

Jackson County, MO

CBIZ Employee Benefits Consulting Services
April 22nd, 2025

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LETTER OF TRANSMITTAL

April 22nd, 2024

Jackson County, Missouri
415 East 12th Street
Kansas City, MO 64106

Dear members of the evaluation committee,

First and foremost, we would like to thank you for your partnership and allowing CBIZ the privilege of serving Jackson County. Having the opportunity over the years to understand your culture and vision and helping to evolve the benefits program as your strategic partner is a source of great pride for our team. Together, we have achieved many successes. We know as the County continues to grow, attracting and retaining a skilled workforce relies on your ability to provide competitive, comprehensive benefits packages. We are here to help you ensure that you can continue to maintain and expand your offerings in a way that is meaningful to your staff and sustainable for your organization.

The growing complexity of the insurance industry necessitates a team that can offer the best of both worlds: a fresh perspective backed by extensive experience. CBIZ strikes a balance between these seemingly contradictory qualities, providing each client with innovative solutions supported by the depth of knowledge needed to navigate the shifting benefits landscape.

Our approach harnesses the power of national resources paired with personal, local service. Each member of our team stands ready to solve your most critical business concerns, providing industry-leading solutions to mitigate risk and reduce costs while enhancing employee communication, engagement, retention and more.

We maintain our competitive advantage by:

- Performing assessments of **cost, compliance, and administration** to identify opportunities and mitigate risks
- Leveraging **data analytics** to accurately project costs and facilitate budgetary forecasting
- Employing dynamic communication methods to **enhance the employee experience**
- Crafting customized **multi-year strategies** that align with your specific objectives
- Optimizing your benefits budget by **minimizing uncertainty** and maximizing value
- Unparalleled, tenured support team with a specific focus on municipalities and government entities

Over the last several years of our partnership, we have explored a myriad of plan options, funding mechanisms and pricing variables to deliver a plan that allows great flexibility and aggressiveness in cost containment, while still offering a very competitive benefits package within your stated budget. At the same time, we have strived to provide best in class service to your administrative team and your employees and to achieve our most critical goal of acting as an extension of your employee benefits team. We will discuss in more depth through our proposal success and areas of opportunity we see moving forward but would like to specifically highlight the following successes working with CBIZ:

- Education and evaluation of self-funding resulting in the transition from Cost Plus to a Self-Funded medical contract effective January 2025, carving out Stop Loss coverage, and laying the groundwork for future Pharmacy carve out evaluations.
- Support the County's administrative team in the development of materials and associate education to increase their benefits knowledge and make informed recommendations.
- In the process of moving Jackson County to a self-funded platform, CBIZ helped the County recognize over \$900,000 in fixed cost savings on their stop loss insurance.
- Collaboration on employee communication strategy including the production of communications, education of members, and enrollment support.

After reviewing your Request for Proposal, our team is excited to explore the opportunity to continue a collaborative benefits partnership. We look forward to sharing a wide range of programs, solutions and services that will help you attract, retain and engage your most important asset — your people.

Best regards,

A handwritten signature in black ink, appearing to read "Matt Krull".

Matt Krull

A handwritten signature in black ink, appearing to read "Carolyn Watley".

Carolyn Watley

A handwritten signature in black ink, appearing to read "Jeff Fosnough".

Jeff Fosnough

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ABOUT CBIZ



Our History

CBIZ takes pride in our history of over 60 years. Founded as Robert D. O'Byrne & Associates, our Kansas City practice first started as an employee benefits consulting firm and has long been recognized as one of the top benefit firms in the nation.

Throughout the last six decades, we have continued to evolve as the needs of our clients have changed. We have invested in tools, resources, and people to ensure we are bringing best-in-class expertise to our clients and continue to help our clients prevent escalating health care costs through creative benefits strategies, robust services, and reasonable fees.

Jerome Grisko, our Chief Executive Officer and Director, currently oversees more than 10,000 CBIZ associates in 160+ offices across the country. CBIZ, Inc. is split into two divisions: financial services and benefits and insurance services. CBIZ Employee Benefits makes up approximately 600 of CBIZ's total employee count and has a presence in over 30 CBIZ offices nationwide.

Our regional group is led by Caitlin O'Byrne Waters, who serves as the President of CBIZ Employee Benefits in Kansas City.

National Resources, Local Service

Our benefits and consulting practice is based in Kansas City, Missouri. In 1997, **Cleveland based CBIZ, Inc.** (NYSE: CBZ) acquired the growing Robert D. O'Byrne & Associates regional office, which allowed us to expand our resources and services to our clients. CBIZ has grown and prospered by acquiring highly successful accounting, benefits, valuation, recruiting, retirement plan, and other service firms throughout the U.S. Under a single roof, our Kansas City office provides a full spectrum of integrated services, among them accounting, employee benefits consulting, property and casualty brokerage, payroll, retirement plan services, and much more. Working together, they clear the way for local organizations to succeed.

In addition to our consultants, our employee benefit staff includes account executives, account managers, wellness coordinators, account service coordinators, health & productivity management consultants, employee communications specialists, onsite clinic consultants, benefits-technology consultant, VP of Regulatory Affairs Attorney, actuarial analyst, and other services. Jackson County will undoubtedly continue to benefit from access to our broad team of benefits, human resources, accounting, tax, and risk mitigation experts.

Our Services

CBIZ delivers top-level financial and benefits and insurance solutions to organizations of all sizes, as well as individual clients. Our services include:

- Audit & Assurance Solutions
- Tax Solutions
- Advisory Solutions
- Employee Benefits Solutions
- Human Capital Management Services
- Retirement & Investment Solutions
- Talent & Compensation Solutions
- Life Insurance Solutions
- Property & Casualty Consulting Services

No matter the CBIZ services you utilize, we pledge to provide exceptional service focused on individual attention, responsive action, and proactive assistance. We always strive to exceed your expectations.



While our performance standard is consistently monitored and adhered to, your CBIZ Employee Benefits account team will also hold an Annual Performance Review meeting to measure the effectiveness of past initiatives and outline new strategies. This comprehensive approach is instrumental in creating a culture of healthier, happier associates.

Core Values



**We Do The
Right Thing**



**Our People
Matter**



**We Are Dedicated
To The Success Of
Our Clients**



**We Expect
To Win**



**We Are
OneCBIZ**

Dedicated to the Success of Our Clients

One of our key core values is that we are dedicated to the success of our clients. As such, your satisfaction is extremely important to us. We work diligently to provide exceptional customer service to our clients, scheduling regular, ongoing calls to ensure projects are progressing and all questions and concerns are addressed in a timely, comprehensive manner. These calls also provide a proactive means of addressing any upcoming reporting or compliance requirements.

