

# McGriff Employee Benefits

## Presentation to Leon Valley City Council

For

## Insurance Agent of Record

April 18, 2023



[McGriff.com](https://McGriff.com)

# About McGriff

- Founded over 100 years ago – serving employers with Risk and Employee Benefits Consulting services
- Part of network of six complementary organizations that make up Truist Insurance Holdings; the 6<sup>th</sup> largest insurance broker in the U.S. and 7<sup>th</sup> largest in the world
- Market Presence, Public Entity Experience – premier relationships with major insurance companies and health services providers
- Commitment to the local communities we serve with more than 120 locations across 22 states



**\$3.2Billion\***  
2022 Revenue



**\$45 Billion\***  
2021 Premium Volume



**120+**  
Locations in the U.S.



**10,500\***  
Teammates



**160**  
Countries represented  
through global  
partnerships

\*Truist Insurance Holdings



# The City's Team



**John Bass, CEBS**  
Vice President  
Public Entity Practice



**Alicia Domenech**  
Account Manager



**Jordan Nixon**  
Account Manager  
Financial Data Analyst

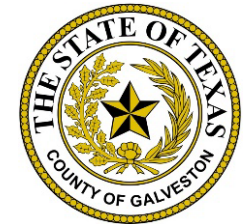
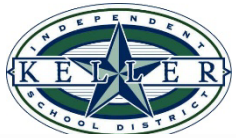


**Nicolette Essary**  
Client Service  
Specialist



**Scott Gibbs**  
Senior Vice President  
Public Entity Practice  
Lead

# Partial Education/Public Entity Client List



# Your Challenges.....We're Listening



**Evaluation and Analysis  
of Health Benefit  
Program**



**Assist in Short and  
Long-Range Strategy  
Development**



**Competitive Purchasing  
Process**



**Ongoing Services**



**Client Centric  
Account Management**



**Benefit Plan  
Compliance**

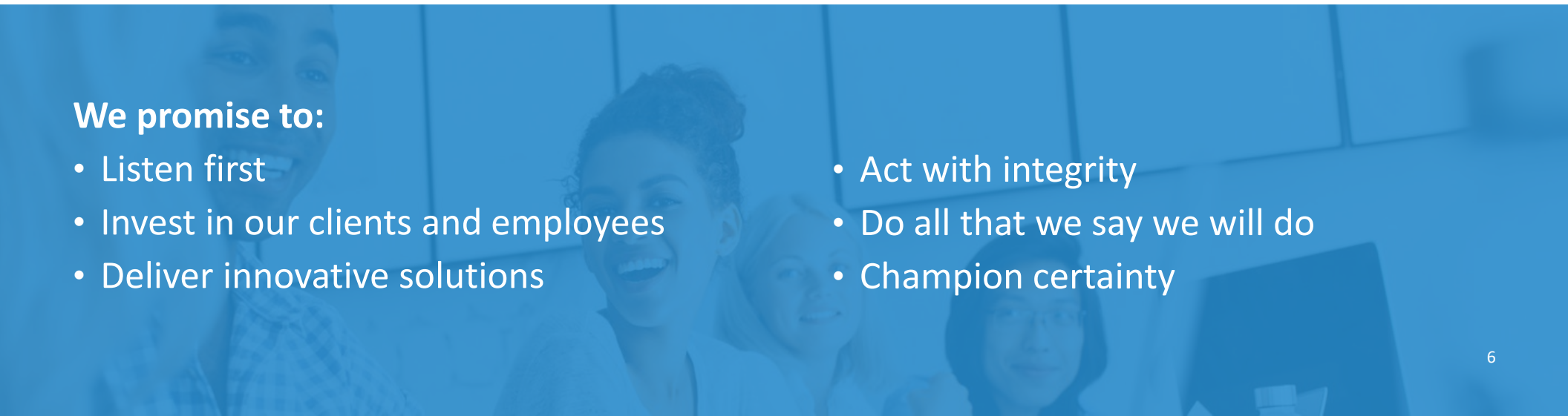


## Our Mission and Promise

*To protect and improve the financial security and well-being of our clients and their employees while supporting our community and each other.*

### **We promise to:**

- Listen first
- Invest in our clients and employees
- Deliver innovative solutions
- Act with integrity
- Do all that we say we will do
- Champion certainty





# Our Process: Client Experience Roadmap

This well-mapped course provides the framework for our **reliable** and **proactive** service model, one ingrained in our culture of **accountability**. Our consultants and account teams will rely on your Client Experience Roadmap as their servicing standard. And we'll keep listening throughout our relationship, working together to refine your experience along the way.



