



RENEWAL MEETING



IN
PARTNERSHIP
WITH



Your OneDigital Service Team

Dedicated to Exceeding Your Service Expectations and Delivering Results



Gary Kosnoff
Principal
Gkosnoff@onedigital.com
Phone: (224) 257-4077



Erica Janicki
Sr. Benefits Consultant
Erica.janicki@onedigital.com
Phone: (224) 257-4203



Erica Senise
Client Success Specialist
Erica.Senise@onedigital.com
Phone:(224) 257-4209

HealthWorks
Medicare Consultant
Phone: (312) 219-9089

Julie Voges
HR Consulting
jvoges@onedigital.com

Scope of Services & Compensation

Scope of Services Offered & Fees

Our fee structure is intended to be simple and fair and our policy is to disclose all fees so that you can expect the appropriate level of support from us. All of the strategic consulting, planning tools and models, reports, communications, and service support outlined in this proposal will be supported by the health and ancillary insurance carriers' commissions.

- BCBSIL Health = Sliding scale (approx. 3.9%)
- BCBSIL Dental = Sliding scale (approx. 3%)
- Dearborn Life = 10%
- Dearborn Vision = 10%

Please note, at times insurers provide retention and/or new business overrides. These overrides will be accepted but do not affect the rates charged to your firm. We do not charge additional fees unless specifically noted or fully disclosed ahead of time.

OneDigital agrees to maintain an open and honest dialogue and provide the following services:

Benefit Consulting

- Well-seasoned, dedicated Benefit Consultant, responsible for strategy & managing your account
- Plan design consultation & implementation
- Comprehensive & proactive renewal planning, including soliciting competitive bids, product evaluation, identifying quality insurers/TPA/vendor partners, & insurer negotiations
- Benefit, cost, and contribution analysis
- Data Analytics including demographic & benchmarking analysis
- Plan funding analysis (fully-insured, level funded, self-funded, healthcare captive, RBP)
- Network disruption analysis
- *Proprietary Rx Connection Rx Review; designed for employers with 100+ EEs who are self-insured or are evaluating moving to self-insurance (additional fees may apply)
- Complete open enrollment support, along with Education Team
- Renewal contracts completed and reviewed for accuracy
- Ensure implementation of policy changes with carrier(s)
- Plan review meetings with plan metrics (i.e. claims, demographics, plan utilization)
- ACA & benefit plan compliance audit and assistance
- Technology - selection & implementation of benefit administration technology
- *International benefit support (access to global network of consultants, expatriot plans, etc) (additional fees may apply)

Education Services

- Dedicated Enrollment Specialist to provide onsite and/or web-based enrollment education
- Open enrollment and year round education support available
- Tri-lingual (English, Spanish, Polish) education available
- Education customized to deliver client's desired messaging
- Customized education tools include personalized employee benefit guides, flipsnack interactive benefit guide, and brainshark educational videos
- Access to OneDigital monthly client communications (benefits, compliance, and wellness) and also ongoing seminars & webinars.

Customer Advocacy

- Dedicated Client Service Specialist - assists with claims & appeals, billing, and general questions
- Due to Premier Broker Status, has direct access to a dedicated client service team within insurers
- Access to dedicated membership transaction assistance team
- Access to Medicare & Individual Health Plan Specialist – protects the financial health of group plan
- Advises on current regulations and ever changing benefit laws
- Resource for Cobra, HIPAA, Section 125, and FMLA questions

Human Resources Support / Compliance

- *Human Resource Consulting Division (fees apply). HRC team can provide ongoing HR support or project based support
- Cobra administration services
- 5500 services
- *SPD wrap documents (additional fees may apply)
- *Employee Total Benefit Statements (additional fees may apply)
- Access to One Digital compliance & ERISA attorney team (Benefit related, compliance issues)

Wellbeing Resources

- Wellbeing program education and strategy development (physical, mental, financial)
- Dedicated OneDigital Wellbeing Team Lead
- Customized Wellbeing materials
- Access to OneDigital wellbeing vendor partners (vendor fees apply)

Retirement & Wealth Management Services (fees apply)

- Retirement plan analysis & consulting
- Employee financial education (i.e. budgeting, emergency fund, college, education planning)
- Wealth management services

Property & Casualty/Workers Compensation/Business Insurance (fees apply)