CBIZ's client service team provides guidance and support for all client-related activities, setting rigorous performance and service standards by which all CBIZ professionals operate.

We believe the ultimate measure of service quality and client satisfaction is the high level of retention of our clients, which is well above the industry average.

CBIZ by the Numbers

- 160+ Offices
- 10,000+ Team Members
- 100,000+ Clients
- 100 Workplace Awards in 2023
- Top 10 Largest Accounting Provider Nationally (1)
- Top 30 Largest Broker of U.S. Business (2)
- Top 4 Institutional Consulting Team (3)

At CBIZ, our product is time and expertise, and we have invested significantly in our resources to provide our clients with strategic guidance, ongoing support and real results. Together, we can develop and maintain a solid partnership built on mutual trust and measurable outcomes.

Sources:

- 1 Accounting Today – March 2023
- 2 Business Insurance Magazine – July 2022
- 3 Barron's Top Institutional Consultants – 2022

Rankings and recognition by unaffiliated third parties may not be representative of a CBIZ Investment Advisory Services' client experience and should not be construed as a guarantee of a certain level of results. Neither CBIZ IAS nor its advisors pays a fee to the third party in exchange for the rating.

5.1 The Successful Respondent must prepare a proposal and solicit proposals from a variety of health, dental, vision and life insurance providers on behalf of the County. Respondents will assist Jackson County in evaluating the proposals submitted directly to the County and provide strong market access with support and execution of vendor and carrier marketing for all benefit product lines including quote analysis, contract negotiations, and new vendor implementation.

Yes. We will work in coordination with all County Departments to support all needs as noted above. CBIZ will provide comprehensive RFP and marketing services - from goal setting to a final written analysis of our market findings to the implementation of a new vendor if one is selected. We are with you every step of the way. We draft our RFP documents to reflect your unique goals and objectives and any particular issues that you would like to see resolved. Our written analysis of the bids and finalist interviews will help lead Jackson County to a selected vendor. Once this is accomplished, we will stay in ongoing communication with the carriers/vendors to ensure they deliver according to final negotiated provisions.

5.2 The Successful Respondent will facilitate and ensure that the required plan documents and legal requirements meet state and federal regulatory requirements.

Whether entering into a renewal contract or switching to a new vendor, CBIZ will coordinate and manage the implementation process and the ongoing vendor relationship for Jackson County.

We will assume the following tasks:

- Schedule planning and implementation meetings with vendors as needed
- Coordinate eligibility data requirements and timing
- Order vendor benefit booklets and/or certificates, ID cards
- Review administrative forms and billing
- Request and review contracts, plan documents, and other vendor materials
- Provide ongoing associate support for claims, customer service, etc.
- Proactively identify issues before they become problems
- Establish service level expectations and negotiate performance guarantees as appropriate

5.3 The Successful Respondent will provide analyses of, and recommendations for, various insurance plans and funding alternatives.



Yes, CBIZ will assist in analyzing vendor capabilities to determine the appropriateness of their fit for Jackson County and its Associate culture, a task aided by our years of experience working with the County in the consultant role. We have experience implementing and working with all the major carriers and vendors and will assist with researching, vetting and advocating for the county during the marketing process. We will support the County's interests in examination of State Pools or Consortiums as well, if desired. Transition was successfully achieved last year with the move from Standard to Hartford for the life and disability plans, and the move to self-funding for the BCBS medical plan.

5.4 The Successful Respondent will assist the County with carrier renewals on an annual basis including renewal negotiations on behalf of Jackson County to ensure we are receiving appropriate and affordable pricing with quality services and support from plan vendors.

The most competitive pricing is achieved when a vendor becomes a partner with Jackson County. Our responsibility is to develop these relationships to the fullest. For prospective partners, CBIZ must paint the picture of why Jackson County is the most attractive group to insure. For current partners, CBIZ will enrich the relationships through collaborative development of strategic plans. Further, regularly scheduled partner updates allow CBIZ to aggressively achieve the most cost-effective pricing for all plans and programs at renewal. As one of the largest purchasers of insurance and related products and services, our clients benefit from preferred level pricing and service models from both national and regional insurance companies and other vendors. Jackson County will benefit from both our strategic approach and our significant volume placements, plus our ability to negotiate multi-year rate guarantees.

5.5 The Successful Respondent will attend/coordinate selected meetings with County Administration, County Legislature, Human Resources, and associate meetings as required to support the selection process and decision.

CBIZ will attend, coordinate, and prepare agendas for selected meetings of all involved parties, as we have been active participants in Legislative and Committee meetings in the past several years, as well as the individual meetings with Legislators in 2024 for 1-on-1 education sessions about the transition to self-funding. This is included in our standard scope of services.

5.6 The Successful Respondent will provide the County with information on emerging market trends. Recommend alternative benefit plan designs, delivery systems, funding and communication methods as dictated by environmental/regulatory changes and emerging technologies.

The County associates deserve a quality benefits package. At the same time, cost-containment solutions can help reduce and manage overall risk to employer health plans, especially now that the plans are self-funded. These solutions lead to more innovative plan design and better overall outcomes. In order for an employer's health care ecosystem to achieve these outcomes, the employer's plan should include tactics that:

- Protect against unnecessary spending due to fraud, waste and abuse
- Provide structured and reasoned access to primary care
- Guide urgent and emergent care to the most efficient and cost-effective site of care (e.g., telemedicine, urgent care)
- Construct a care coordination methodology that handholds patients through health care navigation and care delivery decisions for both routine and complex matters, as well as creates a 360-degree composite view of the patient as a unique individual
- Promote value-based care for situational diagnoses (e.g., low back pain, diabetes, dialysis)
- Align benefit deliverables with evidence-based medicine and proper diagnosis for high dollar and catastrophic conditions (e.g., birth abnormalities, cancer, autoimmune conditions)
- Account for health care system outliers and have a plan to negotiate and contest their impacts on overall health spend
- Manage the pharmacy contracting and purchasing process to ensure the best overall drug procurement strategy
- Collect and analyze ongoing data to deduce patterns, trends and opportunities regarding overall ecosystem performance
- Benchmark current plans, costs, and utilization against national and regional benchmarks and other municipalities

5.7 The Successful Respondent will assist in the administration of annual (or special) enrollment, as required.

While Jackson County's CBIZ service team will provide ongoing support throughout the year, CBIZ recognizes that there are many tasks in the Renewal and Open Enrollment timeframe. CBIZ will assist Jackson County in all the major areas involved in Open Enrollment, including but not limited to:

- Development of Open Enrollment Communications and OE Guide
- Associate information presentations
- Carrier implementation
- Carrier file feeds issues
- And more.