# Our Capabilities

## Account Management



- Benefit and Plan Consulting
- Program Review and Audit
- Short and Long-Term Strategy Planning
- Customized Client Roadmaps & Timelines
- Daily and Ongoing Account Service
- RFP Services & Marketing

## Financial Analytics



- In-House Actuaries & Underwriters
- Program Renewal Strategies
- Reporting and Projections
- Pricing Comparisons
- Benchmarking Services
- Regional & Industry Trends
- Data Warehouse

## Compliance



- Team of legally-trained professionals
- Compliance Help Desk
- Wrap Document Creation
- 5500 Creation & Filings
- Legislative Ruling Updates
- Ongoing Educational Presentations

## Retirement Advisory Services



- Regional & Industry Trends and Traditional Retirement Benefit Plans Assistance
- Pension Risk Transfer
- Asset/Liability Modeling
- Forecasting and Cash Flow Planning

## Ben Admin Technology



- General Consulting
- Payroll HRIS Integration
- Employee Self-Serve Election System
- Basic Data Management
- Employee Portal
- Enrollment & Eligibility
- Billing Reconciliation

## Pharmacy Benefit Consulting



- PBM Technology Platform
- Complete Claims Re-pricing
- Contract Review
- Financial Negotiation
- Plan Audits
- Specialty Drug Management

## Clinical Wellness



- Multi year wellness strategies and planning
- Data and claims analysis
- Integration with risk management
- Thought leadership and best practices
- Vendor implementation and evaluation

## HR Advisory



- HR Help Desk & Chat Tool
- Employment Laws & Regulation
- Templates: Forms, Notices & Checklists
- Discrimination Testing
- Living Employee Handbook Builder

## Communications



- Employer-Specific Communication Strategy
- Integrated/Interactive Websites
- Fully-Branded Employer Campaigns, including wellness, open enrollment and onboarding
- Mobile App and Call Center

## Flexible Benefits & COBRA Administration



- In-house**
- FSA Administration
  - COBRA Administration
  - HSA Administration
  - HRA Administration
  - Transit and Dependent Care

## Wellness Programs & Services

- Discounted biometrics & labs
- Improved modifiable risk factors
- Health education and coaching
- Wellness ecosystem optimization
- Measurable ROI

## Risk Mitigation



## Stop Loss Administration



## Voluntary Benefits Practice







# Financial Analytics

# Insights & Analytics

Actuarial, underwriting and analytical expertise to help:

- Manage costs
- Operation Efficiency
- Risk Mitigation
- Employee Experience

## Underwriting

- Plan Projections
- Mid-Year Projections
- Premium Development
- Funding Conversion Scenarios/Strategies
- Plan Design/Plan Shifting scenarios
- Stop-Loss Deductible Analysis/Optimization
- Medical/Pharmacy Claim Analysis and Projections
- Training Courses

## Analytics

- Innovu Data Analytics Platform, Reporting and Training
- Predictive Modeling
- Wellness Program Analysis and Impact
- Network Augmentation Strategies
- Determine Appropriate Areas of Focus
- Targeting Disease Burdens

## Actuarial

- Plan Design Analysis
- Multi-Year (3) Claim Experience Forecasting
- Plan Migration Analysis and Strategy
- Reserve (IBNR) Analysis
- Large Claim Analysis
- Provider Contract Analysis

