



9/1/2025

Renewal Meeting

Erica Janicki, Senior Benefit Consultant | Gary Kosnoff, Principal

MEET YOUR TEAM



ERICA JANICKI

Senior Benefit Consultant

- ▶ Responsible for customer relationship and developing and ensuring execution of the employee benefits strategy.



GARY KOSNOFF

Principal

- ▶ Relationship lead for Key Accounts. Responsible for client management.



JOHN JAEGER

IL Market Retention Leader

- ▶ Responsible for overall client satisfaction and retention. Represents OneDigital on major insurers' producer advisory councils.



ERICA SENISE

Client Service Specialist

- ▶ Assists with claim issues, benefit questions, billing, eligibility, and membership.



GABRIELLE SPINOSA

Associate Account Manager

- ▶ Assists Benefit Consultant with the entire renewal process and other projects.



Education Coordinators

- ▶ Lead client education initiatives.



COMPLIANCE

Compliance Team

- ▶ Provides support and solutions for compliance related issues.



FRANKLIN PARKER

Principal of Keeler City Consulting

- ▶ Assists your employees and their family members with Medicare and individual health plan options.

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

Benefit	Carrier	Renewal Date
Medical	BCBSIL	9/1/2025
Dental	BCBSIL	9/1/2025
Vision	BCBSIL/Dearborn National	9/1/2025
Life	BCBSIL/Dearborn National	9/1/2025
COBRA	EBC	9/1/2025

Renewal History

Village of Thornton

8 Year Benefit Renewal History

Medical	Insurer	Initial Renewal	Final Renewal	Comments
2025	BCBSIL	19.60%	15%	
2024	BCBSIL	-0.82%	-2.80%	Renewed as is
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
2025	BCBSIL	0.00%	0.00%	
2024	BCBSIL	0.00%	0.00%	Renewed as is
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
2025	Dearborn National	0.00%	0.00%	
2024	Dearborn National	0.00%	0.00%	Renewed as is
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
2025	Dearborn National	\$0.283	\$0.283	
2024	Dearborn National	\$0.266	\$0.283	Renewed as is
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		MIBCO2005			MIBPP2035		MPP73863		MPPE3Q26		
Carrier Name								Blue Cross Blue Shield											
Plan Type /Network Name								BlueAdvantage HMO		Blue Options			PPO		PPO		PPO		
								In	Out	Tier 1	Tier 2	Out	In	Out	In	Out	In	Out	
Individual Deductible								\$0	N/A	\$750	\$1,750	\$3,500	\$750	\$1,500	\$500	\$1,000	\$3,500	\$7,000	
Family Deductible								\$0	N/A	\$2,250	\$5,250	\$10,500	\$2,250	\$4,500	\$1,500	\$3,000	\$10,200	\$20,400	
Coinsurance								0%	N/A	10%	30%	50%	20%	40%	20%	40%	20%	40%	
Individual Out of Pocket Maximum								\$1,500	N/A	\$4,500	\$6,100	\$18,300	\$3,000	\$9,000	\$5,000	\$10,000	\$5,500	\$11,000	
Family Out of Pocket Maximum								\$3,000	N/A	\$9,000	\$12,200	\$36,600	\$9,000	\$27,000	\$10,200	\$25,400	\$10,200	\$20,400	
PCP Copay								\$30	N/A	\$25	\$55	50% after Ded	\$25	40% after Ded	\$40	40% after Ded	\$20	40% after Ded	
Specialist Copay								\$50	N/A	\$50	\$110	50% after Ded	\$50	40% after Ded	\$60	40% after Ded	\$40	40% 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	
In Network Prescription Drug Card								\$15/30/50 \$1000 ind / \$3000 family max	N/A	\$5/15/45/85/250/350		\$15/25/65/105/250/350		\$5/15/60/110/250/350		\$15/30/50 \$1000 ind / \$3000 family max		\$10/40/60 \$1000 ind / \$3000 family max	
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	
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		
								Current	Renewal	Current		Renewal	Current	Renewal	Current	Renewal	Current	Renewal	
Employee Only		0	0	8	1	0	0	\$681.52	\$746.12	\$789.93		\$887.19	\$893.77	\$1,031.04	\$828.51	\$966.76	\$808.20	\$933.31	
Employee + Spouse		1	0	2	1	0	0	\$1,366.78	\$1,502.65	\$1,584.19		\$1,786.73	\$1,792.42	\$2,076.44	\$1,661.55	\$1,946.99	\$1,620.83	\$1,879.61	
Employee + Child(ren)		0	1	1	0	0	0	\$1,301.74	\$1,418.48	\$1,508.83		\$1,686.64	\$1,707.15	\$1,960.12	\$1,582.50	\$1,837.92	\$1,543.72	\$1,774.32	
Employee + Family		1	0	9	1	0	0	\$1,987.00	\$2,175.00	\$2,303.09		\$2,586.19	\$2,605.81	\$3,005.53	\$2,415.55	\$2,818.15	\$2,356.34	\$2,720.64	
Plan Monthly Premium								\$3,353.78	\$3,677.65	\$1,508.83		\$1,686.64	\$35,894.44	\$41,411.09	\$4,905.61	\$5,731.90	\$0.00	\$0.00	
Current Monthly Premium								\$45,662.66											
Renewal Monthly Premium								\$52,507.28											
Difference from Current								15.0%											