CBIZ will also assist in providing any guidance and information for Jackson County to be able to update the enrollment system where applicable. At the outset, we will identify specific short-term and long-term communication objectives, and choose ways to make small but measurable changes now that will ultimately lead to long-term, sustained change.

5.7.1 Annual Benefit Sign Up/Open Enrollment: Advise and assist the County in developing, implementing, and conducting the annual on-line benefit enrollment.

Assist the County in developing, implementing, and conducting enrollment by all plan members. Assist with providing a summary of benefits and other written communications to distribute to all associates during open enrollment process. Assist in coordination of/and facilitate schedules with all benefit plan representatives and County associates for yearly open enrollment process.

Open enrollment is a key component of associate involvement and appreciation of the benefit offerings. We are intimately involved in the process. As consultants to a variety of different organizations, we have tremendous hands on knowledge of effective communication processes designed specifically for the wide range of support personnel required. We will coordinate enrollment meetings designed to maximize associate participation and ensure materials and benefit packages are compliant for your full-time, year-round and seasonal associates. CBIZ provides qualified personnel with the necessary knowledge and experience to conduct or assist in annual open enrollment meetings as well as new associate orientation meetings. To assist with the communication process, CBIZ will:

- Coordinate the enrollment process with vendors including eligibility data;
- Develop associate communication materials including OE Guide, announcement letter, benefit summaries and custom materials as needed;
- Determine what bilingual needs may be required;
- Review vendor and/or client enrollment materials;
- Identify enrollment capabilities - internal or outside vendor;
- Facilitate associate meetings including webinars, PowerPoint presentation, carrier attendance and supplies;
- Provide vendor interface throughout the enrollment season.

Depending on the scope of the services required, CBIZ can also propose a variety of benefit counselors and communication vendors that are designed to increase associate engagement in benefit plan offerings. CBIZ will work with Jackson County to determine how to best meet the needs of your associate population. CBIZ understands associate education and the associate's understanding of the benefit plans is crucial.

Successfully educating associates leads to a better understanding and use of the benefit plans by associates; this leads to happier and healthier associates. To help with the education process of open enrollment each year, CBIZ provides a customized associate enrollment guide. This guide has all pertinent information on eligibility, carrier networks, plan designs/benefits offered, carrier extras, compliance requirements, and contact information. These booklets become a one-stop-shop for all benefits information and associate needs. To go along with the enrollment guides and in-person meetings, CBIZ also provides live and recorded webinars to help educate associates. CBIZ understands schedules can be tough and sometimes associates can't make an in-person enrollment meeting. These tools can also be useful for new hires and spouses to watch.

5.8 The Successful Respondent will provide financial reporting, plan analytics and predictive modeling expertise to help with decision making and cost projections.

Review claims experience, claim service, and claim administration to ensure maximum benefits to Jackson County.



Now that the County's plan is truly self-funded as of this year, financial reporting will be more important than ever. Access to comprehensive data is crucial for evaluating the competitiveness of your benefits plan and uncovering opportunities for improvement and cost reduction. CBIZ understands the significant value of data, so we offer our clients access to industry-leading insights, tools and technology.

The Monthly Financial Overview provided offers clients a comprehensive analysis of their benefit plans' financial performance. This report includes detailed insights into claims activity, cost trends, and budget comparisons, allowing clients to make informed decisions and effectively manage their benefits programs. It helps identify areas for cost savings and ensures that clients remain on track with their financial goals.

Innovu

Innovu, a comprehensive data analytics tool, **allows CBIZ's Self-**

Funded clients to identify and eliminate waste from their healthcare costs. This cutting-edge technology enables users to identify actionable insights, driving strategic decision-making for cost savings and improved employee health and financial security.

By utilizing Innovu, we can help Jackson County create a lifecycle that optimizes your health spend:

- **Monitor:** Unique financial insights and reports designed to proactively monitor plan performance.
- **Identify:** Help identify trends within the population that drive clinical and financial decision-making to mitigate risk.
- **Target:** Efficiently and effectively identify waste and opportunity, ensuring transparency, accountability, and quantifiable savings.
- **Implement and Measure:** Implement solutions that address the opportunities identified through Jackson County's unique data. Measure outcomes to optimize vendor relationships, monitor trends, and make adjustments resulting in accelerated results.

Executive Summary

February 2025

Enrollment

	February 2025	YTD Average
Total	1,294	1,293
HMO Plan	189	190
PPO Plan	307	307
HSA Plan	232	232
EPO Plan	354	352
Spira Plan	212	212

Plan Costs

	February 2025	YTD Total
Medical Claims	\$755,349	\$1,070,956
Cost Plus Runout	\$64,815	\$839,673
Rx	\$420,848	\$884,999
Stop Loss Reimbursements	\$0	\$0
Rx Rebates	\$0	\$0
Fixed Costs	\$265,745	\$531,096
Total	\$1,506,757	\$3,326,724
Total PEPM	\$1,164.42	\$1,286.93

Plan Funding

	February 2025	YTD Total
Total	\$2,196,469	\$4,391,807
Surplus/(Deficit)	\$375,371	\$1,065,083
Funding Vs. Expenses	68.6%	75.7%

Putting the “U” in Innovu

Empower yourself to take charge of your employee benefits. Beyond our regular meetings and reports, Jackson County can have the ability to access real-time Innovu Executive Dashboards on demand. These dashboards allow you to monitor plan costs, mitigate risks, and enhance employee health. Plus, the CBIZ Health Innovation Team offers free training and support to help your staff harness the full potential of this powerful platform.



Benchmarking Data

To help you determine how your benefits strategy stacks up, our team provides detailed information on key health care trends in our annual benchmark report. This comprehensive resource contains valuable data related to health plan usage, medical and Rx cost-containment strategies, trending benefits and more.

In addition to our annual report, our clients regularly have access to industry benchmarking reports offering insight into your competitors in the marketplace. Through various filters, we can deliver the information that is most pertinent to your organization regarding plan design, enrollment, funding mechanisms, employer-associate costs and more.

While this raw data is easily accessible across the benefits brokerage industry, it is our expert analysis of this data and subsequent tactical implementation of data-driven initiatives that is second to none.

5.9 Benefit Program Design: Provide benefit information to enable the County to make effective decisions in developing an overall Associate Benefits Program that is comprehensive and meets established objectives with respect to cost and competitiveness with the goal of attracting and retaining associates.