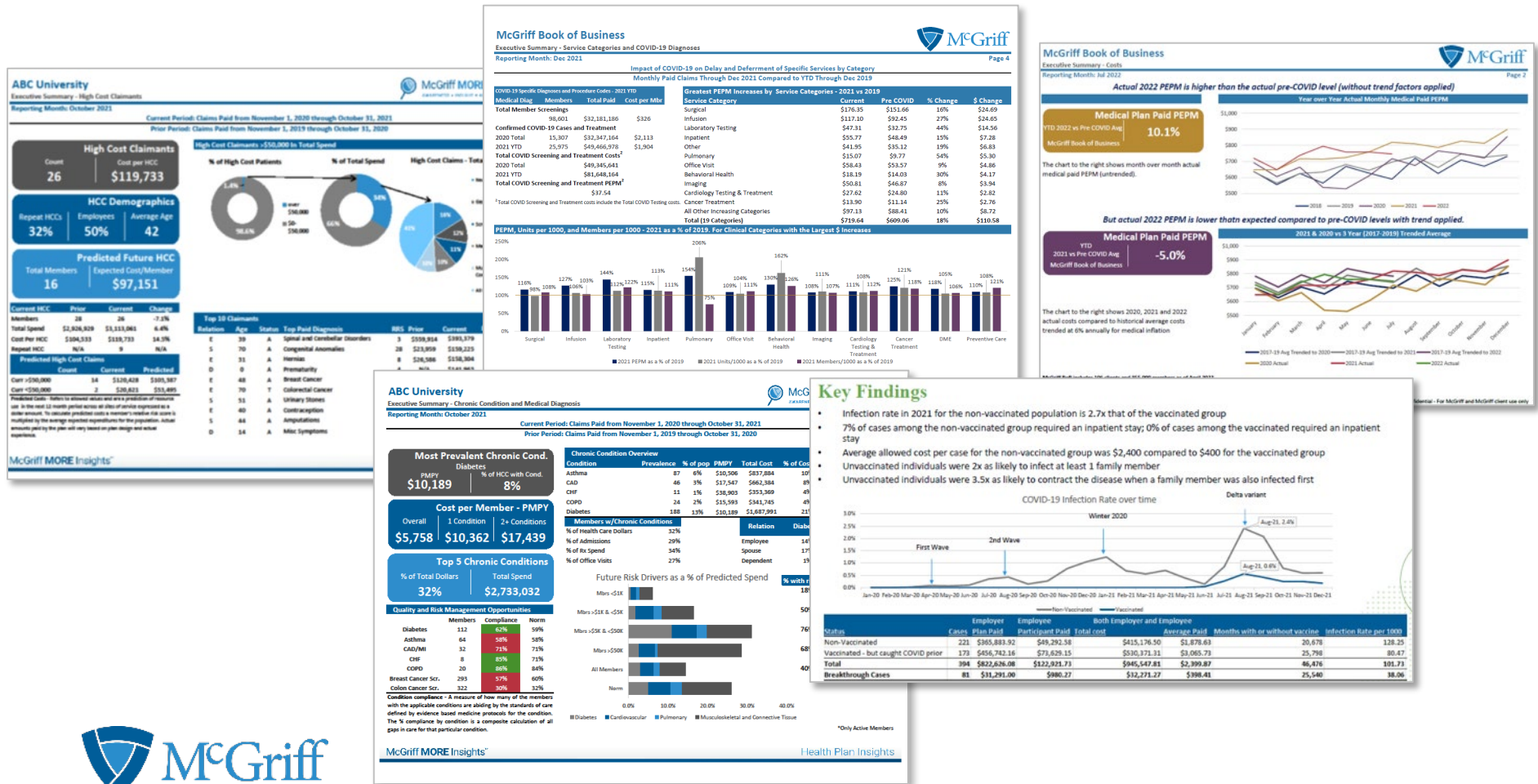
## Reporting

- Traditional Monthly/Quarterly Plan Performance Reports
- Large Claim analysis
- Benchmarking against our Book of Business
- Custom Cuts and Views for Leadership
- Demographic Analysis
- Dedicated Financial Analyst

# Insights & Analytics

- Benchmark your plan experience against national trends
  - Adjusted based on demographics and geography
- Longitudinal experience studies
- Reporting by division or plan

