



Finance Committee Meeting

AGENDA

November 7, 2017

I. CALL TO ORDER

II. MATTERS BEFORE COMMITTEE

1. [Approval - Employee Benefits Broker Services for Health and Wellness Benefit Plans](#)

III. ADJOURN



Finance Committee Meeting

AGENDA

November 7, 2017

Item:

Approval - Employee Benefits Broker Services for Health and Wellness Benefit Plans

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download

[Health and Wellness Broker Services](#)



To: Finance Committee

From: Logan Propes, City Administrator

Department: ALL

Date: 11/03/2017 for the 11/07/2017 Agenda

Description: EMPLOYEE BENEFITS BROKER SERVICES FOR HEALTH AND WELLNESS BENEFIT PLANS

Budget Account/Project Name: N/A

Funding Source: N/A

Budget Allocation:	n/a	Allocated in each dept.	n/a
Budget Available:	n/a	Allocated in each dept.	n/a
Requested Expense:	n/a	Company of Purchase:	MSI Benefits Group, Inc.

Recommendation:

Staff recommends that the Council award the professional services contract for Health Insurance Brokerage to MSI Benefits Group, Inc. for the 2018 plan year.

Background: On October 18, 2017 the City released a request for proposals (RFP) for Employee Benefits Broker Services for Health and Wellness Benefit Plans. The proposals were due November 2, 2017 at 10:00 am.

Four highly-competitive proposals were turned in from the following companies:

BIS (incumbent)

Northwestern Benefit Corporation of Georgia

Shaw Hankins

MSI Benefits Group Inc.

The value of putting these professional services out for bid is to ensure that the City employees receive responses from the highest caliber of companies to manage the city benefit programs. The services have not been bid for over 20 years. There has been a great deal of interest from a variety of companies and the RFP route is the best way to assess the potential services for a very important and expensive program.

The services may be renewed each year beyond the initial plan year at the request of the City. The initial plan year runs from April 1, 2018 – March 31, 2019.

Attachment(s): RFP for Health Insurance Services for the City of Monroe and;
RFP from winning bidder for professional services (except bid enclosure which are available at City Hall for inspection) and;
Overall scoring sheet



TOTAL POINTS

	BIS	NORTHWESTERN	SHAW & HANKINS	MSI
REVIEWER 1	55	85	82	88
REVIEWER 2	65	83	88	84
REVIEWER 3	96	95	99	95
REVIEWER 4	61	87	79	85
TOTAL	277	350	348	352



MSI BENEFITS GROUP, INC.

TownPark Ravine One, 245 TownPark Drive, Suite 100, Kennesaw, Georgia 30144
 Office: (770) 425-1231 Fax: (770) 425-4722 E-Mail: info@msibenefitsgroup.com

November 2, 2017

City of Monroe
 215 N. Broad Street
 Monroe, GA 30655

Re: RFP for Employee Benefits Broker Services for Health and Wellness Benefit Plans

Thank you for this opportunity of competing to represent the City of Monroe and of serving its employees.

MSI currently acts as **consultant and servicing broker for 51 Georgia Counties, Cities and Public Authorities** with a combined member count in excess of **35,000**. We feel well qualified and excited by the prospect of also offering our services to the City of Monroe.

During the past 34 years MSI Benefits Group has demonstrated a track record of assisting public sector Georgia groups in developing meaningful, multi-year strategic plans, providing expert consulting and aggressive cost advocacy.

This presentation comprehensively addresses all of our added value services. There are three aspects of MSI's online services that cannot be adequately evaluated without an actual visit to the website destination. **These services, as all others in this presentation, are an integral part of the Brokerage and Consulting work that we perform for all of our clients.** These are:

eElect – 24/7 Automated Electronic Enrollment / Data Interface – *eElect* is the state-of-the-art gold standard of electronic enrollment platforms which we use to *augment, not replace*, face-to-face benefit communications and enrollment.

MSI Website – Employer Page – Customized for the City of Monroe – enables your HR department to send MSI service requests and notifications of new hires, terminations and changes as we manage the day-to-day eligibility.

MSI Website – HR Online – “Client-Only” access to an immensely robust library of federal and state laws, Health Care Reform regulations, forms and procedures which impact on every aspect and phase of Human Resources management.

We have created sample web destinations for each of the above and have included detailed instructions with links that are provided in the body of our presentation. Thank you again for your consideration of MSI Benefits Group.

Sincerely,

MATTHEW S. BIDWELL
 Vice-President
 MSI Benefits Group, Inc.
MBidwell@msibg.com

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NOTICE TO PROPOSERS

1. Any prices offered by proposers on any item or service offered to the City of Monroe shall be the price effective at the date of delivery.
2. No delivery date of "ASAP" (As Soon As Possible) shall be considered acceptable on items that have a maximum delivery date listed in the specifications.
3. The City of Monroe reserves the right to accept any or all items where maximum delivery date, as listed in the specifications if not met by proposer.
4. Signature below of authorized agent for proposer shall constitute recognition and acceptance of all conditions of the sale as listed above.

Company Name

MSI Benefits Group

Authorized Agent



Matthew S. Bidwell

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EXECUTIVE SUMMARY

MSI Benefits Group has over 34 years of experience in benefits consulting and insurance brokerage services and we currently act as **consultant and servicing broker for 51 Georgia Counties, Cities and Public Authorities** with a combined member count in excess of **35,000**. Our public sector clients include:

Barrow County	City of Peachtree Corners	Madison County
Bleckley County	City of Thomaston	Oglethorpe County
Butts County	City of Toccoa	Peach County
City of Canton	City of Washington	Pickens County
City of Duluth	Cusseta-Chattahoochee County	Spalding County
City of East Point	Dade County	Stephens County
City of Ellijay	Douglas County	Sumter County
City of Griffin	Elbert County	Three Rivers RC
City of Hampton	Ellijay Water & Sewer	Town of Tyrone
City of Hapeville	GA World Congress Ctr. Authority	Upton County
City of Holly Springs	Georgia Public Broadcasting	Walker County
City of Jasper	Gilmer County	Walton County
City of Jefferson	Habersham County	Ware County
City of Lawrenceville	Harris County	White County
City of Lilburn	Jackson County	Whitfield County
City of Locust Grove	Jekyll Island Authority	Wilkes County
City of McDonough	Lumpkin County	Wilkinson County

Our comprehensive business model is based on the recognition that we are in a “relationship/service business” and not in a “transaction business”. As illustrated in the following pages, we place equal emphasis on **consulting, implementation** and on-going **service/support** in **core, supplemental** and **voluntary** benefits which offers inherent administrative efficiencies to our clients allowing them to take advantage of MSI as a central point of contact for all insured employee benefits.

BENEFIT CONSULTING - The ultimate purpose of MSI consulting services is to leverage our extensive industry knowledge and technical expertise to enable the City to deploy a robust employee benefits program which supports the constant need to **recruit, retain** and **motivate** top quality employees while adhering to financial constraints and objectives. Common topics for review and recommendations include:

- City of Monroe *objectives, requirements, budget and financial goals*
- City of Monroe Benchmarking of costs and benefits of other area employers
- Employee attitudes and expectations (customized employee surveys)
- Plan design analysis
- Leverage competition from all suitable regional and national carriers
- Advocacy with incumbent carriers
- Eligibility analysis

IMPLEMENTATION - “Enrollment”, “benefits orientation”, and “benefit communications” are all activities which we combine under the heading of implementation. With that in mind, we are convinced that “employee satisfaction” with benefits is directly linked to “employee understanding”. Therefore MSI allocates the time, effort, commitment and resources **throughout the plan year** to achieve a high level of employee understanding and appreciation.

Key elements of the MSI implementation process:

- **24/7 electronic communication / automated enrollment platform (*eElect*)**
- **Employee Benefits Handbook (sample copy enclosed)**
- **Total Compensation / Benefit Statements (sample copy enclosed)**
- **One on one, face to face open enrollment**
- **Return monthly for new employee orientations**
- **Salaried (non-commissioned) MSI employees are enrollment counselors**
- **Open enrollment announcement letter**
- **24/7 on-site open enrollment to accommodate public safety/shift employees**
- **Employee / eligibility data validation**
- **FSA / Section 125 explanation / enrollment**
- **Monthly updated payroll deduction reporting to your finance/accounting department**

Note: You can view and manipulate the sample *eElect* enrollment platform customized for the City of Monroe. Please go to:

www.eElect.com / Enrollment ID: **95329 / Employee ID Number: **123456789****

SERVICE / SUPPORT - Our constant goal is to add value to your benefit choices by decreasing the HR workload and increasing employee comfort, security and satisfaction.

