

Your *Trusted* Benefits Partner



Current Information

- Fact Finding
 - Plan Year
 - Number of Employees
 - FSA
- Core Benefits
 - Carriers
 - Current Issues
 - Desired Changes
- Voluntary Benefits
 - Carriers
 - Current Issues
 - Desired Changes
- Open Enrollment
 - Methodology
 - Technology
- Employee Communications
 - Website
 - Benefit Booklet
 - Social Media
- Benefits Administration System

Why Mark III?

Who We Are



- ✓ Family Owned & Operated since 1973.
- ✓ Serving over 150 clients in TN, NC, VA, GA, FL, SC.
- ✓ Mark III Employee Benefits is the largest independent public sector Broker/Consultant in the region.



Our Clients

We serve over 150 public sector clients and insure over 300,000 employees.

Alexander County Schools, NC
Ashe County Schools, NC
Asheboro City Schools, NC
Atlanta Public Schools, GA
Banks County Sheriff's Office, GA
Barrow County Government, GA
Bertie-Martin Regional Jail, NC
Bladsoe County Government, TN
Botetourt County Schools, VA
Brevard County Government, FL
Bristol VA Utility Authority, VA
Bristol Virginia Public Schools, VA
Burke Catawba Confinement, NC
Cabarrus County Schools, NC
Caldwell County Government, NC
Carolina Hurricanes, NC
Caroline County Schools, VA
Carroll County Government, VA
Caswell County Government, NC
City of Brentwood, TN
City of Brevard, NC
City of Bristol, TN
City of Bristol, VA
City of Dalton, GA
City of Gastonia, NC
City of Graham, NC
City of Henderson, NC
City of Hendersonville, NC
City of High Point, NC
City of Johnson City, TN
City of Kingsport, TN
City of Laurinburg, NC
City of Lynchburg, VA
City of McMinnville, TN
City of Monroe, NC
City of Morristown, TN
City of Oxford, NC
City of Raleigh, NC
City of Rocky Mount, NC
City of Salisbury, NC
City of Sanford, NC
City of Sevierville, TN
City of Shelby, NC

City of Washington, NC
City of Winston Salem, NC
Chattanooga Housing Authority, TN
Cleveland County Government, NC
Cleveland County Schools, NC
Cleveland County Water & Sewer, NC
Columbus County Government, NC
Culpeper County Schools, VA
Culpeper County Government, VA
Dare County Government, NC
Davidson County Schools, NC
Dinwiddie County Public Schools, VA
Duke University, NC
Durham County Government, NC
Durham County Public Schools, NC
Edgecombe County Government, NC
First TN Human Resources Agency, TN
Floyd County Public Schools, VA
Fluvanna County Schools, VA
Forsyth County Government, NC
Forsyth Tech Community College, NC
Franklin County Schools, NC
Fredericksburg City Schools, VA
Gaston County Government, NC
Gloucester County Public Schools, VA
Gloucester County Government, VA
Graham County Schools, NC
Grainger County Schools, TN
Greensville County Public Schools, VA
Guilford County Schools, NC
Habersham EMC, GA
Halifax County Government, NC
Hamblen County Government, TN
Hamilton County Schools, TN
Harnett County Schools, NC
Harnett County Government, NC
Haywood County Government, NC
Henderson County Government, NC
Hertford County Government, NC
Hoke County Government, NC
Huntsville Utilities, AL
Jackson County Schools, NC
Johnson County Government, TN

