



# City of Breezy Point

## Employee Benefits Consulting and Brokerage Services for the years 2025 and 2026

Prepared for  
**Breezy Point**



Presented by:  
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**Senior Group Benefits Consultant**

**A.T. Group**

04/15/2023



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## Executive Summary

A.T. Group has a reputation for providing excellent products and services to the public groups across Minnesota. We are a Minnesota only agency, not a national franchise. We currently work with close to 200 public groups including cities, counties, school districts and public utilities. We specialize in the development of benefit packages that offer a wide range of coverage to the employees as well as protection to employers.

Along with great products we consider ourselves team members with you in the administration of those benefits. Some of the services that we team with you on are COBRA administration, Flex Plan administration and HSA/VEBA Administration.

In addition to our own professional staff and value-added services, our firm is able to provide a wealth of resources to our clients through our industry affiliations.

A.T. Group strives to treat our customers how we would like to be treated, from taking time to listen to each employee who calls us for assistance to putting in the best effort possible when developing and implementing products. We make ourselves easily accessible through e-mail, cell phones, faxes, business phone, etc. It is our goal to respond quickly, thoroughly and courteously to each inquiry.

Our team of specialists is dedicated to using their experience and expertise to meet your objectives, and is committed to anticipating and fulfilling your needs.

A.T. Group is able to offer a variety of medical plans, a long list of other group and voluntary products, retirement/Medicare products. We are able to offer benefit plans from carriers and vendors across the United States. We specialize in evaluating, negotiating with and recommending insurers and providers to our clients, and we employ selection criteria and performance objectives when considering a vendor.

Our agency also offers a variety of other professional services, including plan administration assistance and legislative compliance assistance, custom communication offerings, Web-based human resources tools and access to specialized online benefits enrollment tools.

We pride ourselves on the level of knowledge and service we provide to our clients.



## Responding to:

The City of Breezy Point desires the agent to perform the following services:

- Advise and assist the City in evaluating and selecting coverage among available alternatives. Examples include plan coverages, deductibles, co-payments, out-of-pocket payments, etc.

This is a process we go through each year at renewal time. Each carrier has a series of plan we can pick from with corresponding rates. Over the past 5 years or so the city's decision has been to keep the plans as stable as possible with the exception of the changes periodically required by the Affordable Care Act.

- Advise the City on potential gaps or overlaps in coverages.
- Advise the City on long-term strategies for premium stability.

This is a great subject to review. However, it is best done in person as it takes a while to understand how our current health insurance system works for small groups. The Affordable Care Act has some advantages and some disadvantages, and we just need to understand what is possible to set our strategy in place.

- Analyze value-added services available to the City.

Partnering with the city of Breezy Point on their COBRA/Minnesota State Continuation administration is an extremely valuable service we provide. I am not aware of any other agency that provides the in-depth COBRA assistance as A.T. Group. Continuation administration violations can lead to the employer being liable for penalties, which could include claim payments to qualified beneficiaries, court levies damages, attorney fees, and other claims.

Since 2016 we have been following every single employee through the Continuation process from the day they are hired to the day they are no longer eligible for benefits with the city.

- Assist the City with reviewing claims data and determining premium impact of any coverage changes.

For Small Groups (less than 50 employees) claims data will not affect our renewal rates with our fully insured carrier options due to the very large regional pool we are in. Every year we have rates available for every possible plan available.



## Responding to:

1. Firm History and Experience:
  - Brief history of firm including size and any specialty areas.
  - Background company data, including financial references.
  - Expertise or involvement in the insurance/employee benefits industry.
  - Municipality experience.
  - List of providers the firm is associated with.
  - Expected communication responsibilities.

## About A.T. Group

A.T. Group is built upon a tradition of integrity, and excellence. We are committed to delivering tailored benefit solutions. We have the finest benefit professionals whose knowledge of public group employee benefits is unmatched and has helped us build our reputation for excellence and fueled our growth.

This proposal for employee benefits consulting and agency services outlines our history, business philosophy and services as they relate to further satisfying the needs of the city of Breezy Point.