MSI *service/support* is task-organized into four functional areas:

- **Customer Service Team** – handles phone calls, coverage questions, claims issues, requests for administrative assistance, coordination with doctors and hospitals to facilitate claim payments
- **Enrollment Team** –performs monthly visits, enrolls newly hired employees and answer questions from existing covered employees.
- **Eligibility Team** –tracks new hires, changes and terminations and feed that data as needed to the benefit counselors and to our billing specialists. Tasks include COBRA tracking and COBRA compliance.
- **Billing Team** - reconciles all monthly invoices with on-going eligibility activity and provides *audited* “premium-due” information to your finance/accounting department.
- **Information Technology Team** – manages all data flow of eligibility and participation information via Electronic Data Interface (EDI) with insurance carriers and clients

Key elements of MSI customer service and support:

- **City of Monroe employees can review their own benefits, costs and all related documents and information online 24/7**
- **Claims assistance and resolution**
- **Employees are encouraged to call us directly with problems**
- **MSI maintains individual (HIPAA compliant) electronic file on each employee**
- **Assistance with Wellness and Disease Management Programs**
- **Monthly MSI employee benefit newsletter mailed to all management level decision makers**
- **Interactive MSI website with password access to your HR staff - used to send MSI service requests and notify us of new hires, terminations and changes. Includes a library of forms and documents specific to the City of Monroe’s benefit plans. Receipt of all service requests and notifications are electronically confirmed and archived.**

Note: Please visit the City of Monroe sample employer page on the MSI website:

www.msibq.com / Click: “Employer” link

Username: “monroe” / Password: “msibenefits”

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EMPLOYEE BENEFITS BROKER RFP QUESTIONNAIRE

GENERAL INFORMATION

- 1) Provide the history of your firm, particularly your employee benefits division if you have multiple divisions.

Established in 1983, MSI Benefits Group is an independent insurance firm providing consulting and brokerage services to public and private sector employer groups in all aspects of insured and self-insured employee benefits. We are a private, for profit, Georgia "C" Corporation, in business for over 34 years and \$105 million in annual sales.

We place equal emphasis on consulting, implementation and on-going service/support in the core, supplemental and voluntary benefits realm which offers inherent administrative efficiencies to our clients allowing them to take advantage of MSI as a single administrative point of contact. Please see the "Business Documents" section in this presentation binder for all relevant credentials and licenses as well as the certificate of the firm's E&O coverage.

MSI BUSINESS PRINCIPLES

At this time of ever increasing healthcare costs and continued legislative / regulatory uncertainty, we feel that our competitive edge relies on three fundamental principles that guide our relationship with all of our clients:

INTEGRITY: The complexity of today's insurance products and the confusing array of employee benefit options make consumers vulnerable to the good faith and professional conduct of their insurance representative. At MSI the exclusive focus of all our efforts are the needs of the client. We recognize that trust and confidence are the most essential ingredients of our business relationships.

SERVICE / ACCOUNTABILITY: MSI has built a culture of taking ownership of problems. Our customer service representatives (CSR) are prohibited from using the phrase: "Why don't you just call the insurance carrier? Here's the number." Whether the issue is a claim, a bill, a COBRA event or enrollment, we continuously look for ways to ease the client's burden for benefits administration. Wherever possible we do the work and we assume responsibility.

SENSITIVITY: The morale of each employee is dependent, in part, on his or her understanding of the benefits package that is made available. Our constant goal is to be an articulate good will ambassador on behalf of the employer as well as an effective benefit counselor to the employees. The employer must be able to rely on us to treat all employees with fairness, honesty and respect. This will have a beneficial impact on employee turn-over, employee performance and, ultimately, the employer's bottom line.

Our comprehensive business model is based on the recognition that we are in a 'relationship/service business' and not in a 'transaction business'. We place equal emphasis on consulting, implementation and on-going service/support in core *and* voluntary benefits which offers inherent administrative efficiencies to our clients allowing them to take advantage of MSI as a single point of contact for all insured employee benefits.

The goal of MSI consulting services is to harness our extensive industry knowledge and technical expertise to enable our clients to deploy a robust employee benefits program which supports the constant need to recruit, retain and motivate top quality employees while adhering to financial constraints and objectives.

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2) How many employees are there in your company? Generally, what are their job categories (i.e., management, sales, technical, customer service, etc.)?

Each client account is served by a lead consulting broker who manages the relationship and is involved on a constant, year-round basis.

In addition to consulting services, MSI implementation and service/support is task-organized into five functional areas:

- **Customer Service Team** – handles service requests, coverage questions, claims issues, requests for administrative assistance, coordination with doctors and hospitals to facilitate claim payments.
- **Enrollment Team** – assigned to your account to perform monthly visits, enroll newly hired employees and answer questions from existing covered employees.
- **Eligibility Team** – assigned to your account to track new hires, changes and terminations and to feed that data as needed to the benefit counselors and to our billing specialists. Handles COBRA compliance tracking and notification to carriers.
- **Billing Team** - assigned to your account to reconcile all monthly bills with on-going eligibility activity and provide *audited* “premium-due” information to your finance/accounting department.
- **Information Technology Team** – manages all data flow of eligibility and participation information via Electronic Data Interface (EDI) with insurance carriers and clients.

We have 21 employees all of whom work at our offices in Kennesaw, Georgia. Our staff is task-organized into the five functional areas described above. Professional history of key personnel may be found in **Section IV**.

3) Please provide a list of those employees that will be working directly with the City of Monroe and their capacities. Please provide the roles and resume/qualifications of each person. Also, include the number of clients each person is expected to handle and categorize these clients by large (500 or more), medium (100-499), or small (less than 100) groups.

MSI’s account management team for the City of Monroe:

Matt Bidwell
Vice-President
mbidwell@msibg.com

Maria Campos
Office Manager / Claims
mcampos@msibg.com

Jessica Strow
Eligibility
jstrow@msibg.com

Amy Strickland
COBRA/Eligibility
astrickland@msibg.com

Reena Stamber
Lead Benefits Enroller
zworrall@msibg.com

Tara James
Billing Manager
tjames@msibg.com

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Josh Bradford
Information Technology
jbradford@msibg.com

Rob Tate
Operations Manager/IT
rtate@msibg.com

Zori Worrall
Finance Manager
zworrall@msibg.com

- 4) How many of your clients do you currently work with on a broker basis? How many of your clients do you currently work with on a consultant basis?

We do not distinguish between “Consulting” and “Brokerage” work. In fact, the state of Georgia recognizes only “Agent” and “Counselor” as valid titles and all of our producers are licensed as such. We regard “Consulting” as an essential task which we have to perform in order to offer expert advice to clients and “Brokerage” is a very generic term that describes the transactional aspects of what we do.

- 5) Describe the form of professional liability or errors and omissions insurance carried by your company and the amount of coverage.

Please see **Page 42** in the “Business Documents” section in this presentation binder.

ACCOUNT SERVICES

- 1) Describe your account services department.
- 2) What is your process for ensuring customer satisfaction?
- 3) Do you provide employee communication services for your clients’ employees? If so, please provide a general description of your capabilities. Please provide a sample of employee communication materials that you have distributed to other clients.
- 4) How can you assist in facilitating employee meetings?
- 5) Do you help facilitate annual open enrollments?

The following narrative answers all five questions above in a logical sequence.

It is a **core value** of MSI Benefits Group to conduct all communication, enrollment and interaction with employees with professionalism and a keen understanding that the employer is relying on us to act as an articulate good will ambassador on his behalf. **The over-arching goal of the employer to be better positioned to recruit, retain and motivate top quality employees can only be attained if deliberate and professional effort is expended to accurately and effectively convey an understanding of the benefits to all employees.**

The following list is a summary of key implementation and service/support tools and resources. All listed services are included as part of this proposal and the proposed services apply to all City of Monroe employee benefits. On subsequent pages each service component is also described in more detail if not already described elsewhere in this document.

- Open Enrollment Announcement Letter (**Enclosure 2**)
- Employee Benefits Handbook (**Enclosure 3**)
- Interactive MSI Benefits Group website
- *eElect* – 24/7 Automated Electronic Enrollment / Data Interface
in conjunction with...

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- One-on-one, face-to-face open enrollment
- Enrollment Team (field based) returns monthly for new employee orientations / enrollment
- Eligibility Team (office based) manages flow of new hires, terminations, changes
- Billing Team aggregates and reconciles all premium invoices
 - I. Direct electronic data transfer of all *payroll deductions* into the City of Monroe payroll system
 - II. Direct electronic data transfer of all *benefit elections* into carrier eligibility systems
- Customer Service Team assists employees with claims, coverage and admin issues
- Toll-free call center / "live" CSR / operator answers MSI phones
- Total Compensation / Benefit Statements (**Enclosure 4**)
- COBRA / HIPAA Administration
- ACA Reporting (1094-C / 1095-C) (**Enclosure 8**)

Open Enrollment Announcement Letter

We draft and publish with City of Monroe's management approval a letter to employees which conveys the employer's message for each annual open enrollment. Changes in carriers, benefits or contribution requirements are all examples of issues addressed by this letter. Also included are instructions to employees on how they can access the City of Monroe *eElect* Automated Electronic Enrollment System if they wish to self-enroll on-line during the designated open enrollment period. (See specimen letter - **Enclosure 2**)

Employee Benefits Handbook

The Employee Benefits Handbook is published and printed by MSI for EACH City of Monroe employee and includes simplified spreadsheets that distill the most basic plan design and cost information for the employees' consideration in an easy to understand format as well as the actual insurance carrier brochures and other important information. As you can see from the enclosed sample, employee deductions / health / Rx / dental / life / disability / wellness / FSA / Sec 125 / EAP / COBRA / important claims & service addresses and telephone numbers are all compiled in the handbook for easy, year-round reference.

