackenzie McLaughlin, Budget Analyst

CONFLICT OF INTEREST QUESTIONNAIRE

FORM CIQ

For vendor doing business with local governmental entity

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.	OFFICE USE ONLY
This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a). By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. *See* Section 176.006(a-1), Local Government Code. A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.	Date Received

1 **Name of vendor who has a business relationship with local governmental entity.**

HUB International Randy McGraw

2 ☐ **Check this box if you are filing an update to a previously filed questionnaire.** (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 **Name of local government officer about whom the information is being disclosed.**

N/A

Name of Officer

4 **Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.**

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

☐ Yes ☒ No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

☐ Yes ☒ No

5 **Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.**

N/A

6 ☐ Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7

Signature of vendor doing business with the governmental entity

8-17-22

Date

Form provided by Texas Ethics Commission www.ethics.state.tx.us Revised 11/30/2015

CONFLICT OF INTEREST QUESTIONNAIRE
For vendor doing business with local governmental entity

A complete copy of Chapter 176 of the Local Government Code may be found at http://www.statutes.legis.state.tx.us/Docs/LG/htm/LG.176.htm. For easy reference, below are some of the sections cited on this form.

Local Government Code § 176.001(1-a): "Business relationship" means a connection between two or more parties based on commercial activity of one of the parties. The term does not include a connection based on:

(A) a transaction that is subject to rate or fee regulation by a federal, state, or local governmental entity or an agency of a federal, state, or local governmental entity;
(B) a transaction conducted at a price and subject to terms available to the public; or
(C) a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency.

Local Government Code § 176.003(a)(2)(A) and (B):

(a) A local government officer shall file a conflicts disclosure statement with respect to a vendor if:

***

(2) the vendor:

(A) has an employment or other business relationship with the local government officer or a family member of the officer that results in the officer or family member receiving taxable income, other than investment income, that exceeds $2,500 during the 12-month period preceding the date that the officer becomes aware that

(i) a contract between the local governmental entity and vendor has been executed; or
(ii) the local governmental entity is considering entering into a contract with the vendor;

(B) has given to the local government officer or a family member of the officer one or more gifts that have an aggregate value of more than $100 in the 12-month period preceding the date the officer becomes aware that:

(i) a contract between the local governmental entity and vendor has been executed; or
(ii) the local governmental entity is considering entering into a contract with the vendor.

Local Government Code § 176.006(a) and (a-1)

(a) A vendor shall file a completed conflict of interest questionnaire if the vendor has a business relationship with a local governmental entity and:

(1) has an employment or other business relationship with a local government officer of that local governmental entity, or a family member of the officer, described by Section 176.003(a)(2)(A);
(2) has given a local government officer of that local governmental entity, or a family member of the officer, one or more gifts with the aggregate value specified by Section 176.003(a)(2)(B), excluding any gift described by Section 176.003(a-1); or
(3) has a family relationship with a local government officer of that local governmental entity.

(a-1) The completed conflict of interest questionnaire must be filed with the appropriate records administrator not later than the seventh business day after the later of:

(1) the date that the vendor:

(A) begins discussions or negotiations to enter into a contract with the local governmental entity; or
(B) submits to the local governmental entity an application, response to a request for proposals or bids, correspondence, or another writing related to a potential contract with the local governmental entity; or

(2) the date the vendor becomes aware:

(A) of an employment or other business relationship with a local government officer, or a family member of the officer, described by Subsection (a);
(B) that the vendor has given one or more gifts described by Subsection (a); or
(C) of a family relationship with a local government officer.

Form provided by Texas Ethics Commission www.ethics.state.tx.us Revised 11/30/2015

Work Samples

Health Insurance Benefits Questionnaire

Texas Local Government Code Section 262.0271 states the County may give preference to bidders that provide reasonable health insurance coverage to its employees, over a bidder that doesn't provide such insurance. Complete the questionnaire below if applicable. If not, check box #3.

1. Do you or your subcontractor(s) currently offer health insurance benefits to your employees?

   Yes

   If so, please describe those health insurance benefits that you or your subcontractor(s) currently provide/offer to your employees.

   HUB Offers a comprehensive array of health insurance benefits to all of its 15,000 employees

2. What percentage, if any, of your of your subcontractor's employees are currently enrolled in the health insurance benefits program?

   90%

3. ☐ **No. The bidder is not requesting the Health Insurance Benefits Preference.**

Checking Box #3 will not disqualify you from participating in this bid selection process.

HUB International
Business Name

8-17-22
Date

Randy McGraw
Name of Authorized Representative

Signature of Authorized Representative

Licenses

General Lines Agent

Life, Accident, Health and HMO, Property and Casualty

RANDY VERNON MCGRAW

6479 LOMA DE CRISTO
EL PASO, TX 79912

is authorized to transact business as described above

License No: 806629 Issue Date: 07-01-1985 Expiration Date: 02-29-2024

Generated by Sircon 255249623

TEXAS
DEPARTMENT OF INSURANCE
THIS IS TO CERTIFY THAT

RANDY VERNON MCGRAW
6479 LOMA DE CRISTO, EL PASO, TX 79912

LICENSE NUMBER: 806629

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

General Lines Agent
Life, Accident, Health and HMO,
Property and Casualty

Issue Date: 07-01-1985 Expiration Date: 02-29-2024

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ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:
HUB International Midwest Limited Professional Liability Department 55 East Jackson Blvd Chicago, IL 60604	PHONE (A/C, No, Ext): 312 922-5000 FAX (A/C, No): 866 748-9821 E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Ironshore Indemnity, Inc.	23647
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
Hub International Limited
300 North LaSalle St., 17th Floor
Chicago, IL 60654

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-JECT LOC						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ $ $ $ $ $ $
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ $ $ $ $
	UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION $						EACH OCCURRENCE AGGREGATE	$ $ $
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A					WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ $ $
A	Ins Agents E&O			PEO901139-02	11/15/2021	11/15/2022	$10,000,000/$10,000,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

This coverage applies to all U.S. operations of Hub International Limited.

HUB International Midwest Limited is an insured under Hub International Limited's master contract.

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Neil R. Hughes

Work Samples

SAMPLE DESCRIPTION OF CLAIM AUDIT SERVICES

J. Graham Inc.

HEALTHCARE CLAIMS AUDITS

Table of Contents

OVERVIEW

Thank you for the opportunity to present our medical and pharmacy claims audit services to COMPANY NAME. We understand that you are interested in a random sample audit of medical claims processed by TPA and a comprehensive audit of pharmacy claims processed by PBM. This testing will cover the DATE to DATE paid dates. J. Graham Inc. personnel have audited both of these administrators in the past, and our team's experience across dozens of employer groups, industries, public sector groups, audit scopes and third party administrators ensures that we are exceptionally well positioned to address your unique needs on these projects.

Random sample audits at J. Graham Inc. are designed to take advantage of the data mining experience and expertise of our professionals while selecting claims in a statistically valid process stratified by paid amount. Following selection of the random sample, we query the data for a wide variety of potential errors such as duplicate claims, missed coordination of benefits and benefits compliance. We then flag sample claims for potential errors prior to the site visit, thus ensuring a thorough and efficient review of the sample which investigates many more potential errors on claims than traditional random sample audits. We have found that this approach produces impressive results which more often than not allow for a positive direct return-on-investment from recoveries for the random sample audit.

We recommend our comprehensive scope for the pharmacy audit which includes data mining of all prescriptions for the plan covering a wide variety of potential errors. Pricing and rebates are tested for each contract year consistent with the PBM agreement, while application of benefits is tested at an individual claim level. The sample for the claims audit is selected from the results of this data mining process, so claims are reviewed based on their potential as errors as opposed to a random selection. This detailed focus on exceptions and errors allows for identification of plan improvement opportunities, clarification on plan interpretation, and root causes that can be corrected for future cost savings. Combining quality improvement available through exceptional claims audit approaches with direct recoveries from overpayment corrections on both of these projects will offer COMPANY NAME an outstanding return on investment.

J. Graham Inc. is ready to begin the projects immediately. Our proposed pricing of $30,000 includes all out-of-pocket costs, and there are no additional charges for audit remediation or follow-up. This proposal contains descriptions of our approach and scope for each project, and we are happy to schedule time to answer any additional questions at your discretion.

OUR BACKGROUND AND PURPOSE

J. Graham Inc. was founded by experienced claims audit personnel with an exceptional track record of producing results for some of the largest employers in the country. Our firm is built by professionals with experience auditing data sets as large as $5 billion using various audit approaches including random sample, targeted and recovery-focused projects. Our team has audited claims for hundreds of self-insured employers and at every major national carrier with ASO business including Aetna, Anthem, Cigna, Humana, Meritain, UMR, Optima, UnitedHealthcare and practically every BCBS plan in the country.

Error rates in healthcare range from 1% to 3% not including fraud, and our goal with every audit is to recover some of these lost expenses for our client. With recovery of overpayments paying for most or all of the total costs of the audit and root cause corrections generating future cost savings, our claims audits produce a tremendous return-on-investment for our clients.

Our company was founded to address the following core purposes:

Accessibility of Audit Services – We seek to ensure that all self-insured employers have access to exceptional audit services no matter their size or unique benefit management arrangements. J. Graham Inc. prices our services competitively, offers multiple audit approaches and uses creative structuring of engagements to meet the needs of employer groups that vary significantly in size, industry and goals.

Corporate Responsibility – Our company keeps top of mind awareness on sustainable business practices including Reduce, Reuse and Recycle efforts; energy efficient and green office choices; policies that reduce travel and encourage meeting and work in teams by virtual presence when possible and infrastructure to allow for paper-free audit trails, proposals and reports. Employee initiatives for social responsibility are supported and encouraged. We donate 2% of total revenue to local charitable causes that are selected by our employees annually.

Life Balance – Work makes up a significant portion of our daily lives, but J. Graham Inc. encourages its employees to ensure that they maintain adequate focus on priorities in all aspects of life. We value results over process – our employees are judged by what they produce for our clients and how they work within our team foremost. All of our staff enjoy the flexibility to cover life responsibilities freely as needed, are provided time to work from home rather than the office and are expected to utilize time off regularly. We have no formal vacation limits as we expect each employee to responsibly determine the time off that they need at various times and phases of their lives, and we work with each other collaboratively to cover projects accordingly.

MEDICAL AUDIT SCOPE

J. Graham Inc. will request complete claims, eligibility and banking files from TPA covering the medical plan. TPA allows 225 claims for the site visit as a company-wide standard, and we estimate that this claim count will allow us to achieve a 99% Reliability Level and 2% Precision assuming a 1% Expected Error Rate. We will set strata by paid amount after receipt of the data, and we would expect a near 100% sampling of claims in the highest paid strata. This allows for additional focus on high-dollar claims which are critical to the overall costs of the plan.

After selection of the random sample, we will query the data for a wide variety of potential errors including but not limited to:

- Duplicate claims
- Eligibility confirmation
- Coordination of Benefits and other Third Party Liability
- Pricing of claims to network discounts, UCR or other out-of-network limits
- Modifier discounts such as multiple procedures, assistant surgeons
- Medical edits such as unbundling of codes
- Patient portions – deductible, copayments, coinsurance
- Plan benefit limits and covered services
- Timely filing
- Turnaround time
- Authorizations

We will flag the sample claims with results from these queries to ensure that our on-site audit team investigates all potential errors on each claim. While on-site the audit team also reviews each claim for accurate data entry and other procedural errors. This unique approach takes advantage of powerful data mining processes from our typical comprehensive audit scope within the confines of a statistically valid random sample.

The project includes a one-week site visit with TPA which we would expect to be handled remotely given the current environment. JGI has completed many remote audits this past year with no negative impact on the process. Our audit staff will write-up all potential errors for review, and we expect the majority if not all of the answers to these write-ups during the site visit week. The results of the random sample audit are summarized and extrapolated to the full population to show an overall error rate. In addition, J. Graham Inc. will review the full data set for additional claims related to all confirmed errors to maximize the overall recoveries generated from the claims audit. These out-of-sample claims will be provided to TPA for review and correction.

PHARMACY AUDIT SCOPE

The pharmacy audit has three potential areas of testing but must be customized based on the specific terms of the contract between the client and the PBM. J. Graham Inc. is able to price pharmacy audits with general assumptions about the structure in place but will work with COMPANY NAME to target the audit scope to its arrangement with PBM in these areas.

Pricing Review

J. Graham Inc. will test all pricing terms versus AWP using our own MediSpan source and not just the AWP reported in the data extract from PBM. These pricing terms usually include retail/mail distinctions and varying prices for brand, generic and specialty drugs. We will account for exceptions detailed in the PBM agreement including single source generics, direct member reimbursement, compound drugs, etc. Most pricing guarantees are global for the calendar year and therefore require analysis in total rather than individual claim determinations. Because of this distinction, testing of pricing guarantees usually does not include a claims sample but instead is focused on the annual reconciliation.

Benefits

We will test application of all benefits including patient portions, benefit maximums, delivery system requirements, noncovered drugs, preauthorization or step therapy requirements and other details found in the plan documents. This portion of the pharmacy audit is per claim and is used in generating the sample for review by the PBM. PBM generally does not require a site visit but instead reviews the sample remotely to provide feedback on the findings.

Rebates

J. Graham Inc. finds that most of our clients have moved to a per script rebate guarantee rather than a pass-through model. This structure can be tested within the audit scope proposed as it requires calculation of the total due based on the data set provided utilizing the detailed description of the rebate calculation from the PBM agreement. Pass-through pricing or other rebate models that require on-site review of manufacturer contracts and book of business review at the PBM must be custom priced and are not covered in the scope presented herein.

TIMELINE

J. Graham Inc. is prepared to begin the project immediately. Below is an outline of key project steps and general timing of each. **TIMELINES ARE FLEXIBLE TO SOME EXTENT**

Phase One: Contracts and Data Gathering	
Contract and BAA with COMPANY NAME	Week 1
Audit Scope to TPA and PBM	Week 1
Client Information Request	Week 1-2
Audit Agreement or NDA with TPA and PBM	Week 2
Data due from TPA and PBM	Week 4
Eligibility, Claims, Banking, Account Structure	
Phase Two: Data Mining and Sample Selection	
Load and scrub data	Week 5
Run random generator for medical sample selection	Week 5
Run standard and custom algorithms	Week 6
Review output and finalize samples	Week 6-8
Sample due to TPA and PBM	Week 8
Four week wait time imposed by TPA and PBM	Week 9-12
Phase Three: Site Visit and Report	
Site visit at TPA	Week 13
Responses to all write-ups due	Week 14
Draft Audit Report	Week 16
Response from TPA and PBM due	Week 18
Final Audit Report	Week 19
Phase Four: Remediation	
Conference call with COMPANY NAME, TPA and PBM	Week 20
Correction of root cause issues	Week 22
Recovery of overpayments at client discretion	Ongoing

EMPLOYER INFORMATION REQUEST

Very little time and effort is required from the client in our turnkey claims audit solution, but below is a brief description of the information we require in order to proceed with the project.

- Copies of plan documents for all benefit plan years included in the audit scope
- Copy of the ASO agreement for all plan years included
- Copy of the pharmacy benefit load document or other reflection of how the pharmacy plan was loaded by the PBM
- Information on reinsurance policies in force over the time period including reimbursements received if available
- Summary of amounts funded to the claim account for the audit time period for comparison to the data set extracted from the TPA
- Electronic eligibility file if available showing all members who had eligibility during the audit time period

PRICING

We have priced this project aggressively at a total fixed fee of $30,000 for the medical and pharmacy audits. Prices quoted include all services and expenses related to the claims audit including travel costs and audit remediation. When comparing our price to other quotes received, pay particular attention to those that list expenses as an add-on to the fee quotes and those that break out audit remediation into a separate or undefined pricing. J. Graham Inc. believes claims audits are best quoted as a turnkey solution since most employer groups do not have the healthcare claims expertise to navigate these important final steps of the project without assistance. We price our services to include all necessary phases so the client sees the exact cost for the entire project.

PROJECT TEAM DESCRIPTIONS

J. Graham Inc. performs all claims audit functions directly with no use of independent contractors on any phase of engagements. We believe this approach to staffing provides the most effective training, quality assurance, and project management available. Proposed project team members for this engagement include:

John Graham, Client Manager

John will handle overall quality assurance review on these projects and will present all findings through the closing phases. John has performed and managed claims audits for self-insured employers for twenty years and has personally led the recovery of millions of dollars for clients in this time period. John has contributed to the development of the industry by significantly increasing acceptance of comprehensive claims audits over his career and developing unique arrangements for clients including negotiating more aggressive audit rights, enhanced provider contract audits and higher frequency of claims audits. John's broad healthcare consulting experience also includes financial modeling for healthcare providers and payers, contract management system development and implementation, fee schedule analysis and strategic planning. He has served as an expert for multiple litigation support projects focused on claims accuracy and testing. John graduated from Duke University with a Bachelor of Arts degree in Economics and earned the Group Benefits Associate designation through IFEBP.

Tom McFarling, Lead Auditor

As the Lead Auditor on this project, ensure peer review for output of our claims algorithms, lead sample selections and participate in the site visit. Tom has over twenty years of healthcare experience including programming and application support, with the majority dedicated to auditing medical, dental and pharmacy claims for self-funded employers. He has also supported the information technology structure of auditing firms and designed and validated related security policies and protocols. Tom has been instrumental in auditing over 250 million claims in his career by utilizing high level programming and data analysis skills while applying extensive and detailed knowledge of the claims adjudication process. Such experience includes management of claims and eligibility datasets, query development, detailed analysis of results, creation of site visit sample and out-of-sample reports, customized benefits analysis from employer plan documents, third-party administrator site visits, provider contract analysis, collections tracking and audit report development. Tom is also a HITRUST Certified CSF Practitioner (CCSFP) which is utilized on HIPAA Privacy and Security issues for JGI. Tom graduated from the University of Tennessee, Knoxville with a Bachelor of Science in Mathematics.

Susan Theroff, Healthcare Benefits Analyst

Susan will play a lead role on plan documentation for this project and will be the primary researcher for any new queries required for these plans or refinements to current logic necessary to address unique plan design. Susan has over fourteen years of experience in group benefits administration and management. She has worked on both the brokerage and employer side of healthcare benefits for companies ranging in size from 10 to 10,000 employees. Susan’s background includes extensive experience in data analysis, auditing, reporting and compliance. She is detail oriented and strives to provide thorough and accurate work on every client project. Susan graduated Summa Cum Laude from Vincennes University with an Associate of Applied Science in Business Management. She also holds a Bachelor of Science degree in Theatre from the University of Southern Indiana.

Guy Brooks, Claims Data Specialist

Guy plays a lead role in data functions at J. Graham Inc. including setting our company standards for data scrubbing and data integrity, reviewing standard query output, developing custom queries and designing data flow functions to support efficient and maximized production output. Guy has over twenty years of experience in healthcare with focus in data processing, product development, business intelligence and quality improvement. He has worked in claims auditing over the last six years with direct experience serving multiple employer groups including Fortune 500 companies, municipalities, multi-employer groups and union plans across various administrators and claims platforms. Guy graduated from Western Kentucky University with a Bachelor of Science degree in Computer Information Systems.

Crystal Kelly, Client Coordinator

Crystal serves as a primary contact with clients in her role at J. Graham Inc., focusing on resource gathering for projects, client and internal team communication, document production and audit remediation tracking. She will be the initial point of contact for any issues or questions that arise during the course of the project and will ensure that appropriate audit staff are available and responsive. Crystal is committed to ensuring that our clients’ needs are accommodated throughout each claims audit project. She has worked within this team for six years serving a lead role in administration, and her familiarity with overall project management in our team and individual skill sets is critical to maintaining this commitment. Crystal also handles coordination of proposals and RFP responses, accounts receivable functions and administrative infrastructure at our company. Crystal graduated from the University of Tennessee, Knoxville with a Bachelor of Science in Exercise Science and has past work experience in the pharmacy industry.

BenefitHub™

Benefits delivery made easy
for

Reward. Engage. Energize.

It's what we do for millions of employees.

Company Overview

Company Overview

Established 1999

Operating
20 Years

Countries

USA
UK
Ireland
India

Canada
Columbia
Italy
Mexico

Sole Focus

Benefits
Technology

Clients

10,000+
Clients

5 out of 10 Largest Employers

Walmart
Amazon
UPS
Marriott
Target

Scalable Platform

2 to 2.2m
Employees

100k to 28m
Members

BenefitHub™

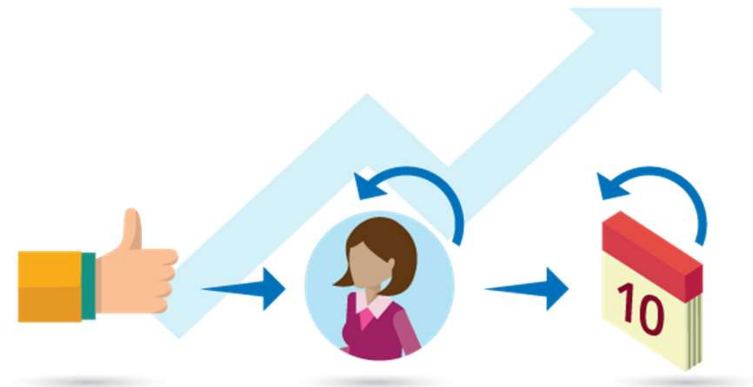
Clients – Partial List

7 ELEVEN
accenture
Rosetta Stone
RED LOBSTER
MGM RESORTS INTERNATIONAL
AutoZone
INGRAM MICRO
xerox
ups
Hertz
FAMILY DOLLAR
belk
Rolls-Royce
TEXAS ROADHOUSE
dish
Sprint
American Airlines
citi
DARDEN
Walmart
LUXOTTICA
Schneider Electric
Chevron
Ruby Tuesday
ANHEUSER-BUSCH
Marriott
Raytheon
Chick-fil-A
amazon
Johnson & Johnson
CAT
GNC LIVE WELL
LOWE'S
COLORADO
Manpower
NorthShore University HealthSystem

Engagement

A different approach…

- Employee Engagement is our key measure of success
  - they only return if they've had a good previous experience
- We have the market's highest Engagement Rate
- We are the only platform that measures engagement daily
- We develop an Annual Engagement Plan with each client
- We measure Return on Engagement (RoE) – a key tool for providing quantitative results that connect directly to your bottom line.



72% participate

93% users return

34% return monthly

Engagement fuels corporate productivity, profitability, employee retention and reduces disengagement costs

Engagement Happens Everyday

Your Employees can save $4, 934 per year!

*That's like an 8.5% raise!**

Spend $26,680 ...Use BenefitHub... Save $4,934!

The average household spends $26,680 a year on 15 select categories. **

When BenefitHub is used, employees can save $4,934 or more!**

*Based on average household income of $57,617 per US Census Bureau (2016).
**See reverse side for details by category.

BenefitHub™

Annual Savings per year when using BenefitHub*

Savings on Frequent Purchases

Category	Average Spent	% Savings	$ Savings
Auto Buying - New & Used**	$ 7,274	8 %	$ 604
Auto Insurance	$ 910	16 %	$ 146
Cell Phone Plans	$ 963	15 %	$ 144
Clothing & Shoes	$ 1,700	52 %	$ 886
Computers & Tablets	$ 1,200	20 %	$ 235
Entertainment	$ 2,913	13 %	$ 385
Health Clubs	$ 376	20 %	$ 74
Home Insurance	$ 1,083	10 %	$ 108
Internet Service Providers	$ 1,211	8 %	$ 95
Major Appliances	$ 204	51 %	$ 104
Nutrition	$ 512	27 %	$ 140
Phones	$ 419	19 %	$ 79
Restaurants	$ 2,625	42 %	$ 1,108
Sporting Events	$ 710	10 %	$ 71
Vacations	$ 4,580	12 %	$ 549

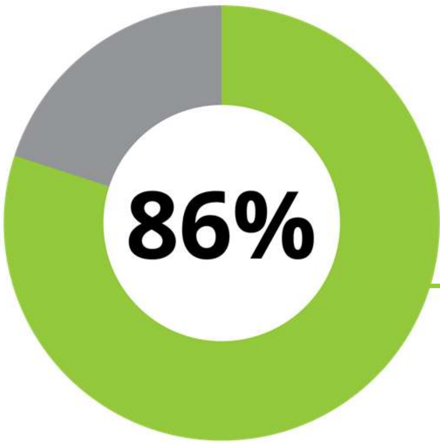
Total Savings & Cash Back $4,934

*Average annual US Household spending per category per US Bureau of Labor and Statistics and other public documents. Average savings per category per BenefitHub 2017 deals.
**Based on average US household spend of $24,730 every 3.4 years on a new or used car.