5.9.1 Additional services for benefit program design may include, but are not limited to:

5.9.1.1 Calculating the increased cost for renewal of insurance for the County,

5.9.1.2 Providing “what if” scenarios for the County, regarding renewals of insurance,

5.9.1.3 Calculate and provide alternative funding methods

As part of our ongoing strategic consulting process, we meet with you to learn of your objectives, discuss options and programs in the marketplace, and collaborate with you to develop a 3-year strategy to accomplish your goals. Our specialized approach gives us the ability to see many different benefit scenarios, each unique, each looking for a custom-fitted solution. Our reputation for providing innovative solutions to municipalities along with the number of clients in this

space grew quickly through referrals from one client to another. We bring intimate, hands-on knowledge of the local benefits marketplace, the competitive edge to attract and retain the highest quality personnel, and the ability to quickly access national, technical resources. The strategic plan and process is reviewed, updated, and amended each year during our Annual Planning & Review meeting, and as business needs and priorities change.

Associate benefits are a substantial investment affecting multiple facets of your business, from organization morale and associate retention to administrative efficiency and ultimately your bottom line. That is why CBIZ begins each engagement with benefit and human resource objective setting, to ensure that your benefit initiatives support your organization's business and financial objectives.

Rather than supply packaged solutions, we will collaborate with you to develop a customized action plan to achieve the goals you set. This process typically begins with stakeholder interviews and either conducting or reviewing the County's current associate engagement survey results.

Actuarial Services

Rather than simply forwarding carrier reporting, CBIZ has a robust in-house actuarial and financial reporting team. Our actuarial team helps our client's better budget and prepare for health care costs each year and perform prospective renewal calculations based on current claims data. Our team provides actuarial services that support and supplement our benefit review and analysis. We help analyze current plan costs against the marketplace, develop premium equivalent rates, analyze carrier renewals, and develop an actuarially sound contribution structure. Finally, we can identify the issues driving plan costs and recommend responses that are tailored to address the causes.

You will have access to experts who can assist with the following items:

- Projecting financials and claims / Pricing and reserve calculations
- Independent underwriting renewal calculation based upon claims/utilization
- COBRA rate development
- Stop-loss and pooling risk level determination
- Modeling plan design changes, migration studies, and contribution strategies
- Assessing the financial impact of COVID-19 based on employer and associate characteristics

Funding Arrangements

Your dedicated consultants and service team have valuable expertise working with various funding arrangements. Our clients range from being fully insured, to hybrid insured, to fully self-funded. We are skilled at utilizing the data available to us to help the County determine the best funding strategy. CBIZ are experts in evaluating program design, contracting, and funding techniques that are conducive to cost containment while providing a quality package for associates. This includes multiple plans that increase flexibility, and cutting-edge components of flexible benefit and cafeteria plans. We have the tools, experience, and intellectual capital to monitor the performance of the plans, forecast expenditures with consistent accuracy, identify areas for improvement with network discounts and administrative services and obtain aggressive pricing terms within the markets.

The team assigned to Jackson County has extensive experience working with groups of all funding arrangements and is very adept at illustrating and guiding clients through a funding strategy conversion.



5.10 Tracking and Plan Performance: Track and report progress of Benefit Plans on a quarterly basis, coordinating with benefit providers to obtain relevant performance data. Provide analysis of Benefit Plan performance e.g. Health Care Plan – Premium vs Claims. As needed, presents data to the County Legislature during open Legislative meetings.

We will continue to provide monthly reporting of plan financial performance. CBIZ will provide an integrated utilization report annually including a comprehensive review, projections and modeling.

Reporting is a critical component in monitoring the effectiveness of health and welfare benefit plans. CBIZ provides periodic (monthly, quarterly, semi-annual) and year end historical comparisons as well as financial and utilization reports and analyses. CBIZ can also create and generate special reports as needed or requested.

Monthly Reports/Meetings:

- CBIZ Data Analytics Tool/Innovu Predictive Modeling
- Dashboard Report
- Monthly Financial Overview and Funding Comparison
- General Plan Performance/Expense Overview
- Large Claim Report
- Lag Reports
- Utilization Data Analysis

Quarterly Reports/Meetings:

- Reserve Valuation
- Top 20 Conditions/Providers
- Case Management Review
- Projected Year-End Forecast
- Pended Claim Reports

Annual Reports/Meetings:

- Financial Comparison
- Benchmark Review/Analysis
- Performance Standard Review/Stewardship Report
- Wellbeing Scorecard
- Strategic Review
- Generational Analysis
- Monte Carlo Stop Loss Analysis
- Performance Standard Review

5.11 Consultation: Provide upon request, consultation, and guidance to the County and individual benefit participants with respect to all Benefits Plans including, but not limited to: Health, Dental, Term Life, AD & D, LTD, EAP, Cafeteria Plan (Section 125), Whole Life, and Long-Term Care, etc.

This is provided within our standard scope of services.

5.12 The Successful Respondent will provide guidance with respect to Government mandates and compliance with all laws and regulations related to employee benefits (Health Care Reform, ERISA, COBRA, HIPAA, Section 125 administration, etc.).



When it comes to associate benefits compliance, CBIZ has you covered.

We know that keeping up with rapidly changing associate benefits regulations is no simple task. That's why CBIZ believes in making a continuous investment in compliance and regulatory resources — to make your life easier as you strive to maintain compliance.

Our dedicated Regulatory Affairs & Compliance Services team, led by Karen McLeese, Esq, consistently monitors and provides guidance on state and federal laws that may impact your associate benefits program. You'll receive efficient, ongoing support from in-house specialists so you can avoid the burden of billable hours from traditional legal resources.



[Learn More About Karen McLeese](#)

Compliance Resources

Our team is dedicated to delivering the compliance resources you need to stay informed – all 365 days of the year. That's why CBIZ clients receive various compliance manuals, newsletters and other publications on a monthly, annual and ad hoc basis.