We insert both the Enrollment Announcement Letter and the Employee Benefits Handbook into a 9"x 12" envelope which is personalized with the employee's full name on a label that is color coded by City department. This helps to ensure that the necessary benefit information reaches every single employee in your workforce. (See specimen handbook - **Enclosure 3**)

Internet Based Tools

All of our clients are enrolled online and this represents over 35,000 member lives. The enrollment websites are designed, deployed and managed year-round by MSI IT staff (none of these tasks are outsourced).

There are two major components of our online electronic capabilities:

1) **Interactive MSI Benefits Group – Website**

Our clients utilize the MSI website year-round to send us the following:

- New Hire Notifications
- Termination Notifications
- Change Requests
- Service Requests

All of these client notifications are electronically confirmed and archived. Beyond these four essential elements of eligibility information, which can only originate with the client, MSI assumes year-round responsibility for on-site enrollment of new hires and all other necessary administrative actions and/or interface with insurance carriers and plan administrators.

The MSI website also provides access to a library of forms and documents specific to your organization's benefit plans as well as the link to "[MSI – HR Online](#)".

Please visit the sample Employer Page we created and customized for the City of Monroe.

Website	>	www.msibg.com
Click	>	"Employer"
Username	>	"monroe"
Password	>	"msibenefits"

2) **MSI - eElect – Online Enrollment Platform / Electronic Data Interface (EDI)**

This website serves as a portal to a state-of-the-art web based benefit communication and enrollment platform (**eElect**) that employees can access 24/7 from their home, office, smartphone or tablet.

Traditional "paper/ink" enrollments have become virtually obsolete – for good reason. In the past, employer groups struggled with the handling, processing and reconciling of multiple carrier insurance applications, billing statements and payroll deductions.

eElect provides a single electronic point of entry for all insurance products. The employee's benefit elections, made with the on-site assistance of MSI benefit counselors, are fed electronically to multiple insurance carriers' eligibility databanks and identical data to the employer's payroll system. *eElect* ensures that the insurance carrier invoices and your payroll deductions will always match the actual lines of coverage elected by the employees.

At the heart of making electronic enrollments work is the blending of technology with an intimate knowledge of the insurance plans being enrolled. The system can be programmed to adjust for waiting periods, payroll cycles, late entrants, age band changes on life insurance and a host of other life events. **All programming and data mapping is performed by MSI EMPLOYEES who are licensed and trained in the insurance products being enrolled.**

- *eElect* is "HIPAA 834" compliant which is the federal government standard for electronic insurance eligibility data formatting

- ★ True EDI - Information is mapped directly into the eligibility database of the appropriate insurance carrier. *(Please note that this feature in itself is a crucial distinction not to be confused with so called “web-based enrollments” or “internet eligibility” capabilities, both of which require subsequent data entry or manipulation and thus vulnerable to errors.)*
- Simultaneously, *eElect* feeds the payroll deduction elections of the employee directly into the employer payroll system.
- MSI performs the extensive “data mapping” needed to accomplish these automatic data feeds.
- The employee can view detailed on-screen explanation of benefits and costs of each line of coverage and is assisted throughout by a MSI benefit counselor.
- **Total Compensation / Benefit Statements** are automatically generated at the conclusion of each enrollment. The Employee Total Compensation / Benefit Statement itemizes the employee’s benefit elections, the corresponding employee cost per pay period and per year and also itemizes the employer cost for each benefit.

Please visit the demo *eElect* enrollment site customized for the City of Monroe.

Website	>	www.eElect.com
Enrollment ID	>	"95329"
Employee ID Number	>	"123456789"

★ Please Note: *eElect Electronic Enrollment is designed to augment, not replace, personal interaction and face-to-face benefit communications. The cornerstone of our implementation strategy is that, whenever possible, employee benefit communications are conducted face-to-face, one-on-one. Thus we conduct annual open enrollments with a staff of qualified, experienced and non-commissioned benefit counselors who meet individually with each employee to answer questions and return monthly for new employee orientations.*

Enrollment Team (field based) returns monthly for new employee orientations / enrollment

A group of 237 employees will inevitably have a certain amount of turnover in the course of a plan year. We want new employees to be informed and enrolled with same amount of care and attention to detail that we devote to the annual open enrollment. MSI Benefit Counselors conduct the enrollment and benefit orientations of all new employees in close coordination with the City of Monroe HR Department.

Eligibility Team (office based) manages flow of new hires, terminations, changes

The flow of new hires, terminations and change requests are monitored and managed by our Eligibility Team. The team ensures that eligibility data is accurately reflected in the *eElect* data base, promptly transmitted to insurance carriers / TPA’s and that all new activity is transmitted to the City of Monroe payroll department as well as to the MSI Billing Team.

Billing Team aggregates and reconciles all premium invoices

Our billing team aggregates all of your benefits invoices and reconciles them with the eligibility data flow. This month by month, year-round audit of all carrier invoices ensures complete accuracy. As you can note, this is made possible by the constant flow of eligibility data that we track on a day to day basis.

Customer Service Team assists employees with claims, coverage and admin issues

OUR PHONE IS ANSWERED BY A LIVE RECEPTIONIST / Customer Service Representative (CSR) augmented by voice mail, e-mail, toll-free telephone, fax and our brokers' cell phone numbers are always available to clients. **We encourage your employees to call us directly with claim problems and administrative issues** and they will feel most comfortable in doing so if indeed a live person answers the phone and connects them immediately to the dedicated Customer Service Representative. This saves the employee and/or the HR Department the frustration of endless hold times that often happens when you call insurance carriers directly.

Toll-Free Call Center - "Live person", CSR / operator answers MSI phones –

As you evaluate this proposal, please dial 770-425-1231 / 800-580-1629 during normal business hours (8:00 AM to 5:00 PM) to verify our response and compare to other call-for-service experiences.

Total Compensation / Benefit Statements –

The *eElect* Automated Electronic Enrollment System has the added benefit of automatically generated Total Compensation / Benefit Statements at the conclusion of each enrollment. The Employee Benefit Statement itemizes the employee's **benefit elections**, the corresponding **employee cost** per pay period and per year, employee **tax savings** from pre-tax deductions and also itemizes the **employer cost** for each benefit. It is communicated to the employee through:

- Immediate, post-enrollment on-site, on-screen confirmation of all benefits and costs
- Printed and distributed by MSI to all employees
- 24/7, year-round access by employees on the *eElect* system

A sample copy of the Total Compensation / Benefit Statement is enclosed (**Enclosure 4**).

COBRA / HIPAA Administration –

ALL of our employees are subject to and governed by HIPAA "Business Associate Agreements" that MSI executes with all clients and pertinent insurance carriers.

In addition to the comprehensive eligibility and demographic electronic records maintained in the *eElect* system we maintain an individual electronic employee file on each employee of each of our client groups. (It seems simple but we emphasize the point because this level of record keeping is far from standard among brokerages.) The employee file has notes of customer service actions and any correspondence related to or regarding your insurance plans. The instant availability of data offered by these electronic employee files empowers our Customer Service Representatives to solve problems faster and more effectively.

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Please note that the above mentioned Employee Benefits Handbook also includes and thus satisfies the City of Monroe's requirement to individually disseminate a General (At-Hire) COBRA Eligibility Notice.

★ 1094/1095 IRS Reporting

As of January 1, 2015 the IRS requires all Applicable Large Employers (ALE) to report health coverage and enrollment of its employees on **IRS Form 1094-C** and to provide written notification to employees regarding details of each employee's coverage on **IRS Form 1095-C**.

At the City's option, MSI will perform all data preparation tasks related to this Federal ACA requirement. For more details please see **Enclosure 8** titled "MSI – HCM File, Completing Form 1094/1095-C".

In January 2017 MSI performed this task for 56 public and private sector clients and met or exceeded the original IRS deadlines.

DATA ANALYSIS

1) What resources do you use to analyze medical and pharmacy claims?