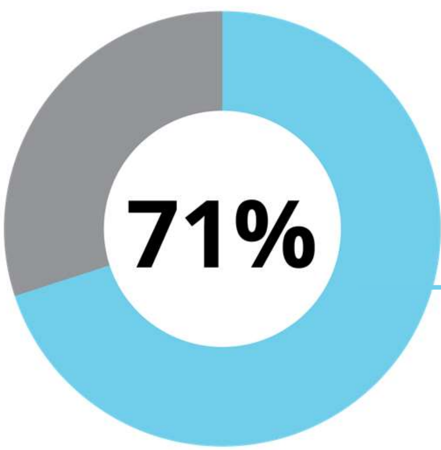
BenefitHub™

Employees Highly Value BenefitHub

Improved Employee Perception Towards Their Employer



of employees believe their BenefitHub discount program is an ***important part of their benefits*** package.



of employees say their BenefitHub discount program makes them ***feel more favorable*** towards their company.

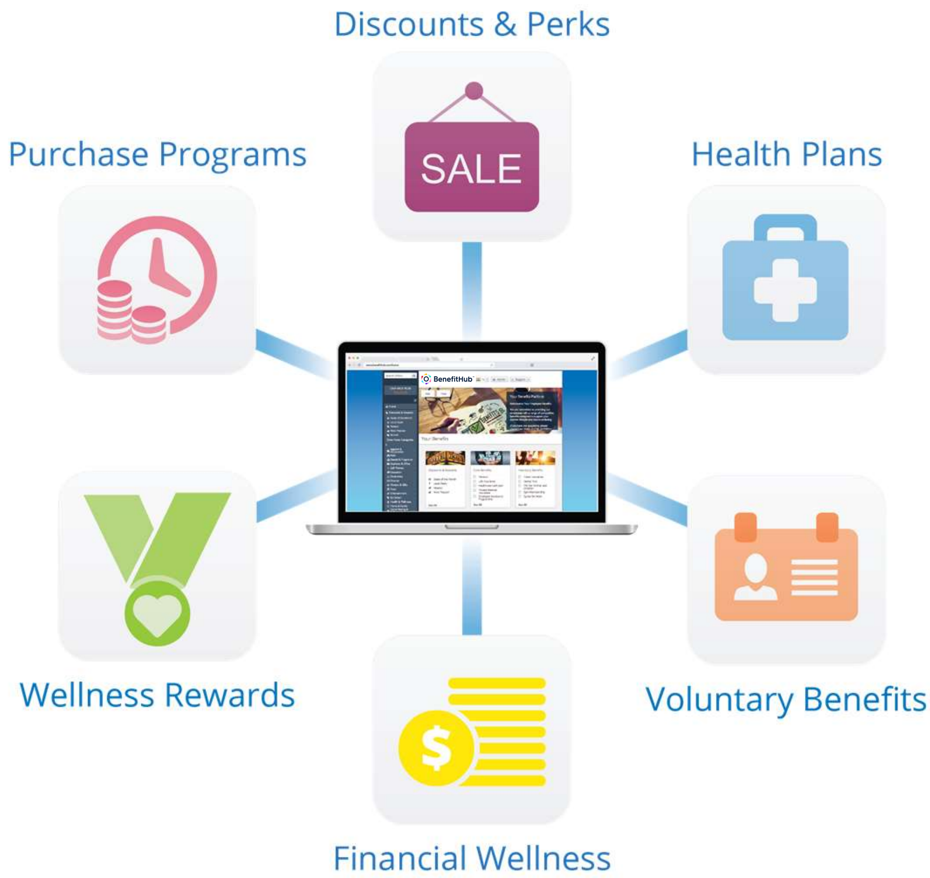
Source: 2018 BenefitHub User Survey – U.S. Employees (n=1156)

BenefitHub™

BenefitHub Platform

A fully customizable benefits & rewards platform

- ✓ Covers every benefit area
- ✓ Choose only the ones you want
- ✓ Switch on others anytime
- ✓ Add your own benefits, tools, links, forms, videos, instructions, images, offers, etc.
- ✓ Configure for any combination of fulltime, part time, alumni, retiree, or other groups
- ✓ We do it all, or you can do it

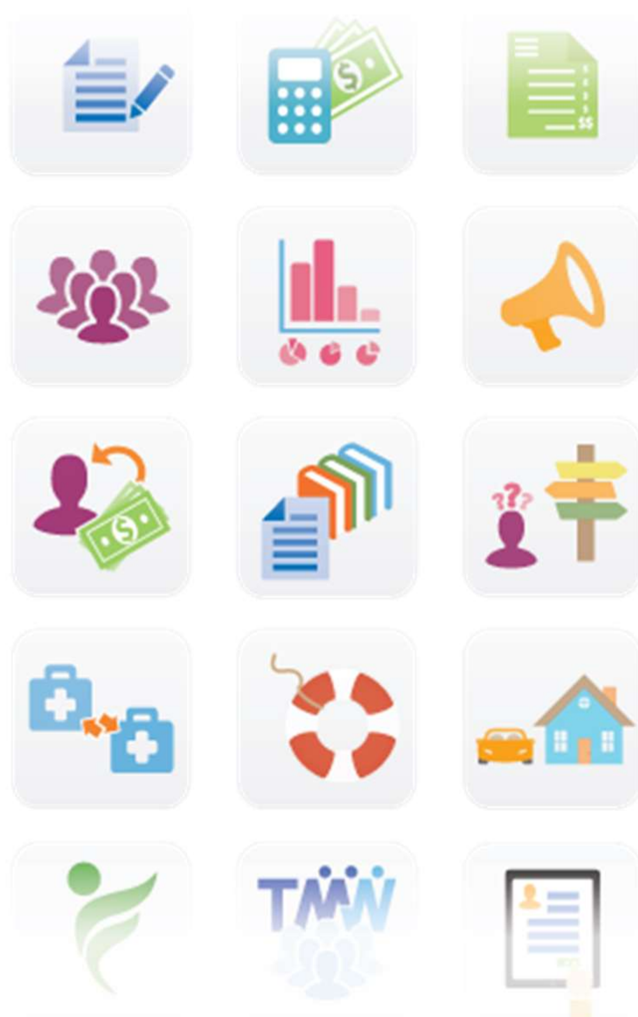


BenefitHub™

Includes Dozens of Tools and Apps

Making implementation, enrollment, communication & engagement easy

- Employee portal
- Benefits marketplace
- Benefits enrollment
- Side-by-side quoting
- Decision support
- Census file management
- Payroll deduction system
- Consolidated & direct billing
- Communication tools
- Reporting
- Content creation
- Payroll & HRIS



BenefitHub™

World's Most Comprehensive Benefits Marketplace

300,000+ vendors

200+	1,000+	200,000	100,000	7 million
Insurers, Voluntary Benefit Providers	National Discount Providers	Local Deals	Hotels	Event Tickets
			Travel Deals	18,000 Venues

Robust Technology Platform

Used by many of the largest companies in the world

- Secure – SOC 2
- Cloud Based
- Responsive Design + 2 Apps
- Highly Configurable
- Real Time Reporting/Analytics
- Integrates easily (payroll, HRIS, etc.)

BenefitHub™

Data Security

Protecting your data is critical – we take it very seriously

- We protect the data of the world's largest companies
  - Includes defense contractors, banks, health care and ecommerce
- We are a SOC 2 company
  - Strict customer information security policies
  - Addresses availability, processing integrity and confidentiality
- We will be HITRUST certified by year-end 2018
- We are GDPR compliant
- We never sell your employee data
- We will absolutely NOT share your data with anyone without written permission

A Complete Solution

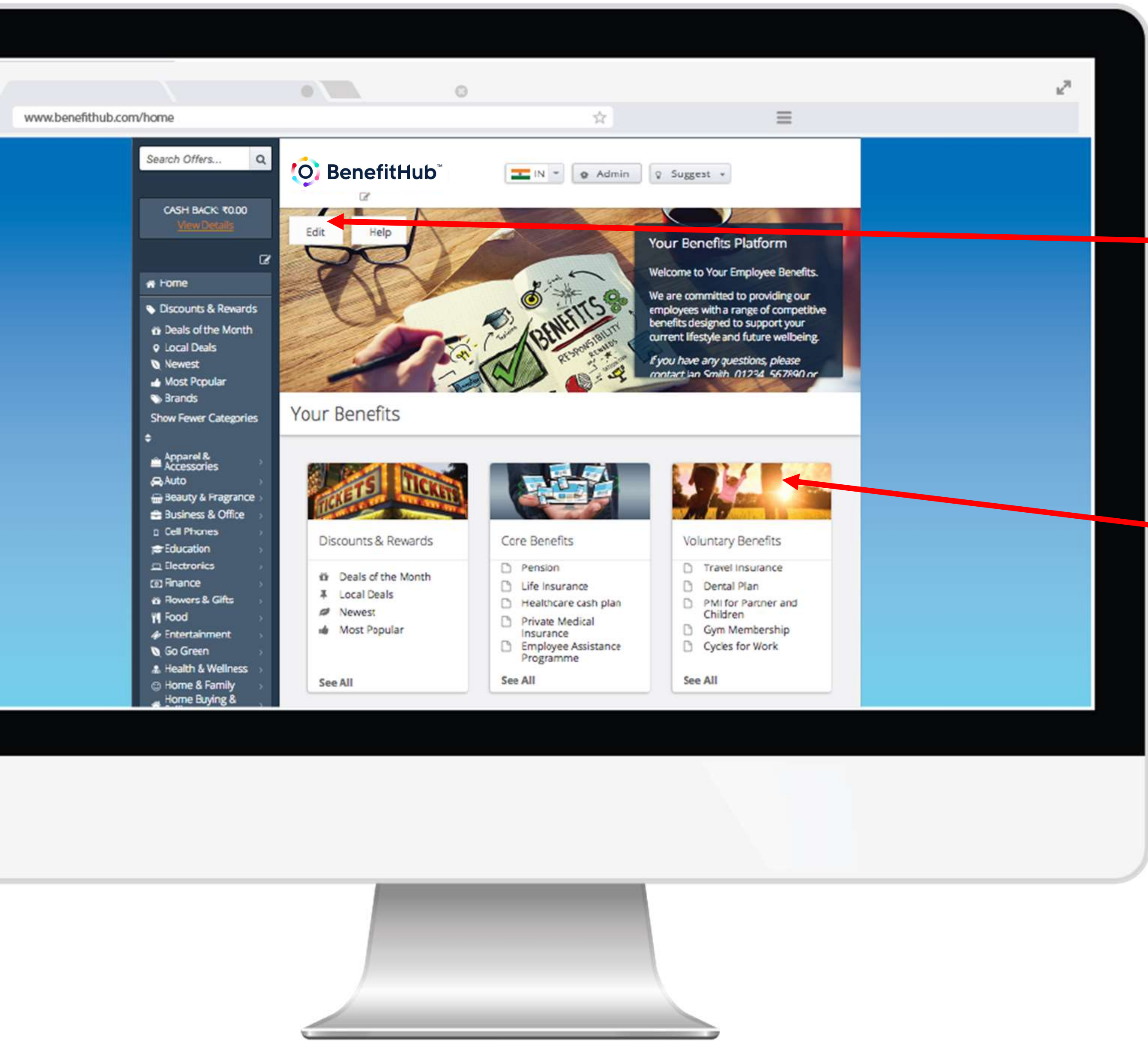
Everything you need in one place

- Comprehensive benefits market place with 300,000+ offers covering all major brands plus third party apps
- Leading edge, intelligent platform with built in user personalization and focus on UX
- Complete provider acquisition and maintenance program
- Can include client's existing exclusive deals
- Communications and marketing support
- Live agent support for employees
- Self service reporting and business intelligence suite

BenefitHub™

Platform Overview

Home Page – Multi-Product Option



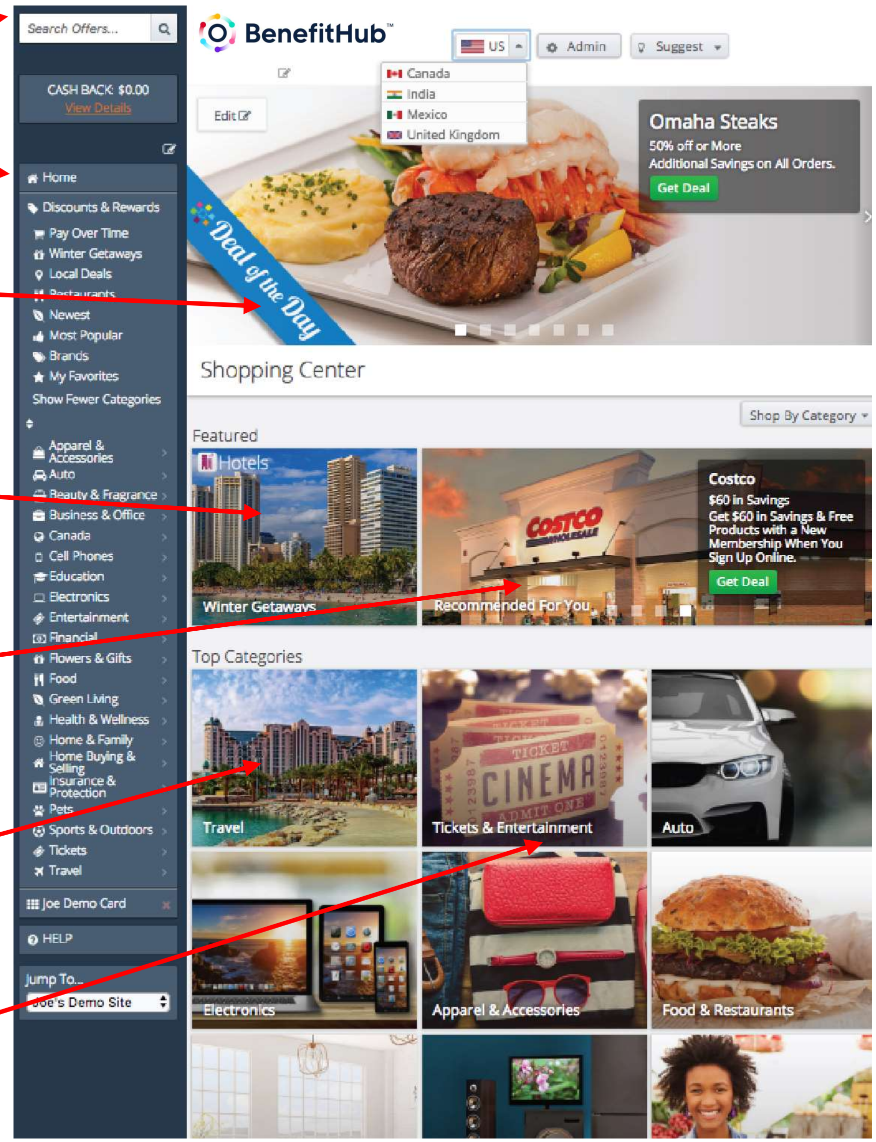
- All elements on page can be edited by clicking "Edit" button
- Cards can contain benefits, apps, tools, videos, PDF's, and more.
- Cards can be named, have custom graphics, and be moved

BenefitHub™

Discounts Homepage

It's all about easily finding what you want

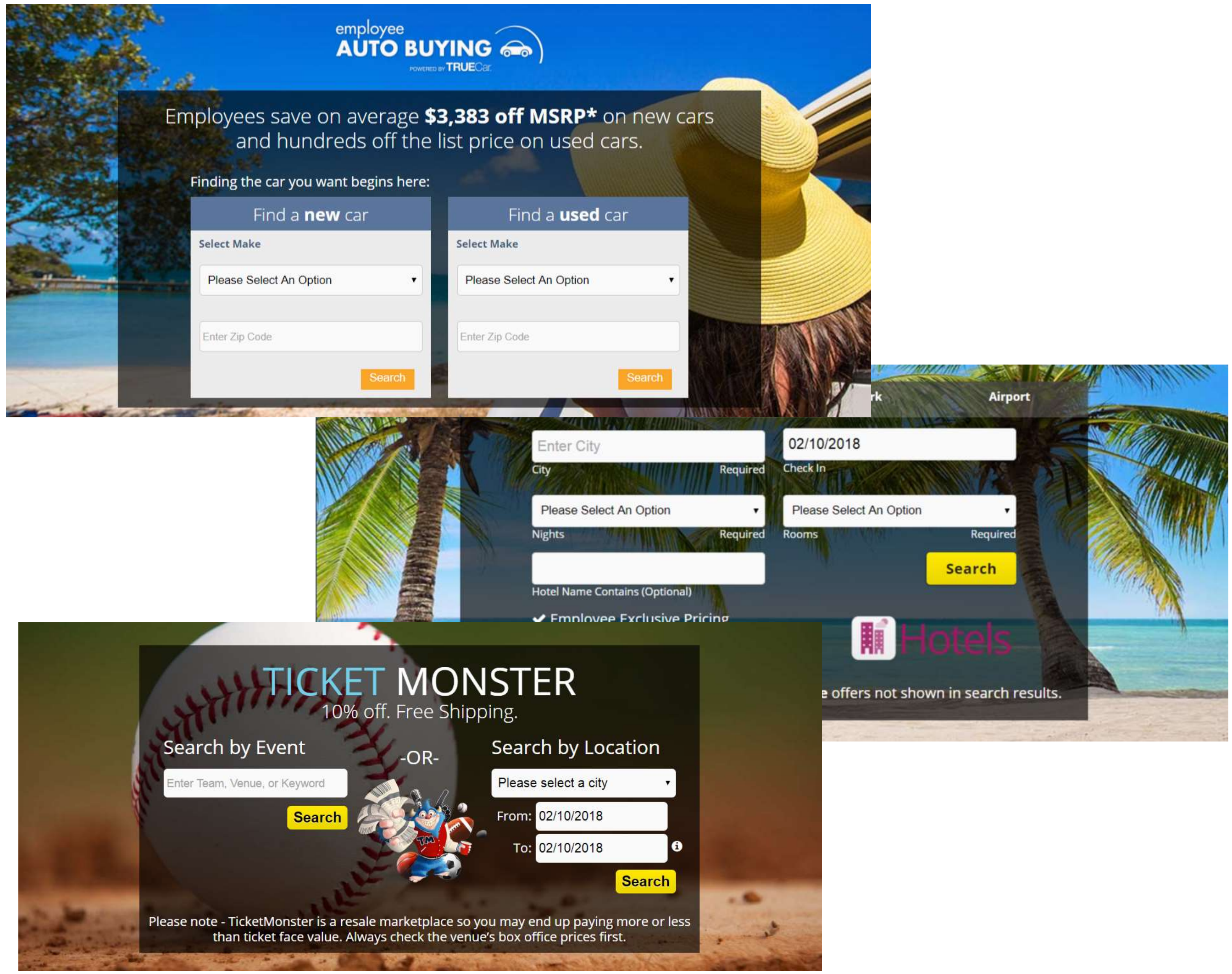
- Search for anything
- Categories
- Subcategories
- Deal of the Day – fresh everyday
- Custom categories can be added, named, moved and have own graphics
- Content can be added to any custom category
- Recommended for you uses AI to present personally relevant offers to employees
- Seasonal category e.g. "Valentine's Day" changes almost weekly
- Most frequently used categories showcased on Home Page



Buying Tools

Market's highest number of integrated side-by-side quoting, purchasing and booking tools

- Hotels
- Vacation Packages
- Cruises
- Movie Tickets
- Theme Park Tickets
- Concert Tickets
- Sporting Events
- Local Attractions
- Home Buying
- Auto Buying
- Pay Over Time
- Restaurants
- Auto Insurance
- Home Insurance

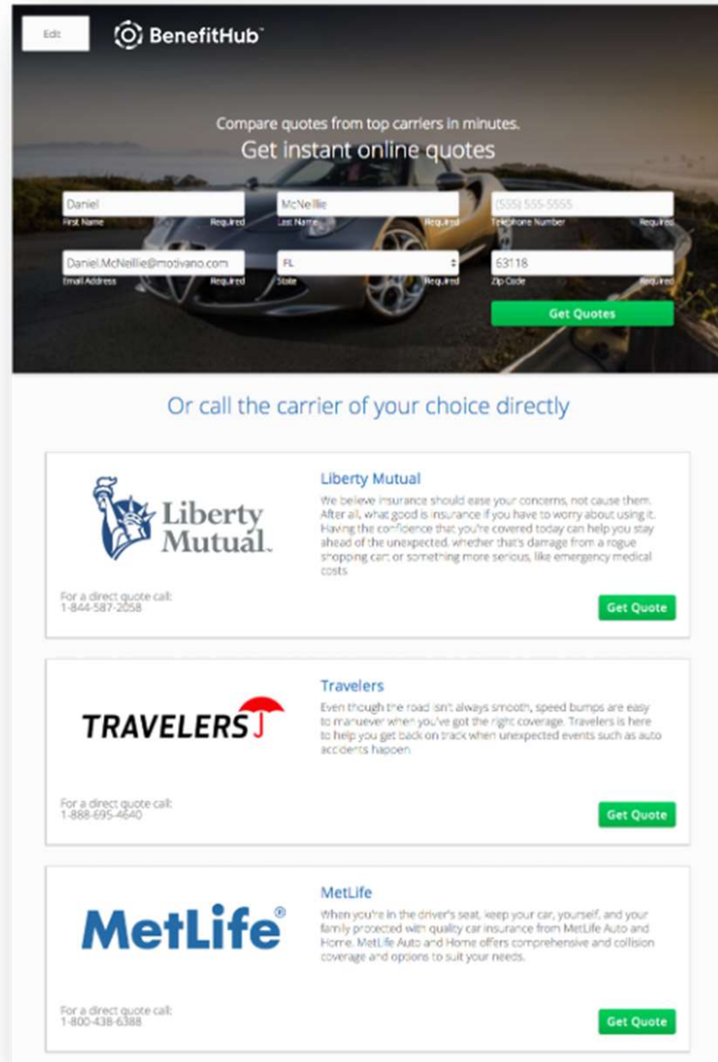


BenefitHub™

Home & Auto Quoting Tool

Gives employees access to side-by-side quotes for home & auto insurance

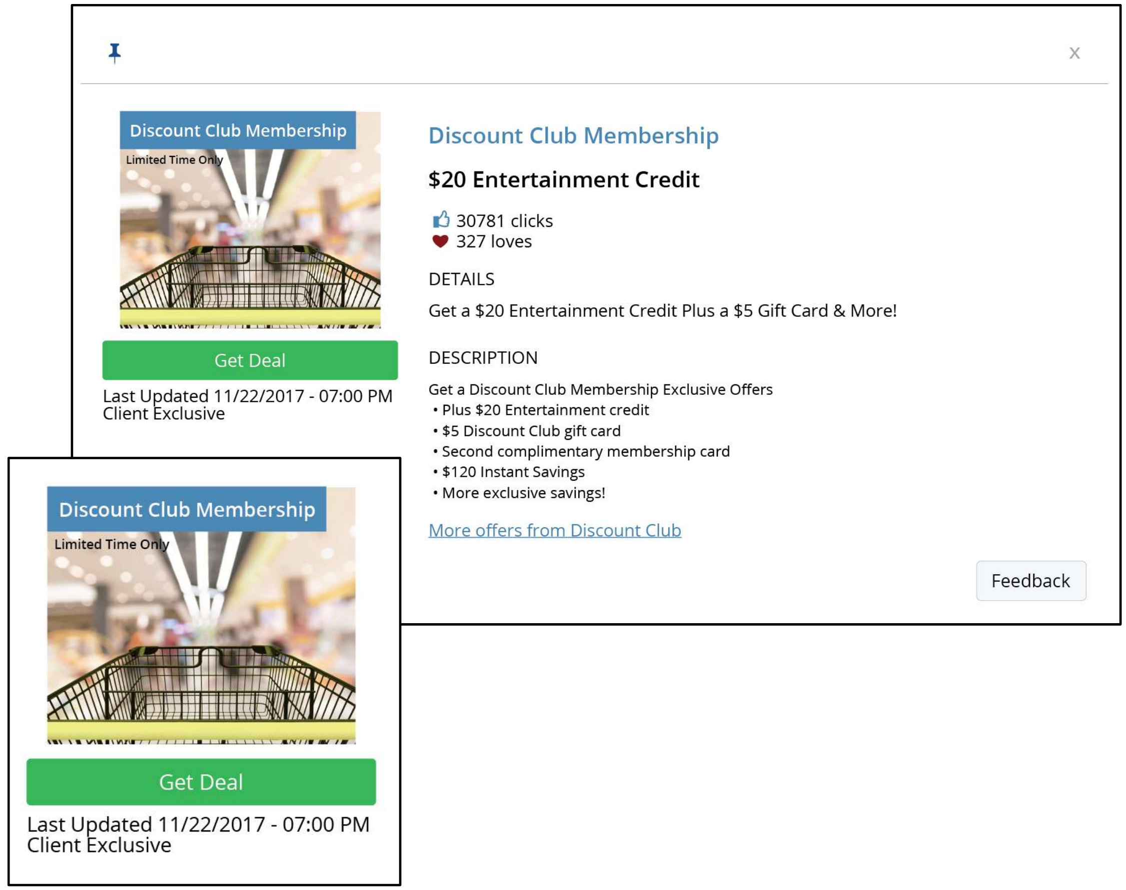
- Special group rates and policy discounts on home and auto insurance
- Can also include retail carriers
- Nationwide coverage
- Payroll deducted - consolidated billing also available/included
- Direct bill available
- Live agent support
- Non-eligible employees can still benefit from side-by-side non-group rates