- Access to division within OneDigital that specializes in this area

Renewal History

Medical		Insurer	Initial Renewal	Final Renewal	Comments
2024		BCBSIL	-0.82%	-2.82%	
2023		BCBSIL	0.21%	-1.79%	Renewed as is
2022		BCBSIL	0.00%	-2.50%	Renewed as is
2021		BCBS IL	2.50%	0.00%	Renewed as is
2020		BCBS IL	6.05%	6.05%	Renewed added Options Plan
2019		BCBS IL	9.12%	9.1%	Renewed as is
2018		BCBS IL	3.2%	3.20%	Renewed as is
Dental		Insurer	Initial Renewal	Final Renewal	Comments
2024		BCBSIL	0.00%	0.00%	
2023		BCBSIL	4.00%	4.00%	Renewed as is
2022		BCBSIL	10.00%	7.00%	Renewed as is
2021		BCBSIL	4.96%	2.47%	Renewed as is
2020		MetLife	0.00%	0.00%	Moved to BCBSIL for 1% off medical
2019		MetLife	4.00%	4.00%	Renewed as is
2018		MetLife	5.00%	5.00%	Renewed as is
Vision		Insurer	Initial Renewal	Final Renewal	Comments
2024		Dearborn National	0.00%	0.00%	
2023		Dearborn National	0.00%	0.00%	Renewed as is
2022		Dearborn National	0.00%	0.00%	Renewed as is
2021		Dearborn National	0.00%	0.00%	Renewed as is
2020		Dearborn National	0.00%	0.00%	Added for 0.5% off medical
Life and AD&D		Insurer	Cost per \$1,000 of Coverage	Final Renewal	Comments
2024		Dearborn National	\$0.266	\$0.283	
2023		Dearborn National	\$0.244	\$0.266	Renewed as is
2022		Dearborn National	\$0.224	\$0.244	Renewed as is
2021		Dearborn National	\$0.224	\$0.224	Renewed as is
2020		MetLife	\$0.264	\$0.224	Moved to Dearborn National with a 16% decrease for 1% off medical
2019		MetLife	\$0.264	\$0.264	Renewed as is
2018		MetLife	\$0.264	\$0.264	Renewed as is