- **"At Issue" Ad-Hoc Newsletter:** CBIZ understands the critical nature of ongoing regulatory and legislative updates in our current environment, which is why we notify our clients regarding time-sensitive information on an as-needed basis through "At Issue" newsletters.
- **"Benefit Beat" Monthly Compliance Updates:** To keep our clients abreast of ongoing compliance updates, CBIZ provides monthly "Benefit Beat" e-newsletters containing general associate benefits regulatory and legislative information.
- **"Health Reform Bulletin" Ad Hoc Technical Report:** CBIZ distributes "Health Reform Bulletins" on an ad hoc basis. These technical reports provide summaries of guidance issued by the Affordable Care Act's governing agencies.
- **"For Your Benefit" Annual Compliance Manual:** CBIZ prepares an annual compliance manual with accompanying sample documents for federal guidelines. There is a state section for each applicable state. "For Your Benefit" is provided to each CBIZ client at no additional cost.
- **Annual Compliance Checklist:** Every CBIZ client receives a "Compliance Checklist," which is reviewed collaboratively with your staff and our CBIZ service team on an annual basis. The Compliance Checklist is a 50-page document that contains a comprehensive list of compliance guidelines and necessary actions to mitigate exposure.
- **Annual Legislative Webinar:** Our year-end annual legislative webinar is hosted by Karen McLeese and offers a review of notable legislative events over the past 12 months, as well as a preview of what employers can expect regarding associate benefits rules and regulations in the coming year.

5.13 The Successful Respondent will have access to carrier reporting and information tools (such as benchmarking reports) to facilitate and provide information on plan performance and to assist plan financial management function and cost/budget projects.

As previously outlined, the CBIZ Team will continue to provide monthly financial reports. Benchmarking information is readily available upon request. And as outlined in section 5.9, CBIZ provides a robust actuarial team who provide funding and reserve analysis to our self-funded clients like the County.

5.14 The Successful Respondent will provide cost effective, technological associate communication materials, and Summary Plan Documents and Certificate of Coverages. Will assist in summary of benefits and written communications regarding benefits throughout the year, during open enrollment, and as regulatory changes occur.

In our routinely scheduled Service Meetings with the County, we will summarize the documents and notices that a non-ERISA plan like the County is required to share with associates, take stock of the current distribution processes in place, and make recommendations for any outstanding documents that need to be distributed to associates both during open enrollment and throughout the year. We will work with HR to ensure documents are distributed in the most streamlined manner possible, while maintaining compliance with both paper and electronic distribution rules as delineated by the Department of Labor.

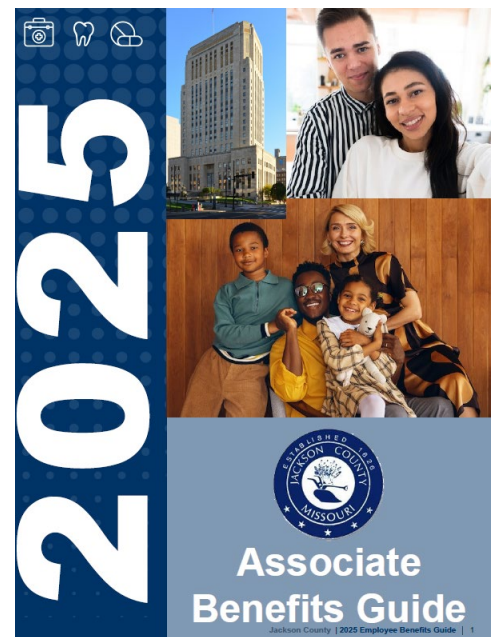
5.15 The Successful Respondent will assist the County in developing and implementing a comprehensive benefit plan communication infrastructure utilizing existing and emerging technologies encompassing communications between the County and vendors, the County and associates, and associate self-service.

Communication is all about delivering the right message to the right audience at the right time. The end goal? Driving meaningful associate action. To help you connect with and empower your associates, CBIZ offers a range of in-house communication solutions.

Our communications solutions are intended to simplify your benefits messaging, effectively navigate open enrollment, help you widen your reach with a multi-channel approach and ensure continual improvement with trackable software and data analytics.

Open Enrollment & Associate Communications

Working together with your HR team and benefit vendors, we'll provide concise, customized written communications highlighting the crucial elements of your benefits program.



Your Communication Package

Effective communication requires the use of consistent branding, design and messaging specifically catered to your organization's distinct associate population and needs. Our associate communication package includes our Open Enrollment Guide and New Hire Guide, in addition to open enrollment postcards and flyers. Digital communication engagement options and open enrollment communications are outlined below. See "Additional Communication Services" section for information on premium services provided for an additional fee.

We offer the knowledge and industry expertise needed to handle your critical communication matters, and our subject matter experts provide guidance on appropriate strategies, applicable innovations, technology considerations and more.

Digital Communication & Engagement Options

Your workforce demographics likely span across multiple generations, and each associate brings with them a unique style of learning and a preferred method of communication. Our multi-channel approach leverages traditional print materials, digital resources, social media and more to help you widen your reach and connect with each associate effectively.

- **Educational Video Library** — online library of 50+ English and Spanish videos on various benefits, HR, and training topics
- **Presentations and Webinars** — access to 24/7 scriptable benefits presentations and webinars for large groups, new hires and spouses
- **FlippingBook** — transform files into digital, interactive online publications with data tracking capabilities for associate communication and benefit guides

Your benefits team will help you:



Our standard communications services are bundled in our scope of services and pricing.

Premium Communications Services

Our Process

- 1 | assess
- 2 | collaborate
- 3 | develop
- 4 | drive meaningful employee action

CBIZ Total Rewards Communications Practice is passionate about helping you leverage quality communications and clear messaging to achieve enhanced associate retention, increase the perceived value of your benefits and strengthen your ability to attract new hires. Our team of subject matter experts offers the knowledge and industry expertise needed to solve your critical communication matters and can weigh in on appropriate strategies, applicable innovations, technology considerations and much more.

Our Process

We'll begin your project by thoroughly assessing your organization, culture, priorities, associate demographics and values. We'll then collaborate with you to develop a strategic communications plan specifically designed to help your organization drive meaningful associate action.

Additional Communication Services

CBIZ Total Rewards Communications Consulting also offers more advanced communication services for an additional fee. Some of the most common projects our experts handle include:

- Personalized branding
- Year-round communications campaigns
- Communications assessments
- Mobile app implementation and support plan
- Customized benefits websites
- Custom videos
- Change communications
- Mailers
- Data-driven benefit portals
- Decision support tools
- Newsletters



5.16 Claim Mediation: Provide liaison services between the Human Resources Department Benefits Administrator point of contact and benefits contracts, including coordination or reporting and assistance resolving claims.

CBIZ is adept at working through claims issues to ensure the contracted benefits are fully resolved on behalf of the County, its associates and their families. This is provided within our standard scope of services. All CBIZ Account Team members are trained and regularly advocate for our clients when claims issues arise. CBIZ will ensure HIPAA authorizations are in place when necessary.

5.17 The Successful Respondent will assist with resolution of specific claims and/or issues, including but not limited to: bill reconciliation, as needed and/or when requested by the County and/or individual plan members.

