



NORTH RISK PARTNERS®

SERVICE AGREEMENT

50-99 GROUP
EMPLOYEE BENEFITS

FROM THIS POINT FORWARD, 'EMPLOYER' WILL DENOTE
'CITY OF BAXTER'.

EFFECTIVE DATE: (9/1/2026)



Herein are services included in our package based on the following commission schedule.

Health Insurance Advisory:

We propose advisory consulting fee of \$20,000 annually. The City can choose to build this into the premium structure of the medical insurance rates, or we can structure fee directly billed to the City in semi-annual installments.

Extended services for additional fees are also listed. This document serves as a prompt for service discussions. Once finalized and signed, the document will serve as a formal agreement of services to be delivered by North Risk Partners.

Disclaimer: The services outlined in this agreement will be provided to the employer for the duration of their client relationship with North Risk Partners. Should the employer cease to be a client, the client will assume financial responsibility for these services.

SIGNATURES



9/8/2026

Adam Olson - North Risk Partners

Date

Bradley Chapulis - City of Baxter

Date

SERVICES

SERVICE	DESCRIPTION	FREQUENCY
Enrollment Strategy & Employee Education	- Evaluate communication strategies and determine the best-fit approach to enhance employee understanding of benefit offerings. This may include: - Open enrollment annual meetings - Use of enrollment platform or enrollment guide - Bilingual communication options as needed (additional fees apply) - Determine ongoing benefits enrollment options and eligibility management. - Implement enrollment approach and provide ongoing support.	ANNUALLY
Ongoing Account Management	- Provide contact information and an outline of roles for all account management team. - Perform day-to-day service and act as a resource for Employer on all benefit topics. - Advocate on behalf of Employer and its employees regarding any benefit issues, questions, enrollment, claims, and ongoing education. - Act as a liaison between Employer and all insurance providers and administrators. - Provide ongoing support for the benefits administration platform and all tools and resources. - Provide fully insured or level funded quarterly claims reporting and high claimant overview, if reporting is available from carrier - Underwriting Team will provide monthly budget report for Traditional Self-Funded Employers	ONGOING

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SERVICES CONT.

SERVICE	DESCRIPTION	FREQUENCY
First Quarter Meeting	▪ Open enrollment recap ▪ Carrier/vendor review ▪ Service team review ▪ Discuss annual planning goals ▪ Review annual Service Timeline ▪ Review prior year's completed claims experience (if available by carrier)	ANNUALLY WITHIN FIRST QUARTER FOLLOWING RENEWAL DATE
Mid-Year Review for Fully Insured or Level Funded Plans	▪ Review all vendor & carrier products & services ▪ Provide updated claims experience (if available by carrier) ▪ Prepare benchmark comparisons -i.e., Milliman benchmark report ▪ Present any new industry best practices, new products or services, compliance, and legislative developments for consideration for the upcoming renewal ▪ Discuss an agreed upon renewal strategy based on midyear review findings including plan alternatives, funding recommendations, and marketing.	ANNUALLY

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SERVICES CONT.

SERVICE	DESCRIPTION	FREQUENCY
Pre-Renewal/ Marketing Strategy	▪ Pre-renewal discussion with Employer to confirm renewal strategy (via phone or in person if needed) ▪ Request renewals 90-180 days prior to policy anniversary from all benefits carriers ▪ For Traditional Self-Funded Plans Only: Underwriting Team audits renewals for accuracy, justification and consistency with renewal forecast provided at the mid-year review. ▪ Market all lines of coverage that are applicable ▪ Meet with carrier representatives to negotiate on Employer's behalf to ensure the most competitive offer is obtained ▪ Evaluate qualifying proposals in detail comparing costs, plan designs, administration expenses, network coverage, access, and discounts	ANNUALLY WITHIN FIRST QUARTER FOLLOWING RENEWAL DATE
Renewal Delivery and Process	▪ Provide a comprehensive and concise Renewal Executive Summary to Employer's benefits team ▪ Analyze claims experience for all insurance coverages and make recommendations (if applicable) ▪ Make recommendations regarding any plan changes or carrier finalists ▪ Review current benefits for all employee plans offered with Employer and negotiate with finalists for the same level of benefits ▪ Determine open enrollment timeline and strategy ▪ Implement new programs, plan changes and vendor/carrier changes ▪ Make recommendations regarding contribution strategy, payroll deductions ▪ Underwriting Team will provide recommendations regarding contribution strategy including premium equivalent rates/budget for Traditional Self-Funded Employers.	ANNUALLY