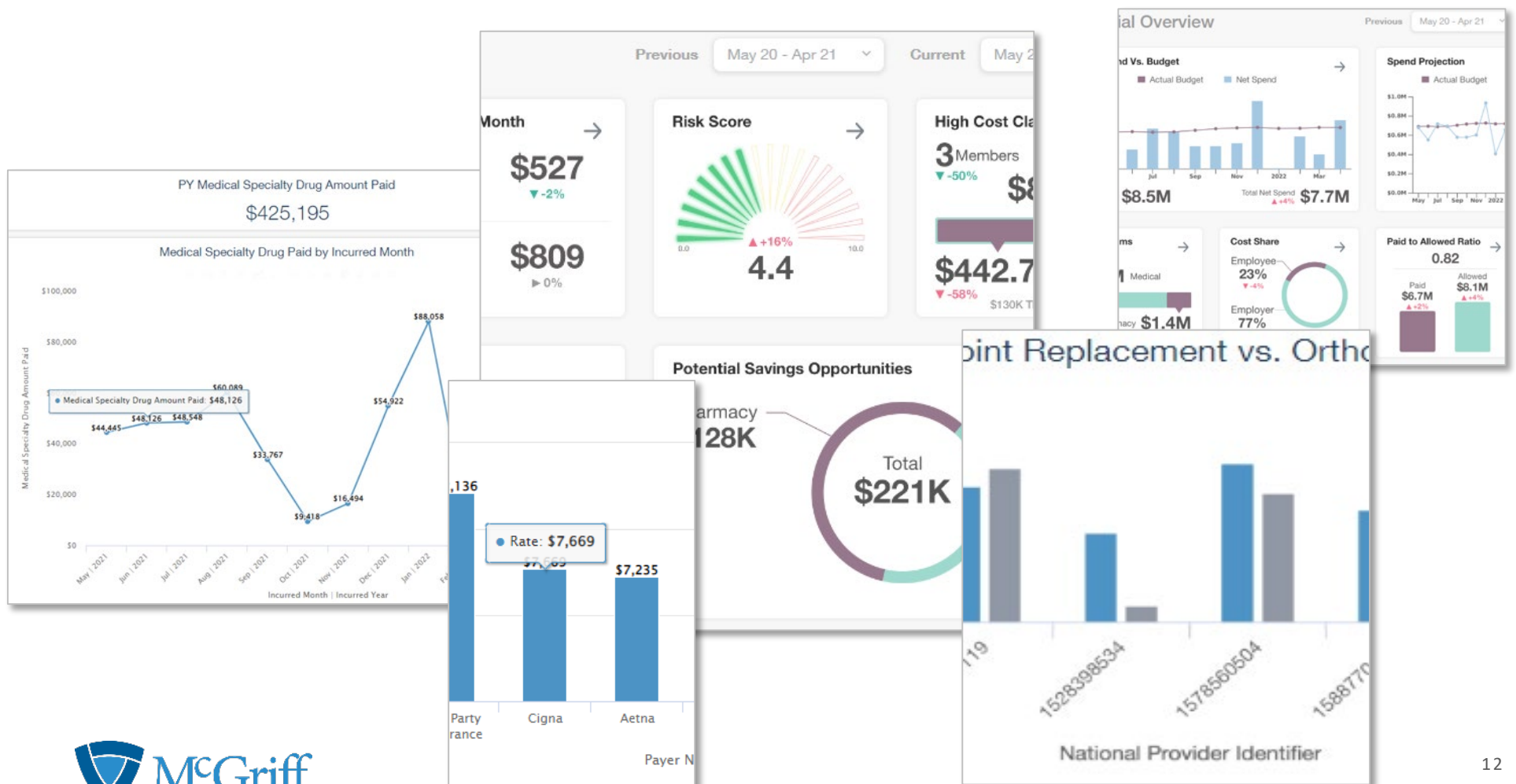
- Ability to drill down on:
  - Overall utilization trends (IP, OP, ER, Rx)
  - Gaps in care (individual and group level)
  - Large claimant activity, including predicted cost
  - Disease prevalence and trend
  - Pharmacy utilization
  - Much more...





# Insights & Analytics

- Reporting on what matters to your population, both financially and strategically
- Seamless budget reporting, available via online portal and analytics platform login
- Network analysis using actual claims and utilization from prior reporting period
- Cost analysis for specific procedures and facilities based on published Hospital & Payor Transparency machine readable files





# Compliance

# Compliance

## Our Comprehensive Strategy to Compliance

### Expertise

- Legally-trained ERISA and employee benefits professionals providing consultative and regulatory guidance on the full spectrum of benefit plan compliance obligations
- Dedicated Health Care Reform and ERISA Compliance Advisory Groups

### General Assistance

- Employee Benefit Compliance Resource Center for questions regarding compliance issues
- Guidance on mandatory Health Care Reform reporting requirements
- Continuous update on new and changing government mandates and requirements

### Communication

- Direct notification and education regarding legislative changes impacting benefit plans
- Monthly webinars addressing topics affecting employee benefits

### Audit Preparation

- DOL and HIPAA audit standards and plan documentation requirements
- Health Care Reform Audit and Compliance Checklist

### Documentation

- Preparation of Form 5500 filings, ERISA Wrap Plans and Section 125 Cafeteria Plan Documents
- Annual Participant Notices
- Checklists and white papers to assist with benefit plan compliance

## Service & Resource Highlights

- Annual Reporting and Disclosure Guide
- Compliance Calendar
- ThinkHR Access
- ACA Look-back Measurement Method Template
- HIPAA Privacy and Security Toolkit
- Mergers & Acquisitions - Buyer's Toolkit
- Model Notices Templates
- Wrap Plan Documents and SPDs
- Plan amendments and regulation monitoring
- Form 5500 filing preparation
- Section 125 Premium Only Plan documents