We obtain from the plan administrator and/or the TPA the following categories of data:

- High Cost Claimants
- Primary Care Provider Utilization
- Specialist Physician Utilization
- Inpatient Facility Utilization
- Average Length of Inpatient Stay
- Outpatient Facility Utilization
- Professional Utilization
- Clinical Engagement and Utilization
- Top Five Health Conditions for High Cost Claimants
- Top Health Conditions by Paid Amount
- Top 25 Target Episode Groups
- Emergency Room Savings Opportunity Analysis
- Average Rx Wholesale Price
- Rx Rebate Calculation Methodology
- Prescription Drug Performance Report
- Enrollment and Demographics
- Membership and Paid Amount by Month
- Medical Paid Amount and Plan Savings
- Medical Paid Claims Distribution
- Medical and Pharmacy Claim Lag Report
- Premium and Expense Summary
- Utilization by Setting
- Behavioral Health Top 10 Major Diagnoses by Paid Amount
- Dental Membership
- Dental Enrollment and Claims
- Dental Claims Summary by Service Category
- Dental Network Utilization and Plan Services

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The sheer volume of this data, when viewed in its raw form can be daunting. It is our job and our expertise which distills and condenses these reports so that the information becomes useful and actionable. Please see **Enclosure 12 - City of Lawrenceville 2016 Health Plan Review** for an illustration of how we are able to present data and recommendations to management.

2) Will your organization complete a provider analysis of physicians, clinics, and hospitals that treat our plan participants?

Yes - see Question 1 above.

3) Will your organization provide a wellness and preventive health analysis of our employees and claims experience?

Yes - see Question 1 above.

4) What is the cost of customization or ad hoc reports?

There is no cost - we consider it part of our job to give clients detailed quarterly updates on plan performance.

STRATEGIC PLANNING/VENDOR SELECTION

- 1) What resources do you have available to help the City of Monroe manage our benefits and outline a benefits strategy consistent with current and future business plans?
- 2) How will you help the City of Monroe with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations and placement of insurance contracts for annual renewals?
- 3) How is the "rebidding" process handled?
- 4) How are plan design changes handled?

The following narrative answers all five questions above in a logical sequence.

Always the first step is to interview the professional staff and the appropriate committees who have day to day oversight of employee benefits. Each employer group has its unique needs and priorities. Consultation with the staff will reveal the hot button issues. We always try to determine what variable is giving the most concern. Budget, hiring, retention, provider network availability are all examples. We also gather at least the past two years' history of carriers, costs, benefits and cost sharing formulas to get an insight into the employer's benefits philosophy as well as the experiences and expectations of the employees. We then proceed through the methodology detailed in our answer below.

We first prepare an overview of all current in-force benefit plans and their cost. A comparison report, illustrating current benefits and employee's cost as they compare to other government agencies with whom the City of Monroe competes for skilled employees (i.e. Police and Fire) is compiled. We further assist the City in compiling all pertinent data needed in soliciting proposals.

Recommendations must start with an evaluation of your current programs. This evaluation will include requesting reports from your current plan in the following areas that relate to cost, provider network and service. In addition to the standard paid claims reports we request the following from each category.

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Cost

- Comparison reports on specific areas of utilization
- Utilization reports on specific medical providers
- Pharmacy evaluation
- Identify most utilized providers
- Identify claims categorically

Provider Network

- Survey employees (optional but strongly recommended)
- GEO Access reports
- Review percentage of claims paid out-of-network

Service

- Percentage of claims paid 15/30 days
- Member Service response times (Average hold time)
- Percentage of dropped calls

We distribute RFP's to all qualified insurance carriers that can provide both fully insured and self-insured options. We then perform a comprehensive review of all insurance carrier proposals. This in-depth analysis will consider point-by-point over 30 areas of benefit design as well as qualitative data about the various carriers and their networks, such as: financial performance, response time on claim payments, responsiveness of customer service and patient satisfaction.

Common topics for review and recommendations include:

Employer objectives and requirements
 Employer budget and financial goals
 Benchmark benefits and costs to similar employers
 Employee attitudes and expectations

Plan design analysis and recommendations

Leverage competition from all suitable regional carriers and re-insurers

Advocacy vis-a-vis Incumbent Carriers

Review current plans for competitiveness
 Analyze fixed costs (administration / re-insurance)
 Audit incumbent carrier assumptions affecting cost (inflation/trend, network discounts, regional comparisons)
 Evaluate incumbent carrier utilization management
 Offer opportunity to incumbents to reduce fees/rates

Plan design changes

Network evaluation
 Deductibles, Co-pays, Coinsurance (consider industry benchmarks)
 Dual option / Multiple options
 Explore feasibility of introducing Health Savings Account (HSA)
 Explore feasibility of introducing Health Reimbursement Account (HRA)
 Disease Management Programs
 Wellness Programs

Employee contribution changes

Review employer contribution history / employee expectations
 Consider regional public sector benchmarks
 Analyze employer cost / employee cost / possible adverse selection
 Explore segmenting employee contributions by employment class / length of service

Eligibility

Review employer policy on working spouse eligibility
 Evaluate timely cancellation of terminated employees' benefits
 Calculate savings impact of lengthened Employee Waiting Period
 Audit for fraud and unintentional errors as they relate to eligibility

We perform a comprehensive review of all insurance carrier proposals. This in-depth analysis will consider point-by-point over 30 areas of benefit design as well as qualitative data about the various carriers and their networks, such as: financial performance, response time on claim payments, responsiveness of customer service and patient satisfaction. An integral part of this evaluation process includes assessing the reporting capabilities of each insurance plan. Future planning decisions are closely tied to the reporting capabilities of your administrator. We require each prospective insurance administrator to submit copies of actual reports, along with their frequency of availability prior to being selected. Our goal, as always, is to improve benefits for employees, lower costs for both the client and its employees and reduce the financial risk.

All of the original insurance company proposals are analyzed and compiled by us into an Executive Summary. This spreadsheet format eases the management's task of making comparative judgments about all facets of the proposed coverage options. We make a formal presentation to management along with recommendations and we remain constantly engaged for questions and consultation during the entire review process.

- 5) Furnish a list of insurance companies, third party administrators, and other providers for which the consultant is an authorized agent or broker.

As noted, MSI Benefits Group currently acts as consultant and servicing broker for 51 Georgia counties, cities and public sector entities with a combined member count in excess of 35,000. This fact alone ensures that we are able to wield great credibility with carriers as we effectively and aggressively represent your interests.

MSI Benefits Group does not consider any insurance company as a “*preferred carrier*”. However, most large, competitive insurance carriers consider MSI as a “*preferred agency*”. This is an important distinction because on any given day, the best carrier is the one with the lowest cost for the best benefits and in whom we can have confidence of claims paying ability. Our job is to exercise due diligence on your behalf and make unbiased carrier recommendations based solely on the needs of the client.

Our sizable block of public and private sector business allows us to negotiate the most competitive premiums for our clients from any number of insurance companies.

MSI’s negotiating leverage with carriers is further enhanced by our state-of-the-art on-line enrollment system which is recognized by insurance companies as having real monetary value. We provide 100% enrollment accuracy, reduced carrier acquisition cost, self-billing, and paperless enrollment. All the efforts provided by MSI reduce the administrative cost to the insurance companies and allows them to be more aggressive with the pricing provided to our clients for all lines of coverage.

Our carrier/plan administrator relationships include:

Aetna Health, Inc.	Hartford Life & Accident Insurance Co.
Aetna Health Insurance Co.	HealthEquity
Aetna Life Insurance Co.	HealthSmart
Alliant Health Plans, Inc.	Humana Employers Health Plan of Ga., Inc.
Allstate Benefits	Humana Insurance Co.
American Fidelity Assurance Co.	Humana Dental Insurance Co.
American Heritage Life Insurance Co	Kaiser Foundation Health Plan of Ga., Inc.
American Public Life Insurance Co.	Kaiser Permanente Insurance Co.
American United Life Insurance Co.	Kanawha Insurance Co.
Ameritas Life Insurance Co.	MedCom
Banner Life Insurance Co.	Metropolitan Life Insurance Co.
Berkshire Life Insurance Co.	Morgan & White Administrators
Blue Cross and Blue Shield of Ga.	Principal Life Insurance Co.
Boston Mutual Life Insurance Co.	Professional Insurance Co.
Brokers National Life Assurance Co.	Provident Life and Accident Insurance Co.
CIGNA Healthcare of Georgia, Inc.	Reliance Standard Life Insurance Co.
Connecticut General Life Insurance Co.	Standard Insurance Co.
Continental American Insurance Co. (Aflac)	Sun Life Assurance Co. of Canada
Coventry Health and Life Insurance Co.	TASC
Coventry Health Care of Georgia, Inc.	Texas Life Insurance Co.
Dearborn National	Unimerica Insurance Co.
Delta Dental Insurance Co.	Union Security Insurance Co.
Fidelity Security Life Insurance Co.	United HealthCare Insurance Co.
Golden Rule Insurance Co.	United HealthCare of Ga., Inc.
Greater Georgia Life Insurance Co.	Unum Life Insurance Co. of America
Guardian Life Insurance Co. of America	Unum Life Insurance Co. of America

6) How do you propose saving The City of Monroe money?

Please see our answers to questions 1-5 above - beyond that, we have no information about the City of Monroe's current cost.

7) What sort of benchmarking data can you provide?

- Mercer - National Survey of Employer-Sponsored Health Plans
- Kaiser Family Foundation - Employer Surveys
- MSI enjoys a relationship with 50 government employer groups and provides benchmarking on a confidential basis based on our own internal analytical data

COST PROJECTIONS/ONGOING REVIEW

1) How can you help us develop cost projections tied to our fiscal goals?