Discounts – Merchant Offers

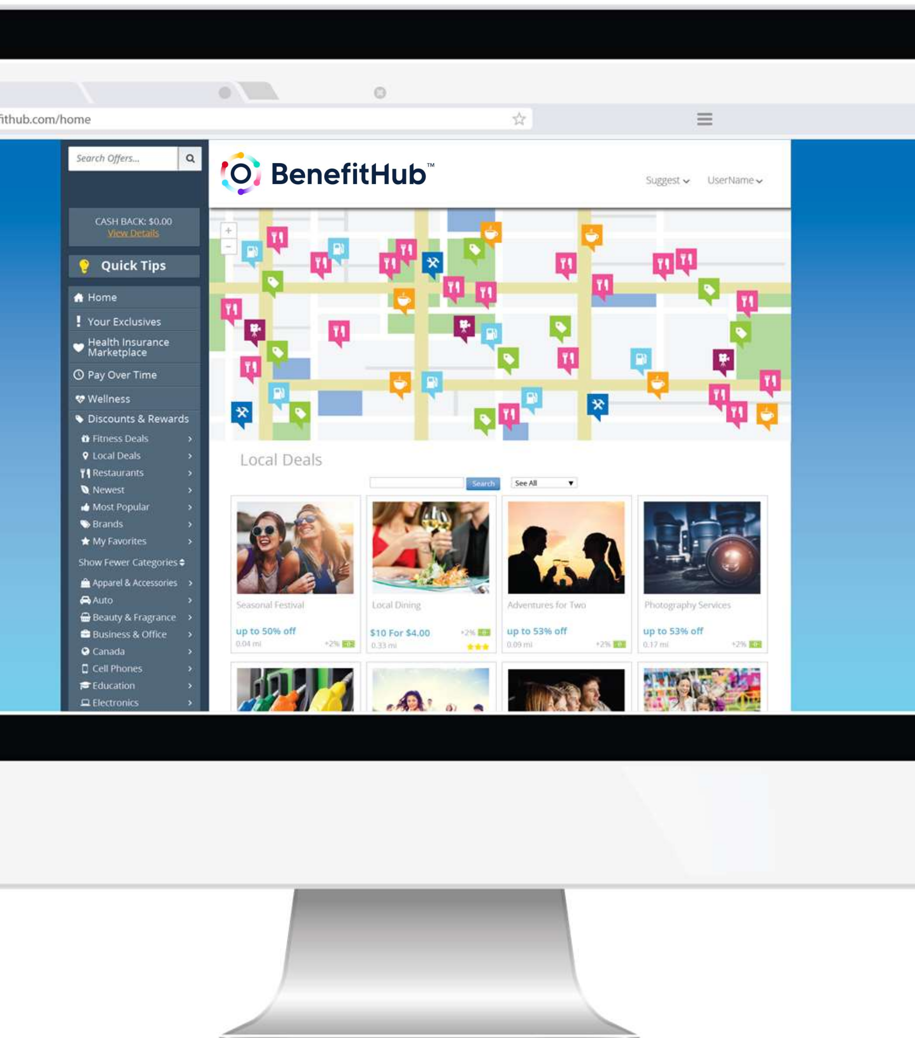
Each offer includes the following information

- Discount offered
- Cash Back percentage
- Redemption method (e.g. voucher code)
- How many other offers there are from the same vendor
- If the offer is new or expiring
- How many loves
- How popular (clicks)
- % of users who successfully redeemed the offer
- Short description of offer
- Long description of offer



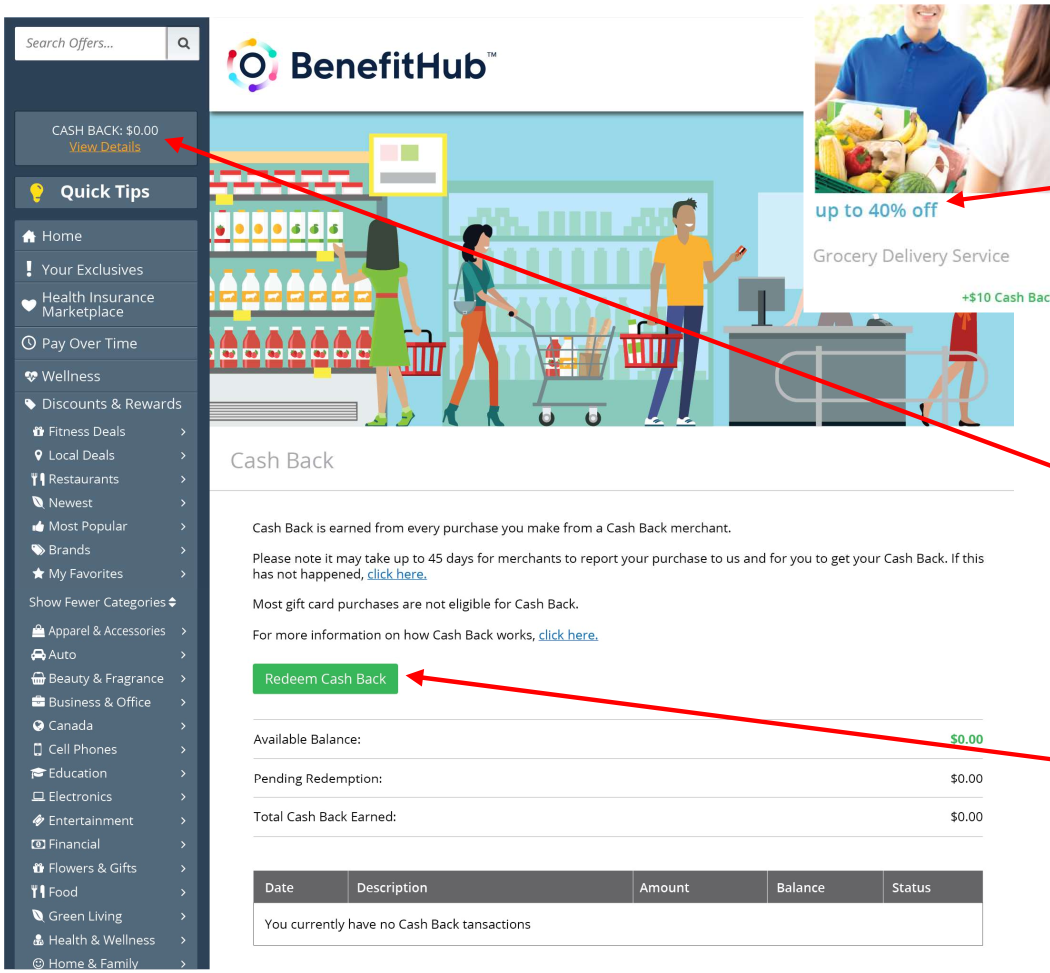
Discounts – Local Deals

Enabling employees to discover and save on things to do, see, eat and buy in their own neighborhood or when they travel



- Shopping, Dining, Gyms, Events, and more
- Clients can add own “collection” of local merchants
- Geolocation and post code driven
- National/international coverage
- Detects location deal density and automatically adjusts map coverage to suit

Cash Back Rewards



- Cash Back is in addition to any negotiated discounts
- Users can earn cash back on everything they buy from over 80% of merchants
- Users can access purchase history and cash back balance from the top navigation
- Cash can be redeemed at any time

BenefitHub™

Mobile Ready

- Fully responsive design
- Works on any device
- iOS App
- Android App

BenefitHub™

BenefitHub Reporting

Real time reports on multiple data points including…

- Registrations
- Logins
- Offers clicked
- Vendor performance
- Category performance
- Client overall performance
- Enrollment data (see next slide)
- Reports also include client added content
- Select any period to cover
- Reports are graphical with supporting data tables
- Reports are exportable to Excel with one click

BenefitHub™

Sample Optional In-House & Third Party Apps

A broad suite of Voluntary Benefits

We offer products covering every type of Voluntary Benefit. Examples include:

Health and Medical

- Health Insurance
- Gap Insurance
- Dental Insurance
- Telemedicine
- Vision Insurance
- Critical Illness Insurance

Family Protection

- Life Insurance
- Disability Insurance
- ID Theft Protection
- Legal Plan
- Home Security
- Pet Insurance

Property Protection

- Auto Insurance
- Home Insurance
- Boat Insurance
- Renters Insurance
- Motorcycle Insurance
- Product Warranties

Financial Wellness

- Student Loan Tools
- Budgeting Tools
- Personal Finance
- Pay Over Time
- 401k Assistance
- Money Transfers

Two primary payment methods

The benefits can be group payroll deducted and/or direct billed to employee

Group payroll deducted

- More convenient for employee
- Rates more likely to be lower
- More likely to associate the benefit with the employer

Direct bill

- No effort for employer
- Allows employer to fill gaps in overall benefit portfolio

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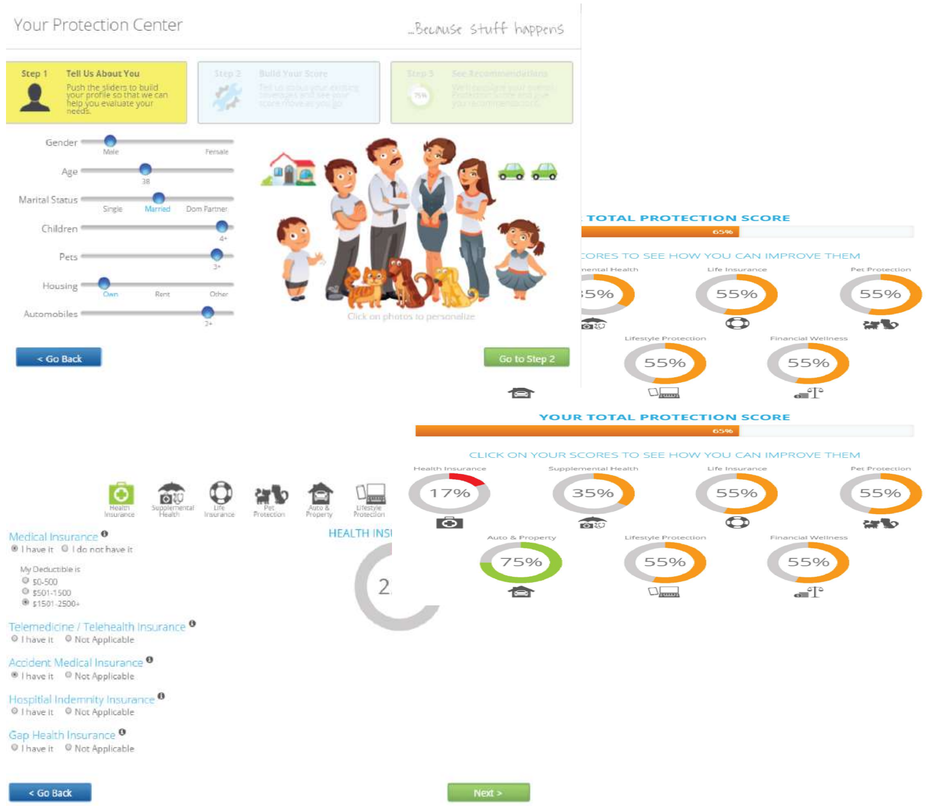
Financial Wellness – Protection Center

Employees can get their Protection Score, which rates how well they are financially prepared for unforeseen circumstances such as illness, accidents, property damage, and ID theft.

- Employees can create and change their own family profiles
- Recommendations can be provided for areas where they have a low score
- Family profiles and initial scores can also be automatically imported from census files and/or open enrollment activity



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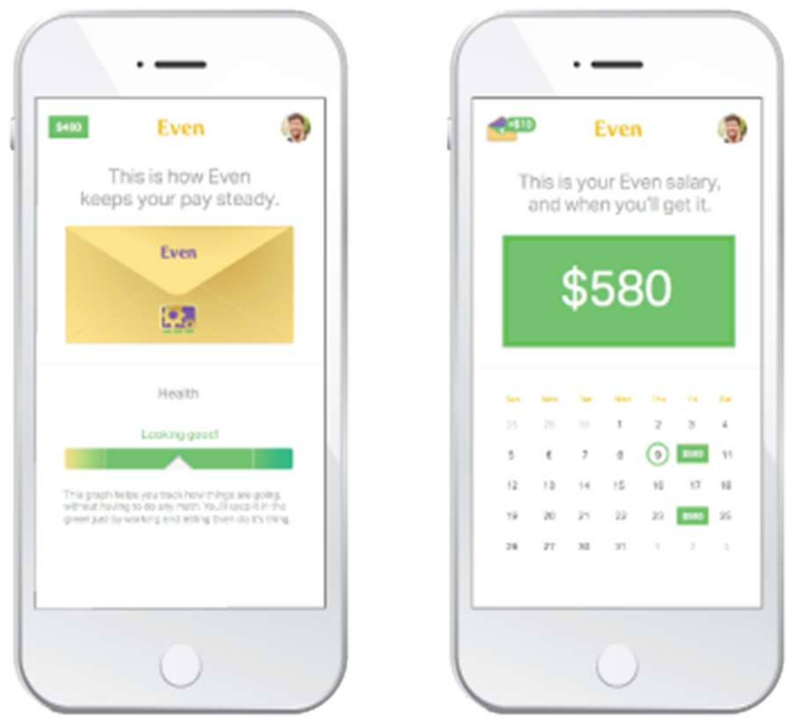
Financial Wellness – Even Pay

Gives employees access to a consistent paycheck, even when their hours fluctuate from week to week

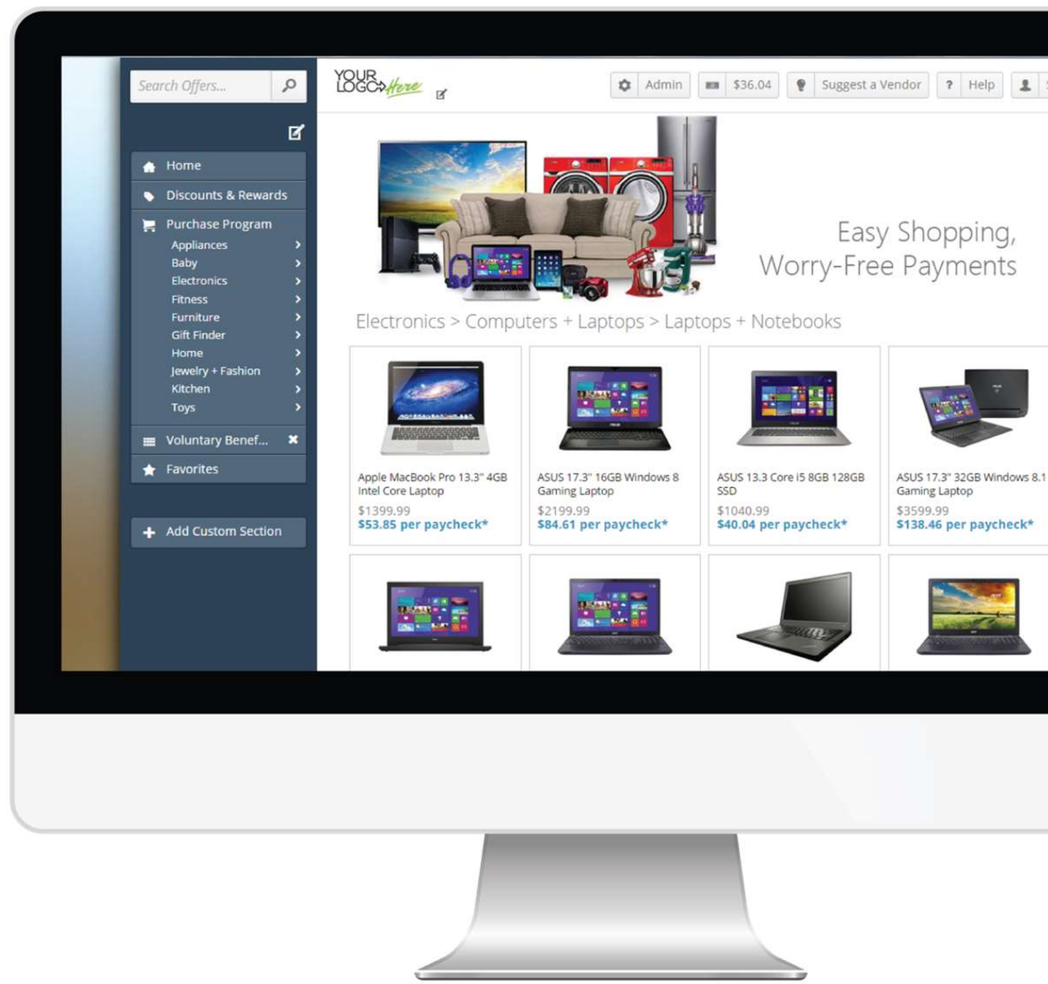
- By giving hourly workers the security and consistency of a steady paycheck, Even can help employees reduce stress and focus more on their work
- If an employee earns less than their salary in a pay period, interest-free credit is extended to make up the difference
- If an employee earns more than their salary, the difference is automatically set aside in savings and/or is used to pay down outstanding credit
- We're able to offer interest-free credit by charging a low weekly fee instead



Financial Wellness – Purchase Programs

Employees can purchase items needed, while paying over 12 months interest-free

- 20,000+ Brand Name products
- Fully integrated into BenefitHub
- Easy employee approval process – no credit check
- No finance fees or interest charges
- Accommodates any payroll cycle
- ACH and Payroll Deduction options
- Responsible income based limits - purchasing tiers do not exceed 3.5 – 4.0% of gross pay



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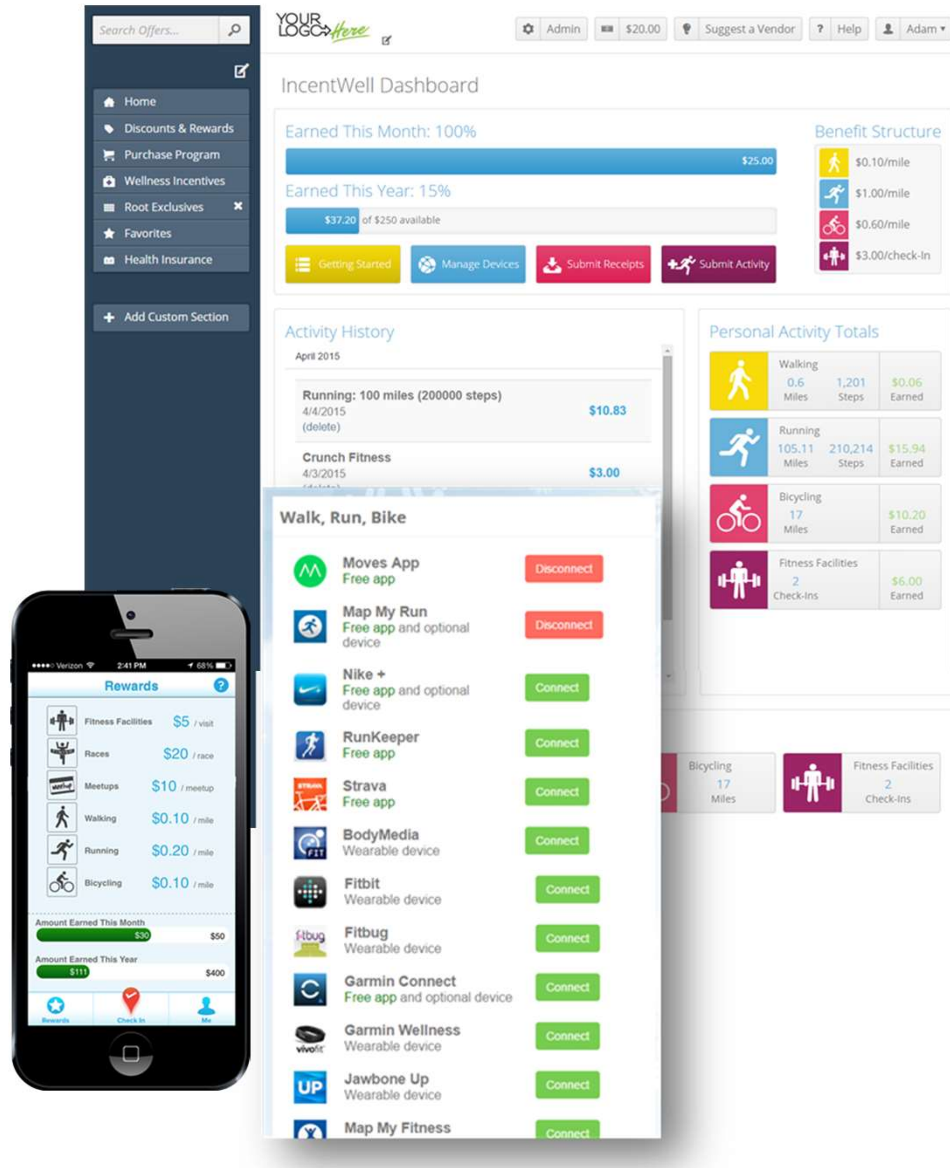
Health Insurance Exchange

- Individuals can search, compare side-by-side, and enroll in health plans
- Over 300 insurance carriers
- Over 10,000 licensed agents to support and advise
- Tax subsidy calculator
- Easy online administration of claim submissions for reimbursements
- ACA Compliant
- $7.5 billion in annual premiums