Our CBIZ service team is available and ready to assist with these issues as necessary. Our client engagements see us advocate for our clients and their associates to help resolve claim or provider service issues, as well as billing concerns – whether they be monthly premium invoices paid by the client or a claim billing issue that needs additional intervention on behalf of an associate or their family.

5.18 Reporting: Prepare and forward Federal regulatory information to Jackson County for review on a quarterly or annual basis, including data necessary for IRS Form 5500 as the County's Section 125 medical reimbursement plan exceeds 100 participants.

Our scope of services includes preparation and facilitation of annual reporting requirements including but not limited to 5500 preparation, Form 720 reporting, and other regulatory notices and filings. Although these particular filings do not currently apply to the County, we understand that a large government entity like Jackson County will have substantial needs related to compliance. Utilizing experience, expertise and the tools described herein, we will provide you outstanding support for compliance. We provide both monthly communications and ad-hoc memoranda drafted by our Regulatory Affairs group to keep you in the know about all the compliance and legislation changes that directly affect you. Commonly for clients like Jackson County, we have a standing monthly conference call to review pending or enacted legislation. Doing so allows us to adjust policies, procedures and workflows in a timely manner.

5.19 The Successful Respondent must agree to work collaboratively with any other consultants, or consulting firms and/or legal firms the County has contracted with for consulting and/or legal services.

CBIZ will always work collaboratively with other partners on behalf of the County, as directed.

5.20 The Successful Respondent will provide guidance, implementation, and support of the County's wellness initiatives. The Wellness Program consists of a Wellness Coach, activities/programs, and incentives.



Low associate wellbeing is a top contributor to rising health costs. As a result, employers must embrace a new paradigm to manage increasing risks and costs in a highly competitive environment. That's why we've created one of the most comprehensive and innovative wellbeing consulting practices in the market.

The CBIZ Engagement & Wellbeing Consulting Practice takes an integrated approach that moves beyond the measurement of physical wellness to include a holistic wellbeing strategy of social, physical, financial, career, and community health. Should the County renew its contract with CBIZ, we will add a new member to our current Service Team, with the addition of Abby Stevenson, Wellbeing Account Executive.

Our Team

Our wellbeing team represents the culmination of more than 20 years of experience working with some of the most innovative and expert minds in the health-improvement arena. We are proud to be a wellbeing consulting partner and advocate for thousands of employers looking to create a thriving workplace culture and improve associate engagement.

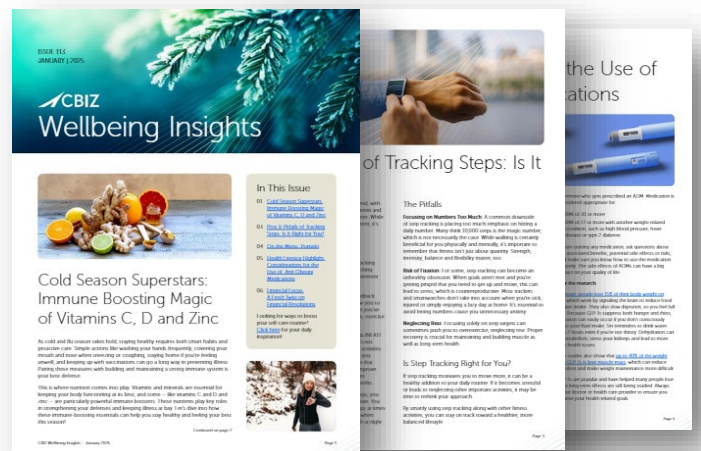
What We Do

Our consultants use actionable data to recommend environmental changes, assess new benefits and solutions and increase engagement.

- **Data-Driven Approach:** Our customized solutions include a variety of data-driven assessments and analyses, evidence-based interventions, practical tools, and empirical measurement to deliver results.
- **Collaborative Partnership:** Standard to our scope of services is a dedicated Wellbeing Account Manager who will partner with you to assess what you need to create and maintain a dynamic culture through your wellbeing program.
- **Emphasis on Associate Engagement:** A successful wellbeing strategy requires a continued commitment to reach all associate segments and their families in meaningful ways. To assist with this, CBIZ provides ongoing education including an annual wellbeing webinar and monthly Wellbeing Insights Newsletters.

Measurable Results

Your CBIZ wellbeing specialists will develop metrics using actionable data from your associate population to measure awareness, engagement, participation and associate satisfaction in all wellbeing initiatives



5.21 The Successful Respondent will develop and/or assist in developing and evaluating associate needs and satisfaction surveys as requested.

CBIZ has provided and will continue to assist in conducting a variety of surveys if requested. Our most common surveys solicit associate feedback on current benefit options, satisfaction with carrier customer service, likelihood they may purchase an option if it were available, and the success of wellness programs. If Jackson County would like to conduct another survey, CBIZ will provide guidance on constructing and administering it to associates. We also have third party resources we may use should it be beneficial for a survey to come directly from CBIZ to your associates. CBIZ surveyed Jackson County's associate population earlier this year. The results of the survey can be used to help drive strategy.

5.22 The Successful Respondent will provide their full range of services including, but not limited to, the following:

5.22.1 Human Capital Services (Leave of Absence process and guidance, employee handbook compliance, performance management, Human Resources processes, HR compliance, and other Human Resources needs)

5.22.2 Compensation Service (compensation guidance, relevant market data, develop a pay structure, resources ensure market competitiveness, associate placement in pay structure)

5.22.3 Specialized Recruitment (recruitment services for hard to fill positions and supplemental staffing)

5.22.4 Additional services respondent can provide Jackson County.

CBIZ will continue to provide the services outlined throughout the entirety of question 5.22. A complete list of our currently provided services (and any services that may involve added costs) can be found in question 5.28.

Human Capital Management And More

Whether you want to empower associates to manage benefits or streamline the review process, CBIZ can help find a turnkey solution that seamlessly integrates with our benefits consulting and payroll services. CBIZ's HRIS technology can automate all HR-related activities, from applicant tracking and benefits enrollment to administration and workflow management, in one cloud-based portal.

If the County requires additional professional services, CBIZ can connect you to professionals in a variety of specializations within our organization. Each client is unique and together we will leverage resources to enhance your objectives.