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.

9.7%

11.8%

15.4%

16.8%

15.5%

Demographics

Contract Enrollment:	PPO	HMO	Total
2024	21	5	26
2025	26	2	28

Rate Development

Health Renewal Premium Change Components

a. Account/Benefit Program Adjustment (incl. Trend):	10.5%
b. Demographic Adjustment:	-5.8%
c. Pricing Adjustment:	10.5%
Total Health Rate Action*:	15.0%

**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 Components 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, group size and dependent composition differences.
- c. Pricing Adjustment is the pricing change resulting from BCBSIL's analysis of medical conditions, experience and other adjustments.

Large Claims - \$117,338, \$58,757, \$49,232, \$17,387

- Employers are budgeting for **under 4% increases** despite 40-year high-rate hikes in health insurance

- McKinsey 2024 Employer Survey

Key Cost Factors Employers are Facing This Renewal Season



Volatile Market & Inflation Rates



Continued Provider Consolidation & Contract Negotiation Rates



Doctor & Nursing Shortage



Specialty Drug Costs and Usage (14.5% cost trend projected)

Top Pharmacy Trends for 2024 & Beyond

Significant, evolving trends across a dynamic industry driving employer spend and affecting employee outcomes



Emerging Gene Therapies

Breakthrough treatments continue to be at the center of healthcare innovation. Primary concern will be affordability for this projected **\$40B** market in 2030.



Biosimilar Adoption

Projected to drive down spending by **\$38B**, focus will shift to policies, competition, and uptake of these lower-cost, cutting-edge medications.



Weight Loss Industry

One of the most rapid growing markets that spans across multiple chronic conditions, employers' focus should position themselves for sustainable, proven outcomes in an industry with an annual **7%** growth rate.



Insulin Price Reduction

With manufacturers slashing prices in 2023 by a whopping **70%** and removing rebates, we could see a further step towards transparency.



Medical Specialty Spend

Surprisingly, the medical side of drug spending represents **40%** of total specialty costs. Employers should challenge status-quo solutions.



Digital Therapeutics

The medical informational age of evidence-based software is on the rise to deliver accessible, personalized solutions to a **\$15B** US market in 2028.

Historic Health Insurance Renewal Trend Analysis

Village of Thornton			
Year	Months	Original	Negotiated
2025	12	19.6%	15.0%
2024	12	-0.8%	-2.8%
2023	12	0.2%	-1.8%
2022	12	0.0%	-2.5%
2021	12	2.5%	0.0%
2020	12	6.1%	6.1%
Annual Average		4.6%	2.3%

*Benchmark: Mid-Market Trend		
Year	Months	Trend
2025 - through May	12	15.2%
2024	12	13.8%
2023	12	12.0%
2022	12	12.2%
2021	12	9.5%
2020	12	8.8%
		11.9%

*Rate trend based on BCBS IL average original mid-market rate increase

BCBSIL Alternate Plan Options

		BCBS Alternative Options			
		MIBPP2015		MIBCS2015	
Carrier Name		Blue Cross Blue Shield			
Network Name		BluePrint PPO		Blue Choice Select PPO	
		In	Out	In	Out
Individual Deductible		\$500	\$1,000	\$500	\$1,000
Family Deductible		\$1,500	\$3,000	\$1,500	\$3,000
Coinsurance		20%	40%	20%	50%
Individual Out of Pocket Maximum		\$1,750	\$5,250	\$1,750	\$5,250
Family Out of Pocket Maximum		\$5,250	\$15,750	\$5,250	\$15,750
PCP Copay		\$25	40% after Ded.	\$25	50% after Ded.
Specialist Copay		\$50	40% after Ded.	\$25	50% after Ded.
In-Patient / Outpatient Surgery		20% after Ded.	\$300 (IP) + 40% after Ded.	20% after Ded.	\$300 (IP) + 50% after Ded.
In Network Prescription Drug Card		\$5/\$15/\$45/\$85/\$250/\$350	\$15/\$25/\$65/\$105/\$250/\$350	\$5/\$15/\$45/\$85/\$250/\$350	\$15/\$25/\$65/\$105/\$250/\$350
Urgent Care Copay		20% after Ded.	40% after Ded.	20% after Ded.	50% after Ded.
Emergency Room Copay - copay waived if admitted		\$150 Copay		\$200 Copay	
Employee Only	9	\$1,075.85		\$902.05	
Employee + Spouse	3	\$2,166.69		\$1,816.67	
Employee + Child(ren)	2	\$2,045.32		\$1,714.90	
Employee + Family	10	\$3,136.16		\$2,629.52	
Plan Monthly Premium		\$51,634.96		\$43,293.46	
Difference from Current		5.88%		-11.23%	