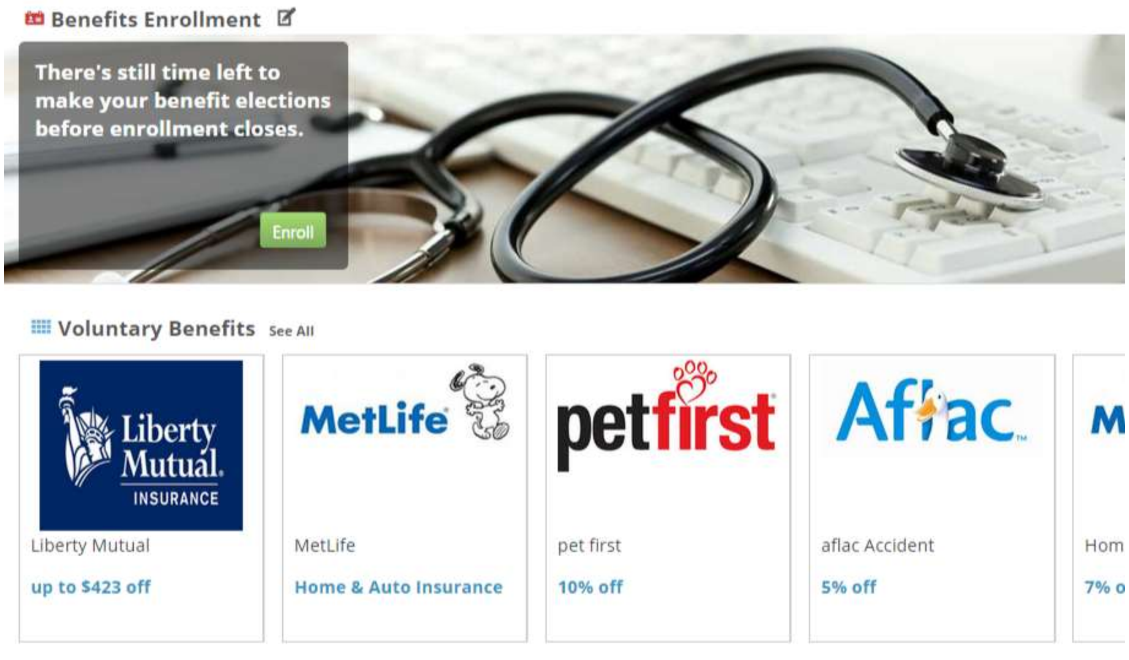
Wellness Rewards

- Client defined activities to be met
- Client determined reward amounts
- Includes most devices (see image)
- Automated device and/or employee certified results
- Upload capability for evidence submission
- Accumulator showing the credits applied
- Smartphone App
- Comprehensive reporting
- Data exchange with client's payroll or third party for reward redemption



BenefitHub™

Voluntary Benefits - Enrollment

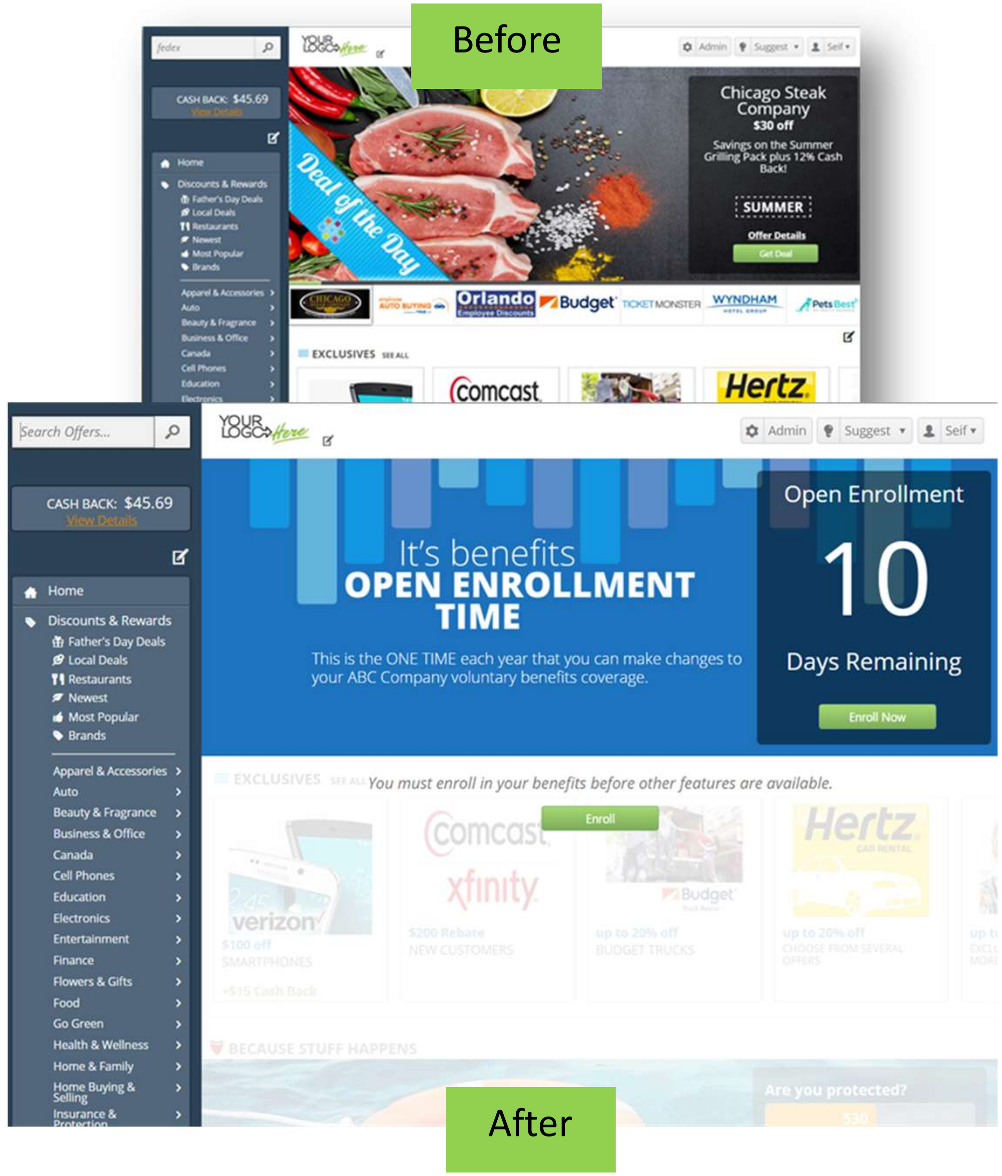


- BenefitHub has been administering voluntary benefit programs for some of the world's largest and most complex employers for over a decade.
- BenefitHub is entrusted by the world's largest brokers and consultants to implement voluntary benefits solutions for their blue chip clients.

- Fully integrated online core and voluntary benefits enrollment solution
- Supports virtually any plan design, rules, eligibility, rates and census data
- Guides employees step-by-step through the enrollment process, providing decision support tools and materials along the way
- Includes payroll deduction consolidation and management solution

Open Enrollment – Homepage Screen Takeover

- At OE time, alert employees and get them to focus
- Oversize OE Tile takes over the carousel and all other site access is temporarily greyed out and disabled
- OE start and end dates can be set, and all language on OE Tile can be edited
- Enroll buttons take employee to employer's OE tool
- Administrator chooses whether to allow employees to continue on to use other site features without completing OE first

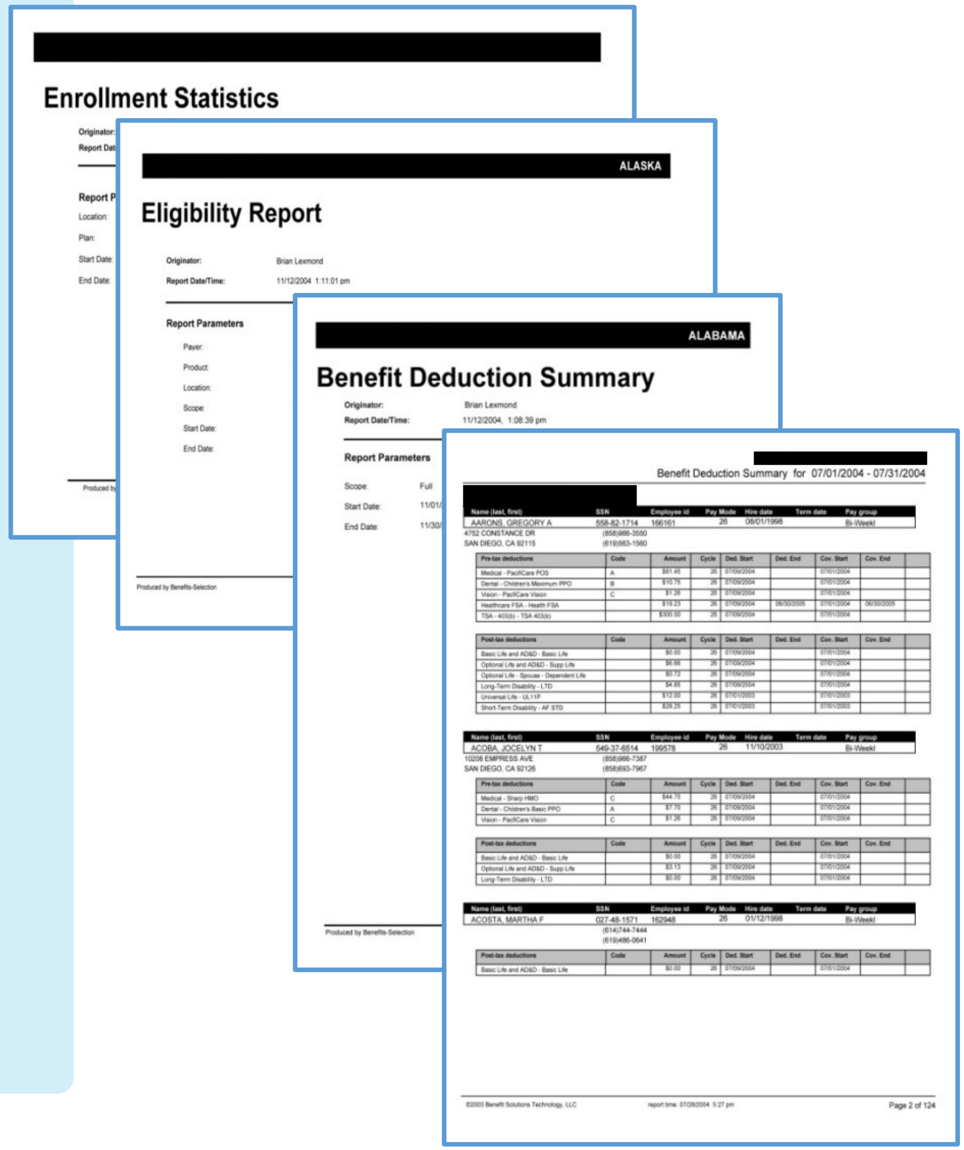


Reporting – When using 3rd party enrollment tool

Includes a comprehensive set of built-in "out-of-the-box" or customizable reports

Report types include:

- Billing statements
- Case Profile / QA Report
- Census Extract (creates standalone database in Microsoft Access format)
- Employee Benefits (core and voluntary)
- Benefit Enrollment Statistics
- Form Transmittal
- Mailing List
- Payer (Carrier) extracts (also in ANSI 834 format)
- Payroll / Production / Synchronization



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Reporting – When using card only

Reports will be available to track program engagement and success

- ✓ Log their activity
  - Clicks on card
  - Clicks on content page
  - Clicks on offers
- ✓ Log their purchases made through BenefitHub
- ✓ Track commissions earned

Launch & Support

Get set up in minutes

Create your benefit portal

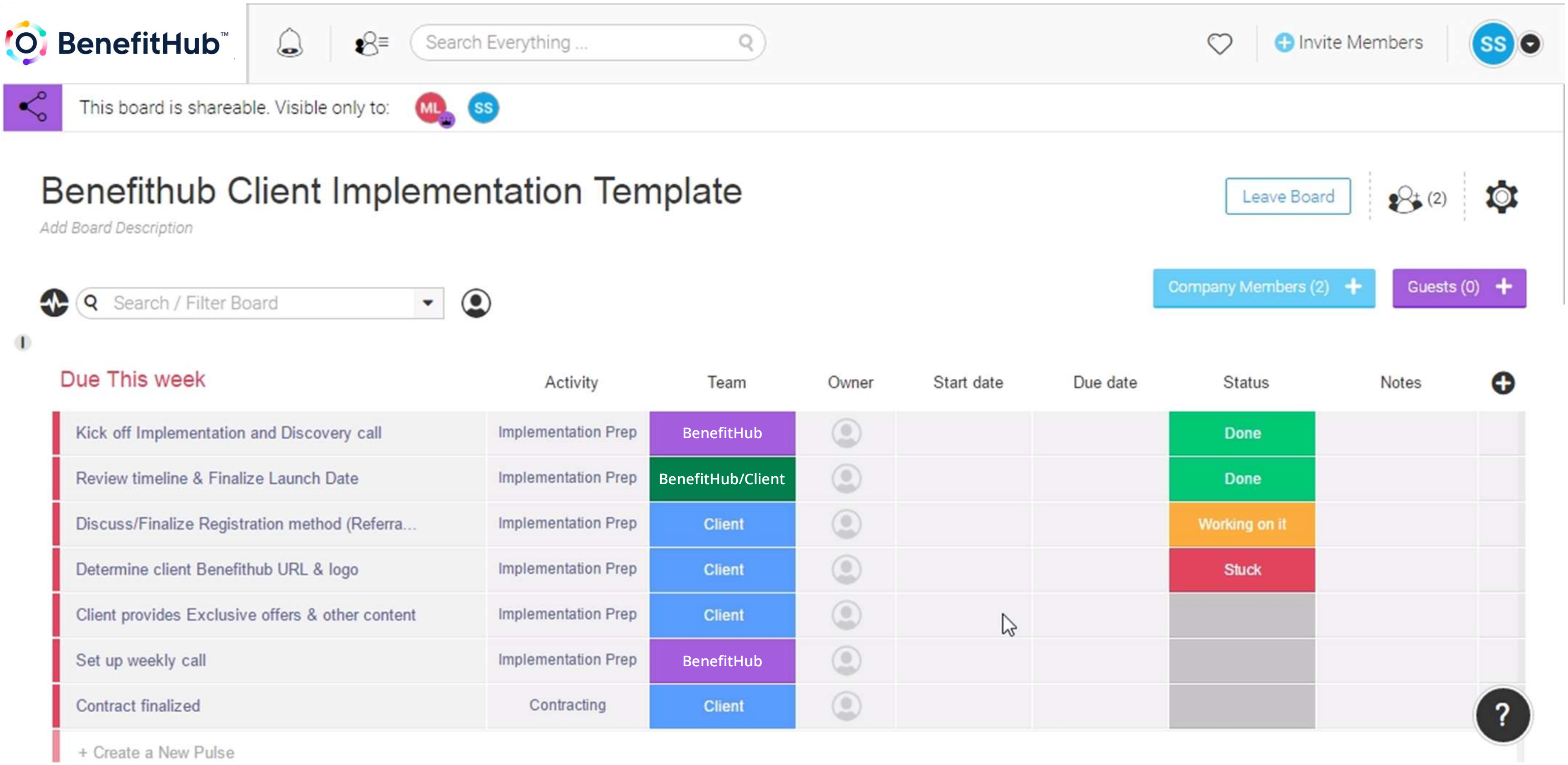
Customize with ease

Communicate with your employees/members

Measure your success

Implementation Project Plan

Real-time, online shared resource



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Launch Communications

- Client-branded launch package

  <u>Pre-set schedule to drive registration and engagement</u>

  – Pre-launch flyers/email

  – Pre-launch corporate newsletter / intranet announcements

  – Launch flyers/email

  – Launch corporate newsletter / intranet announcements

  – Launch posters / Door displays

  – Post-launch engagement flyers/emails

  – Custom videos
- Client messaging on all client content
- Client messaging at top of all sections
- Home Page notifications

3 Pre-Launch Emails + Additional Communications

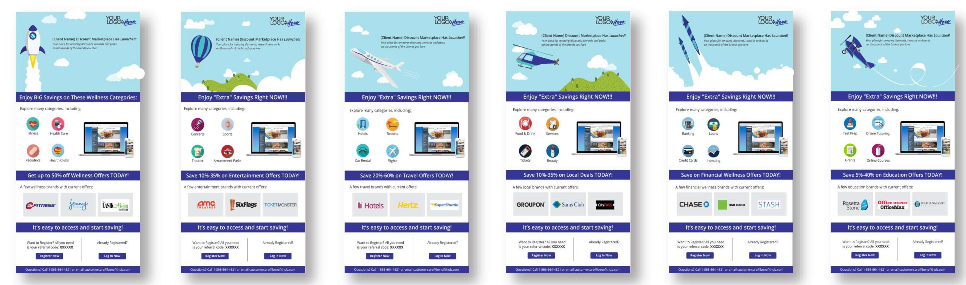
8-10 days before launch | 4-6 days before launch | 2-3 days before launch | Newsletter Communication | Company Intranet Communication

Multiple Launch Materials

Launch Poster | Launch Email/Flyer | Newsletter Communication | Company Intranet Communication | Launch Video

6 Post-Launch Emails

1 wk after launch | 2 wk after launch | 3 wk after launch | 4 wk after launch | 8 wk after launch | 12 wk after launch



Ongoing Employee Engagement

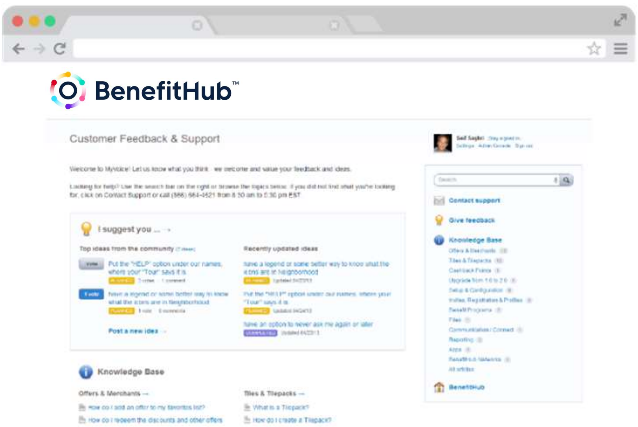
Using the BenefitHub portal, you have an easy way to engage your employees!

A one-stop shop for all of your communications

- Employee newsletters
- Benefit guides
- New hire packets
- News feeds
- Promote corporate initiatives
  - e.g., Wellness Month
- Corporate announcements
- Recognize employee or team award winners

Comprehensive Support

Clients and users receive in-house, live agent support 24/7 to answer any questions.



On BenefitHub's Customer Feedback & Support page, users will find a comprehensive knowledge base (FAQs), and a place where they can submit feedback and ideas, on which other users can vote.

Regular client stewardship meetings are scheduled to review performance, satisfaction, needs, and innovation roadmap.

Benefits

Client Benefits

- Provides a single gateway for accessing all benefits and their related information, tools and payment solutions
- Employees will always know where to go, leading to fewer calls
- Works with any benefits, enrollment tools, and payroll and HRIS systems
- Easy to add, edit and share group's own content
- You can house all PDFs, forms, images, etc. in your File in BenefitHub
- Increases your ability to offer a large range of benefit products all year round
- You can influence Users' behavior through awarding cash back or points
- You can gain and act on a huge amount of data on your Users
- High User utilization and satisfaction
- BenefitHub handles all negotiation, contracting, integration, links, etc. with all discount providers
- Now you have a place to easily showcase and announce any local or national deals your organization has negotiated

User Benefits

- Provides a single gateway for accessing all benefits and their related information, tools and payment solutions
- Users always know where to go
- Users get a purchase advantage on a broad set of day-to-day items. There are three kinds of advantage (they can also be combined):
    - Discounts - Saving tens of thousands of pounds a year on everyday expenditures (e.g. 30% off movie theatre tickets)
    - Cash back
- Getting all their deals aggregated into one portal saves users time
- Having all local offers and daily deals from multiple aggregated into one easy to use post code driven map
- Local offers can be used when travelling
- Easy to access Favourited merchants
- It’s an easy-to-use, personal and highly engaging experience

Highlights

- A single gateway for accessing all benefits and their related information, tools and payment solutions
- Outstanding user engagement (72% participate with 34% returning monthly)
- Solution and BenefitHub team have been tried and tested for over a decade by some of the world's largest and most demanding organizations
- Huge inventory of connected carriers
- State-of-the-art customer support
- Full suite of out-of-the-box or fully customizable, real time, self-service reports
- Turn-key, engagement-focused communication program available
- Highly secure and fully audited/tested technology
- Phased implementation possible

Learn: Core

Course Catalog – 2021

Contents

Pandemic Response

Assessing Your Organization's Risks
30 minutes
English

Becoming a Successful Collaborator
30 minutes
English

Contributing as a Virtual Team Member
18 minutes
English

Establishing Effective Virtual Teams
30 minutes
English

Facing Virtual Team Challenges
24 minutes
English

Forging Ahead with Perseverance and Resilience
30 minutes
English

General Information: Coronavirus and COVID-19
36 minutes
English and Spanish

Managing in a Crisis
18 minutes
English

Responding Effectively to Risks
24 minutes
English

The Pandemic Response training courses will be available through December 31, 2021 to help employers manage the impacts of COVID-19 on their workplaces.

Compliance and Legal

EMPLOYMENT LAW

EEO and Lawful Hiring
30 minutes
English

HIPAA Privacy Essentials
66 minutes
English

HIPAA for Non-Medical Employers
24 minutes
English

HIPAA - Privacy Rule for Business Associates
24 minutes
English

HIPAA - Privacy Rule for Covered Entities
30 minutes
English

HIPAA - Security Rule for Business Associates
24 minutes
English

HIPAA - Security Rule for Business Associates
24 minutes
English

Privacy and Information Security
60 minutes
English

Union Awareness
42 minutes
English

Wage and Hour Awareness for Managers
60 minutes
English

Wage and Hour for Employees
30 minutes
English

Workplace Management: Employment Laws and Regulations
108 minutes
English

Compliance and Legal (continued)

ETHICS

Business Ethics
30 minutes
English

Code of Conduct Awareness
12 minutes
English

Code of Conduct Awareness – Higher Education Edition
12 minutes
English

Compliance Impact: Business Ethics–Adjusting the Figures
6 minutes
English

Financial Integrity
24 minutes
English

Foreign Corrupt Practices Act
48 minutes
English

Global Conflicts of Interest
18 minutes
English

Integrity in the Workplace
60 minutes
English

HR COMPLIANCE

FERPA for Higher Education
30 minutes
English

Promoting a Substance-free Workplace
30 minutes
English

Rightful Employment Termination
30 minutes
English

LEAVES OF ABSENCE

FMLA Leave and More: An Overview of Legally Protected Leave
30 minutes
English

Computer and IT

CYBERSECURITY

Global Cybersecurity Basics
12 minutes
English

Global Privacy and Information Security
24 minutes
English

IT Security for End Users: IT Security Fundamentals
54 minutes
English

Customer Service

Creating and Sustaining a Customer-focused Organization
60 minutes
English

Customer Advocacy: Communicating to Build Trusting Customer Relationships
60 minutes
English

Customer Service Confrontation and Conflict
60 minutes
English

Customer Service Fundamentals: Building Rapport in Customer Relationships
60 minutes
English

Customer Service over the Phone
60 minutes
English

Customer-driven Process Improvement: Identifying Customer Needs
60 minutes
English

Developing Your Customer Focus
12 minutes
English

Essential Skills for Professional Telephone Calls
60 minutes
English

Shaping the Direction of Customer Service in Your Organization
60 minutes
English

The Angry Caller: What’s Your Plan?
6 minutes
English

Harassment

DIVERSITY

Diversity on the Job: The Importance of Diversity and the Changing Workplace
60 minutes
English

Global Diversity
30 minutes
English

A Manager's Guide to Diversity, Inclusion, and Accommodation
30 minutes
English

Managing Workforce Generations: Working with a Multigenerational Team
60 minutes
English

Managing Multigenerational Employees
24 minutes
English

Maintaining a Cohesive Multigenerational Workforce
24 minutes
English

HARASSMENT

Bullying and Hazing on Campus
35 minutes
English

Harassment Prevention for California Managers
143 minutes
English and Spanish

Harassment Prevention for Connecticut Managers
140 minutes
English and Spanish

Harassment Prevention for Maine Managers
78 minutes
English and Spanish

Harassment Prevention for US Employees
30 minutes
English and Spanish

Harassment Prevention for US Managers
75 minutes
English and Spanish

Preventing Bullying and Violence
30 minutes

Preventing Harassment in the Global Workplace, Employee Edition
30 minutes
English and Spanish

Preventing Harassment in the Global Workplace, Manager Edition
30 minutes
English and Spanish