These services may require additional costs, to be negotiated upon determination of the scope of the projects. The following CBIZ services are offered regionally and nationally through a network of CBIZ professionals. These services are listed below and are outside of the Scope of Services detailed in this proposal:

- Business Valuation Services
- Executive Financial Services
- Human Capital Advisory Services
- Mergers and Acquisition Services
- Payroll Services
- Retirement Plan Services
- Risk Management & Specialty Insurance
- Accounting, Tax & Advisory Services
- Technology Solutions
- Executive Recruiting
- Talent & Compensation Consulting Services



[Click here to learn more about the additional lines of service CBIZ has to offer.](#)

5.23 Jackson County may do business with MARCIT, Missouri Consolidated, or become Self-Insured and will not entertain a proposal, through a Broker, from MARCIT, Missouri Consolidated, or Self-Insurance. Jackson County prefers to deal directly with MARCIT, Missouri Consolidated, or Self-Insurance.

CBIZ continues to support this request and will work with all vendors in place or identified as preferred by the County.

5.24 The Successful Respondent will provide pricing structure: consultant fee structure, fee-for-service. The fee schedule must be included, and explain why this is in the best interest of Jackson County.

As the scope of services requested from Jackson County have expanded to include Human Capital Management services a MBE and WBE partner, CBIZ would provide all the requested scope of services (except leave management) for a monthly fee of \$20,833 or \$250,000 annually. The fee would be broken down for the services listed below on a monthly structure. The MBE and WBE fees equate to 21% of the proposed fee structure, the Human Capital Management fees equate to 12%, and Benefits Consulting fee equate to roughly 67% of fees. ***Our proposed fee structure for just Employee Benefits Consulting .6% (six-tenths of one percent) of the total annual medical spend.***

• Employee Benefit Consulting	\$13,750/mo	(\$165,000 annually)
○ MBE/TICO Productions (9.5%)	\$1,979.17/mo	(\$23,750 annually)
○ WBE/Design Ranch (11.7%)	\$2,437.50/mo	(\$29,250annually)
• HCM/Compensation Services/Policies/Recruitment	\$2,666.67*/mo	(\$32,000 annually)

*Please note the HCM/Compensation Services/Policies Review/Recruitment could be scaled up or down in fees, depending on the work desired by the County. However, should this scope exceed \$32,000 annually, the county would be responsible for the balance. For example, we have attached a requested Compensation Proposal for Jackson County. This compensation proposal includes a custom compensation survey, external market analysis, pay structures, implementation analysis, and pay compression analysis. The fee for this proposal was \$42,350. Under the proposed arrangement, the \$32,000 annual fee could offset most of the cost of this proposal. If Jackson County would like to focus their Human Capital Management focus on Policy and Handbook review, \$32,000 annual fee could be dedicated to that particular project. We'd welcome discussions on a more detailed scope of work desired under the Human Capital

sections of this RFP. The more information CBIZ has regarding the scope of work required will allow us to more accurately propose a fee for the work requested.

If Jackson County would remain with BlueKC, BlueKC would pay CBIZ an Administrative Service Fee (ASF). The ASF is an override paid above and beyond the fee the County would pay CBIZ. This cost is considered part of BlueKC's overhead and IS NOT included in the premiums or fees paid to Blue Cross Blue Shield of Kansas City by Jackson County. There is no financial impact to Jackson County.

5.24.1 List all additional services that can be provided that are not covered in this Request for Proposal by Respondent. Include pricing for optional services.

Leave Administration

CBIZ can guide and support a review of vendors that help administer leave administration. CBIZ does not currently have the internal capability to administer leave management on an ongoing basis. If a partner was selected to administer leave administration, the fee would be paid directly to the selected partner.

5.25 The Successful Respondent will ensure that any healthcare plan will incorporate County owned TMC Hospital Network and TMC Advantage Plan.

CBIZ will continue to fully support this request.

5.26 The Successful Respondent will assist and direct County in process to move from partially funded to fully funded health plan.

CBIZ has the team, tools, and resources to help the County evaluate and implement all funding options. CBIZ was instrumental in guiding Jackson County from a Cost Plus (partially self-funded) contract to a fully self-funded, Administrative Services Only (ASO) contract. CBIZ pharmacy team, actuarial team, and stop loss partner worked to transition Jackson County to the new contract through BlueKC, a move CBIZ has been evaluating with the County on an annual basis. CBIZ evaluated stop loss coverage outside of BlueKC and the decision was made to carve out the Stop Loss to Symetra. BlueKC administers the medical and the prescription program, while Symetra will reinsure large claimants. Further, CBIZ's stop loss partner, Stealth, consults on the stop loss program to ensure an additional layer of claims evaluation, management, and additional accountability from the stop loss carrier.

5.27 The Successful Respondent will provide the lowest reasonable costs consistent with Jackson County financial objectives.

CBIZ will continue to work with Jackson County in providing the lowest reasonable costs consistent with their financial objectives regarding our fee for service and the insurance plans we manage on behalf of the County.

As the County expanded their Scope of Services to include Human Capital Management Services, Compensation Consulting, Leave Management, and Specialized Recruitment, and as the scope includes both MBE and WBE equivalent to 21.2% of the fees, CBIZ is willing to discuss the most beneficial fee structure to Jackson County.

5.28 The Successful Respondent will provide a list of the services that will be included in their scope of services. Please indicate any services that may be involved added costs.

CBIZ is proud to continue to offer the following within your Scope of Services:

Service	Cost
Ongoing Benefit Strategy & Management	
Day-to-Day Servicing & Issue Resolution	Included
Develop Contribution Strategies	Included
Evaluate New Programs & Trends	Included
Resolve Escalated Issues (Eligibility, billing, claims, etc.)	Included
Review Carrier Contracts	Included
Compliance Support	Included
Attend and Facilitate Benefits Committee Meetings	Included
Online Data Warehouse & Document Repository	Included
Plan Management	
3-Year Strategic Plan & Annual Service Timeline	Included
Cost Containment Strategy Review	Included
Annual Performance Review Meeting (including compensation disclosure)	Included
Renewal Support	
Detailed Pre-Renewal and Final Renewal Reports (including budget projections)	Included
Renewal Negotiations & Vendor Market Checks	Included
Vendor Review, Selection & Implementation	Included
Request For Proposals – Prepare / Distribute / Analyze / Present / Implement	Included
Ongoing Carrier Performance Management	Included
Financial Management & Reporting	
Standard Actuarial Support (Projecting financials and claims, pricing and reserve calculations, plan design modeling and alternative funding analysis, etc.)	Included
Data Analytics & Plan Forecasting	Included
Health Innovations Practice Trends & Support	Included
Ongoing Pharmacy Consulting by National Practice Team	Included
Monthly Financial Overview and Claims Dashboard	Included
Benchmarking Comparison & Analysis	Included
Associate Contribution Strategy Development	Included
More Robust Self-Funded Actuarial Support (Dedicated Financial Analyst, Monte Carlo Analysis, Funding Rate Development, etc.)	Included
Eligibility Audits and Claim Audits	Included
Acquisition Support	
Benefit Acquisition Due Diligence	Included
Onboarding New Acquisitions	Included
Comprehensive Checklist & Process	Included

