

## BENEFIT CONSULTANT RFP SUMMARY

	AON	Holmes-Murphy	Lockton	MBA	Silverstone
<b>Rx:</b>	Review Rx contract and spend, pharmacy network options through Prime, and plan design to address emerging biogeno drugs	Review Rx contract and claims; consider new networks (e.g. CVS/Caremark, Optum, Express Scripts); Estimate \$1.4MM savings	Improve pricing, contract review, and MRO review to suggest alternative Rx; Current book of business is 10% trend; Estimate \$1.5MM in savings	Reprice Rx claims capturing savings related to ingredient cost, rebates, utilization management; Verify reported results; Identify opportunities to lower ingredient cost and quantity; Estimate \$3MM in savings	Review Rx contract and customize prescription drug program
<b>Rx Information:</b>	Utilize specialty co-pay coupons	Yes, based on CVS network largest savings; 3 other networks also evaluated	Secure specialty drug pricing; audit Rx for last four years	Review County claims as basis for moving to voluntary ScriptSourcing	Suggest move to new Rx provider; audit Rx claims (additional fee)
<b>Data Analytics:</b>	Aon Architect (proprietary platform)	Budget Modeler (proprietary platform) analysis in real time	Infolock (proprietary platform) and Monte Carlo simulator	Novo Benefits and Springbuk	Springbuk
<b>Additional Saving Opportunities:</b>		Knova Solutions, nurse concierge (additional fee)	Nurse advocate (additional fee)	Script Sourcing, AIMM, and US Rx Care PBM (additional fees)	Patient advocate (additional fee)
<b>Unique Approach:</b>	National experts in Aon for Rx, actuary, holistic health, well-being, RBP, and direct provider contracting	Combine data analytics and biometrics to provide aggregate analysis of covered lives	Audit/review retiree contract; Refer claim to nurse management when reaches 50% of limit; InfoLock and biometrics aggregate analysis	Break from past decisions and embrace next generation strategies governed by clinical professionals, not insurance company executives	Benchmarking; Network Access Fee Review; GeoAccess; Springbuk Realtime Modeling (\$1.50 PEPM)
<b>Technology</b>					
<b>Analytical:</b>	Aon Architect - uses employee census and data and produces employee perception score (proprietary)	Budget Modeler – real time analysis of contributions, vendors, plan, elections, inflation & margin (proprietary)	Infolock - clinical data analytics platform identifies unique cost drivers (proprietary)	Springbuk - health analytics software (non-proprietary)	Springbuk - health analytics software (non-proprietary)
<b>Additional:</b>	EASE central portal platform; not a multi-application; not integrated with payroll (proprietary)	Knova Solutions: third-party service, data warehouse & integrated reporting, review and refer to case management	3 year planning tool GPS, Group Plan Strategy (proprietary)	Zywave (3rd party analytics and compliance tool); Novo Benefits	HealthJoy - 3rd party engagement/communications tool
<b>Unique:</b>		Simplepayhealth.com is similar to Amazon; Pathway to low cost/high quality; no more Explanation of Benefits	Annual Stop Loss marketing and Monte Carlo simulator; Review 10,000 claims to identify best deductible		Similar to Alexa, AI healthcare focused tool, to assist with employee knowledge (additional fee)
<b>Disruption</b>					
	Direct contracting; create DC network	Disrupt marketplace without negative disruption to employee	It is fine to have disruption as long as it is positive disruption; Employees have better experience and will tell others	Precertification, medical management and DC network; Suggest reference based pricing w/o balance billing	Suggest reference based pricing; Balance billing possible; Significant employee education required
<b>Wellness Initiatives</b>					
	Will have different approach going forward and will develop wellness initiatives with the County	Integrate wellness program with medical and pharmacy data; incorporate DC specific data	Data-based, care review, and strategy adjustments; Incorporate DC specific data including biometric	Approach is right care, right time, at right place	Wellness programs don't return ROI; Wellness in health plan called preventative care; Data analytics to determine who is/is not compliant
<b>Notes</b>					
<b>Day to day contact:</b>	Sara Podany, Account Executive	Emily Perry, Client Service Consultant, and Dan Dahl, AVP Client Services	Colleen Block, AVP & Team Lead, Health & Welfare	Howard Shandell & Tim Long, General Partners; Michelle Contrad, VP Client Services (Novo Benefits)	Kelly Chartier, Client Advocate, Senior Services Specialist
<b>Additional Details:</b>	Pat Bourne (Sr. VP) is leaving Aon	Tracy Krause (no direct contact for 10 months)		Utilize various vendors	