Please see specimen Benefits Strategic Plan (**Enclosure 7**).

2) Who do you use for actuarial services? Please provide credentials.

Actuarial services is a function of the in-force carrier and/or third party administrator.

3) How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?

Please see Question 1 under DATA ANALYSIS and Questions 1-4 under STRATEGIC PLANNING/VENDOR SELECTION.

PLAN ADMINISTRATION AND LEGISLATIVE COMPLIANCE

- 1) Do you have an in-house benefits attorney? If yes, please provide his or her credentials and the number of years he or she has provided counsel on benefits issues. If no, do you use an external benefits attorney? Which firm do you use?
- 2) How does your firm stay current with federal and state regulations that impact employer sponsored plans?
- 3) Will your firm notify The City of Monroe of changes in federal and/or local laws that would affect us?
- 4) Explain what steps you have taken to become HIPAA compliant.

Our clients routinely depend on us to be their in-house expert on a multitude of issues that impact on the day to day administration of benefits. COBRA Administration, HIPAA Compliance, Medicare Part D, Section 125 Administration and Compliance, Policy Conversion, Dependent Eligibility, Working Spouse Rules, FMLA, Absence Management Policies, effective wellness programs are all examples of issues on which we provide information, training and advice. Additionally, MSI Benefits Group mails a monthly newsletter to all management level decision makers within our client groups. (Current issue is enclosed) This newsletter addresses issues of topical interest in the realm of employee benefits and related legislative and regulatory trends. Archived copies of these newsletters can be found on our website at www.msibg.com Item # 1

Please also review the [MSI – HR Online](#) link on our website which is reserved for clients and which you can access through the RFP process.

Website > www.msibg.com
 Click > "Employer"
 Username > "monroe"
 Password > "msibenefits"
 Click > "HR Online"

MSI – HR Online features the most current federal and state laws and updates plus step-by-step guidelines for compliance as well as how to hire, interview and terminate employees. We give you a comprehensive view of human resource and benefits laws both on a federal and state level. Whether you need a form, poster, the newest information on health care reform laws or state employment laws, we give you a complete inventory of HR information and forms needs including a great range of online tools to help you manage all your HR needs. You'll find easy, step-by-step guidance on how to comply with a broad range of laws from Health Care Reform, COBRA, HIPAA, USERRA and FMLA as well as how to interview, hire and terminate employees. Supported by a professional team of attorneys, we provide the guidelines that will help you comply with the laws, written in plain English so it's easy to understand. This dynamic online HR library provides:

- Health Care Reform (Patient Protection and Affordability Care Act – PPACA)
- Compliance steps that clearly explain how to comply with the law to help avoid penalties or potential employee lawsuits
- Thousands of pages of HR and benefits content
- Fast, efficient online HR tools for developing job descriptions and salary benchmarking
- Over 500 downloadable forms, posters and model notices
- Federal and state employment law information
- Job Description Developer
- Salary Benchmarking Tool
- Federal HR and Benefit Laws
- State Employment Laws
- How to Recruit, Hire and Terminate Employees
- Forms, Posters and Checklists (ready to download and print)
- Performance Reviews

ALL of our employees are subject to and governed by HIPAA "Business Associate Agreements" that MSI executes with all clients and pertinent insurance carriers.

WELLNESS PROGRAMS

- 1) What tools can you provide The City of Monroe to help implement/continue our wellness program with our third-party provider, Care ATC?
- 2) Can you provide examples of low-cost wellness tools?
- 3) How can you help develop a wellness program for the City over time?
- 4) What is your process for measuring the success or failure of a wellness program?

As an extension of our consulting services, MSI Benefits Group assists clients with the design and implementation of Employee Wellness Programs. Matthew S. Bidwell, RHU is a degreed Registered Nurse and takes the lead in coordinating wellness programs for clients.

NOTE: MSI has assisted, among other public sector groups, the City of Griffin in developing one of the most evolved and successful Employee Wellness Programs in the region. (City of Griffin is listed as an MSI reference)

Item # 1

The first and fundamental decision required from management is to decide the scope, intensity and aggressiveness of the wellness program to be implemented. Each employer group has a unique culture and there are trade-offs between “*positive incentives*” and “*coercive measures*”. MSI helps to ensure that a wellness program meets the needs and is compatible with the culture of the individual employer.

There are several basic considerations:

Goals and Expectations

All employee wellness programs strive to reduce future health care cost by reducing claims. This requires identifying your high and moderate risk individuals and converting them to moderate or low risk status. It is estimated that 12% of the adult population has elevated blood pressure, blood glucose and/or cholesterol and is *unaware of their at-risk condition*. These at-risk individuals will be the source of your future high-dollar claims.

Employee Involvement

The success of your wellness initiative is tied to the involvement and participation from employees. If a program is perceived as too invasive, it will meet resistance. On the other hand, if the program fails to identify at-risk members and does not offer assistance in improving these members’ health, then your intended goals will not be met. The employer must decide if participation will be voluntary or mandatory and consider incentives for participation.

Medical Provider Resources

Local and regional resources offered by health care providers must be accessed to assist in meeting the goals of a health program. This includes assistance in screening members and providing on-going educational assistance.

Financial Resources

Identify the financial commitment required in establishing a program. There are many inexpensive but effective resources available to assist in implementing a wellness program. Most group health insurance plans have imbedded wellness programs of various degrees of intensity. If feasible, these should be incorporated into your strategy.

HUMAN RESOURCES TOOLS

- 1) Describe how you keep your clients abreast of employment laws in a timely manner.
- 2) What resources do you provide to help The City of Monroe remain compliant?
- 3) What types of materials can you provide to communicate pertinent information to the City of Monroe management and employees?

Please see our answers to Questions 1-4 under PLAN ADMINISTRATION and LEGISLATIVE COMPLIANCE.

- 4) Do you have any Internet-based employee communication tools? If yes, please provide a brief description of each and any fees.

Internet Based Tools

All of our clients are enrolled online and this represents over 35,000 member lives. The enrollment websites are designed, deployed and managed year-round by MSI IT staff (none of these tasks are outsourced).

Item # 1

There are two major components of our online electronic capabilities:

1) **Interactive MSI Benefits Group – Website**

Our clients utilize the MSI website year-round to send us the following:

- New Hire Notifications
- Termination Notifications
- Change Requests
- Service Requests

All of these client notifications are electronically confirmed and archived. Beyond these four essential elements of eligibility information, which can only originate with the client, MSI assumes year-round responsibility for on-site enrollment of new hires and all other necessary administrative actions and/or interface with insurance carriers and plan administrators.

The MSI website also provides access to a library of forms and documents specific to your organization's benefit plans as well as the link to "[MSI – HR Online](#)".

Please visit the sample Employer Page we created and customized for the City of Monroe.

Website	>	www.msibg.com
Click	>	"Employer"
Username	>	"monroe"
Password	>	"msibenefits"

2) **MSI - eElect – Online Enrollment Platform / Electronic Data Interface (EDI)**

This website serves as a portal to a state-of-the-art web based benefit communication and enrollment platform (**eElect**) that employees can access 24/7 from their home, office, smartphone or tablet.

Traditional "paper/ink" enrollments have become virtually obsolete – for good reason. In the past, employer groups struggled with the handling, processing and reconciling of multiple carrier insurance applications, billing statements and payroll deductions.

eElect provides a single electronic point of entry for all insurance products. The employee's benefit elections, made with the on-site assistance of MSI benefit counselors, are fed electronically to multiple insurance carriers' eligibility databanks and identical data to the employer's payroll system. **eElect** ensures that the insurance carrier invoices and your payroll deductions will always match the actual lines of coverage elected by the employees.

At the heart of making electronic enrollments work is the blending of technology with an intimate knowledge of the insurance plans being enrolled. The system can be programmed to adjust for waiting periods, payroll cycles, late entrants, age band changes on life insurance and a host of other life events. **All programming and data mapping is performed by MSI EMPLOYEES (Information Technology Team) who are licensed and trained in the insurance products being enrolled.**

- **eElect** is "HIPAA 834" compliant which is the federal government standard for electronic insurance eligibility data formatting

- ★ True EDI - Information is mapped directly into the eligibility database of the appropriate insurance carrier. *(Please note that this feature in itself is a crucial distinction not to be confused with so called “web-based enrollments” or “internet eligibility” capabilities, both of which require subsequent data entry or manipulation and thus vulnerable to errors.)*
- Simultaneously, *eElect* feeds the payroll deduction elections of the employee directly into the employer payroll system.
- MSI performs the extensive “data mapping” needed to accomplish these automatic data feeds.
- The employee can view detailed on-screen explanation of benefits and costs of each line of coverage and is assisted throughout by a MSI benefit counselor.
- **Total Compensation / Benefit Statements** are automatically generated at the conclusion of each enrollment. The Employee Total Compensation / Benefit Statement itemizes the employee’s benefit elections, the corresponding employee cost per pay period and per year and also itemizes the employer cost for each benefit.

