



PARTNERSHIP FOR HEALTH & WELFARE
BENEFITS MANAGEMENT

EMPLOYEE BENEFITS STRATEGY DISCUSSION

City of Watertown



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We understand your business...

USI is a national insurance brokerage and consulting firm with approximately 200 local offices connected across the U.S. and a leading market position in all core businesses.

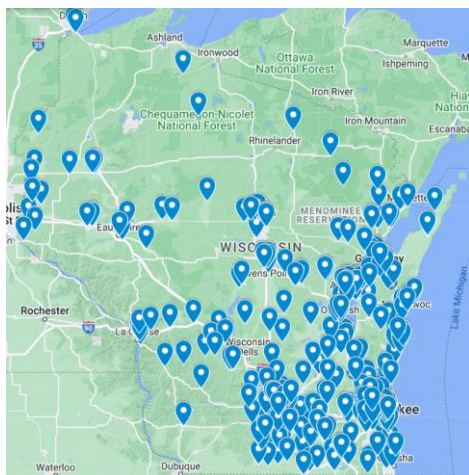
The USI Wisconsin office has been serving the local community since 1950.

Leading National & Local Broker
Approaching \$2B in Revenue

Commercial
P&C

Employee
Benefits

Programs



USI's Central Region

Personal
Risk

Retirement
Consulting

USI's in your industry

- USI works with 132 public sector organizations in Wisconsin
- Active members of WFGOA, WACPD, WPELRA, WCMA

Common Objectives and Goals

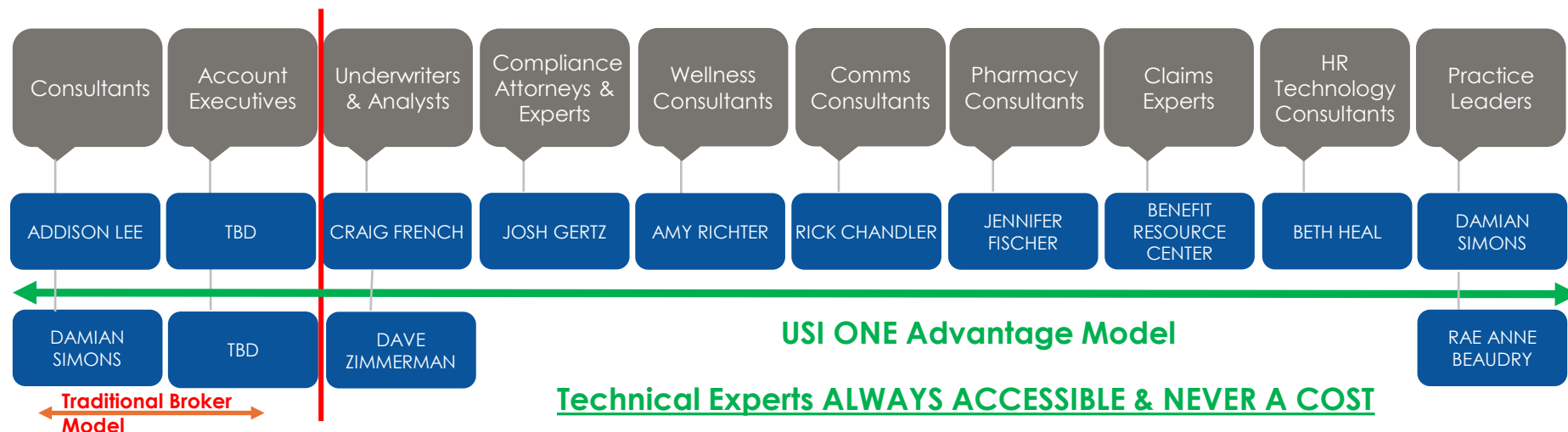
- Better **Data Driven Decisions** to reduce overall spend
- **Competitive and Affordable** benefits
- Align **Human Capital Objectives & Financial Goals**
- **Innovative** Ideas, Strategies and Resources
- **Accountability** and **Exceptional Service**
- A Better **Employee experience**
- Reduce / Control **Rx Costs**
- **Mental & Behavioral Health** and **financial** impact

- Located in Brookfield, Kimberly, Downtown Chicago, Oakbrook, IL and Moline, MO
- Employs over 150 industry experts with an average tenure of 12 years



USI ONE® Network Provides Deep Expertise

Dedicated technical experts networked nationally and embedded in 200 local offices with over 8,000 professionals nationwide to build integrated client-centered service teams.



Unmatched Breadth and Depth of Local and National Employee Benefit Resources



What we know so far

- Current Benefits Broker
 - N/A
- Current Medical Carrier
 - WI ETF
- Number of benefit eligible employees
 - 186
- Renewal Date
 - 1/1
- Annual Premium Spend
 - Medical – \$3,355,996 (2024)
\$3,725,155 (2025)





Plan Design Comparison

Benefit Outline	Current	Renewal	Option 1
Carrier	ETF	ETF	Dean
Plan Type, Name, Network	HMO	HMO	HMO
Deductible (Individual / Family)	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000
Non-Network Deductible (Individual / Family)	N/A	N/A	N/A
Out-of-Pocket Maximum (Individual / Family)	\$8,550 / \$17,100	\$8,550 / \$17,100	\$1,750 / \$3,500
Non-Network OOP Max (Individual / Family)	N/A	N/A	N/A
Deductible / OOP Embedded / Non-Embedded	Embedded	Embedded	Embedded
Prescription Deductible (Individual / Family)	N/A	N/A	N/A
Prescription OOP Max (Individual / Family)	N/A	N/A	N/A
Coinsurance (In / Out)	0%	0%	0%
Wellness / Preventive Care	100%	100%	100%
Primary Care Office Visit	Deductible	Deductible	\$0 copay / \$40 copay
Specialist Office Visit	Deductible	Deductible	\$40 copay / \$80 copay
Walk-In / Urgent Care Visit	Deductible	Deductible	\$0 copay / \$40 copay
Emergency Room	\$60 copay	\$60 copay	\$125 copay
Outpatient Lab / X-Ray	Deductible	Deductible	Deductible
Complex Imaging (MRI, CAT, PET, et al.)	Deductible	Deductible	Deductible
Outpatient Surgical Facility	Deductible	Deductible	Deductible
Inpatient Hospital Facility	Deductible	Deductible	Deductible
Retail Prescription Drug Copays	\$5 / \$50 / \$150	\$5 / \$50 / \$150	\$10 / \$35 / \$60
Specialty Prescription Drugs	40% up to \$200	40% up to \$200	30%



Cost Comparison

Rates & Total Cost

Employee	44	\$932.00	\$1,034.52	\$879.99
Employee + Dependent(s)	111	\$2,150.00	\$2,386.50	\$2,160.02
Total Employees	155			
Annual Premium Total (w/out HSA/HRA)		\$3,355,896	\$3,725,045	\$3,341,781
Change from Current			\$369,149	(\$14,115)
Percentage Change			11.0%	-0.4%

Dean is willing to offer a not to exceed 10.9% after year 1

Additional carriers that were requested to quote for the City of Watertown:

- Mercy
- Quartz
- Group Health Cooperative
- Anthem
- United Healthcare
- Network Health Plan

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THANK YOU