NORTH RISK PARTNERS®

VALUE-ADDED SERVICES

AVAILABLE AS PART OF CORE SERVICES

*Services with an * indicate additional fees may apply.
All fees for projects are offered at a discounted rate
and may be eligible for sponsorship.*

VALUE-ADDED SERVICES



Employee Navigator Comprehensive Custom Site Build

- Data Migration
- Load plans, compensation structure, forms and resources
- Configure document library and upload compliance documents
- Coordinate file feed setup with available vendors
- Onboarding setup: I-9, W-4, offer letters, Employer required documents for signature
- Open enrollment setup and status reporting
- Provide client training, open enrollment progress reports and ongoing support.
- ACA compliance/reporting*
- Outsourced benefit admin/HRIS solutions*



Benefits Compliance Support

North Risk provides a variety of tools and resources available to assist our clients with their compliance needs. Our consultation will evaluate your status, and we will recommend options to help support your compliance needs.

ComplianceDashboard Health Plan Compliance	General Benefit Compliance Support
ComplianceDashboard is an online tool customized to each client's health plan. ▪ Regular email and calendar reminders ▪ Step-by-step guidance ▪ On-demand reports ▪ Store compliance documents securely ▪ Online HR tool that provides compliance checklists, guides, and links to state and federal laws	North Risk Partners has direct access to a team of attorneys and regulatory analysts to answer employer-specific compliance questions in the areas of: ▪ Affordable Care Act ▪ Consolidated Appropriations Act ▪ HIPAA Privacy and Security ▪ COBRA and State Continuation Provisions ▪ Section 125 Regulations ▪ IRC Non-Discrimination Rules ▪ ERISA Reporting and Disclosure Rules ▪ HRA and HSA Rules and Regulations ▪ Non-Discrimination Testing ▪ Monthly compliance webinars

VALUE-ADDED SERVICES

Training Center (Learning Management System)

Our turnkey solution assists companies in achieving employee training goals. Compared to traditional classroom-based instruction, online training reduces training costs, training time, improves trainee comprehension rates, and provides for consistent, enterprise-wide training content delivery. North Risk's Training Center is user friendly, simple to use, and has over 300 training courses in the areas of Human Resources and Safety.

Human Resources & Employment Law

- **Hotline for day-to-day business support**
 - HR Audits
 - FMLA Guidance
 - Interview Question review
 - Performance Management
 - Onboarding
 - Job Description Review
 - Employee Handbook Creation
- **Client Webinars & Seminars around education on key HR topics**
- **Custom projects such as PTO and termination policies, severance and layoffs, or downsizing management***

Safety & Loss Control

- **Hotline for day-to-day business support**
- **Professional Consulting***
 - Mock safety, loss control, and compliance audits
 - Safety and training program development
 - Workplace hazard evaluations
 - OSHA/DOT compliance and reporting
 - Ergonomics assessments
 - Online loss control and safety resources via Risk Management Center
 - Stay-at/Return-to-Work programs
 - Managing on-the-job distractions

VALUE-ADDED SERVICES

Wellness Consulting

North Risk Partners is a passionate proponent of the positive short and long-term impact of behavioral change. We have partnered with a variety of resources that are all at the leading edge of health promotion.

After an evaluation of the current wellness culture, create a strategic plan to meet overall goals of Employer. This will involve analyzing resources and program scope, including time frames and additional pricing (if applicable).

Seminars & Monthly Webinars

North Risk hosts seminars and monthly webinars presented by industry professionals in the areas of insurance, compliance, human resources, safety, wellness and more.