Kannapolis City Schools, NC
King William County Public Schools, VA
Kennesaw County Schools, SC
Lancaster County Schools, VA
Laurens County Schools, GA
Lee County Government, NC
Lee County Schools, NC
Lee County Government, VA
Lee County Schools, VA
Lynchburg City Schools, VA
Martin County Government, NC
Maury County Government, TN
Montgomery County Government, VA
Montgomery County Schools, VA
Nash County Government, NC
NCRGEA, NC
New Hanover County Schools, NC
Northampton County Government, NC
Northumberland County Schools, VA
Nottoway County Schools, VA
Onslow County Schools, NC
Onslow Water & Sewer Authority, NC
Person County Government, NC
Pitt County Government, NC
Pitt County Schools, NC
Pittsylvania County Government, VA
Polk County Government, NC
Prince George County Government, VA
Rabun County Government, GA
Race City Steel, NC
Randolph County Government, NC
Randolph County Schools, NC
Robeson Community College, NC
Robeson County, NC
Robeson County Schools, NC
Rowan County Government, NC
Rowan-Salisbury Schools, NC
Salem City Schools, VA
Scotland County Government, NC
Scott County Government, VA
SEANC, NC
Smyth County Schools, VA
Spotsylvania County Government, VA

Spotsylvania County Schools, VA
Stafford County Government, VA
Stafford County Schools, VA
Stanly County Government, NC
Sullivan County Government, TN
Sullivan County Schools, TN
Surry County Schools, NC
Surry County Schools, VA
Swain County Government, NC
Tazewell County Schools, VA
Town of Boone, NC
Town of Greeneville, TN
Town of Hillsville, VA
Town of Holly Springs, NC
Town of Mountain City, TN
Town of Nags Head, NC
Town of Smithfield, NC
Transylvania County Government, NC
Trion City Schools, GA
Unicoi County Government, TN
United Teachers of Dade, FL
Vance County Government, NC
Vaya Health
Washington County Government, VA
Washington County Public Schools, VA
Watauga County, NC
Watauga County Schools, NC
Wayne County Government, NC
Western VA Water Authority, VA
Wilkes County Government, NC
W-Salem/Forsyth County Schools, NC
Wise County Government, VA
Wise County Schools, VA
Yancey County Government, NC

Meet Our Team

Mark III provides a professional and committed service staff to support our customers.

Tracy McCarty
Plan Review &
Compliance

Jon Manfull
New Business
Development

Cindy Hayden
Account Manager

Matthew Chapman
Enrollment Manager



Mark III
Employee Benefits

Tom Cheswick
Senior Benefits Consultant

Michael Smith
Web Design &
Marketing

Mark Browder
Health & Wellness

David Huff
Video Production

Makenzie Correll
Wellness Coordinator

Brad Easterling
Senior Account
Executive

Eddie Sexton
Account Executive

Independent Consultant

Mark III provides a professional and committed service staff to support our customers.

We're independent and represent YOU and not the insurance companies.



Mark III
Employee Benefits

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- ✓ No contractual obligations to ANY carrier
- ✓ Our responsibility is to the Client and only the Client!
- ✓ Comprehensive Reporting
- ✓ Product Development & Design Flexibility

Leverage & Administrative Assistance

Our competitive advantage is our volume of business

- ✓ Mark III manages over \$300 million in medical plans
- ✓ Strong Bargaining & Negotiating Power
- ✓ Client Advocacy
- ✓ ACA Compliance & Legislative Updates - Zywave
- ✓ Dedicated Account Manager as day to day contact
- ✓ Junior Account Manager for claims, billing, and eligibility issues
- ✓ Bill Reconciliation Assistance

Our Consulting Approach

Centered on partnership, commitment, and quality service for you and your employees.

- ✓ Meet with the customer to determine goals & objectives
- ✓ Analyze strengths, weaknesses, opportunities and threats to the current plan
- ✓ Prepare, Market, Evaluate and Implement the plan
- ✓ Monitor plan performance and communicate with the group
- ✓ Provide recommendations based on proven results
- ✓ Deliver guidance on compliance and legislative issues