Title IX for Higher Education
30 minutes

Human Resources

LEADERSHIP

Achieve Your Objectives through Effective Delegation
24 minutes
English

Being an Effective Team Member
60 minutes
English

Building and Leading Teams
12 minutes
English

First Time Manager: Understanding a Manager's Role
60 minutes
English

Leadership Essentials: Motivating Employees
60 minutes
English

Leading Teams: Building Trust and Commitment
60 minutes
English

Leading Teams: Dealing with Conflict
60 minutes
English

Leading Teams: Developing the Team and its Culture
60 minutes
English

Leading Teams: Establishing Goals, Roles, and Guidelines
42 minutes
English

Leading Teams: Motivating and Optimizing Performance
60 minutes
English

Leading Teams: Managing Virtual Teams
60 minutes
English

PEOPLE OPERATIONS

A Manager's Guide to Discipline and Documentation
30 minutes
English

Compensation and Benefits: Managing Policies, Programs, and Activities
30 minutes
English

Management of People: Talent Acquisition and Retention
102 minutes
English

Managing Special Leaves of Absence Situations
102 minutes
English

Retaining Your Talent Pool
120 minutes
English

Strategies for Successful Employee Onboarding: Assessing Program Success
60 minutes
English

Strategies for Successful Employee Onboarding: Getting Started
60 minutes
English

The Benefits and Challenges of Engaging Employees
60 minutes
English

Workforce Planning and Employment: Orientation, Onboarding, and Exit Strategies
90 minutes
English

Human Resources (continued)

WELLNESS

Optimizing Your Work/Life Balance: Maintaining Your Life Balance
60 minutes
English

Optimizing Your Work/Life Balance: Taking Control of Your Stress
60 minutes
English

Pandemic Flu Awareness
72 minutes
English

PERFORMANCE MANAGEMENT

Human Resource Development: Performance Appraisal and Talent Management
60 minutes
English

Monitoring and Improving Performance
60 minutes
English

Performance Appraisal Essentials: 360-degree Appraisals
60 minutes
English

Performance Appraisal Essentials: Conducting Traditional Appraisals
60 minutes
English

Performance Appraisal Essentials: Planning for Appraisals
60 minutes
English

Planning for Performance
60 minutes
English

Strategies for Successful Employee Onboarding: An Introduction
60 minutes
English

Professional Development

MEETINGS

Dealing with Common Meeting Problems
60 minutes
English

Managing Effective Business Meetings
60 minutes
English

Preparing for Effective Business Meetings
60 minutes
English

WORKPLACE SKILLS: GENERAL COURSES

Are You Listening to Your Customers?
6 minutes
English

Communicating Across Cultures
60 minutes
English

Communication Methods that Make Sense and Make Your Point
60 minutes
English

Creating a Compelling Job Description
6 minutes
English

Creating a Positive Attitude
120 minutes
English

Emergency Response in the Workplace
42 minutes
English

Essentials of Interviewing and Hiring: Conducting an Effective Interview
60 minutes
English

Getting Results without Direct Authority: Persuasive Communication
60 minutes
English

Handling Difficult Conversations Effectively
60 minutes
English

Interviewing: Doing it Right
30 minutes
English

Management Essentials: Confronting Difficult Employee Behavior
60 minutes
English

Management of People: Total Rewards
78 minutes
English

Solving Problems: Framing the Problem
30 minutes
English

Techniques for Communicating Effectively with Senior Executives
60 minutes
English

Telecommuting Basics: Communication Strategies for the Remote Employee
60 minutes
English

The Internet, Social Media, and Electronic Communication
60 minutes
English

The Voice of Leadership: Effective Leadership Communication Strategies
60 minutes
English

Training and Development
120 minutes
English

Using E-mail and Instant Messaging Effectively
60 minutes
English

Professional Development (continued)

WORKPLACE SKILLS: BASIC PRESENTATION SKILLS

Basic Presentation Skills: Creating a Presentation
60 minutes
English

Basic Presentation Skills: Delivering a Presentation
60 minutes
English

Basic Presentation Skills: Planning a Presentation
60 minutes
English

WORKPLACE SKILLS: BUSINESS WRITING

Business Writing: Editing and Proofreading
42 minutes
English

Business Writing: How to Write Clearly and Concisely
30 minutes
English

Business Writing: Know Your Readers and Your Purpose
30 minutes
English

WORKPLACE SKILLS: INTERPERSONAL COMMUNICATION

Interpersonal Communication: Being Approachable
60 minutes
English

Interpersonal Communication: Communicating Assertively
60 minutes
English

Interpersonal Communication: Communicating with Confidence
60 minutes
English

Interpersonal Communication: Listening Essentials
60 minutes
English

Interpersonal Communication: Targeting Your Message
60 minutes
English

Professional Development (continued)

WORKPLACE SKILLS: LISTENING ESSENTIALS

Listening Essentials: Improving Your Listening Skills
60 minutes
English

Listening Essentials: The Basics of Listening
60 minutes
English

Listening to Improve Conversation
6 minutes
English

WORKPLACE SKILLS: TIME MANAGEMENT

Time Management: Analyzing Your Use of Time
60 minutes
English

Time Management: Avoiding Time Stealers
60 minutes
English

Time Management: Planning and Prioritizing Your Time
60 minutes
English

WORKPLACE SKILLS: WORKING WITH DIFFICULT PEOPLE

Working with Difficult People: Dealing with Micromanagers
60 minutes
English

Working with Difficult People: How to Work with Aggressive People
60 minutes
English

Working with Difficult People: How to Work with Manipulative People
60 minutes
English

Working with Difficult People: How to Work with Negative People
60 minutes
English

Working with Difficult People: How to Work with Procrastinators
60 minutes
English

Working with Difficult People: How to Work with Self-serving People
60 minutes
English

Working with Difficult People: Identifying Difficult People
60 minutes
English

Professional Development (continued)

WORKPLACE SKILLS: WORKPLACE CONFLICT

Workplace Conflict: Recognizing and Responding to Conflict
60 minutes
English

Workplace Conflict: Strategies for Resolving Conflicts
60 minutes
English

WORKPLACE SAFETY: PERSONAL SAFETY

Cold Stress
30 minutes
English

Electrical Safety
30 minutes
English

Fall Protection
30 minutes
English and Spanish

Fire Safety and Prevention
30 minutes
English

Flammable Liquids
50 minutes
English

Heat Stress Recognition and Prevention
30 minutes
English and Spanish

Industrial Ergonomics
30 minutes
English

Ladder Safety
30 minutes
English and Spanish

Office Ergonomics
25 minutes
English

Portable Fire Extinguishers
30 minutes
English

Workplace Security Awareness
30 minutes
English

WORKPLACE SAFETY: WORKPLACE SAFETY

Active Shooter
30 minutes
English

Active Shooter: Preparation, Warning Signs and Survival
20 minutes
English

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HR and compliance made simple.

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Learn: Workplace Harassment Prevention

Course Catalog – 2021

Contents

DIVERSITY

Overcoming Your Own Unconscious Biases

24 minutes

English

Overcoming Unconscious Bias in the Workplace

24 minutes

English

Unconscious Bias

6 minutes

English

Understanding Unconscious Bias

24 minutes

English

Your Role in Workplace Diversity

30 minutes

English

Courses available only on upgrading to Workplace Harassment Prevention product

Workplace Harassment Prevention

HARASSMENT PREVENTION

Bullying and Hazing on Campus
36 minutes
English

Harassment Prevention for California Employees
78 minutes
English and Spanish

Harassment Prevention for California Managers
144 minutes
English and Spanish

Harassment Prevention for Connecticut Employees
126 minutes
English and Spanish

Harassment Prevention for Connecticut Managers
138 minutes
English and Spanish

Harassment Prevention for Delaware Employees
48 minutes
English and Spanish

Harassment Prevention for Delaware Managers
78 minutes
English and Spanish

Harassment Prevention for Illinois Employees
54 minutes
English and Spanish

Harassment Prevention for Illinois Employees (Restaurant / Bar)
36 minutes
English and Spanish

Harassment Prevention for Illinois Managers
78 minutes
English and Spanish

Harassment Prevention for Illinois Managers (Restaurant / Bar)
60 minutes
English and Spanish

Harassment Prevention for Maine Employees
48 minutes
English and Spanish

Harassment Prevention for Maine Managers
78 minutes
English and Spanish

Harassment Prevention for New York State & New York City Employees
54 minutes
English and Spanish

Harassment Prevention for New York State & New York City Managers
84 minutes
English and Spanish

Harassment Prevention for US Employees
42 minutes
English and Spanish

Harassment Prevention for US Managers
72 minutes
English and Spanish

Preventing Bullying and Violence
18 minutes
English

Preventing Harassment in the Global Workplace – Employee Edition
30 minutes
English and Spanish

Preventing Harassment in the Global Workplace – Manager Edition
24 minutes
English and Spanish

Title IX for Higher Education
24 minutes
English

Courses available only on upgrading to Workplace Harassment Prevention product

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HR and compliance made simple.

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Learn: Workplace Safety

Course Catalog – 2021

Contents

Environment & Climate

ENVIRONMENTAL COMPLIANCE

Asbestos
30 minutes
English

Environmental Regulations Overview
30 minutes
English

Lead Awareness in Construction
30 minutes
English

Lead Awareness in General Industry
30 minutes
English

HAZARDOUS COMMUNICATIONS

Decontamination (HAZWOPER)
30 minutes
English

Emergency Response and Spill Control (HAZWOPER)
24 minutes
English

Fire and Explosion Hazards (HAZWOPER)
30 minutes
English

Globally Harmonized System of Classification and Labeling of Chemicals (GHS)
30 minutes
English

Hazard Communication (HAZWOPER)
42 minutes
English

Hazard Communication: An Employee's Right to Know
48 minutes
English and Spanish

Heat and Cold Exposure Management (HAZWOPER)
24 minutes
English

Personal Protective Equipment (HAZWOPER)
42 minutes
English

Regulatory Overview (HAZWOPER)
24 minutes
English

Site Safety and Health Plan Procedures (HAZWOPER)
18 minutes
English

Toxicology (HAZWOPER)
24 minutes
English

Regulatory Overview (HAZWOPER)
24 minutes
English

Site Control (HAZWOPER)
30 minutes
English

*HAZWOPER stands for Hazardous Waste Operations and Emergency Response

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Environment & Climate (continued)

HAZARDOUS WASTE

Biosafety Hazardous Waste Handling and Disposal
36 minutes
English

Hazardous Material Handling and Storage
54 minutes
English

Hazardous Material Handling and Storage
60 minutes
English

Hazardous Waste Generator (RCRA)
30 minutes
English

Storm Water Pollution Prevention
36 minutes
English

Universal Waste Rule Training
30 minutes
English

Waste Minimization and Pollution Prevention for Employees
18 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety

WORKPLACE SAFETY

Active Shooter
30 minutes
English

Active Shooter: Preparation, Warning Signs and Survival
20 minutes
English

Emergency and Disaster Preparedness
30 minutes
English and Spanish

Food Allergen Safety
42 minutes
English and Spanish

Food Safety and Handling
168 minutes
English

Foodservice Worker Safety
30 minutes
English and Spanish

Liquefied Petroleum Gas (LPG) Safety
18 minutes
English

Lockout/Tagout for Authorized Persons
90 minutes
English and Spanish

Lockout/Tagout
24 minutes
English

Workplace Safety Orientation
36 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety (continued)

OSHA AND GENERAL SAFETY

Accident Investigation and Reporting
36 minutes
English

Aerial Work Platforms
30 minutes
English and Spanish

Behavior-based Safety for Supervisors
42 minutes
English)

Chemical Process Safety
18 minutes
English

Chemical Process Safety Management
42 minutes
English

Compressed Gas Safety
30 minutes
English

Confined Spaces
48 minutes
English and Spanish

Contractor Safety
30 minutes
English

Crane Signaling and Communications
18 minutes
English

Global Safety Principles: Indoor Hoisting and Rigging
30 minutes
English

Hand and Power Tool Safety
30 minutes
English and Spanish

Hand and Power Tool Safety Impact: Pneumatic Tools
6 minutes
English

Hydrogen Sulfide
30 minutes
English

Introduction to Industrial Hygiene
54 minutes
English

Introduction to OSHA
132 minutes
English

Job Hazard Analysis
30 minutes
English

Lead Awareness in General Industry
30 minutes
English

Machine Guarding
30 minutes
English

Mold Awareness
42 minutes
English

NFPA 1600 Disaster/Emergency Management
60 minutes
English

NFPA 70E Electrical Safety in the Workplace 2015 Edition
120 minutes
English

Office Safety
30 minutes
English

OSHA 300 Recordkeeping
60 minutes
English

Regulatory Information
24 minutes
English

Rigging Equipment and Inspection
30 minutes
English

Safety at Work: A Systematic Approach
30 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety (continued)

OSHA AND GENERAL SAFETY (CONTINUED)

Safety Data Sheets
60 minutes
English and Spanish

Scaffolding and Ladder Safety
42 minutes
English

Scissor Lifts
30 minutes
English

Slips, Trips and Falls
12 minutes
English and Spanish

Spill Prevention and Control
30 minutes
English

Spill Prevention, Control, and Countermeasure Plan
30 minutes
English

Trenching and Excavation Safety
24 minutes
English

Warehouse Safety
30 minutes
English

Welding, Cutting, and Brazing
30 minutes
English

Workplace Inspections
60 minutes
English

Workplace Safety Orientation
36 minutes
English and Spanish

PERSONAL PROTECTIVE EQUIPMENT (PPE)

Hearing Conservation
36 minutes
English

PPE: Eye and Face Protection
30 minutes
English

PPE: Foot and Leg Protection
30 minutes
English

PPE: Hand Protection
30 minutes
English and Spanish

PPE: Head Protection
30 minutes
English

PPE: Personal Protective Equipment
30 minutes
English and Spanish

Respiratory Protection
30 minutes
English and Spanish

Respiratory Protection Impact: Donning and Doffing
6 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety (continued)

PERSONAL SAFETY

Back Safety and Injury Prevention
12 minutes
English and Spanish

Benzene Awareness
60 minutes
English

Bloodborne Pathogen Awareness
48 minutes
English and Spanish

Cold Stress
30 minutes
English

Electrical Safety
42 minutes
English

Fall Protection
30 minutes
English and Spanish

Fire Safety and Prevention
18 minutes
English

First Aid: Basic
60 minutes
English

First Aid: Medical Emergencies
48 minutes
English

Flammable Liquids
48 minutes
English

Global Safety Principles: Silica in General Industry
24 minutes
English and Spanish

Hazards to Outdoor Workers
36 minutes
English

Heat Stress Recognition and Prevention
18 minutes
English and Spanish

Industrial Ergonomics
30 minutes
English

Laboratory Safety
24 minutes
English

Ladder Safety
24 minutes
English and Spanish

Office Ergonomics
30 minutes
English

Portable Fire Extinguishers
42 minutes
English

Preventing Identity Theft
30 minutes
English

Workplace Security Awareness
36 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety (continued)

TRANSPORTATION: GENERAL COURSES

Accident Procedures Involving Large Vehicles
30 minutes
English

Collision Avoidance
30 minutes
English and Spanish

Defensive Driving
18 minutes
English and Spanish

Defensive Driving Fundamentals
54 minutes
English and Spanish

Defensive Driving: Truck Safety
180 minutes
English

Distracted Driving
30 minutes
English and Spanish

Emergency Situations While Driving
30 minutes
English and Spanish

Ergonomics and Injury Prevention for Commercial Vehicle Operators
36 minutes
English

Flagging Safety
78 minutes
English

Flatbed Cargo Securement
36 minutes
English

Hazardous Materials: Infectious Materials Transportation by Ground
48 minutes
English

Hazardous Weather Driving for Commercial Vehicle Operators
48 minutes
English

Loading Dock Safety
30 minutes
English

Negotiating Hazards for Commercial Vehicles
42 minutes
English

Packaging Small Quantities
48 minutes
English

Safe Vehicle Backing
30 minutes
English

Trailer Coupling and Uncoupling
42 minutes
English

Urban Driving
30 minutes
English

US Export Controls
54 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety (continued)

TRANSPORTATION: DEPARTMENT OF TRANSPORTATION (DOT)

DOT 1: Hazardous Materials Table
48 minutes
English

DOT 1: Introduction, Classification, and the Hazardous Materials Table
48 minutes
English

DOT 2: Packaging, Labeling, Marking, and Placarding
54 minutes
English

DOT 3: Shipping Papers
30 minutes
English

DOT 4: Loading and Storage
36 minutes
English

DOT: Air Brakes
30 minutes
English

DOT: Drug and Alcohol Awareness
132 minutes
English

DOT: Hours of Service
36 minutes
English

DOT: Inspections
24 minutes
English

DOT: Security for Shipment of Hazardous Materials
60 minutes
English

Courses available only on upgrading to Workplace Safety product

Workplace Safety (continued)

TRANSPORTATION: FORKLIFT OPERATION

Forklift Operation 1: Safety Inspection and Maintenance
36 minutes
English and Spanish

Forklift Operation 2: Stability and Capacity
30 minutes
English and Spanish

Forklift Operation 3: Load Handling
24 minutes
English and Spanish

Forklift Operation 4: Traveling and Maneuvering
30 minutes
English and Spanish

Forklift Safety Awareness
30 minutes
English and Spanish

TRANSPORTATION: INTERNATIONAL AIR TRANSPORT ASSOCIATION (IATA)

IATA 1: Hazard Class Identification/Classification
42 minutes
English

IATA 2: Marking and Labeling
24 minutes
English

IATA 3: Packaging
36 minutes
English

IATA 4: Documentation
18 minutes
English

IATA 5: Limitations and Shipment Review
30 minutes
English

TRANSPORTATION: INTERNATIONAL MARITIME DANGEROUS GOODS (IMDG)

IMDG 1: Introduction, General Provisions, and Classifications
66 minutes
English

IMDG 2: Dangerous Goods List, Special Provisions and Exceptions
72 minutes
English

IMDG 3: Packaging, Marking, Labeling, Placarding, and Documentation
90 minutes
English

IMDG 4: Loading, Unloading, and Offering Dangerous Goods
60 minutes
English

Courses available only on upgrading to Workplace Safety product

About

Mineral is the HR and compliance leader for growing businesses. Through a combination of data, technology and human expertise, our proactive solutions take the guesswork out of HR and compliance, giving clients peace of mind. To learn more, visit trustmineral.com.

Have questions? Let's connect.

HUB

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Health Plan Update

Presented to: County of El Paso Risk Pool Board

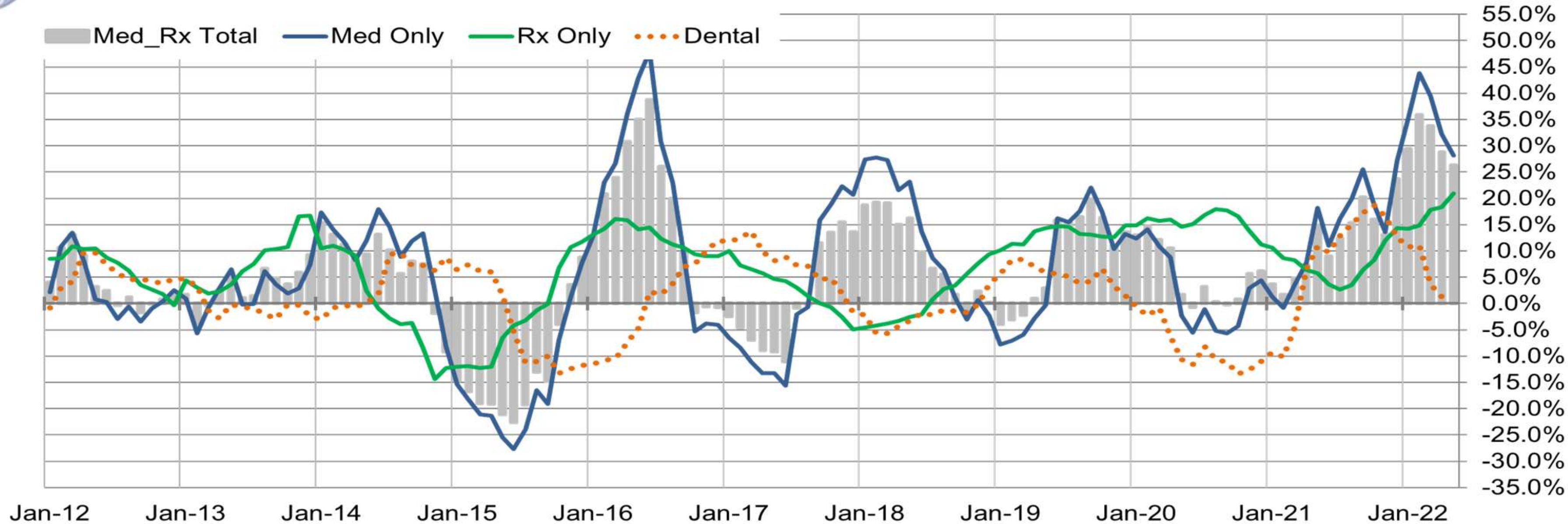
July 20, 2022

Claims Trend Summary and Forecast

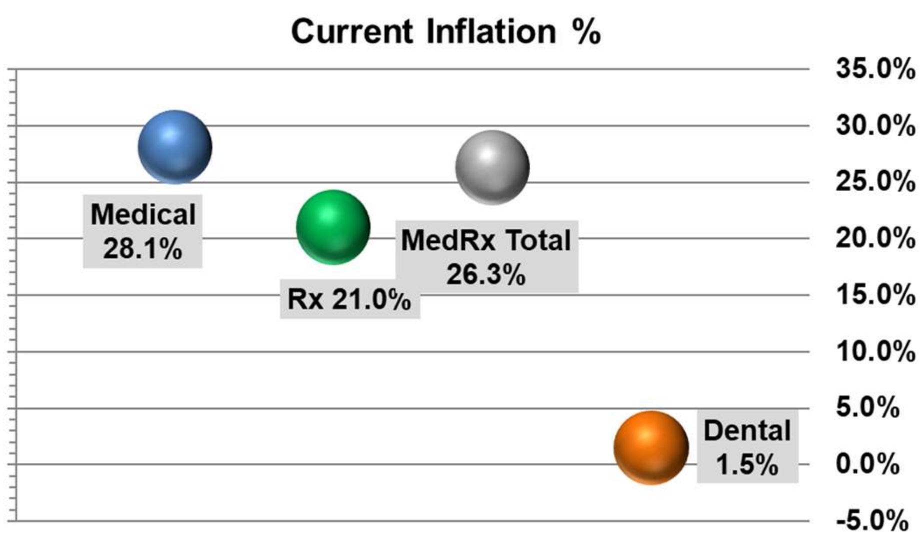
1. INFLATION TRENDS & AUDITOR REPORT

- The Medical Inflation rate for gross paid claims is currently +28.1%
- The Pharmacy Inflation Rate is currently +21.0%
- The Dental Inflation Rate is currently +1.5%

Inflation Trends & Auditor Report



Inflation trend for all products using 12 month moving average cost.