BCBSIL Alternate Plan Options

		BCBS Alternative Options				
		MIBCO2035			MIBCO2085	
Carrier Name		Blue Cross Blue Shield				
Network Name		Blue Choice Options PPO			Blue Choice Options PPO	
		In		Out	In	Out
Individual Deductible		\$1,000	\$2,500	\$5,000	\$500	\$2,500
Family Deductible		\$3,000	\$7,500	\$15,000	\$1,500	\$7,500
Coinsurance		10%	30%	50%	10%	50%
Individual Out of Pocket Maximum		\$3,000	\$6,000	\$18,000	\$1,250	\$4,500
Family Out of Pocket Maximum		\$9,000	\$12,000	\$36,000	\$2,500	\$9,000
PCP Copay		\$30	\$55	50% after Ded.	\$25	50% after Ded.
Specialist Copay		\$60	\$110	50% after Ded.	\$50	50% after Ded.
In-Patient / Outpatient Surgery		\$200 OP/ \$250 IP + 10% after Ded.	\$400 OP/ \$500 IP + 30% after Ded.	\$500 OP/ \$600 IP + 50% after Ded.	\$200 OP/\$250 IP + 10% after Ded.	\$500 OP/\$600 IP + 50% after Ded.
In Network Prescription Drug Card		\$5/\$15/\$45/\$85/\$250/\$350		\$15/\$25/\$65/\$105/\$250/\$350	\$5/\$15/\$45/\$85/\$250/\$350	
Urgent Care Copay		\$75	\$75	\$75	\$75	\$75
Emergency Room Copay - copay waived if admitted		\$400 + 10% after Ded.			\$400 + 10% after Ded.	
Employee Only	9	\$874.23			\$993.35	
Employee + Spouse	3	\$1,760.63			\$2,000.54	
Employee + Child(ren)	2	\$1,662.01			\$1,888.48	
Employee + Family	10	\$2,548.41			\$2,895.67	
Plan Monthly Premium		\$41,958.08			\$47,675.43	
Difference from Current		-13.97%			-2.24%	

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		

Medical Plans Alternates - UHC

12.9% rate cap for next year

		UHC Options						
		EGRX 2VX			EGOI 2VX		EGLL 2VX	
Carrier Name		UnitedHealthcare						
Network Name		NexusACO OAP Tiered			Core PPO		Core PPO	
		Tier 1	Tier 2	Out	In	Out	In	Out
Individual Deductible		\$500	\$500	\$5,000	\$500	\$5,000	\$3,000	\$5,000
Family Deductible		\$1,000	\$1,000	\$10,000	\$1,000	\$10,000	\$6,000	\$10,000
Coinsurance		0%	0%	30%	10%	30%	20%	40%
Individual Out of Pocket Maximum		\$4,000	\$4,000	\$10,000	\$2,000	\$10,000	\$6,000	\$10,000
Family Out of Pocket Maximum		\$8,000	\$8,000	\$20,000	\$4,000	\$20,000	\$12,000	\$20,000
PCP Copay		\$10	\$40	30% after Ded	\$20	30% after Ded	\$30	40% after Ded
Specialist Copay		\$40	\$100	30% after Ded	\$20/\$40	30% after Ded	\$30/\$60	40% after Ded
In-Patient / Outpatient Surgery		0% after Ded	\$250 OP / \$500 IP + 20% after Ded	30% after Ded	10% after Ded	30% after Ded	20% after Ded	40% after Ded
In Network Prescription Drug Card		\$10/\$35/\$60			\$10/\$35/\$60		\$10/\$35/\$60	
Urgent Care Copay		\$50	\$50	30% after Ded	\$50	30% after Ded	\$50	40% after Ded
Emergency Room Copay		\$300 + 0% after Ded			\$250 + 10% after Ded		\$250 + 20% after Ded	
Employee Only	10	\$804.55			\$845.85		\$731.93	
Employee + Spouse	4	\$1,620.29			\$1,703.47		\$1,474.04	
Employee + Child(ren)	2	\$1,529.53			\$1,608.05		\$1,391.47	
Employee + Family	12	\$2,345.29			\$2,465.68		\$2,133.60	
Plan Monthly Premium		\$45,729.20			\$48,076.64		\$41,601.60	
Difference from Current		-6.2%			-1.4%		-14.7%	