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<b>Cost</b>					
<b>Annual Fee:</b>	\$42,400 annually / 3 years	\$41,000 annually / 3 years	\$40,000 annually / 3 years	\$75,000 annually / 3 years	\$41,200 (1st year)
<b>Other Fees with Cost Savings:</b>	None	5% bonus over \$1MM savings	3.5% of annual savings	15% of annual savings	Not to exceed \$100,000 annually in years 2 and 3
<b>Other Fee Information:</b>	HR consulting and risk management additional fee	Retirement solutions additional fee	Employee Call Center additional fee	AIMM additional fee offset by BCBS medical management fee; US Rx Care fee net of Rx savings replacing Prime PBM fees; ScriptSourcing retain 25% of savings	HR consulting additional fee
<b>Consultant Performance Guarantees:</b>	Agreed; no specifics presented/discussed	Not presented/discussed	Willing to discuss	Willing to discuss	Traditional Guarantee - 20% of annual compensation for recommending Silverstone to other employers; Non-Traditional Guarantee - Implement RBP strategy will reduce compensation to \$0 and collect 20% of savings
<b>Services</b>					
<b>Open Enrollment Tools &amp; Education:</b>	Open enrollment templates	Digital flip books and open enrollment materials	Brain Shark, eMagazine, in-house graphics team	Custom open enrollment materials	Custom open enrollment materials, presentations, email communication
<b>Legal Resources:</b>	In-house legal team composed of attorneys, paralegals, and analysts	In-house compliance team; Chief Compliance Officer who is a JD; Littler Mendelson Law Firm (less than an hour no addl fee)	In-house compliance team composed of 6 ERISA attorneys	Refer to Smith & Downey Law Firm	In-house attorney
<b>Compliance Resources:</b>	Consultant and specialists current with relevant changes and trends, Aon Ready (6 times per year), Aon Alert, Research Briefs, Compliance Guide, Eye on Washington, InfoLinx website, seminars/webinars, and Compliance Dashboard	Compliance team monitors latest legislation, federal beureau websites and federal databases, Thompson Rueters Checkpoint system, and insurer/benefit groups updates; Retained legal partner Littler Mendelson; Compliance Review/Checklist	Compliance Services Division, professional/lobbying group memberships, subscription services, monitor state/federal courts and legislatures, and regulatory bureaus, WebEx presentations, compliance alerts and e-blasts, employer guide, newsletters, and calendars/notice matrices	Subscribe to variety of channels and products along with client bringing questions/issues directly to attorney	Subscribe to several regulatory resources, compliance seminars, SilverLink Special Bulletins, Annual Compliance Checklist, and SilverSource
<b>HR Resources and Tools:</b>	Ease Platform (no cost; not fully integrated to payroll; termination conversion costs)	HR360 and education video library	Webcasts, eMagazine, and employee surveys	ThinkHR and Zywave MyWave Connect	HealthJoy (\$6.50 PEP) and Springbuk Realtime Moldeling (\$1.50 PEP)
<b>Audit of Claims:</b>	Not provided	Upon reaching 50% of specified claim amount	Up to 100% if requested	Recommend 75% of claims audited for accuracy and medical necessity	Yes, no percentage provided
<b>Other:</b>	Financial wellness webinar		Tumpia mobile app, Backstitch, Flimp Communications, ALEX by Jellyvision, Lockton BenefitLink and Habita Mobile (purchase at Lockton's cost)		Seminar series, Medicare support & education, and Informational seminars for union employees
<b>Strategy</b>					
<b>Stop Loss:</b>	Aon will bid out	Specialist Unit provides volume-driven savings and access to 16 "A" rated carriers	Annual marketing specific/aggregate, renewal rate caps (suggest no new laser at renewal) and disclosure risk elimination	30 + "A" rated stop loss markets compete on actual risk with no hidden/built in commissions, overrides, bonuses, trips included in stop loss pricing	Annual stop loss premiums will decrease at least 10 to 20 percent