Claims Review

BCBST Health Plan Renewal 2025 - Prepared By Mark III August 2024							
Date	Employees	Premium	Paid Medical Claims	Pharmacy	Total Claims	Loss Ratio	Clm/ee/mth
June-23	146	\$194,083.14	\$75,731.07	\$97,926.88	\$173,657.95	89.48%	\$1,189.44
July-23	148	\$188,223.04	\$70,434.56	\$67,322.07	\$137,756.63	73.19%	\$930.79
Aug-23	145	\$187,457.20	\$106,025.39	\$74,594.01	\$180,619.40	96.35%	\$1,245.65
Sep-23	143	\$180,831.26	\$41,301.41	\$98,715.51	\$140,016.92	77.43%	\$979.14
Oct-23	146	\$185,922.58	\$57,486.32	\$88,783.44	\$146,269.76	78.67%	\$1,001.85
Nov-23	148	\$195,178.87	\$89,358.04	\$59,846.59	\$149,204.63	76.45%	\$1,008.14
Dec-23	147	\$188,935.85	\$110,358.10	\$113,567.50	\$223,925.60	118.52%	\$1,523.30
Jan-24	148	\$202,571.30	\$136,126.00	\$98,312.37	\$234,438.37	115.73%	\$1,584.04
Feb-24	147	\$194,934.28	\$285,626.54	\$55,361.02	\$340,987.56	174.92%	\$2,319.64
Mar-24	147	\$207,993.63	\$54,931.19	\$69,320.62	\$124,251.81	59.74%	\$845.25
Apr-24	145	\$194,872.46	\$86,316.66	\$63,642.70	\$149,959.36	76.95%	\$1,034.20
May-24	148	\$192,603.10	\$60,682.92	\$98,795.01	\$159,477.93	82.80%	\$1,077.55
Rolling 12 Months	1758	\$2,313,607	\$1,174,378	\$986,188	\$2,160,566	93.39%	\$1,228.99
Standard Renewal Calculation - 2025							
Claims 6/23 thru 5/24	\$2,160,566						
BCBST - Annual Trend - 7.5%	\$2,417,133						
19 Months of trend - (11.88%)	\$2,843,686						
Required Premium (85.0% Target Loss Ratio)	\$2,313,607						
Current Annual Premium	\$2,313,607						
Rate Action	22.9%						
Difference	\$530,079						

Enrollment Services

On-site, online, year round, and just a phone call away!

- ✓ Salaried Staff (*non-commission*)
- ✓ Educational Format
- ✓ Internet-Based Solutions (*Self-Enroll Option with 24 hour access*)
- ✓ Group Presentations
- ✓ Call-Center
- ✓ One-on-One Counseling



Enrollment Solutions

A comprehensive benefits enrollment solution.

Online

- ✓ Custom Designed
- ✓ Internet-based
- ✓ Secure System
- ✓ 24/7 Access
- ✓ User-friendly
- ✓ Benefit/Deduction Summary
- ✓ GI Benefits = Easy Admin
- ✓ New Hire Self-Enrollment