Please visit the demo *eElect* enrollment site customized for the City of Monroe.

Website	>	www.eElect.com
Enrollment ID	>	"95329"
Employee ID Number	>	"123456789"

★ Please Note: *eElect Electronic Enrollment is designed to augment, not replace, personal interaction and face-to-face benefit communications. The cornerstone of our implementation strategy is that, whenever possible, employee benefit communications are conducted face-to-face, one-on-one. Thus we conduct annual open enrollments with a staff of qualified, experienced and non-commissioned benefit counselors who meet individually with each employee to answer questions and return monthly for new employee orientations.*

FEE INFORMATION

1. Describe your proposed method of compensation for your services. Your response may propose similar or alternative methods for being compensated for your services.
2. Describe your approach towards commissions and/or your fee structure for: a. Placement of insurance and administrative or other services; b. Complimentary services that your firm provides; describe these services and the additional costs if any; c. Fees for other or optional services that can be purchased at an additional cost. Include a description of other or optional services that the firm provides that have not been listed.
3. What is your estimated annual cost for your firm to provide your proposed services to The City of Monroe? Explain your recommendations on how these fees can be funded (commissions, fee based on per hour of service, annual retainer fee, combination).
4. A general statement of the range of compensation you would expect for the services you propose should be included.
5. If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.

Cost Proposal:

MSI compensation for medical insurance is derived as a Per Employee Per Month (PEPM) fee that the medical carrier/administrator will include in the administration fee paid the City of Monroe.

Our cost proposal to the City of Monroe is a PEPM in the amount of \$20.83 to begin on January 1, 2018. (The PEPM includes only covered employees.) There are no separate or itemized fees for any administrative/complimentary/consulting services and this PEPM covers all MSI services described in this proposal.

Optional Service:

Data preparation for the ACA 1094/1095 IRS Reporting is the only optional service which is invoiced separately. Please see **Enclosure 8**.

Ancillary and Voluntary Benefits:

MSI will accept compensation in the form of standard level commissions, distribution fees or service fees from any carriers providing ancillary and voluntary benefits. MSI does expect the City to take advantage of the full scope of MSI services. As described in the body of our proposal we place equal emphasis on consulting, implementation and ongoing service support in core, supplemental and voluntary benefits which offer inherent administrative efficiencies to the City of Monroe and its employees.

Role of the Broker:

By law and regulation, the broker bears a fiduciary duty to the carrier to accurately and honestly define the risk which they will take in exchange for the premium you pay.

Simultaneously, the broker acts as an aggressive advocate on behalf of the client by "packaging the risk" in ways that the carrier can more easily understand and process within their own unique underwriting criteria and which is the most favorable for the client.

As such, as a successful and trusted brokerage, there are four broad categories of "value" that we deliver from which derive our compensation:

- Consulting services for the client (best product at the best price)
- Added value Implementation and Service/Support for the client
- "Packaging the risk" / product distribution for the carrier
- Added value Implementation and Service/Support for the carrier

Item # 1

REFERENCES/OTHER

1. How many clients do you currently have that are of a larger size than the City of Monroe?

Barrow County
 City of East Point
 City of Griffin
 City of Lawrenceville
 Douglas County
 Georgia World Congress Center Authority
 Jackson County
 Spalding County
 Walker County
 Walton County
 Ware County
 Whitfield County

2. How many clients do you currently have that are of similar size to the City of Monroe?

Butts County
 Gilmer County
 Habersham County
 Harris County
 Lumpkin County
 Madison County
 Peach County
 Pickens County
 Sumter County
 Upson County
 White County

3. How many clients of similar size to the City of Monroe have you lost in the last three (3) years? Explain.

None

4. How many new clients of similar size to the City of Monroe have you gained in the last three (3) years?

Harris County
 Peach County
 Walker County

5. Please provide a reference list of a minimum of six (6) clients. Include at least two (2) clients with 50 - 100 employees and two (2) clients with 101-499 employees, and two (2) clients with 500 or greater employees. Please include name, address, telephone number, email address and length of time associated with your organization. Indicate on each whether your firm's role was as a broker and/or a consultant.

(50-100)

CITY OF JASPER

- **Stella Brewer** / HR Coordinator
- 200 Burnt Mountain Road, Jasper, GA 30143
- Tel: **706-692-9100**
- sbrewer@jasper-ga.us
- Broker and Consultant for Health / Dental / Vision / Basic Life Insurance / Supplemental Life Insurance / Short Term Disability
- 2008 to Present

CITY OF JEFFERSON

- **Priscilla Murphy** / City Clerk
- 147 Athens Street, Jefferson, GA 30549
- Tel: **706-367-5121 x 7**
- pmurphy@cityofjefferson.com
- Broker and Consultant for Health / Dental / Vision / Basic Life Insurance / Supplemental Life Insurance / Short Term Disability / Long Term Disability / Accident Insurance / Critical Illness Insurance / Flexible Spending Account (FSA)
- 2008 to Present

(101-499)

JACKSON COUNTY

- **Melanie Thomas** / HR Director
- 67 Athens Street, Jefferson, GA 30549
- Tel: **706-367-6318**
- mthomas@jacksoncountygov.com
- Broker and Consultant for Health / Dental / Vision / Basic Life Insurance / Supplemental Life Insurance / Short Term Disability / Long Term Disability / Cancer Insurance / Accident Insurance / Health Reimbursement Arrangement (HRA) / Flexible Spending Account (FSA)
- 2006 to Present

BARROW COUNTY

- **Charlie Felts** / HR Director
- 30 N. Broad Street, Winder, GA 30680
- Tel: **770-307-3663**
- cfelts@barrowga.org
- Broker and Consultant for Health / Dental / Vision / Supplemental Life Insurance / Short Term Disability / Long Term Disability
- 2008 to Present

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(500 or greater)

WALTON COUNTY

- Karen Fraser / HR Director
- 303 S. Hammond Drive, Suite 331, Monroe, GA 30655
- Tel: 770-267-1329
- kfraser@waltoncityofgriffin.com
- Broker and Consultant for Health / Dental / Vision / Basic Life Insurance / Supplemental Life Insurance / Short Term Disability / Long Term Disability / Whole Life Insurance / Accident Insurance / Critical Illness Insurance / Flexible Spending Account (FSA)
- 2016 to Present

DOUGLAS COUNTY

- Frederick Perry / HR Director
- 8700 Hospital Drive, Douglasville, GA 30134
- Tel: 770-920-7277
- fperry@co.douglas.ga.us
- Broker and Consultant for Health / Dental / Basic Life Insurance / Supplemental Life Insurance / Short Term Disability / Long Term Disability / Whole Life Insurance / Health Reimbursement Arrangement (HRA) / Accident Insurance / Critical Illness Insurance / Flexible Spending Account (FSA) / Legal Shield / Medicare Advantage / Employee Assistance Program (EAP)
- 2015 to Present

6. Describe any other facets of your organization and your firm's experience that are relevant to this proposal which have not been previously described and that you feel warrant consideration.

All three of our business principles described in Question 1 of GENERAL INFORMATION above are equally important to us and defines the rules to which we adhere. However, it is the second of the three that our clients see and feel and experience on a day-to-day basis:

SERVICE / ACCOUNTABILITY: MSI has built a culture of taking ownership of problems. Our customer service representatives (CSR) are prohibited from using the phrase: "Why don't you just call the insurance carrier? Here's the number." Whether the issue is a claim, a bill, a COBRA event or enrollment, we continuously look for ways to ease the client's burden for benefits administration. Wherever possible we do the work and we assume responsibility.

Therefore, as you check our references, we invite you to please drill down with our current clients on what their opinion is of the MSI customer service culture. This is the reason why we list below, for your consideration, ALL of our public sector clients instead of just the few the RFP requests.