A.T. Group is proud of its long history of servicing the employee benefits needs of employers in Minnesota. A few important facts about us follow.

- Founded in 1985.
- **Excel specifically in service to Public Groups** – At the 2023 Minnesota Clerks and Financial Officers Association Conference (MCFOA) in St. Cloud we had about 60 clerks attend out class on COBRA and Minnesota State Continuation. We have conducted classes at about six MCFOA conferences on a variety of employee benefit related topics. A.T. Group has also conducted classes at each of the MCFOA regions across the state of Minnesota. Municipalities are our area of expertise.
- Headquartered in suburb of Minneapolis, Minnesota
- Full range of agency/consulting services include:
  - Employee benefits products and services
  - Compliance assistance
  - Post 65 Medicare products and services
  - Individual products and services
- Provide access to virtually all insurance and administration markets



## Partial List of Clients

A.T. Group is proud to service the employee benefits needs of some of Minnesota's finest employers.

Below is a list of groups in which we are listed as the agent for their complete benefit package (with a few small exception) including:

- **Health** Insurance
- **Dental** Insurance
- **Vision** Insurance
- **Short Term Disability** Insurance
- **Long Term Disability** Insurance
- **HSAs**
- **Flex Plans**
- **COBRA** administration.

In many cases we assist with those benefits that we are not listed as the agent just like we do with the city of Breezy Point on their Flex plan with Compensation Consultants. Not every group has every benefit. Additional contact information can be provided.

City of Montgomery, 16 employees, Patti Soukup, 507-364-8888

City of Lake Shore, 4 employees, Patti McDonald, 218-963-2148

City of Cannon Falls, 20 employees, Michelle Sandeen, 507-263-9309

City of Park Rapids, 28 employees, Sarah Gwiazdon, 218-237-2740

City of Grand Rapids, 65 employees, Cheryl Pierzina, 218-326-7606

City of Nisswa, 17 employees, Kiki Lindbery, 218-961-4258

City of Baudette, 11 employees, Tina Rennemo, 218-634-1850

City of Kasson, 35 employees, Linda Rappe, 507-634-6324

West Hennepin Public Safety, 13 employees, Kim Curtis, 763-479-0548

City of Big Lake, 30 employees, Deb Wegeleben, 763-263-2107

City of Bayport, 15 employees, Mary Goulette, 651-275-4404

City of Winthrop, 8 employees, Michael Looft, 507-647-5306

City of Zumbrota, 18 employees, Kim Simonson, 507-732-7318



City of Dassel, 9 employees, Terri Boese, 320-275-2454

City of Rush City, 4 employees, Sue Hochstatter, 320-358-4743

City of Paynesville, 16 employees, Belinda Ludwig, 320-243-3714

New York Mills ISD, 130 employees, Marsha Maki, 218-385-4202

City of Cold Spring, 17 employees, Kris Dockendorf, 320-685-3653

Grand Rapids Public Utilities, 53 employees, Cheryl Pierzina, 218-326-7606

City of Chatfield, 18 employees, Beth Carlson 507-867-3810

City of Ely, 37 employees, Dan Smith, 218-507-5139

City of Oak Park Heights, 21 employees, Betty Caruso, 651-439-4439

City of Spring Lake Park, 45 employees, Melissa Barker, 763-784-6491

City of Babbitt, 14 employees, Kathy Vraa, 218-827-3464

City of Ham Lake, 17 employees, Andrea Murff, 763-434-9555

City of Oak Grove, 8 employees, Loren Wickham, 763-753-1920

Princeton Public Utilities, 17 employees, Kathy Ohman, 763-389-2252

City of Waite Park, 44 employees, Lori Glanz-Gambrino, 320-252-6822

City of Lexington, 9 employees, Chris Galiov, 763-784-2792

City of Fosston, 16 employees, Cassie Heide, 218-435-1959

City of Chisago City, 15 employees, Cassie Gemuenden, 651-257-4162

One group that has left us in the last few years is Greenwood Connections in Menahga. They completely dropped all of their employer sponsored benefits. Contact is Karen Lepinski, 218-564-4101.