COUNTY OF EL PASO AUDITOR REPORT
(Month 9 of the current fiscal year)

- **In the month of June expenses exceeded revenues by $296,323.**
- **For Fiscal Year to Date expenses exceeded revenues by $543,168.**
- **The actual Reported Fund Balance as of June 30, 2022 was $1,235,538 .**

2. CLAIMS & ENROLLMENT EXPERIENCE

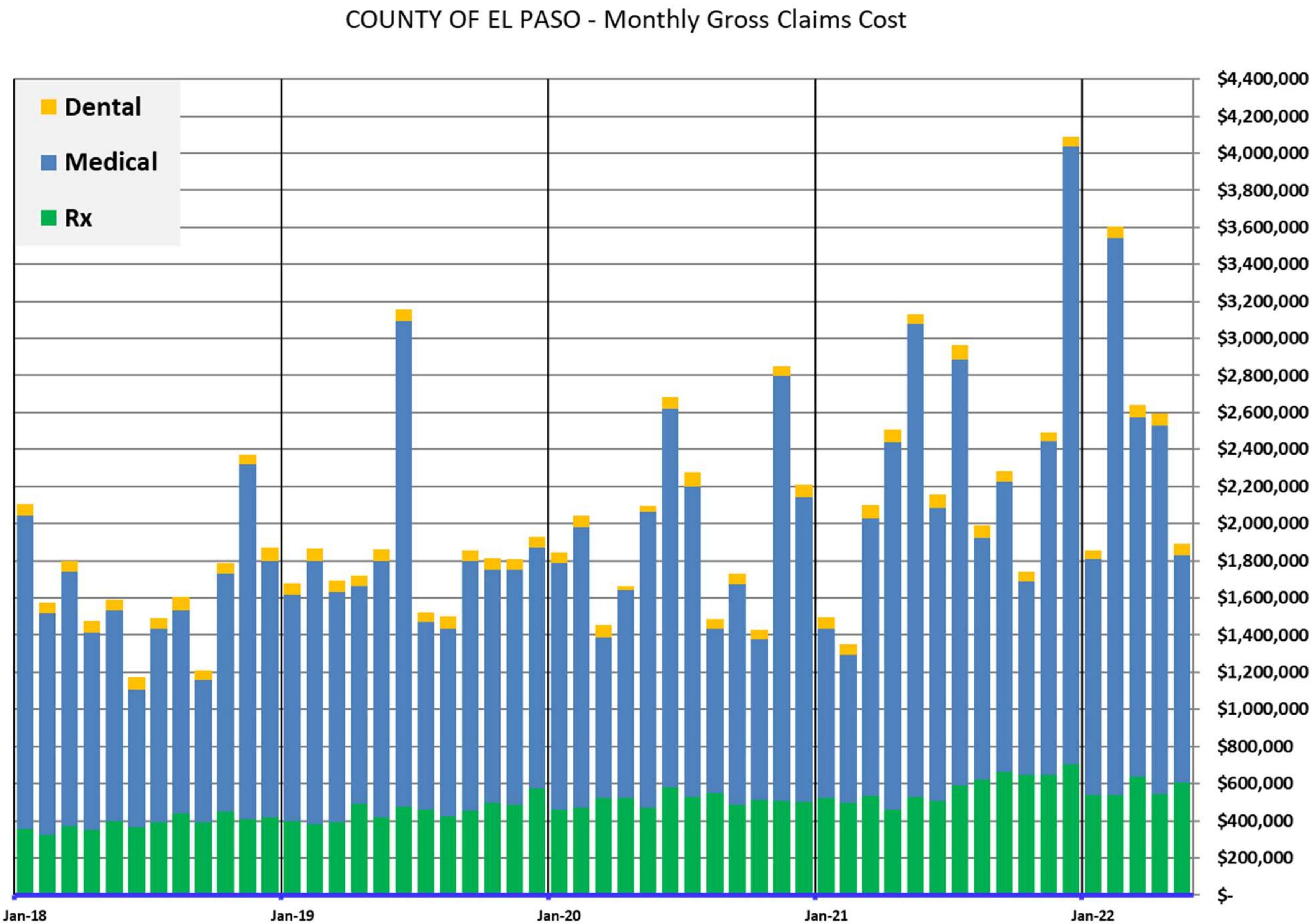
- The Annual Claims Comparison reflects total medical and pharmacy costs. In May-2022, there were (2) claimants exceeding $50k threshold for the month totaling $452,418.
- YTD-2022, Seven (7) claimants met the Individual Specific Limit (ISL) $300,000 Deductible. Total paid claims per claimant: *($849k[1], $780k[2], $632k[3] , $609k[4], $522k[5], $423k[6],,$326k[6]* *Expected Recovery Adjustment: $2,041,688.*
- In 2021, Thirteen (13) claimants have met the Individual Specific Limit (ISL) $300,000 Deductible. Total Paid claims per claimant: *($1.3m[1] , $1.2m[2] , $547k[3] , $500k[4] , $494k[5] , $464k[6] , $438k[7] , $427k[8] , $426k[9] , $418k[10] , $390k[11] , $378k[12] , $325k[13]) Expected Recovery Adjustment: $3.5 million.*
- The year to date medical discount rate is within the parameters of expectation and performance guarantees. 67.2%

Claims Experience

May-22	TOTAL PAID 2022 YTD	TOTAL PAID 2021	TOTAL PAID 2020	MONTHLY DOLLAR AVERAGES 2022 YTD	MONTHLY DOLLAR AVERAGES 2021	MONTHLY DOLLAR AVERAGES 2020	AVERAGE MEMBER CENSUS 2022 YTD	AVERAGE MEMBER CENSUS 2021	AVERAGE MEMBER CENSUS 2020	AVERAGE PMPM 2022 YTD	AVERAGE PMPM 2021	AVERAGE PMPM 2020
MEDICAL & PHARMACY												
Medical	$ 9,409,322	$ 20,642,293	$ 16,988,236	$ 1,881,864	$ 1,720,191	$ 1,415,686	4,181	4,281	4,369	$ 450	$ 402	$ 324
Pharmacy	$ 2,865,070	$ 6,911,768	$ 6,107,196	$ 573,014	$ 575,981	$ 508,933	4,181	4,281	4,369	$ 137	$ 135	$ 116
Total	**$ 12,274,392**	**$ 27,554,061**	**$ 23,095,432**	**$ 2,454,878**	**$ 2,296,172**	**$ 1,924,619**	**4,181**	**4,281**	**4,369**	**$ 587**	**$ 536**	**$ 441**
by Relation												
Subscriber	$ 7,949,459	$ 20,018,780	$ 15,351,415	$ 1,589,892	$ 1,668,232	$ 1,279,285	2,476	2,516	2,543	$ 642	$ 663	$ 503
Spouse	$ 2,043,562	$ 2,618,350	$ 2,354,612	$ 408,712	$ 218,196	$ 196,218	302	327	342	$ 1,352	$ 667	$ 573
Child	$ 2,281,371	$ 4,916,930	$ 5,389,405	$ 456,274	$ 409,744	$ 449,117	1,403	1,437	1,484	$ 325	$ 285	$ 303
Relation Total	**$ 12,274,392**	**$ 27,554,061**	**$ 23,095,432**	**$ 2,454,878**	**$ 2,296,172**	**$ 1,924,619**	**4,181**	**4,281**	**4,369**	**$ 587**	**$ 536**	**$ 441**
by Plan												
Core	$ 8,198,354	$ 18,692,811	$ 16,554,055	$ 1,639,671	$ 1,557,734	$ 1,379,505	2,276	2,444	2,584	$ 720	$ 637	$ 534
CDHP	$ 4,076,038	$ 8,861,249	$ 6,541,376	$ 815,208	$ 738,437	$ 545,115	1,905	1,837	1,785	$ 428	$ 402	$ 305
Plan Total	**$ 12,274,392**	**$ 27,554,060**	**$ 23,095,432**	**$ 2,454,878**	**$ 2,296,172**	**$ 1,924,619**	**4,181**	**4,281**	**4,369**	**$ 587**	**$ 536**	**$ 441**
by Group												
Active	$ 11,385,201	$ 25,288,027	$ 21,489,070	$ 2,277,040	$ 2,107,336	$ 1,790,756	3,997	4,074	4,229	$ 570	$ 517	$ 423
COBRA	$ 172,453	$ 196,691	$ 148,006	$ 34,491	$ 16,391	$ 12,334	16	11	6	$ 2,183	$ 1,549	$ 2,177
Retirees U65	$ 716,738	$ 2,069,343	$ 1,458,356	$ 143,348	$ 172,445	$ 121,530	168	197	135	$ 851	$ 876	$ 904
Med/RxGroup Total	**$ 12,274,392**	**$ 27,554,061**	**$ 23,095,432**	**$ 2,454,878**	**$ 2,296,172**	**$ 1,924,619**	**4,181**	**4,281**	**4,369**	**$ 587**	**$ 536**	**$ 441**
Avg. Medical Network Savings %	**67.1%**	**67.9%**	**66.4%**									
DENTAL												
Active	$ 285,155	$ 669,982	$ 622,705	$ 57,031	$ 55,832	$ 51,892	2,796	2,821	2,948	$ 20	$ 20	$ 18
COBRA	$ 1,180	$ 2,004	$ 624	$ 236	$ 167	$ 52	7	8	8	$ 36	$ 22	$ 7
Retiree U65	$ 31,809	$ 61,570	$ 38,502	$ 6,362	$ 5,131	$ 3,209	222	250	196	$ 29	$ 21	$ 16
Dental Total	**$ 318,144**	**$ 733,556**	**$ 661,831**	**$ 63,629**	**$ 61,130**	**$ 55,153**	**3,024**	**3,078**	**3,152**	**$ 21**	**$ 20**	**$ 17**

This report does not reflect administration costs, stop loss adjustments. Retirees with Medicare are not included.

Claims Experience



Graph does not reflect stop loss reimbursement/adjustments. Eff. 1/1/14, TPA change from HealthSCOPE Benefits to Aetna.

Claims Experience

2022 High Cost Claimants (HCC) Per Month, Plan Payment Threshold >= $50,000

Monthly Medical & RX Large Cases					
Paid Month	**Unique ID**	**Status/Plan**	**Total Paid**	**Primary Diagnosis Category**	**Primary Provider**
Jan	0260114	ACT/COR	$ 119,653	Endocrine/Metabolic Dx	The Hospitals of Providence Memorial Cam
Jan	0160057	ACT/COR	$ 90,460	Rheumatologic Disorders	Mesa Hills Specialty Hospital
Jan	0314924	ACT/COR	$ 81,422	Newborn Care	The Hospitals of Providence East Campus
Jan	0238507	ACT/HDP	$ 72,443	Oncologic Disorders	University Medical Center of El Paso
Jan	0192615	ACT/COR	$ 61,961	Oncologic Disorders	The University of TX M.D. Anderson Cance
Jan Total			**$ 425,938**		
Feb	0165491	ACT/COR	$ 632,463	Cardiac Disorders	Methodist Hospital - HCA Affiliate (San Antonio)
Feb	0260114	ACT/COR	$ 480,822	Ear/Nose/Throat Disorders	The Hospitals of Providence Memorial Cam
Feb	0175908	ACT/COR	$ 418,596	Infectious Disease	The Hospitals of Providence East Campus
Feb	0261111	ACT/COR	$ 286,815	Infectious Disease	The Hospitals of Providence East Campus
Feb	0193830	ACT/COR	$ 171,590	Obstetric Care	The Hospitals of Providence Memorial Cam
Feb	0177836	ACT/HDP	$ 103,831	Obstetric Care	The Hospitals of Providence East Campus
Feb	0258442	ACT/HDP	$ 60,341	Infectious Disease	Del Sol Camp LPDSH
Feb	0137913	ACT/COR	$ 51,375	Digestive Disorders	The Hospitals of Providence Sierra Campu
Feb	0168063	RU65/COR	$ 50,500	Endocrine/Metabolic Dx	HCC RX: KORLYM
Feb Total			**$ 2,256,333**		
Mar	0161310	ACT/HDP	$ 659,669	Cardiac Disorders	The Hospitals of Providence Sierra Campu
Mar	0260114	ACT/COR	$ 105,656	Ear/Nose/Throat Disorders	The Hospitals of Providence Memorial / Del Sol Camp LPDSH
Mar	0253328	ACT/HDP	$ 74,432	Cardiac Disorders	UT Southwestern University Hospital - Cl
Mar	0238507	ACT/HDP	$ 56,325	Oncologic Disorders	University Medical Center of El Paso
Mar	0219313	ACT/HDP	$ 51,702	Renal Disorders	The Hospitals of Providence East Campus
Mar	0168063	RU65/COR	$ 51,241	Endocrine/Metabolic Dx	HCC RX: KORLYM
Mar Total			**$ 999,025**		
Apr	0150172	ACT/COR	$ 796,129	Newborn Care	The Hospitals of Providence Memorial Cam
Apr	0240066	ACT/COR	$ 161,951	Neurologic Disorders	Las Palmas Camp LPDSH
Apr	0260114	ACT/COR	$ 59,284	Ear/Nose/Throat Disorders	The Hospitals of Providence Memorial Cam
Apr Total			**$ 1,017,364**		
May	0219313	ACT/HDP	$ 401,806	Injury/Poisoning	The Hospitals of Providence East Campus
May	0168063	RU65/COR	$ 50,613	Endocrine/Metabolic Dx	HCC RX: KORLYM
May Total			**$ 452,418**		

Claims Experience

County of El Paso - High Cost Claimant Summary Table May-22

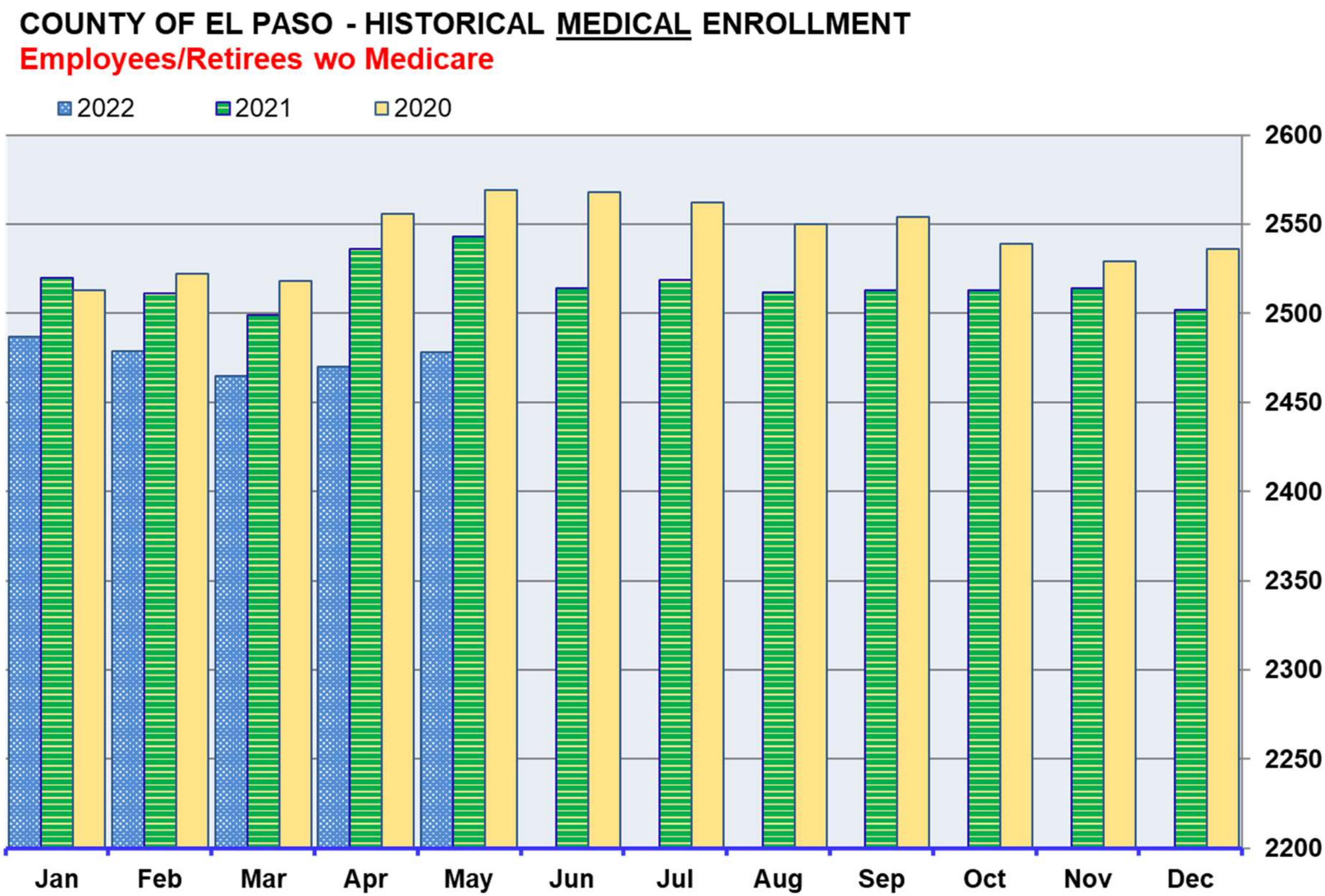
(Threshold $150,000)

	2022 YTD				2021				2020			
Counter	Medical Paid	Pharmacy Paid	Total Paid	ISL Position	Medical Paid	Pharmacy Paid	Total Paid	ISL Position	Medical Paid	Pharmacy Paid	Total Paid	ISL Position
1	$848,795	$0	$848,795	283%	$1,329,138	$4,331	$1,333,469	444%	$751,013	$22,338	$773,351	258%
2	$776,480	$3,802	$780,282	260%	$1,236,758	$21	$1,236,779	412%	$602,909	$0	$602,909	201%
3	$632,463	$0	$632,463	211%	$547,346	$185	$547,532	183%	$592,439	$0	$592,439	197%
4	$608,682	$252	$608,934	203%	$490,314	$9,925	$500,239	167%	$547,125	$0	$547,125	182%
5	$521,014	$1,279	$522,293	174%	$488,265	$5,834	$494,099	165%	$490,910	$474	$491,384	164%
6	$422,946	$0	$422,946	141%	$463,483	$25	$463,507	155%	$450,740	$6,803	$457,542	153%
7	$325,850	$125	$325,975	109%	$433,961	$4,060	$438,021	146%	$346,182	$9,922	$356,104	119%
8	$354	$202,913	$203,267	68%	$420,370	$6,321	$426,691	142%	$343,855	$2,638	$346,494	115%
9	$190,787	$118	$190,905	64%	$406,269	$20,226	$426,495	142%	$272,567	$27,066	$299,634	99.9%
10	$7,800	$182,665	$190,465	63%	$71,729	$346,058	$417,788	139%	$4,138	$264,796	$268,933	90%
11	$174,820	$3,053	$177,873	59%	$373,660	$16,055	$389,715	130%	$206,080	$2,895	$208,974	70%
12	$168,942	$137	$169,078	56%	$368,149	$10,148	$378,297	126%	$199,859	$17	$199,876	67%
13					$257,240	$67,260	$324,500	108%	$44,060	$153,270	$197,330	66%
14					$299,019	$0	$299,019	99.7%	$88,611	$100,001	$188,613	63%
15					$263,454	$26,498	$289,952	97%	$181,567	$5,189	$186,756	62%
16					$264,503	$282	$264,785	88%	$164,944	$16,010	$180,954	60%
17					$34,528	$225,913	$260,442	87%	$128,992	$51,154	$180,147	60%
18					$256,386	$0	$256,386	85%	$171,836	$199	$172,035	57%
19					$233,229	$606	$233,834	78%	$170,703	$203	$170,906	57%
20					$222,599	$352	$222,951	74%	$162,233	$2,204	$164,437	55%
21					$196,669	$7,707	$204,377	68%	$161,627	$1,311	$162,937	54%
22					$53,758	$135,495	$189,254	63%	$156,234	$5,139	$161,373	54%
23					$167,258	$279	$167,537	56%	$14,342	$145,712	$160,055	53%
24					$2,433	$155,194	$157,627	53%	$154,788	$215	$155,003	52%
25									$94,086	$59,650	$153,736	51%
Total	$4,678,933	$394,343	$5,073,276		$8,880,519	$1,042,774	$9,923,294		$6,501,840	$877,206	$7,379,046	

No. of Claimants Met ISL			7				13				8	
ISL Deductible Amount			$300,000				$300,000				$300,000	
Expected Adjustment			$ 2,041,688				$ 3,477,131				$ 1,767,347	

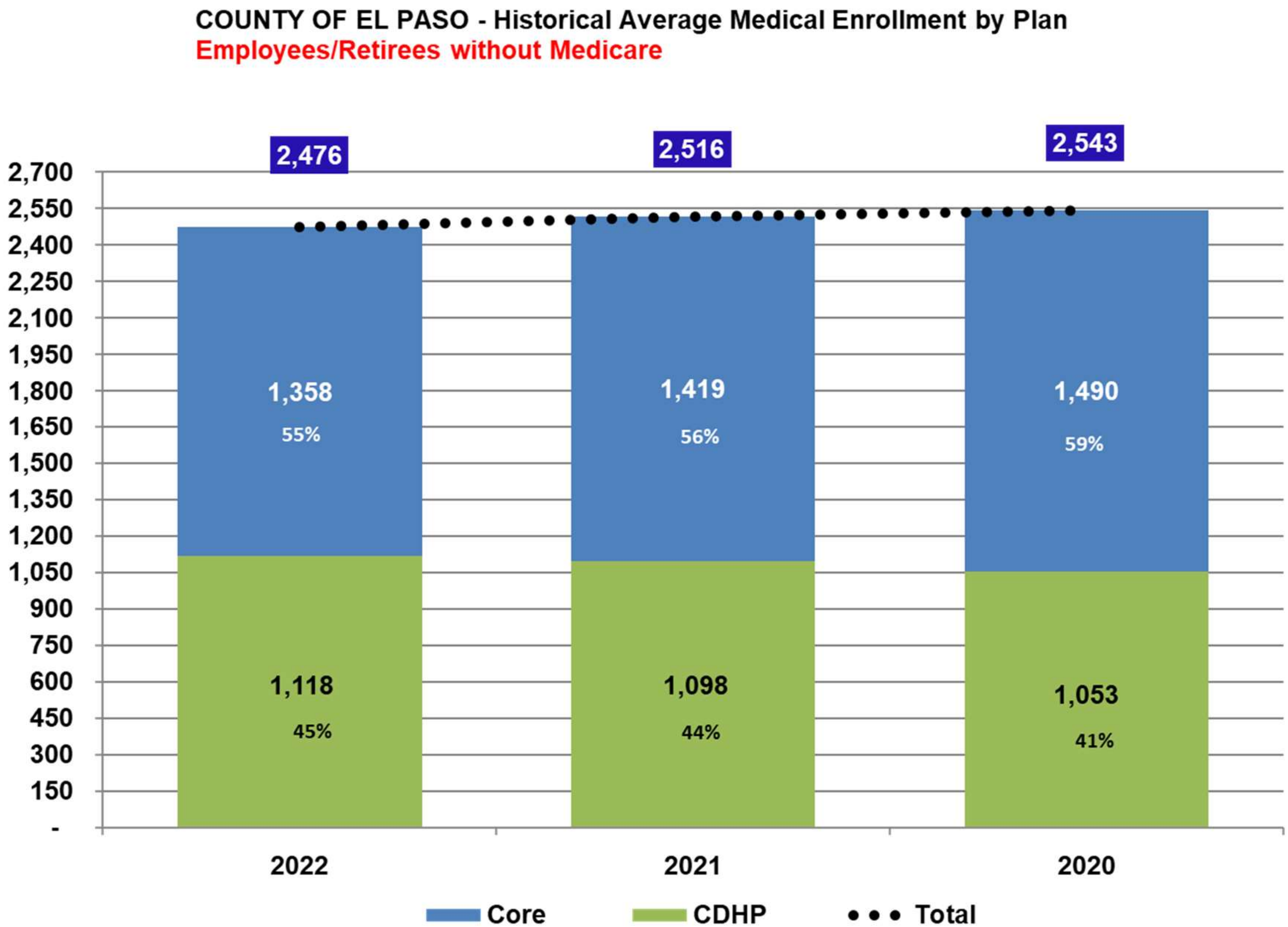
Status/Plan	No. of Claimants	Paid Amount	No. of Claimants	Paid Amount	No. of Claimants	Paid Amount
Active, Core	8	$3,569,704	16	$7,209,898	18	$5,522,899
Active, HDP	3	$1,300,305	7	$2,452,954	6	$1,694,774
Ru65, Core	1	$203,267	1	$260,442	1	$161,373
Total	12	$5,073,276	24	$9,923,294	25	$7,379,046

Enrollment Experience



This table reflects all subscribers on the County Health Plan. Employees & Retiree without Medicare

Enrollment Experience

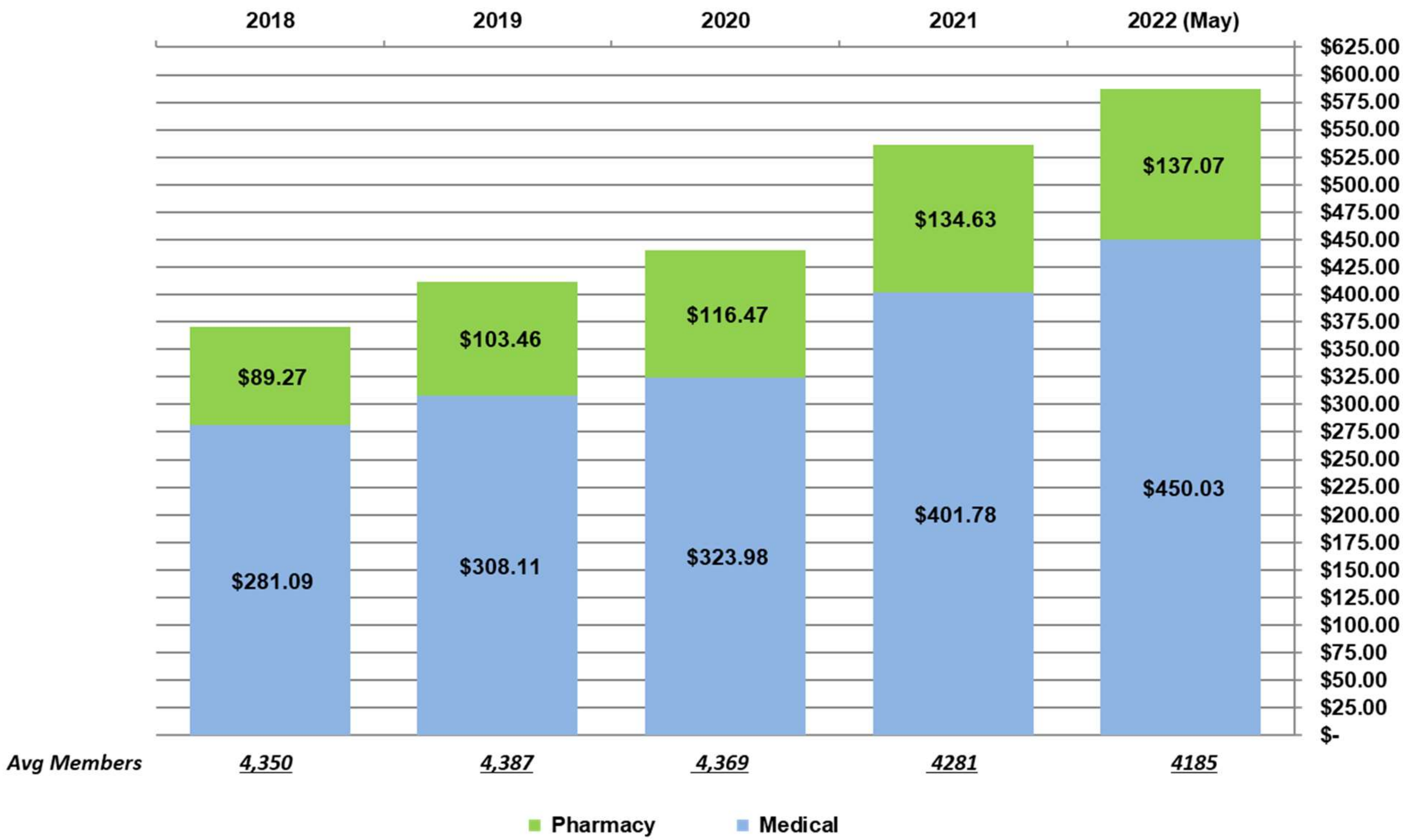


This table reflects all subscribers on the County Health Plan. Employees & Retiree swithout Medicare.