The following is a current list of MSI Benefits Group's 51 Georgia public sector clients. In all cases MSI is responsible for core benefits (medical, dental, life and disability) and in most cases for all voluntary benefits. Please feel free to contact any of these in addition to the listed references:

<u>GROUP</u>	<u>CONTACT</u>	<u>TITLE</u>	<u>PHONE</u>
Barrow County	Charlie Felts	HR Director	770-307-3663
Bleckley County	Cindy Newman	Finance Director	478-934-3200
Butts County	Shwander Newton	HR Manager	770-775-8200
City of Canton	Lorrie Waters	HR Director	770-704-1524

City of Duluth	Ed Johnson	HR Director	770-497-5290
City of East Point	Frederick Gardiner	City Manager	404-270-7017
City of Ellijay	Al Hoyle	Mayor	706-635-4711
City of Griffin	Miles Neville	HR Director	770-233-2923
City of Hampton	Tiffany Wilson	Personnel Officer	770-946-4306
City of Hapeville	Jennifer Elkins	City Clerk	404-766-3004
City of Holly Springs	Rob Logan	City Manager	770-721-7503
City of Jasper	Stella Brewer	HR Manager	706-253-9100
City of Jefferson	Priscilla Murphy	City Clerk	706-367-5121
City of Lawrenceville	Steve North	Assistant City Manager	770-963-2414
City of Lilburn	Lynn Smith	HR Director	770-921-2210
City of Locust Grove	Tim Young	City Manager	770-957-5043
City of McDonough	Carla Tuck	HR Director	770-957-3915
City of Peachtree Corners	Brandon Branham	Accounting Manager	770-609-8818
City of Thomaston	Rebecca Zebe	HR Director	706-647-4242
City of Toccoa	Jan Crawford	HR Manager	706-282-3291
City of Washington	Sherri Bailey	City Administrator	706-678-3277
Cusseta-Chattahoochee County	Thomas Weaver	County Manager	706-989-3602
Dade County	Mary Bailey	HR Manager	706-657-4625
Douglas County	Frederick Perry	HR Director	770-920-7277
Elbert County	Tamara Butler	County Clerk	706-283-2000
Ellijay Water & Sewer	Bonnie Broady	HR Manager	706-276-2202
GA World Congress Ctr.	Gwendolyn Miller-		
Authority	Jones	HR Director	404-223-4444
Georgia Public Broadcasting	Veronica Daniels	HR Generalist	404-685-2663
Gilmer County	Lisa Ellis-Malota	HR Director	706-515-2313
Habersham County	Vinitha Robinson	HR Manager	706-754-6270
Harris County	Nancy McMichael	County Clerk	706-628-4958
Jackson County	Melanie Thomas	HR Director	706-367-6318
Jekyll Island Authority	Jennifer Johnson	HR Director	912-635-4075
Lumpkin County	Alicia Davis	HR Manager	706-482-2573
Madison County	Tracy Dake	HR Manager	706-795-6303
Oglethorpe County	Josh Hawkins	County Administrator	706-743-5270
Peach County	Michelle Douglas	HR Manager	478-825-2535
Pickens County	Paula Peace	HR Manager	706-253-8820
Spalding County	Wendy Law	HR Director	770-467-4231
Stephens County	Patsy Browning	HR Director	706-886-9491
Sumter County	Bill Twomey	County Manager	229-928-4500
Three Rivers RC	Hope King	HR Director	678-692-0510
Town of Tyrone	Sandy Beach	Finance Manager	770-487-4038
Upton County	Jim Wheelless	County Administrator	706-647-7012
Walton County	Karen Fraser	HR Director	770-267-1329
Walker County	Shannon Whitfield	Sole Commissioner	706-638-1437
Ware County	Edward Cady, Jr	HR Director	912-287-4333
White County	Shanda Murphy	County Clerk	706-865-2235
Whitfield County	Jackie Carlo	HR Director	706-275-7512
Wilkes County	Karen Burton	County Administrator	706-678-2511
Wilkinson County	Debra Shanks	Deputy Clerk	478-946-2236

Item # 1

PERSONNEL QUALIFICATIONS - PROFESSIONAL HISTORY OF KEY PERSONNEL

Les Szabolcsi, President – lszabolcsi@msibg.com

Les graduated from the U.S. Military Academy at West Point in 1978. Prior to his appointment to West Point he served as an enlisted Ranger Instructor at Ft. Benning, Georgia. After military service as an infantry officer in Europe and Central America he returned to Georgia in 1985. Between 1985 and 1989 he was an independent Executive Recruiter serving the Human Resources departments of Fortune 500 companies. Clients included IBM, Procter & Gamble, Coca-Cola, Mobil Oil and Pfizer. Since 1989 he has been the President of MSI Benefits Group. Les serves on the Health Care Committee of the Board of Directors of the Georgia Chamber of Commerce, is a member of the Chairman's Club of the Cobb County Chamber of Commerce and is a former member of the Legislative Committee of the Georgia Association of Health Underwriters. Les is married and resides in Acworth, Georgia.

Matthew S. Bidwell RHU, Vice President, Sales – mbidwell@msibg.com

Matt graduated from Spalding College in Louisville, Kentucky in 1980. From 1982 to 1996 he worked for John Alden Life Insurance Co. in the employee group benefits department. For the last ten years of his tenure with John Alden, Matt was the District Manager in Atlanta managing group health insurance sales. In 1996 Matt joined Blue Cross & Blue Shield of Ga. and was responsible for large group sales in Northwest Georgia. Matt joined MSI Benefits Group in 1998 as Vice President, Sales and his specialty is the public sector market. In 1990 Matt received the Health Insurance Associate designation from the Health Insurance Association of America and in 1994 was designated as a Registered Health Underwriter by the National Association of Health Underwriters. Matt is married with 4 children and resides in Milton, Georgia.

John C. Leggett, Benefit Consultant – jleggett@msibg.com

John is a native of Dallas, Georgia and began his professional career in 2002 as an Account Executive with MSI Benefits Group. He attended Floyd College while studying Business Administration. John is a licensed insurance agent and counselor in the State of Georgia and provides benefit consulting / brokerage services to the full range of MSI's public and private sector clients. John would be the lead consultant for Catoosa County and the primary point of contact for renewals, ongoing claims reviews and presentations to the Board of Commissioners. John is married with two children and resides in Marietta, Georgia.

Reenae M. Stamper, Enrollment Counselor Supervisor – rstamper@msibg.com

Reenae is a native of Athens, Georgia and began her professional life in 1976 as a Licensed Practical Nurse (LPN). In 1982 she joined Confederation Life Insurance Company in Marietta, Georgia and for the next 18 years progressed through a series of positions of increasing responsibility in benefits administration, eligibility and customer service dealing with claims, enrollments and employee benefit communications. Reenae joined MSI Benefits Group as Lead Enrollment Counselor in 1999. Reenae is married, has two daughters and resides in Powder Springs, Georgia.

Maria Campos, Account Manager (CSR Supervisor) – mcampos@msibg.com

Maria is a 2001 graduate of the University of Central Florida where she earned a B.S. in Business Administration. From 2001 thru early 2005 she worked as a Customer Service Representative in both the Patient Accounting and Managed Care Appeals Departments of Orlando Regional Healthcare. Maria relocated to Atlanta and joined MSI Benefits Group as a Customer Service Representative in February 2005. Maria is married with two children and resides in Kennesaw, Georgia.

COMPANY NAME **MSI Benefits Group, Inc.**

References

- (1) CLIENT NAME **Jackson County**
- ADDRESS (Street) **67 Athens Street**
- ADDRESS (City, St, Zip) **Jefferson, GA 30549**
- CONTACT NAME **Melanie Thomas, HR Director**
- TELEPHONE/E-MAIL **706-367-6318 / mthomas@jacksoncountygov.com**
- (2) CLIENT NAME **Walton County**
- ADDRESS (Street) **303 S. Hammond Drive, Suite 331**
- ADDRESS (City, St, Zip) **Monroe, GA 30655**
- CONTACT NAME **Karen Fraser, HR Director**
- TELEPHONE/E-MAIL **706-267-1329 / kfraser@co.walton.ga.us**
- (3) CLIENT NAME **Barrow County**
- ADDRESS (Street) **30 N. Broad Street**
- ADDRESS (City, St, Zip) **Winder, GA 30680**
- CONTACT NAME **Charlie Felts III, HR Director**
- TELEPHONE/E-MAIL **770-307-3000 / cfelts@barrowga.org**
- (4) CLIENT NAME **City of Duluth**
- ADDRESS (Street) **3167 Main Street**
- ADDRESS (City, St, Zip) **Duluth, GA 30096**
- CONTACT NAME **Ed Johnson, HR Manager**
- TELEPHONE/E-MAIL **770-497-5287 / ejohnson@duluthga.net**

Item # 1



JACKSON COUNTY
HUMAN RESOURCES DEPARTMENT

67 Athens Street
 Jefferson, Georgia 30549-1401

Melanie E. Thomas
DIRECTOR

Phone: (706) 367-6316 Fax: (706) 367-7367

January 7, 2014

Letter of Recommendation

To Whom It May Concern:

I am writing this letter to make you aware of what a wonderful service MSI Benefits Group, Inc. (MSI) has provided Jackson County Government for the last eight years. Having their services available to us is as if we have additional staff in our own office. MSI has *consistently* provided superb customer service in a number of ways, such as:

Problem Resolution

When our employees have issues with their claims, we can rely on MSI to get to the root of the problem quickly and provide the answers we and our employees need. This frees up our HR staff to work on other duties of our office.

New Hire Orientations

We have our new hire orientations on a bi-weekly schedule. A representative from MSI attends those orientations to present and explain our benefits to the new hires as well as enroll them.

Billing

MSI receives our monthly insurance invoices, reconciles the invoices and prepares spreadsheets for us which we use to pay our premiums.

Open Enrollments

In preparation for each open enrollment, MSI solicits bids on our insurance and works with the different insurance companies providing them with all census data and information needed to prepare their bids. When the benefit package is approved, MSI prepares each employee a benefits handbook and packet of information. They also attend the open enrollments for face to face meetings with the employees as well as providing the option to enroll online.