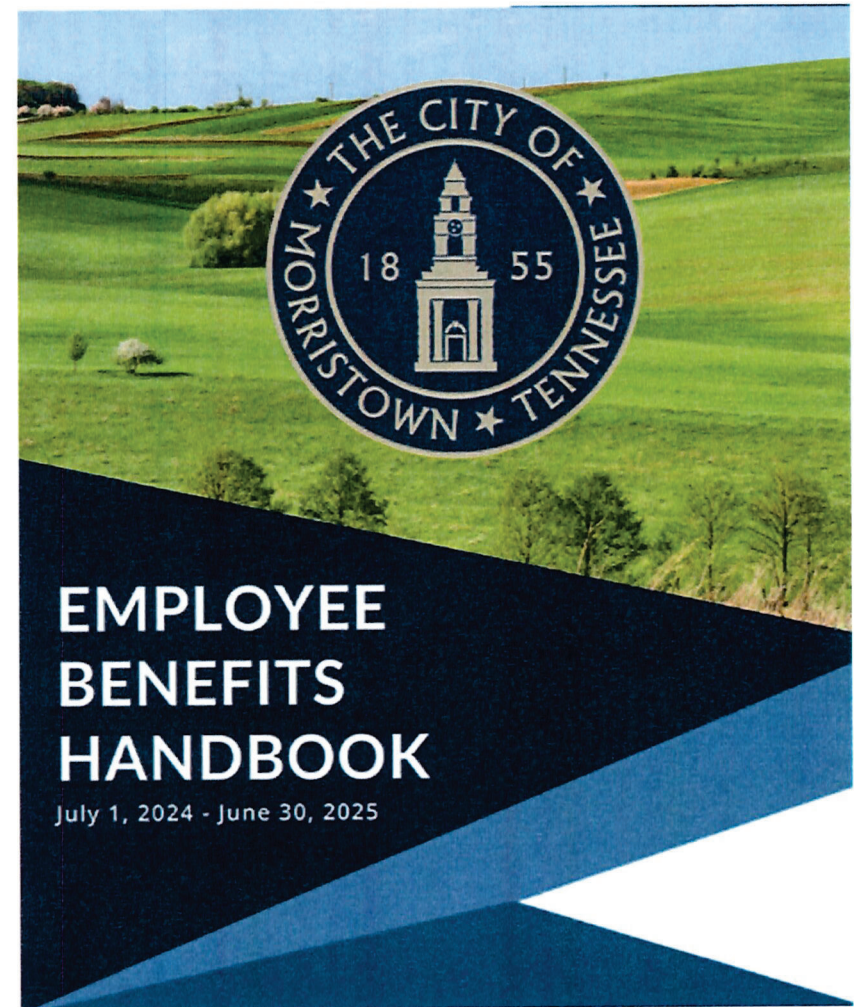
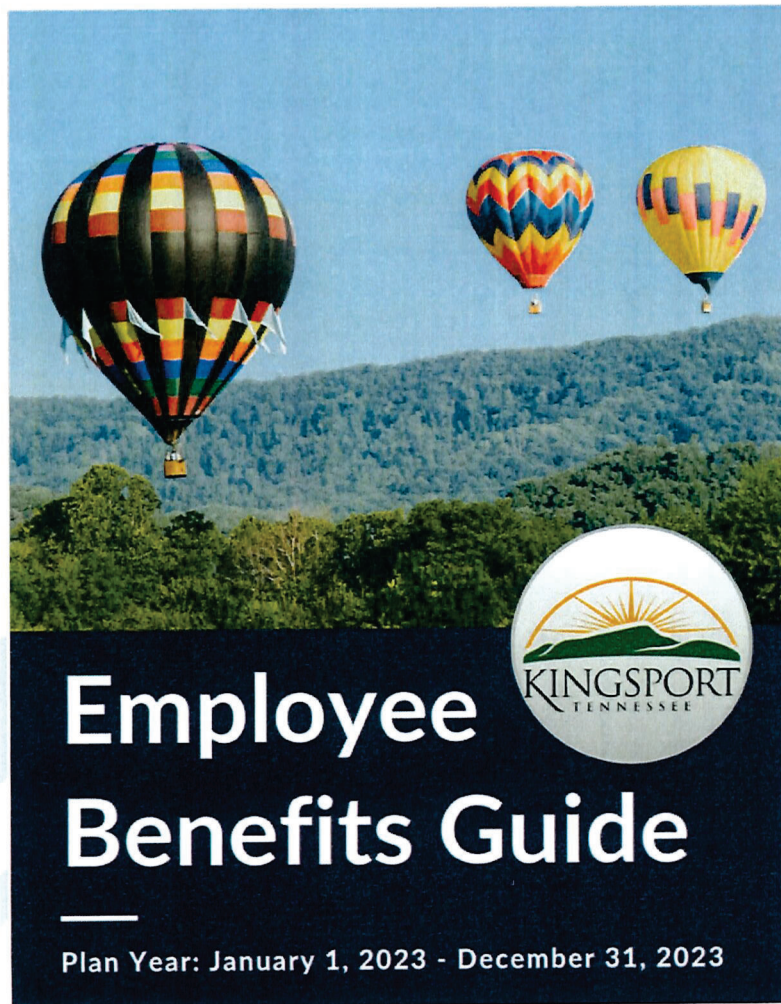
Call Center & Face to Face