## Partial List of Carriers we work with.

HealthPartners

Medica

Blue Cross Blue Shield

United Health Care

Sourcewell Service Co-op

Minnesota Health Consortium

Public Employee Insurance Plan

Delta Dental

Sun Life

Guardian

Health Equity

Dearborn National

Lincoln Financial

Standard

Reliance Standard

TASC

Eyemed

Avesis

National Insurance Services

VSP

Hartford

Unum

Kansas City Life

Prudential





## A.T. Group Team Services

At A.T. Group our professionals pride themselves on excellent service, and are dedicated to using their experience and expertise to meet our clients' benefits objectives. Our goal is to help you efficiently administer your employee benefit package through proper implementation and management.

Some of the general services you can expect from your A.T. Group account team include the following:

- Assistance in the coordination and administration of all agency activities relating to the city of Breezy Point's employee benefits program, including health, HSA, HRA, FSA, dental, life, disability, vision and COBRA.
- Communication with human resources or benefits personnel regarding benefits program issues, changes, or problem resolutions.
- Plan design consultation at annual renewal time.
- Meetings with management or benefits personnel as requested and at agreed-upon regular intervals.
- Custom employee communications if desired.
- Response to general inquiries from the cities benefit personnel or individual employees.
- Resources for COBRA, Health Care Reform, Section 125, Health Savings Accounts and other compliance questions.
- Ensure implementation of policy changes with carrier(s).
- Benefit education meetings for employees to ensure plan understanding.
- Changed contracts reviewed for accuracy.
- Act as a resource for difficult claim situations.
- Act as a council for the city in sticky or difficult benefit situations.
- Ongoing compliance assistance with state and federal mandates
- Benefits personnel education on the administration of the benefit package when a new employee is hired to fulfill that role.



## Initial Action Steps

- Identify and introduce all team members
- Establish preferred communication channels with the city of Breezy Point
- Establish preferred communication channels with insurance carriers.
- Gather and review plan design and contract information.
- Determine the city's satisfaction with current service and products.
- Determine the city's future objectives.
- Put together a plan to offer the best available benefits to the employees of the city of Breezy Point while meeting the objectives of the city.

## Proposed Fee for Services:

A.T. Group would be assigned as your agent of record for all the city's lines of insurance. As your servicing agency, our compensation for any specific line of coverage will be set at the carrier's standard commission agreement which is already built into most of the products. For example, the health insurance already had a broker fee built into it. This is true for all fully insured carriers. These fees can't be increased or decreased by either the broker or the group. There will be no direct billing to the city for any of our services. All services are part of our agency package.

A.T. Group incorporates all the technology services we need to thoroughly research the market and provide the city with all the necessary documentation for their benefit administration.



## Contact Information:

A.T. Group  
PO Box 48033  
Coon Rapids, MN 55448  
Telephone: (763) 754-8898  
Fax: (763) 754-8496  
[www.at-group.net](http://www.at-group.net)

### **Breezy Point Primary Contact:**

Bill Singer  
Senior Group Benefits Consultant  
Telephone: (763) 754-8898  
Cell: (612) 581-5790  
Email: [Bill.Singer@at-group.net](mailto:Bill.Singer@at-group.net)

I have been a Benefit Specialist with A.T. Group for over 25 years. A.T. Group specifically works with cities, counties, and school districts on their employee benefit package. The rules and process of public groups is different that the private industry so experience matters. I have spoken for the MCFOA Conference multiple times over the last 10 years as well as speaking at the different MCFOA regions throughout the state of Minnesota.

I have been married for 37 years and have five children. I grew up in the Pequot Lakes area but was whisked away while in high school and now live north of the metro area. I enjoy helping my kids with projects. It seems they always need some help with car repairs or home maintenance. Occasionally we just hang out. I am now an empty nester, so I have recently taken up Triathlons after coaching my son's basketball team for 11 years. I enjoy those long training bike rides in the summer and enjoy coaching and teaching others what I have learned about triathlon. Recently, as my adult kids have been moving through their careers, I have enjoyed discussing with them about what it means to be a leader in their area of influence.