Average Cost (PMPM)

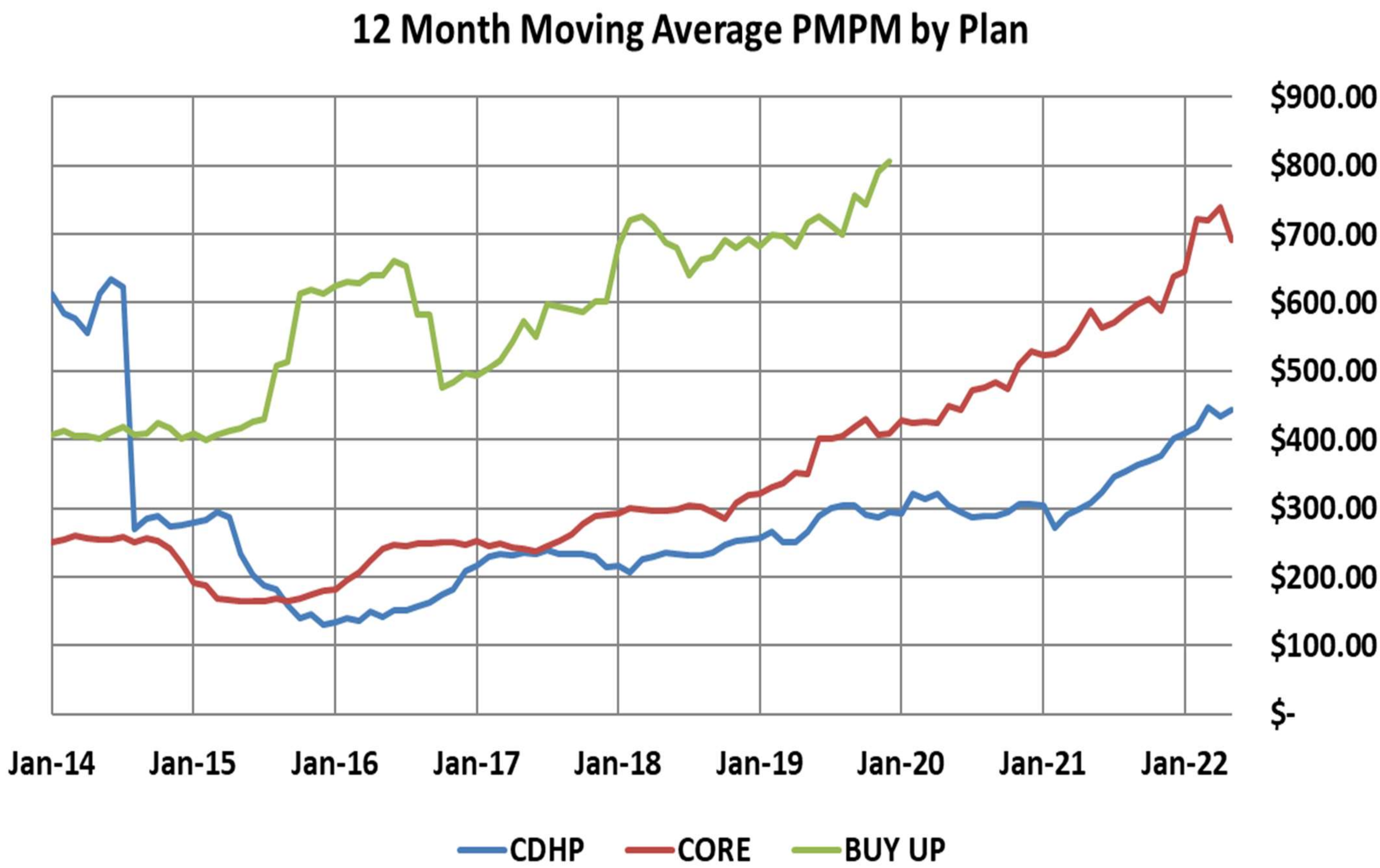
County of El Paso
Average PMPM Cost (Medical & Pharmacy) - Calendar Year

Graph does not include Retiree w/Medicare



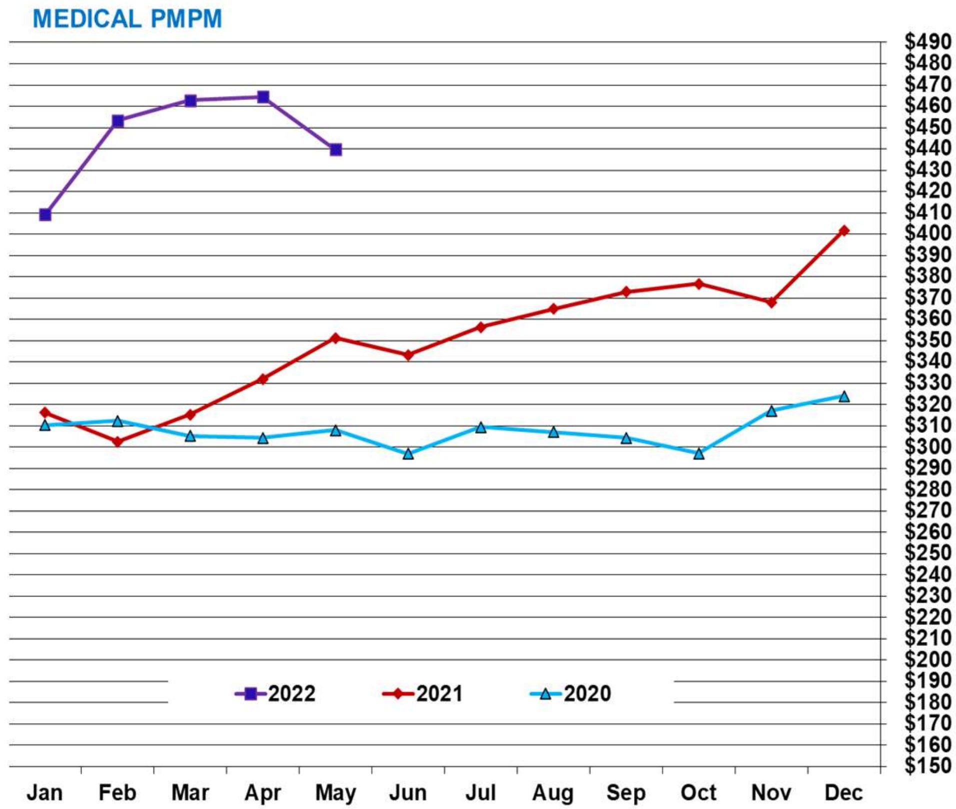
This table does not reflect stop loss reimbursements or administration costs.

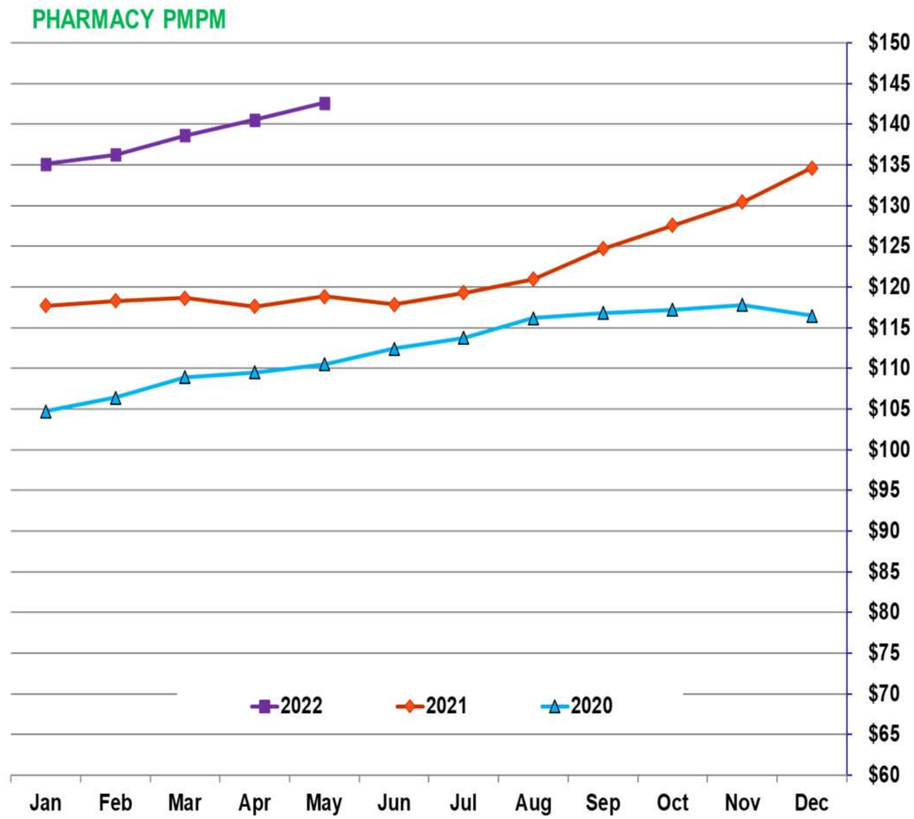
Average Cost (PMPM) By Plan



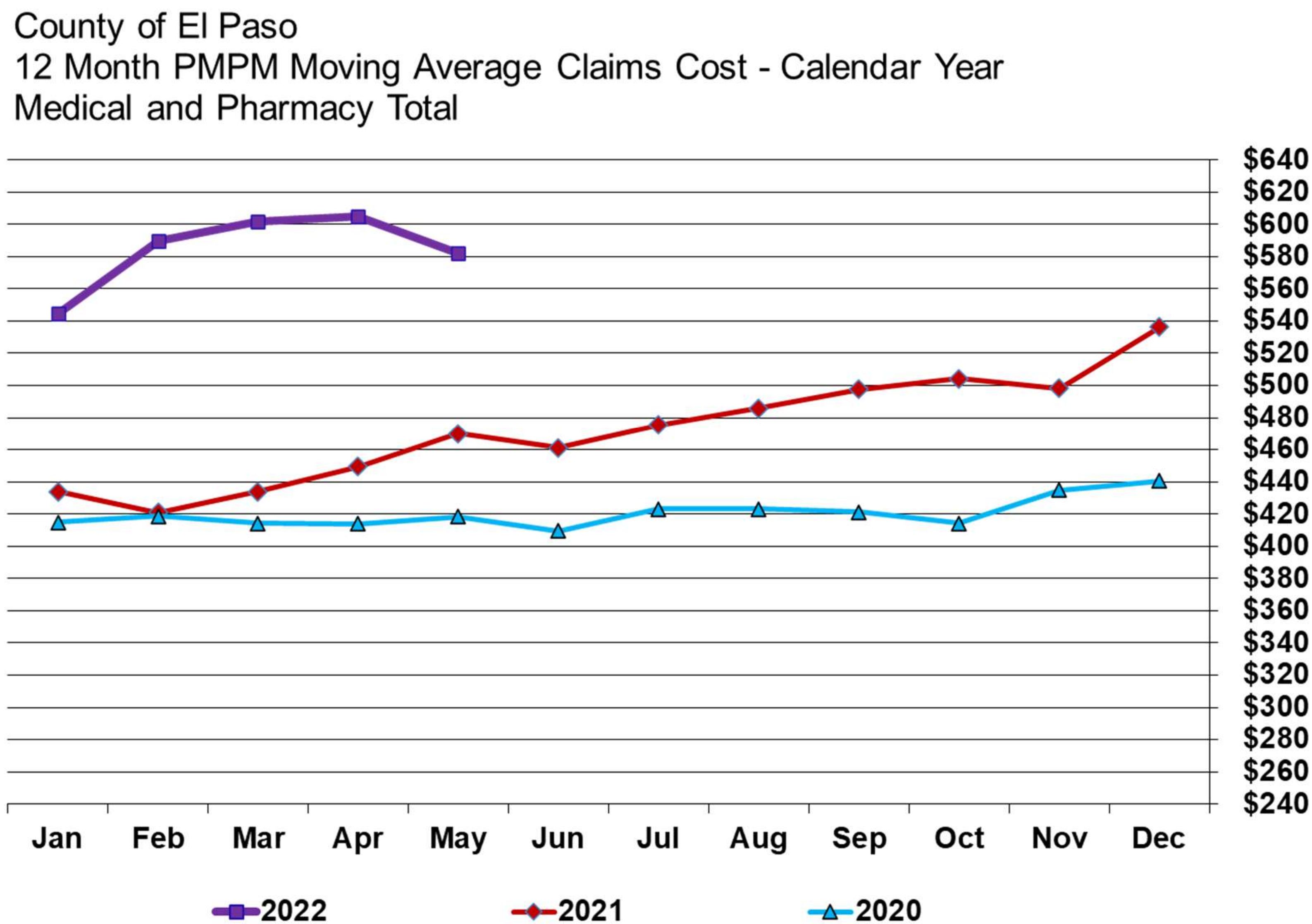
Average Cost (PMPM)

12 Month PMPM Moving Average Claims Cost – Calendar Year

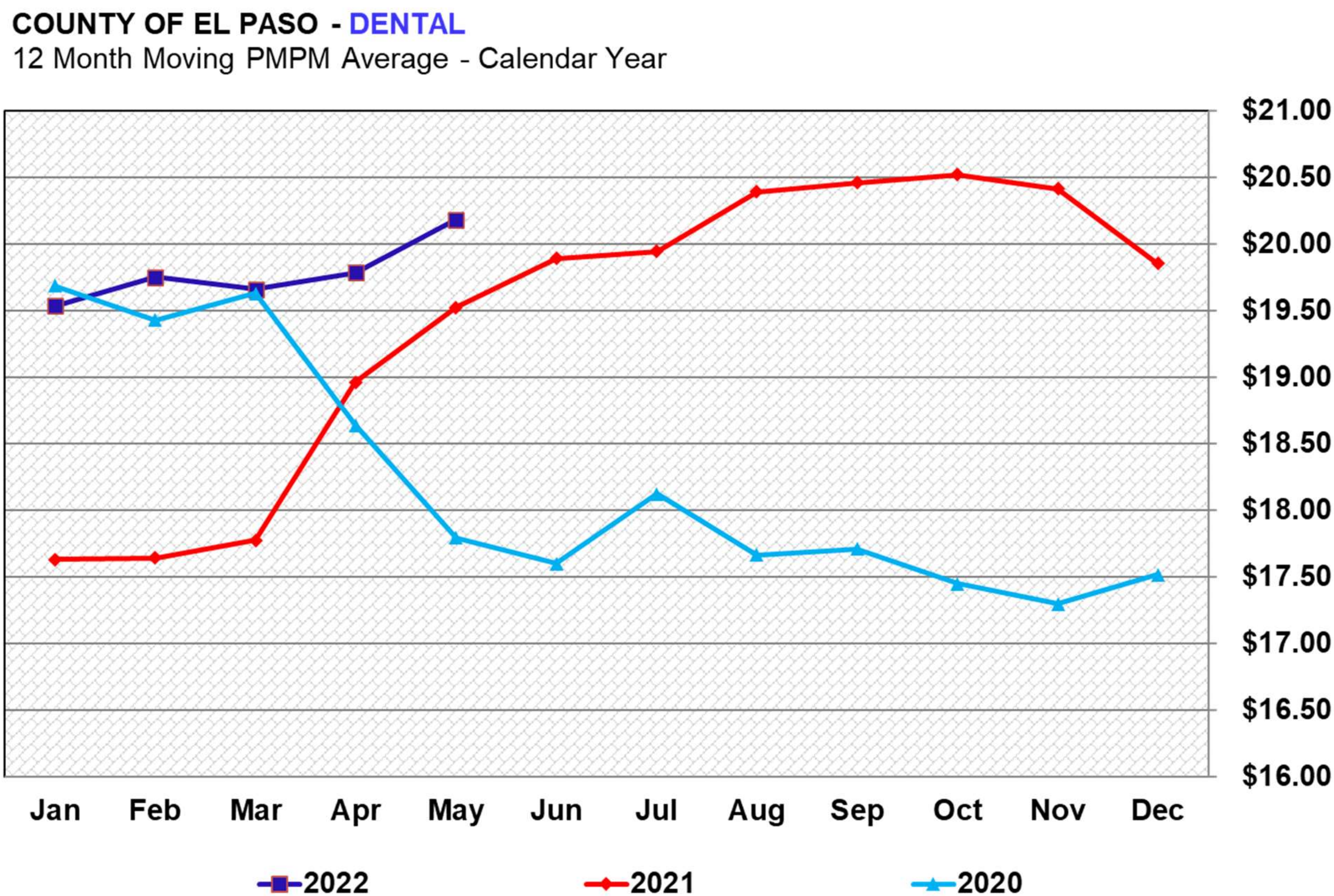




Average Cost (PMPM)



Average Cost (PMPM)



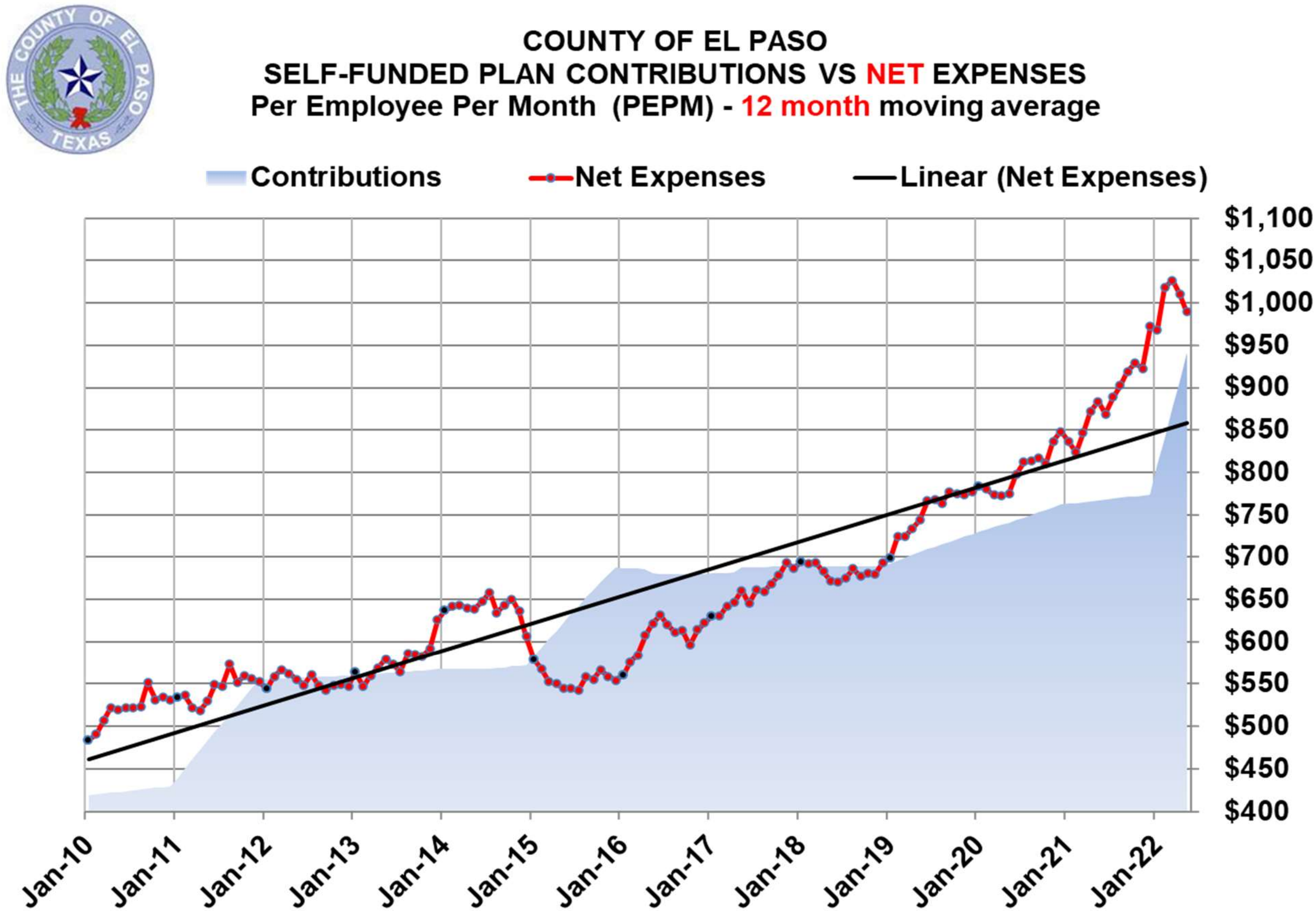
3. FORECAST REVIEW

- Given the COVID pandemic and restrictions, no near term reduction in costs are assumed for access to Mexican providers at this time.
- For budget purposes, the forecast table incorporates the most current data available from the Auditors department through November.