Website

We have access to MSI's website where we can submit changes to employees' records as well as retrieve an abundance of information related to Human Resources.

Item # 1

Healthcare Reform

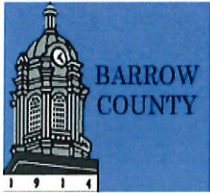
MSI's support with the ever changing healthcare reform has been immeasurable. They have made us and/or our Finance Department aware of items in the reform that would seemingly have been overlooked otherwise thereby saving us from potential penalties.

MSI has demonstrated their knowledge, expertise and reliability from day one of our relationship with them. Given our experience with MSI, we are happy to recommend them for benefit brokerage services. If you have any questions or need additional information, please feel free to contact me at 706-367-6318 or mthomas@jacksoncountygov.com.

Sincerely,



Melanie Thomas
Human Resources Director



January 8, 2014

To Whom It May Concern:

This letter is to recommend the services of MSI Benefits Group.

MSI has been on board with the Barrow County Board of Commissioners for over 5 years and I have personally worked with Mr. Matt Bidwell there since becoming Human Resources Director in 2012.

Prior to being hired in Barrow County, I oversaw a self funded health plan with the City of Valdosta for 12 years with the assistance of other various benefit groups so I know what's out there.

Since coming to Barrow County I can truly say MSI has taken the dread out of administering an insurance program. Our last two renewals with MSI went smoothly and have been extremely cost effective for the County thanks to their knowledge of the market and ability to negotiate on our behalf. Additionally, the renewals were handled on a timely basis which allowed ample opportunity to consider all options available before the budget was set and enrollments planned. At renewal, they provided top quality assistance through their enrollment team basically handling it all for us. Their continued support through out the year all the way up to attending Commission meetings has been a valuable resource.

I have also found the staff at MSI to be knowledgeable, friendly and most importantly ready and willing to take the time necessary to respond to questions and resolve problems quickly. MSI also produces regular benefit updates which have been extremely helpful in navigating the current and ever changing insurance waters. This information allows me to keep my County Manager and elected officials up to date when I am asked about current legislation and future benefit requirements.

Sadly, my past experience with other benefit agencies put me in the same boat as a well known football coach found himself throughout this last season-always inches away from success, seconds away from disaster.

I can truly say that working with MSI Benefits Group has been key to the success of Barrow County's insurance plan and that they are a pleasure to work with.

I highly recommend them to you.

Best regards,

Charlie Felts
Barrow County Human Resources Director

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Ed Johnson, PHR
Human Resources Manager

City of Duluth
3167 Main Street
Duluth, GA 30096-3263
(P) 770.497.5290
(F) 678.957.7262
ejohnson@duluthga.net

LETTER OF RECOMMENDATION FOR MSI BENEFITS GROUP

1-7-2014

The City of Duluth has used MSI Benefits Group for about 12 years, and we have been extremely satisfied with their work product, their abilities, and their customer service. I have worked closely with Matt Bidwell and I find him an incredibly competent and personable individual. He has saved the City tens if not hundreds of thousands of dollars over the years by suggesting and recommending various companies, programs, benefits, and strategies for saving money while almost always enhancing the employee's benefits.

Three years ago, for example, our original renewal quote with Blue Cross was an increase of 55%. Matt negotiated them down to a 49% increase, and then through his intelligent plan design (added a deductible and increased office visit copays), we ended up with a 22% increase. We had a bad claims experience year, but our previous years had seen increases in the range of 0-8%, so we were really just catching up on our run of previous good renewals. By shopping companies, Matt was able to get a better short- and long-term disability benefit plan at less cost than the previous year! And each year, Matt performs the same cost-savings and/or benefits enhancing actions. We value his wealth of knowledge on all types of insurance plans.

MSI also stays current with technology—several years ago they added on-line open enrollment, so employees who had no questions could simply complete their enrollment on line. Of course, we continue to have regular open enrollment so employees can ask MSI representatives questions face-to-face, but many of our employees take advantage of the online system. Also, all of the changes we make are simply entered online, we receive a confirmation, and that saves both us and MSI time, instead of sending faxes or making phone calls back and forth.

MSI also helps our employees as they have problems with getting insurance benefits paid. They contact the insurance company for us, discover the real problem (usually a coding error or other simple mistake), and get the problem resolved quickly, and much more effectively than our employees slugging it out with the company or their doctor's office. Our employee's frequently tell us what a great job MSI Benefits does for them when they have problems.

Three years ago, MSI, at their own expense, began printing a fantastic employee benefits handbook. Our employees love it, and I love it. It puts almost everything our employees (and I) need to know in one convenient place. MSI and I work on updating it each year, and adding more information.

But beyond all the above, I love the ability to pick up the phone, call and get answers to questions on subjects and specific instances I've not come across before. The entire staff at MSI is always friendly, knowledgeable, and helpful. They always return phone calls if they don't know the answer off the top of their heads or just want to make certain before they commit to an answer they are not absolutely sure of; not to mention the routine help they give us almost each and every day.

I wholeheartedly, and without reservation, recommend MSI Benefits Group for your consideration. Please feel free to contact me with any questions you may have.

Ed Johnson, HR Manager



January 8, 2014

To: Whom It May Concern

I am pleased to write a letter of recommendation for MSI Benefits Group, Inc. The City of Griffin has utilized MSI broker services for 13 years. I have been with the City of Griffin for ten (10) of those years.

Although MSI is our broker, I believe they go far beyond what is normally expected of a broker. In addition to their traditional broker services they provide the following:

- A user-friendly website which allows us to make on-line benefit changes.
- A very informational and comprehensive annual employee benefits handbook, which is tailored directly to our needs.
- Educated staff who understand our benefits and can answer all our questions.
- High level contacts with our insurance company and can get problems resolved in a timely manner.
- Staff who keep up with changes in the health laws and provide us with direction and guidance.
- Electronic open enrollment sign-up.

MSI staff provides us with the highest level of customer service we can expect. When we call their office, we always get a person. They do not use voicemail.

Please don't hesitate to call me if you have any questions at (770)233-2923 or mneville@cityofgriffin.com.

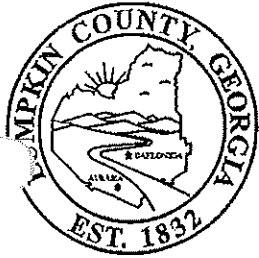
Regards,

A handwritten signature in black ink, appearing to read "Miles Neville".

Miles Neville, SPHR
Director, Human Resources

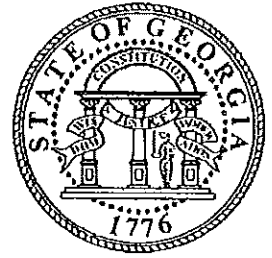
Human Resources Department
P.O. Box T * 100 South Hill St., Suite 400 * Griffin, Ga 30224 * 770-229-6425
Website - www.cityofgriffin.com

Item # 1



LUMPKIN COUNTY BOARD OF COMMISSIONERS

Stanley J. Kelley
County Manager



January 13, 2014

MSI has been serving Lumpkin County for almost two years now. When I originally came to work for the county, no broker was in place and this was a service I was very interested in; however, I wanted a service that was familiar with the unique challenges that come with working for a county government. After doing the research and following the appropriate process, we selected MSI Benefits Group, Inc.

I have not regretted this decision. I have found the whole group to be very responsive. I especially like the fact that when any of us calls, a person answers the phone and immediately begins trying to resolve our issue or answer the question. I also appreciate the time that Matt saves me in staying on top of our claims and pricing services. Additionally, Matt was able to save the county money and help us increase our benefits by finding a much more reasonable price for employer provided life insurance.

I wholly recommend MSI Benefits Group, Inc. as a benefits broker. If you have questions or would like to speak with me personally, please contact me at 706.482.2573 or alicia.davis@lumpkincounty.gov.

Best Regards,

Alicia Davis,
Director, Community and Employee Services

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BOARD OF COMMISSIONERS PICKENS COUNTY, GEORGIA

ROBERT P. JONES, CHAIRMAN
JERRY R. BARNES, DISTRICT 1 COMMISSIONER
BECKY DENNEY, DISTRICT 2 COMMISSIONER



DEBORAH WATSON, COUNTY CLERK
PHIL LANDRUM, COUNTY ATTORNEY

January 9, 2014

To Whom it May Concern:

As the Human Resources Manager for Pickens County I can tell you that MSI Benefits Group has been an invaluable asset for our county for 13 years. I would say if we did not have MSI we would have to add another employee just to do the benefits. They handle every aspect of the benefits process for us.

MSI has a vast supply of knowledge that is exhibited through its employees, its Website and Newsletters. Anytime I need help with an issue I can call MSI and the problem is always resolved in a timely manner. From my experience with MSI they only hire professional and dependable employees.

I hope you will take this into consideration when making your decision. I highly recommend MSI Benefits Group and believe if you should decide to go with them you will be very satisfied with your decision.

Sincerely,

Paula F. Peace, Manager
Human Resources
Pickens County Government

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