BCBSIL Current/Renewal

								Current / Renewal													
								NHHB163		MIBCO2000		MIBPP2030		MPP73863		MPPE3Q26		MPSC1807			
Carrier Name								Blue Cross Blue Shield													
Plan Type /Network Name								BlueAdvantage HMO		Blue Options			PPO		PPO		PPO		BlueEdge H.S.A		
								In	Out	Tier 1	Tier 2	Out	In	Out	In	Out	In	Out	In	Out	
Individual Deductible								\$0	N/A	\$500	\$1,500	\$3,000	\$500	\$1,000	\$500	\$1,000	\$3,500	\$7,000	\$2,500		
Family Deductible								\$0	N/A	\$1,500	\$4,500	\$9,000	\$1,500	\$3,000	\$1,500	\$3,000	\$10,200	\$20,400	\$5,000		
Coinsurance								0%	N/A	10%	30%	50%	20%	40%	20%	40%	20%	40%	0%	20%	
Individual Out of Pocket Maximum								\$1,500	N/A	\$4,000	\$5,600	\$16,800	\$2,500	\$7,500	\$5,000	\$10,000	\$5,500	\$11,000	\$2,500	\$5,000	
Family Out of Pocket Maximum								\$3,000	N/A	\$10,200	\$10,200	\$30,600	\$7,500	\$22,500	\$10,200	\$25,400	\$10,200	\$20,400	\$5,000	\$10,000	
PCP Copay								\$30	N/A	\$20	\$50	50% after Ded	\$20	40% after Ded	\$40	40% after Ded	\$20	40% after Ded	0% after Ded	20% after Ded	
Specialist Copay								\$50	N/A	\$40	\$100	50% after Ded	\$40	40% after Ded	\$60	40% after Ded	\$40	40% after Ded	0% after Ded	20% after Ded	
In-Patient / Outpatient Surgery								0%	N/A	\$250 IP / \$200 OP plus 10% after Ded	\$500 IP / \$400 OP plus 30% after Ded	\$600 IP / \$500 OP plus 50% after Ded	20% after Ded	\$300 IP + 40% after Ded	\$200 IP/ \$150 OP + 20% coins	\$300 IP/ \$250 OP + 40% coins	20% after Ded	\$300 IP + 40% after Ded	0% after Ded	\$300 IP + 20% after Ded	
In Network Prescription Drug Card								\$15/30/50 \$1000 ind / \$3000 family max	N/A	\$0/10/35/75/150/250	\$0/10/35/75/150/250	\$10/20/55/95/150/250	\$0/10/50/100/150/250		\$15/30/50 \$1000 ind / \$3000 family max		\$10/40/60 \$1000 ind / \$3000 family max		0% after Ded	20% after Ded	
Urgent Care Copay								Applicable copay may apply	N/A	\$75	\$75	\$75	20% after Ded	40% after Ded	\$75	\$75	20% after Ded	40% after Ded	0% after Ded	20% after Ded	
Emergency Room Copay - copay waived if admitted								\$150 Copay		\$400 Copay per visit plus 10% after Ded			\$150 Copay		\$400 copay then 20% after Ded		\$150 Copay		0% after Ded		
								Current	Renewal	Current		Renewal	Current	Renewal	Current	Renewal	Current	Renewal	Current	Renewal	
Employee Only		1	0	7	1	0	0	\$ 720.96	\$ 681.52	\$ 759.18		\$ 789.93	\$ 880.51	\$ 893.77	\$ 822.40	\$ 828.51	\$ 797.83	\$ 808.20	\$ 793.94	\$ 793.28	
Employee + Spouse		2	0	2	0	0	0	\$ 1,476.89	\$ 1,366.78	\$ 1,555.21		\$ 1,584.19	\$ 1,803.78	\$ 1,792.42	\$ 1,684.72	\$ 1,661.55	\$ 1,634.39	\$ 1,620.83	\$ 1,626.41	\$ 1,590.90	
Employee + Child(ren)		0	1	0	0	0	1	\$ 1,432.13	\$ 1,301.74	\$ 1,508.07		\$ 1,508.83	\$ 1,749.12	\$ 1,707.15	\$ 1,633.65	\$ 1,582.50	\$ 1,584.86	\$ 1,543.72	\$ 1,577.12	\$ 1,515.22	
Employee + Family		2	0	8	0	0	1	\$ 2,188.07	\$ 1,987.00	\$ 2,304.10		\$ 2,303.09	\$ 2,672.36	\$ 2,605.81	\$ 2,495.97	\$ 2,415.55	\$ 2,421.41	\$ 2,356.34	\$ 2,409.59	\$ 2,312.84	
Plan Monthly Premium								\$8,050.88	\$7,389.08	\$1,508.07		\$1,508.83	\$31,150.01	\$30,687.71	\$822.40	\$828.51	\$0.00	\$0.00	\$3,986.71	\$3,828.06	
Current Monthly Premium								\$45,518.07													
Renewal Monthly Premium								\$44,242.19													
Difference from Current								-2.80%													
								Select Network = approx. 15% savings													
This summary is not a contract and provides a brief outline of the services covered by the carrier present. Refer to the certificate of coverage for specific details.																					
								-8.22%				0.05%	-1.48%				0.74%	#DIV/0!			-3.98%

Health Renewal Premium Change Components	
a. Account/Benefit Program Adjustment (incl. Trend):	7.06%
b. Demographic Adjustment:	-0.84%
c. Change in Risk:	-6.62%
Total*:	-0.82%

* The total health renewal premium change percentage is calculated by multiplying each of the components in the above table. This change percentage is based upon total monthly premium. Each tier's rate change may vary from the total change percentage.

Change Component Definitions

- a) Account/Benefit Program Adjustment (incl. Trend) includes group and benefit plan specific pricing changes due to factors such as medical cost trends, pool adjustments, plan, industry and geographical pricing, etc.
- b) Demographic Adjustment is the pricing change for age, gender, group size and dependent composition differences.
- c) Change in Risk is the pricing change resulting from BCBSIL's analysis of medical conditions and experience.