Forecast

HUB INTERNATIONAL INSURANCE SERVICES PROJECTIONS FOR COUNTY OF EL PASO PLAN YEAR SELF FUNDED MEDICAL AND DENTAL PLAN COSTS		
7/15/2022		
Data Time Frame	7/22 - 6/22	7/22 - 6/22
Forecast Period	Plan Year 2022	Plan Year 2023
Total Medical Claims	CDR Adjusted Total	
Total Dental Claims	$ 738,553	
Total Rx Claims	CDR Adjusted Total	
Total Claims (without Medicare Retirees)	$ 29,854,308	
Projected Annualized Contributions	$ 33,432,373	$ 34,432,373
Annualized Claims		$ 27,817,409
Stop Loss Adjustments (actual current and/or projected future)	$ (4,507,614)	$ (2,484,151)
Expected or Actual ARPA Recoveries	$ (1,200,000)	
Trend Assumption (Medical and Rx and Dental)	10.0%	10.0%
Trend Factor	1.05	1.10
Margin Assumption	1.10	1.10
Trended Projected Adjusted Weighted Claims Expense	$ 27,817,409	$ 30,784,579
Administrative Expenses TPA Net of Rx Rebates	$ 330,049	$ 339,950
Internal County Administrative Expenses	$ -	$ -
Estimated Annual Consulting Fees	$ 35,000	$ 48,000
Stop Loss Expense	$ 2,760,168	$ 3,312,202
ACA Taxes and Fees	$ 10,611	$ 11,001
Target (Minimum Recommended) 90 Day Reserve	$ 6,954,352.25	$ 7,696,144.76
Wellness Budget - includes gym equipment and maintenance.	$ 100,000	$ 100,000
H.S.A. Contributions - Estimated	$ 631,800	$ 631,800
Total Projected Plan Costs without Reserve Target	$ 31,685,037	$ 35,227,532
Starting Fund Balance (1/1)	$ 624,455	$ 2,371,791
Estimated Fund Balance (12/31) Actual (Current) and Projected	$ 2,371,791	$ 1,576,632
Surplus / Deficit Fund Balance over target (Target Reserve - Ending Reserve)	$ (4,582,561)	$ (6,119,513)
Adjustment to reach 90 day Reserve Target		17.77%

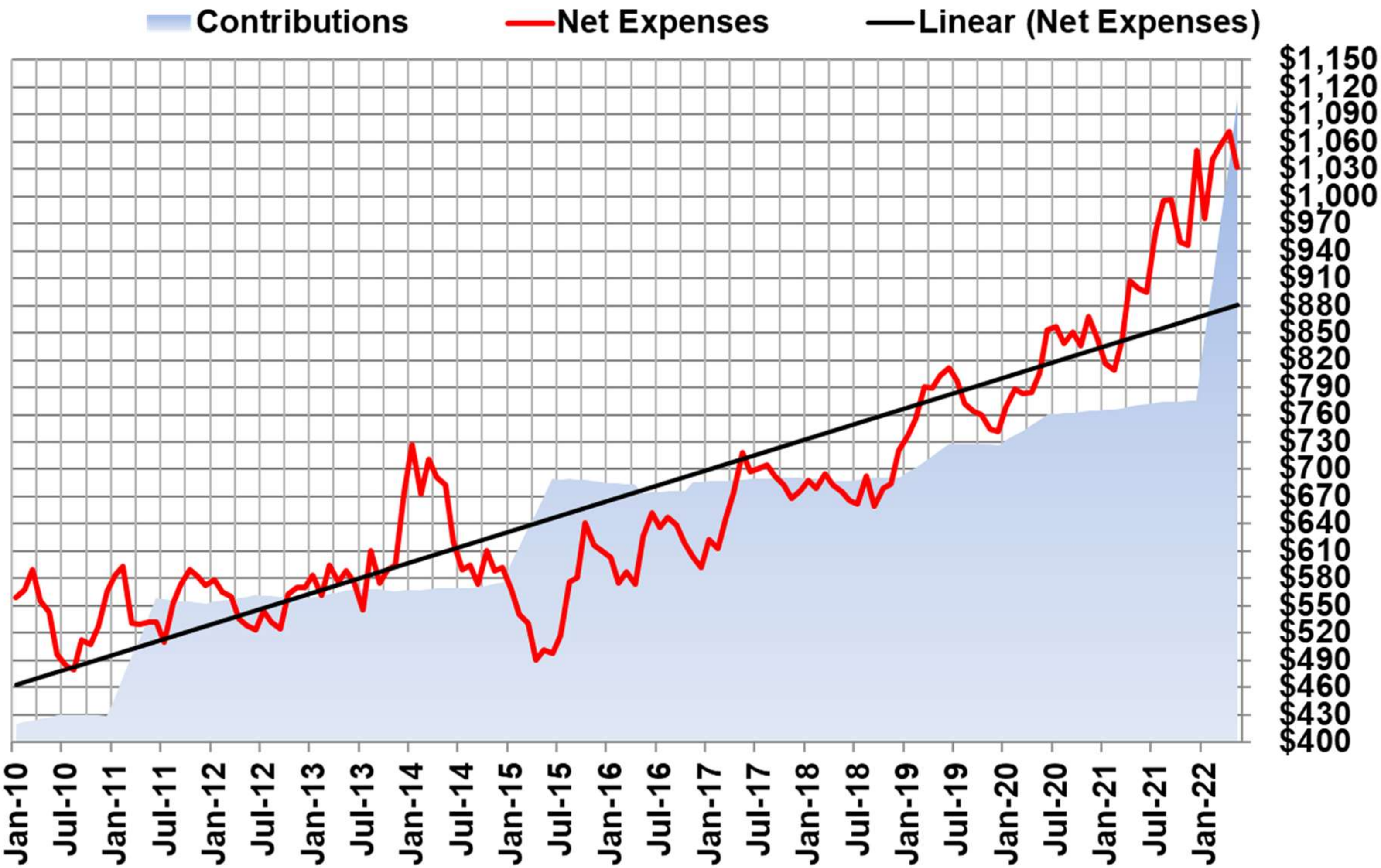
Forecast



THIS GRAPH DOES NOT INCLUDE RETIREES WITH MEDICARE

Forecast

COUNTY OF EL PASO
SELF-FUNDED PLAN CONTRIBUTIONS VS NET EXPENSES
Per Employee Per Month (PEPM) - 6 month moving average



THIS GRAPH DOES NOT INCLUDE RETIREES WITH MEDICARE

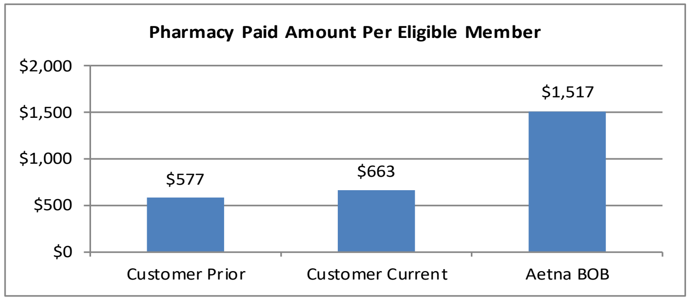
4. AETNA PHARMACY REPORTS

Aetna Pharmacy Reports

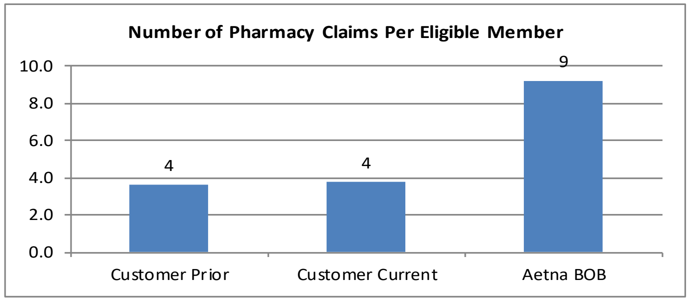
COUNTY OF EL PASO
Current Data For Claims January 01, 2022 - May 31, 2022

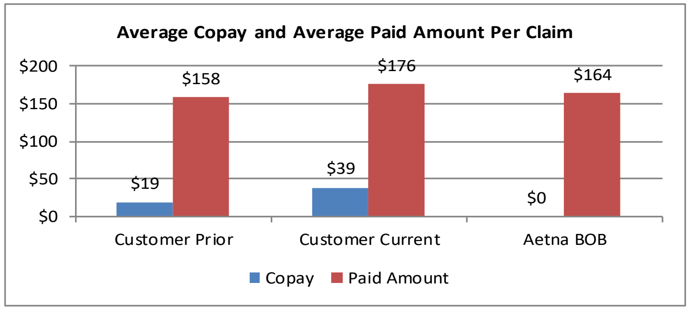
Key Statistics Pharmacy

Demographics Summary	Prior	Current	% Change	Aetna BOB[1]
Number of Employees	2,517	2,476	-1.6%	N/A
Number of Members	4,290	4,179	-2.6%	N/A
Ratio of Members to Employees	1.7	1.7	-1.0%	1.9
Percent Male Members	51.6%	51.9%	0.2%	49.9%
Percent Female Members	48.4%	48.1%	-0.2%	50.1%
Average Age of Membership	33.1	33.5	1.2%	34.0
Number of Utilizing Members	2,461	2,601	5.7%	N/A



Key Statistics	Prior	Current	% Change	Aetna BOB[2]
Total Pharmacy Paid Amount	$2,475,007	$2,769,107	11.9%	N/A
Pharmacy Paid Amount per Eligible Member	$577	$663	14.9%	$1,517
Pharmacy Paid Amount per Utilizing Member	$1,006	$1,065	5.9%	$1,493
Average Paid Amount per Claim	$158.40	$175.79	11.0%	$164.18
Number of Pharmacy Claims	15,625	15,752	0.8%	N/A
Number of Pharmacy Claims Per Eligible Member	3.6	3.8	3.5%	9.2
Number of Pharmacy Claims Per Utilizing Member	6.3	6.1	-4.6%	N/A
Calculated Ingredient Cost	$2,747,452	$3,358,065	22.2%	N/A
Total Copay Amount	$303,316	$613,440	102.2%	N/A
Average Copay Amount per Claim	$19.41	$38.94	100.6%	N/A
Generic Utilization	82.2%	83.8%	1.6%	78.7%
Generic Substitution	97.4%	97.9%	0.5%	97.1%
Brand Utilization	17.8%	16.2%	-1.6%	21.3%
Formulary Utilization	93.7%	95.4%	1.7%	88.2%





[1] Aetna BOB demographic metrics are specific to the product and to the plan sponsor's region(s).

[2] Aetna BOB financial and utilization metrics are further adjusted for the plan sponsor's age and gender mix. All BOB metrics are based on a 12 month incurred time period.

Aetna Pharmacy Reports

COUNTY OF EL PASO

Current Data For Incurred Claims: January 2022 - May 2022

Financial and Utilization Summary

Quarter/ Year	Number of Utilizing Members	Days Supply	Number of Claims	Calculated Ingredient Cost	AWP Savings	Dispensing Fee	Professional Services Fee	Sales Tax	Copay	Paid Amount	Percent of Copay to Paid Amount*	Utilization Rate	Paid Amount Per Utilizing Member
2022Q1	2,208	401,944	9,591	$2,001,436	$1,651,663	$4,817	$10,735	$88	$376,468	$1,640,607	18.7%	4.3	$743
2022Q2	1,800	267,757	6,161	$1,356,629	$1,166,502	$3,119	$5,625	$97	$236,972	$1,128,499	17.4%	3.4	$627
TOTAL	**2,601**	**669,701**	**15,752**	**$3,358,065**	**$2,818,165**	**$7,936**	**$16,360**	**$185**	**$613,440**	**$2,769,107**	**18.1%**	**6.1**	**$1,065**

*Paid Amount = Calculated Ingredient Cost + Total Dispensing Fee + Total Sales Tax

Generic Analysis

Category	Number of Utilizing Members	Number of Claims	Percent of Claims	Calculated Ingredient Cost	Paid Amount	Average Paid Amount Per Claim
Single Source	878	2,268	14.4%	$2,811,146	$2,399,731	$1,058.08
Multi-Source						
Brand	134	289	1.8%	$106,199	$86,359	$298.82
Required by Physician*	46	94	0.6%	$38,403	$25,206	$268.15
Requested by Member*	53	88	0.6%	$32,883	$29,427	$334.40
Generic	2,394	13,195	83.8%	$440,721	$283,016	$21.45
Other	0	0	0.00%	$0	$0	$0.00
Total	**2,601**	**15,752**	**100.0%**	**$3,358,065**	**$2,769,107**	**$175.79**

* While these categories represent a portion of the multi-source brand claims, they do not represent all categories and therefore will not equal the total value of the multi-source brand

Pharmacy Claimant Experience by Dollar Range

Dollar Range	Number of Utilizing Members	Number of Claims	Billed Amount	Paid Amount	Dollar Range	Number of Utilizing Members	Number of Claims	Billed Amount	Paid Amount
$0 and under	879	2,618	$41,044	$0	$1,500-1,999.99	57	618	$110,731	$99,624
$0.01-99.99	784	3,493	$54,021	$30,429	$2,000-2,999.99	62	762	$178,077	$156,650
$100-249.99	209	1,341	$50,415	$33,786	$3,000-3,999.99	48	712	$181,913	$165,026
$250-499.99	177	1,509	$84,189	$64,388	$4,000-4,999.99	29	411	$138,577	$128,858
$500-749.99	89	733	$67,150	$56,123	$5,000-9,999.99	71	1,298	$563,653	$487,665
$750-999.99	73	537	$72,486	$64,927	$10,000 and up	51	1,030	$1,724,037	$1,392,766
$1,000-1,499.99	72	690	$99,708	$88,865					
					Total	**2,601**	**15,752**	**$3,366,001**	**$2,769,107**

Source: Aetna Pharmacy Integrated Reports

COUNTY OF EL PASO

Current Data For Incurred Claims: January 2022 - May 2022

Top 25 GPI Groups by Number of Claims

GPI Group	Number of Utilizing Members	Percent Formulary Compliance	Number of Claims	Percent of All Claims	Calculated Ingredient Cost	Paid Amount	Percent of Paid Amount	Average Paid Amount per Claim	Paid Amount per Utilizing Member
Antidiabetic	326	99.2%	1,179	7.5%	$939,005	$899,280	32.5%	$762.75	$2,758.53
Antihypertensive	542	99.8%	1,056	6.7%	$40,225	$25,165	0.9%	$23.83	$46.43
Antihyperlipidemic	468	99.8%	978	6.2%	$122,733	$106,349	3.8%	$108.74	$227.24
Antiasthmatic	443	100.0%	923	5.9%	$139,777	$120,420	4.3%	$130.47	$271.83
Analgesics - Anti-Inflammatory	527	98.2%	783	5.0%	$377,785	$261,430	9.4%	$333.88	$496.07
Antidepressants	315	100.0%	724	4.6%	$24,748	$16,563	0.6%	$22.88	$52.58
Cough/Cold/Allergy	432	97.3%	511	3.2%	$8,570	$1,551	0.1%	$3.04	$3.59
Ulcer Drugs	279	100.0%	496	3.1%	$18,290	$10,906	0.4%	$21.99	$39.09
Thyroid	224	95.4%	482	3.1%	$16,525	$2,780	0.1%	$5.77	$12.41
Vaccines	410	0.2%	476	3.0%	$11,375	$27,462	1.0%	$57.69	$66.98
Corticosteroids	369	96.9%	459	2.9%	$46,123	$37,839	1.4%	$82.44	$102.55
Dermatological	273	94.5%	458	2.9%	$227,145	$159,335	5.8%	$347.89	$583.65
Contraceptives	208	97.1%	455	2.9%	$72,960	$73,176	2.6%	$160.83	$351.81
Penicillins	393	100.0%	440	2.8%	$3,224	$380	0.0%	$0.86	$0.97
Vitamins	274	100.0%	419	2.7%	$1,760	$72	0.0%	$0.17	$0.26
Systemic & Topical Nasal	294	99.7%	388	2.5%	$9,585	$3,055	0.1%	$7.87	$10.39
Anticonvulsant	160	99.4%	359	2.3%	$22,217	$14,546	0.5%	$40.52	$90.91
Beta Blockers	175	100.0%	330	2.1%	$13,013	$7,465	0.3%	$22.62	$42.66
Macrolide Antibiotics	295	100.0%	317	2.0%	$2,072	$384	0.0%	$1.21	$1.30
Antianxiety Agents	153	100.0%	289	1.8%	$2,084	$416	0.0%	$1.44	$2.72
Diuretics	140	100.0%	264	1.7%	$3,563	$650	0.0%	$2.46	$4.65
Calcium Blockers	134	100.0%	257	1.6%	$4,230	$2,155	0.1%	$8.38	$16.08
Analgesics - Narcotic	159	99.1%	232	1.5%	$7,199	$6,205	0.2%	$26.74	$39.02
Ophthalmic	134	93.7%	222	1.4%	$39,935	$34,408	1.2%	$154.99	$256.78
Antiviral	141	90.4%	208	1.3%	$172,615	$161,914	5.8%	$778.43	$1,148.32
Total 25 GPI Groups Total	**N/A**	**95.0%**	**12,705**	**80.7%**	**$2,326,757**	**$1,973,907**	**71.3%**	**$155.36**	**N/A**
Total All Claims	**2,601**	**95.4%**	**15,752**	**100.0%**	**$3,358,065**	**$2,769,107**	**100.0%**	**$175.79**	**$1,064.63**

Source: Aetna Pharmacy Integrated Reports

Aetna Pharmacy Reports

COUNTY OF EL PASO

Current Data For Incurred Claims: January 2022 - May 2022

Top Drugs Ranked by Claim Count

Drug Label Name	Number of Utilizing Members	Number of Claims	Calculated Ingredient Cost	Paid Amount	Average Paid Amount per Claim	Paid Amount per Utilizing Member	Average Days Supply
ATORVASTATIN	241	413	$4,918	$3,741	$9.06	$16	73.0
VITAMIN D	269	413	$1,731	$72	$0.17	$0	68.9
METFORMIN	230	394	$2,855	$11	$0.03	$0	71.2
IBUPROFEN	327	386	$1,297	$90	$0.23	$0	14.9
ALBUTEROL	275	375	$11,228	$5,767	$15.38	$21	22.8
LISINOPRIL	181	330	$1,651	$89	$0.27	$0	70.9
MONTELUKAST	202	330	$3,217	$88	$0.27	$0	54.4
BROM/PSE/DM	297	327	$6,731	$1,335	$4.08	$4	5.3
AZITHROMYCIN	286	307	$1,871	$305	$0.99	$1	5.0
LOSARTAN POT	162	301	$3,405	$60	$0.20	$0	73.5
LEVOTHYROXIN	142	283	$5,607	$265	$0.94	$2	68.3
PFIZER VACC	235	256	$0	$10,240	$40.00	$44	1.0
FLUTICASONE	216	256	$3,688	$148	$0.58	$1	39.6
PREDNISONE	200	232	$565	$30	$0.13	$0	11.0
AMOXICILLIN	205	225	$1,179	$45	$0.20	$0	8.6
AMLODIPINE	115	220	$1,522	$28	$0.13	$0	66.7
AMOX/K CLAV	193	201	$1,928	$316	$1.57	$2	9.1
ROSUVASTATIN	119	196	$35,137	$28,672	$146.29	$241	72.6
HYDROCHLOROT	90	166	$1,207	$32	$0.19	$0	69.2
ONDANSETRON	146	161	$1,143	$200	$1.24	$1	6.2
GABAPENTIN	91	151	$840	$120	$0.79	$1	48.0
TRULICITY	51	147	$194,448	$187,987	$1,278.82	$3,686	44.2
OMEPRAZOLE	83	133	$1,153	$95	$0.71	$1	59.9
MODERNA VAC	125	127	$0	$5,080	$40.00	$41	1.0
SERTRALINE	54	124	$706	$29	$0.23	$1	50.6
PANTOPRAZOLE	73	117	$1,116	$61	$0.52	$1	66.0
BENZONATATE	108	117	$820	$18	$0.16	$0	8.9
NAPROXEN	86	104	$515	$0	$0.00	$0	23.9
LO LOESTRIN	52	101	$37,718	$37,771	$373.97	$726	67.4
CYCLOBENZAPR	79	101	$257	$8	$0.08	$0	22.5
Top 30 Drugs Total	**N/A**	**8,673**	**$524,365**	**$452,218**	**$52.14**	**N/A**	**41.8**
Total All Claims	**2,601**	**15,752**	**$3,358,065**	**$2,769,107**	**$175.79**	**$1,065**	**42.5**

Source: Aetna Pharmacy Integrated Reports

Aetna Pharmacy Reports

COUNTY OF EL PASO

Current Data For Incurred Claims: January 2022 - May 2022

Top Drugs Ranked by Paid Amount

Drug Label Name	Number of Utilizing Members	Number of Claims	Calculated Ingredient Cost	Paid Amount	Average Paid Amount per Claim	Paid Amount per Utilizing Member	Average Days Supply
KORLYM	1	4	$201,904	$201,726	$50,431.56	$201,726	30.0
TRULICITY	51	147	$194,448	$187,987	$1,278.82	$3,686	44.2
GATTEX	1	7	$249,447	$182,631	$26,090.15	$182,631	30.0
HUMIRA PEN	7	35	$235,546	$172,320	$4,923.42	$24,617	28.0
OZEMPIC	38	75	$114,312	$110,391	$1,471.87	$2,905	53.2
SPRYCEL	2	6	$94,108	$75,845	$12,640.84	$37,923	30.0
KISQALI	1	5	$77,965	$58,125	$11,625.09	$58,125	28.0
FARXIGA	26	54	$58,889	$55,677	$1,031.05	$2,141	62.2
JARDIANCE	26	54	$54,861	$51,888	$960.88	$1,996	57.8
VASCEPA	41	76	$53,144	$50,855	$669.15	$1,240	64.2
COSENTYX PEN	2	4	$65,855	$46,098	$11,524.58	$23,049	28.0
BIKTARVY	2	11	$39,501	$39,174	$3,561.29	$19,587	30.0
LO LOESTRIN	52	101	$37,718	$37,771	$373.97	$726	67.4
RAYOS	4	14	$42,807	$37,193	$2,656.62	$9,298	34.3
AUBAGIO	1	6	$53,054	$37,138	$6,189.62	$37,138	30.0
TALTZ	3	12	$58,390	$36,439	$3,036.60	$12,146	28.0
MAYZENT	1	6	$50,916	$36,083	$6,013.80	$36,083	30.0
AVONEX PEN	1	6	$46,757	$32,730	$5,454.95	$32,730	28.0
XARELTO	16	30	$33,077	$31,439	$1,047.96	$1,965	67.0
NOVOLOG	14	27	$32,834	$31,040	$1,149.63	$2,217	69.1
RYBELSUS	11	20	$30,685	$29,735	$1,486.77	$2,703	54.0
ROSUVASTATIN	119	196	$35,137	$28,672	$146.29	$241	72.6
JANUMET	15	35	$28,654	$27,079	$773.70	$1,805	50.6
JANUVIA	17	31	$28,685	$26,932	$868.76	$1,584	55.5
XELJANZ XR	2	9	$48,032	$26,287	$2,920.79	$13,144	30.0
TRESIBA FLEX	13	29	$27,854	$26,279	$906.16	$2,021	53.1
DESCOVY	4	13	$29,286	$26,104	$2,008.01	$6,526	34.6
JANUMET XR	12	27	$26,323	$24,627	$912.10	$2,052	61.9
XOLAIR	2	16	$27,411	$23,490	$1,468.10	$11,745	28.0
LEVEMIR	19	44	$25,373	$23,295	$529.43	$1,226	42.9
Top 30 Drugs Total	**N/A**	**1,056**	**2,077,599**	**$1,751,753**	**$1,658.86**	**N/A**	**44.1**
Total All Claims	**2,601**	**15,752**	**$3,358,065**	**$2,769,107**	**$175.79**	**$1,065**	**42.5**
^Top Specialty Drug Total	**27**	**287**	**$1,472,619**	**$1,182,177**	**$4,119.08**	**$43,784.35**	**29.5**

Top Paid Specialty Drugs as percent of total YTD is: **42.7%**

Source: Aetna Pharmacy Integrated Reports

Thank you.