\$15,000 implementation credit if bundle medical/dental and vision which also gives 2.5% off

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

Plans for future discussions:

Level Funded

Captives

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
		<u>Current</u>	<u>Renewal</u>
EE only	9	\$53.89	\$53.89
EE + SP	4	\$107.75	\$107.75
EE + CH	1	\$131.68	\$131.68
EE + FAM	13	\$203.40	\$203.40
Mo Premium		\$3,691.89	\$3,691.89
% Over Current			0.00%
Rate Guarantee			1 Year

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		
		9/1/2029
		<u>Renewal Rates</u>
Employee	10	\$7.60
Employee + Spouse	3	\$14.44
Employee + child (ren	1	\$15.20
Employee + Family	10	\$22.35
Monthly Rates		\$358.02

0.5% off medical rates

Life and AD&D

<i>Life / AD&D</i>	Current BCBS	Renewal BCBS
Life Benefit AD&D		
	\$50,000	\$50,000
	\$50,000	\$50,000
Age Reduction	35% at age 65 50% at age 70+	35% at age 65 50% at age 70+
Life Volume	\$1,597,500	\$1,597,500
Rate / \$1000	\$0.256	\$0.256
AD&D Volume	\$1,597,500	\$1,597,500
Rate / \$1000	\$0.027	\$0.027
Rate Guarantee		9/1/2029
Monthly Premium	\$452.09	\$452.09
Annual Premium	\$5,425.11	\$5,425.11
Difference from Current		0.00%

Rula: An in-network virtual healthcare provider group enabled by technology

The screenshot shows a mobile app interface for Rula. At the top, the status bar shows 4:14, signal strength, Wi-Fi, and 82% battery. Below the status bar, the Rula logo and website (rula.com) are displayed. A tagline reads: "Rula has helped hundreds of thousands of people find affordable, quality, in-network care." Below this is a placeholder for "Your logo & Brand". The main heading is "Find a therapist who specializes in you". The form includes fields for "Patient date of birth" (mm / dd / yyyy), "State" (Type or select your state...), "Insurance" (Type or select an insurance ca...), and "Care type" (Select a care type...). A "Next" button is at the bottom right. At the very bottom, a small text says "Meet with your preferred therapist in as".

[Video: Introduction to Rula \(30 seconds\)](#)

✓ Improved Member Experience

- Intuitive, quick booking experience available 24/7
- 98% personalized match success rate
- Therapy & Psychiatry for adults and minors (ages 5+)
- Avg 1.5 days to first offered appointment

✓ Lower Costs

- No PEPM, buy-up, or hidden fees
- No implementation
- Higher engagement and therapy success rates

✓ Comprehensive Support

- Dedicated Account Manager
- Customized asset creation and delivery
- Ongoing reporting and insights
- Seasonal resources for monthly programming

✓ Better Health Outcomes

- 93% care satisfaction (report feeling better about their symptoms and/or concerns than they did 3 months ago).
- 91% of patients see clinically meaningful PHQ/GAD improvement (by visit 12, moderate & severe acuity at baseline).
- 80% of positive C-SSRS patients indicate a reduction in suicidality within 90 days.

2025 Renewal Recap

2025 Updates & Considerations

- Compliance Review
 - Wrap Document
 - 1095 Filings
 - POP Plan/Section 125
 - Affordability 9.02% of employee's income
- Additional Product Offerings

2025 Open Enrollment

- Open Enrollment Meetings
 - Brainshark Video and Benefit Guide

ONE WORKFORCE STRATEGY



HR
Consulting



Employee
Benefits



PEO Solution



Financial
Services



Employee
Engagement



Reporting &
Analytics



Wealth
Management



Compliance
Consulting



Health &
Wellbeing



Property &
Casualty



Mergers &
Acquisitions



Global
Benefits



165+
Offices Nationwide



\$100+ Billion
Assets under Management



3,800+
Employees



100,000+
Employers



8,000,000+
Individuals Served



22 Years
Strategic Expansion