Following is the large claim detail identified during the renewal evaluation:

\$50,660.16 - Active

\$60,847.52 - Active

Hospital System	PPO	Blue Choice Options Tier 1	Blue Choice Select
Northwestern	X	X	X
North Shore	X	X	X
Advocate Aurora Health	X	X	
Endeavor Health (Edward-Elmhurst, NCH, Swedish Covenant)	X	X	X
Ascension (formerly Presence)	X	X	X
Rush	X	X	X
UChicago Medicine AdventHealth (Bolingbrook, GlenOaks, Hinsdale, LaGrange)	X	X	X
University of Illinois	X	X	X
OSF	X	X	X
Swedish American Hospital	X	X	X
HSHS	X	X	X
Carle Foundation Hospital	X	X	
Lurie Children's	X		
University of Chicago Medical Center	X		

Funding Strategies

Mitigate Renewal Increases on Fully funded Plans

- Change insurance carriers → Limited markets, disruption
- Change benefit levels → Shifts costs to the employee
- Increase employee contribution → Shifts costs to the employee

Fully funded

- Fixed cost model
- Limited/no access to claims data
- Limited flexibility in plan design

Level-Funding

- Partial self-funding; fixed cost model
- Access to claims data (transparency)
- Greater flexibility in plan design

Self-Funding

- Variable cost model
- Access to claims data (transparency)
- Greater flexibility in plan design & access to cost-containment programs

Fully funded

Level Funded

Captive

Bundled Self-Funding

Unbundled Self-Funding

No Control &
Transparency

More Control &
Transparency

Medical Plans Alternates

Carriers who declined to quote:

Aetna AFA: Do not offer coverage to Non-ERISA groups

Cigna: Only quoting groups over 500 lives

Humana: Exited the group benefits market

United Healthcare Level Funded: In eligible due to SIC Code

Dental		Current BCBS		Renewal BCBS	
Deductible		\$50 (3x)		\$50 (3x)	
Usual & Customary		90th U&C		90th U&C	
Preventive		100%	100%	100%	100%
		(Exam, Cleaning, X-Rays)		(Exam, Cleaning, X-Rays)	
Basic		80%	80%	80%	80%
		(Fillings, Extractions, Endodontics, Periodontics)		(Fillings, Extractions, Endodontics, Periodontics)	
Major		50%	50%	50%	50%
		(Crowns, Bridges, Dentures, Implants)		(Crowns, Bridges, Dentures, Implants)	
Orthodontia		50%	50%	50%	50%
Annual Max		\$1,500		\$1,500	
Ortho Max (adult & child)		50% to \$1,500		50% to \$1,500	
		Current		Renewal	
EE only	10	\$53.89		\$53.89	
EE + SP	5	\$107.75		\$107.75	
EE + CH	1	\$131.68		\$131.68	
EE + FAM	10	\$203.40		\$203.40	
Mo Premium		\$3,243.33		\$3,243.33	
% Over Current				0.00%	
Rate Guarantee				1 year	

1% off medical rates is approx. \$5,417

Vision

VISION			Renewal Blue Cross Blue Shield EyeMed Network
Exam Copay			\$10
Frequency			
Exam			12 months
Lenses			12 months
Frames			24 months
			In-Network
Allowance			
Lenses	Single		\$25 copay
	Bifocal		\$25 copay
	Trifocal		\$25 copay
Contact Lens	Elective		\$130 allowance
	Medically Necessary		Paid in full
Frames			\$130 allowance +20% off retail price
Rate Guarantee			5 Years
			<u>Renewal Rates</u>
Employee	6		\$7.60
Employee + Spouse	3		\$14.44
Employee + child (ren	3		\$15.20
Employee + Family	10		\$22.35
Monthly Rates			\$358.02

0.5% off medical rates is approx. \$2,708

Life and AD&D

<i>Life / AD&D</i>		Current BCBS	Renewal BCBS
Life Benefit		\$50,000	\$50,000
AD&D		\$50,000	\$50,000
Age Reduction		35% at age 65	35% at age 65
		50% at age 70+	50% at age 70+
Life Volume		\$1,730,000	\$1,730,000
Rate / \$1000		\$0.239	\$0.256
AD&D Volume		\$1,730,000	\$1,730,000
Rate / \$1000		\$0.027	\$0.027
Rate Guarantee			5 Years
Monthly Premium		\$460.18	\$489.59
Annual Premium		\$5,522.16	\$5,875.08
Difference from Current			6.39%

0.5% off medical rates is approx. \$2,708

2024 Renewal Recap

2024 Updates & Considerations

- Compliance Review
 - Wrap Document
 - 1095 Filings
 - POP Plan/Section 125
 - Affordability 8.39% of employee's income
- Additional Product Offerings

2024 Open Enrollment

- Open Enrollment Meetings
 - Brainshark Video and Benefit Guide