# Compliance

Thought Leadership to Keep You in the Know



- Weekly **Benefits News Clips**
- Monthly **It Benefits You** Newsletter
- Detailed **Benefits Briefs** on FAQs
- Regular **Legislative Alerts** on regulatory changes and compliance deadlines
- Timely **Webinars** on key legislation and compliance matters





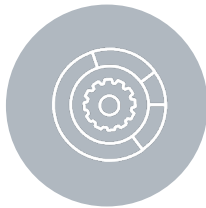
# HR Advisory Services

# HR Advisory

McGriff offers comprehensive HR Consulting as well as assistance across a variety of knowledge-based platforms including several online resources.



Education



Preparation



Online  
Portal



Document  
Library



On-Demand  
Support



Toolkits

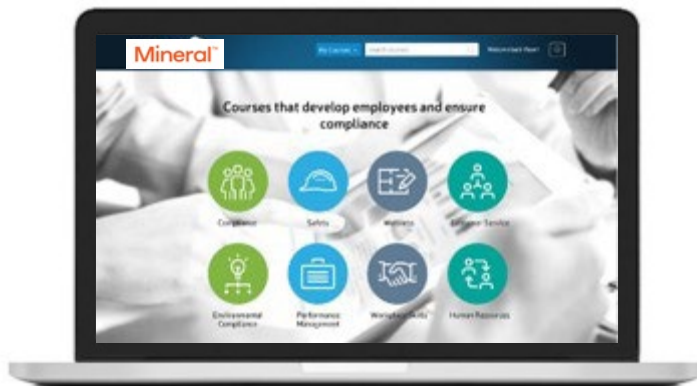




# HR Advisory

**Mineral (formally known as ThinkHR)** — a robust resource with live advisors, reliable content and interactive technology solutions that provides an end-to-end People Risk Management solution.

**Mineral™**



People risk is inevitable for an organization, and reducing it is no small feat given the array of potential risks, ever-changing legislation and the need for high impact expertise in the moment.

## Web-based Courses

We provide access to more than 250 online web-based courses to help ensure compliance, reduce risk and drive employee engagement. Assign employees courses from a broad menu of training solutions – available in both English and Spanish. Many courses satisfy certain OSHA and State Harassment Requirements.

**250+**

## Living Handbook

A customizable Living Handbook builder with federal and state-specific content and policy update alerts. Allows employers to create, maintain and manage their employee handbook with ease.

## Using our HR Platform's Living Handbook saves:

- Attorney or consulting fees of \$2,000+
- Outside consultant charges of hundreds of dollars per hour for handbook creation
- The risk of employment liability with clearly communicated regulatory compliant policies
- Saves additional translation fees that would cost thousands of dollars depending on the number of states.



# Communications

# Communications

We utilize a variety of media channels to reinforce messaging and maximize the value of your benefits plan.



**Benefit Guides**



**Posters / Flyers**



**Postcards**



**Video**



**Brochures**



**Email / Web**





# We create strategies that build awareness, educate employees and drive engagement.

## Sample Communication and Report Materials



Benefits Guides



Posters & Email Blasts



Flyers



Brochures

## Service & Resource Highlights

- Strategy and Communication Plan Development
- Campaign Project Management (Health Literacy)
- Benefits Brand Logo Creation
- Employee Surveys
- Creative and Graphic Design Services
- Custom “Brainshark” Presentations
- Messaging and Content Development
- Print and Fulfillment Coordination
- Production & Shipping of Materials Coordination
- Development Across Multiple Digital Media Platforms including videos, mobile applications, webinars, etc.



# Why McGriff?



## Our Strategy

- Align overall City objectives to your benefit program
- Implement best practices to drive maximal program performance
- Leverage all partners to drive long-term value with integrated system and focus
- Establish key measurement areas for success and hold parties accountable for results



## Our Commitment

- We are dedicated to helping improve the health and wealth of the people, organizations and communities we serve
- We align all stakeholders to deliver innovative solutions.
- We listen, design, implement, and manage programs and services that meet your needs



## Our Approach

- Establish 3-year strategy aligning all City's stakeholders
- Understand claims profile and population health risk factors
- Establish migration strategy to align enrollment with risk factors
- Improve value for all key stakeholders and gain control of cost and risk



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