- ✓ One-on-One Counseling
- ✓ Salaried Staff (non-commission)
- ✓ Educational Format
- ✓ Group Presentations



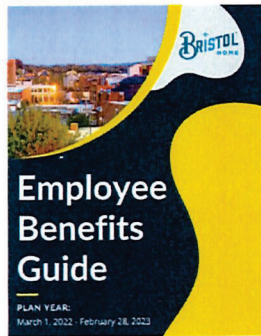
Employee Materials

Customized Benefit Plan Booklets & Enrollment Posters

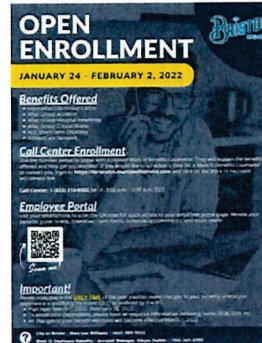
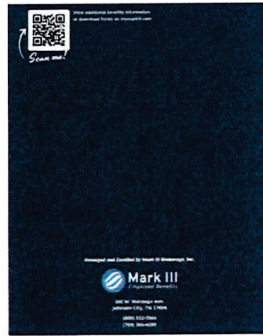


Employee Communication

Customized benefit materials to educate employees.



Benefits Booklet



Posters & Flyers

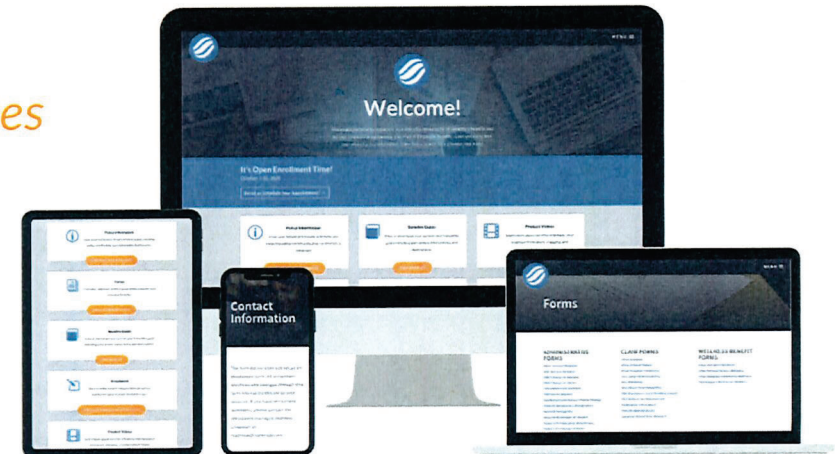


New Hire Flyers

Benefits Websites

Customized benefits portal to guide your employees

- ✓ Benefits Guide
- ✓ Product Videos
- ✓ Custom HR Videos
- ✓ Policy Certificates
- ✓ Plan Forms
- ✓ Contact Info
- ✓ Enrollment Info



Why Mark III?

Mobile App

Access to Your Benefits & Enrollment Information in the Palm of Your Hand



- ✓ File a Claim
- ✓ Benefits Learning Center
- ✓ Health & Wellness Center
- ✓ Schedule an Appointment
- ✓ Contact Info
- ✓ Enrollment Info

Why Mark III?

Custom HR/Promotion Videos

Our media department makes custom-made videos available to our clients



- ✓ New Hire
- ✓ Employee Benefits
- ✓ Instructions
- ✓ Wellness
- ✓ Promotional
- ✓ Safety

Learn more at watch at markiiimedia.com/our-work

Why Mark III?

- ✓ Experience
- ✓ Leverage
- ✓ Outstanding Service
- ✓ Proven Solutions
- ✓ Customized/
Specialized Plans
- ✓ Enrollment Capabilities
- ✓ Employee Communications
 - Website
 - Booklets
 - Videos
- ✓ Trusted Partner

Transition

- Timeline
- Open Enrollment Expectations
- Benefits Administration System
- Questions

References

City of Kingsport

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Hamblen County Government

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