Associate Communications Resources	
Custom Benefit Guide w/ FlippingBook Engagement Technology	Included
Attend & Coordinate Carrier Attendance at Associate Meetings	Included
Custom Open Enrollment Presentation for Associate Meetings	Included
Educational Video Library Access & Custom Open Enrollment Video	Included
Communication Strategy Development	Included
HR Benefits Administration Technology Review and Recommendation	Included
Wellbeing & Engagement Consulting	
Access To Wellbeing Consultants	Included
Initial Opportunity Assessment & Evaluation	Included
Management of Resources Available to Support Wellbeing Program	Included
Ongoing Strategy Development	Included
Vendor Review, Selection & Implementation	Included
Development of Annual Scorecard	Included
Compliance & ACA Reporting	
In-house Regulatory Affairs Team	Included
Ongoing Compliance Guidance & Health Care Reform Education	Included
Enrollment & Administration Compliance Support	Included
ACA Compliance Assistance & Resolution	Included
Ongoing Webinars & Regular Communications	Included
5500 Preparation	Included
Government Contracting Practice	
Specialized Consulting related to Fringe Benefit	Included
Hourly Fringe Benefit Accounting and Compliance Service	Not Included, available at additional fee
Additional HR Support	
HR assistance, templates, support through Mineral	Included
Drafting Associate Handbooks, Compensation Consulting or Other HR projects	Not Included, available at additional fee
TCOffers, a total compensation offer tool for prospective associates	Included

5.29 The Successful Respondent will provide your firm's policy regarding compensation transparency.

At CBIZ, we believe that strong partnerships are built on a foundation of transparency and mutual trust. As such, we adhere to a partnership guarantee that eliminates the possibility of clients encountering unexpected fees or hidden expenses. This yields a relationship with no surprises. In addition, our dedication to meeting the unique needs and preferences of each client extends into our payment options. Our team has the flexibility to work on a direct-fee basis or under a commission agreement, depending on the scope of your project. CBIZ will annually disclose our compensation and can be requested at any time by the County as well.

Our Partnership Guarantee

Our proposal reflects what's explicitly spelled out in your request, and you'll find the entire scope of benefits consulting services covered in our compensation structure. By working with one of the largest firms in the U.S. and with over 600 CBIZ employees located in the heart of Jackson County, you'll benefit from preferred-level service models from national and regional insurance carriers and other vendors, along with administrative and service efficiencies.



Carolyn Watley

Vice President, Relationship Manager
(816) 945-5186, cwatley@cbiz.com

During her over 30-year tenure with CBIZ, Carolyn has held many roles ranging from Office Manager to Manager of Corporate Accounts to Chief Facilitating Officer. During this time, the company grew into the largest employee benefits consulting firm in the Kansas City area with over 100 employees. Carolyn was appointed to President of CBIZ Benefits & Insurance Services of Kansas City in 1999 and served in this role for 17 years. Carolyn currently serves as the Vice President of Community Engagement. In this capacity, Carolyn focuses on public-facing business development initiatives; board participation roles; and community stewardship.



Jeff Fasnough

Team Lead and Managing Director
(816) 945-5505, jfasnough@cbiz.com

Jeff began his career serving clients in 1992 at a boutique commercial insurance brokerage firm, Gilbert-Magill Company, which was acquired by Hays Companies in 2000. His career includes working with a diverse range of business entities from small business owners to publicly traded corporations with market capitalizations in excess of \$5B.

In 2009, CBIZ Benefits & Insurance added Jeff to its team as Director of Sales for the Midwest. In 2012, Jeff became the Director of Business Development/Key Accounts for the Kansas City Benefits Practice Group. In this role Jeff works as an advocate for his and our clients. As a member of the client's consulting team, Jeff leads the delivery of solutions working with our teams of professionals and consultants both within our Benefits Group and across the different CBIZ disciplines. In 2020, Jeff became an enterprise wide, Managing Director, helping our clients gain exposure and introduce subject matter experts to develop unique solutions across the entire range of CBIZ services locally and nationally. In addition to his relationship management responsibilities, he is committed to keeping current with our clients unique and evolving needs.



Matt Krull

Benefits Consultant
(816) 945-5222, mkrull@cbiz.com

Over the course of 25 years, Matt has built a reputation as a trusted and knowledgeable employee benefits consultant. His expertise spans various areas, including plan design, compliance, cost containment strategies, Captive and self-funded arrangements, pharmacy benefits consulting and overall benefits program management. By staying abreast of the ever-evolving landscape of employee benefits, Matt has consistently provided invaluable guidance to large employers seeking to enhance their offerings while prioritizing the well-being of their workforce.



Melodie Kelley

Director of Client Services and Co-Sr. Account Executive
(816) 945-5223, mkelley@cbiz.com

Melodie began her career with CBIZ (formerly Robert D. O'Byrne & Associates, Inc.) over 30 years ago as a service representative. After experiencing and learning all aspects of servicing and administration for clients ranging in size from 2 – 5,000 employees, Melodie holds the title of Director of Client Services where she serves as a mentor and leader to the entire client services department for the local Kansas City office. Melodie is responsible for the overall retention and growth of the current client customer base and oversees the delivery and quality of services provided. She also serves as a technical expert and is responsible for staff recruitment and development, while working closely with local and national leadership within CBIZ.



Jonathan Krass

Co-Sr. Account Executive
(816) 945-5395, jkrass@cbiz.com

Jonathan brings 20 years of experience managing benefits and client relationships as a consultant with midmarket to large group public and private entities in a variety of funding arrangements. Jonathan has in-depth expertise in developing benefits programs, designing cost containment strategies, and communicating to clients and employee groups. Jonathan also brings extraordinarily strong financial and technical abilities when analyzing renewals and financial strategies, as well as leveraging those skills to help negotiate with carriers and manage impact of renewal trend. Jonathan is also one of the two lead Account Executives on the National Health Innovations Practice, specializing in captive initiatives and other complex strategies for large, self-funded clients.



Debbie Boyer

Sr. Account Executive
(816) 945-5395, jkrass@cbiz.cowm

Debbie joined CBIZ Benefits & Insurance Services, Inc. as a Senior Account Manager in April 2004. Debbie has more than twenty years of industry experience, including marketing, customer service and management. She managed the local Great West office prior to the purchase of the Kansas City AH & L office. Debbie orchestrated the merger of the two offices and became the Marketing Coordinator and ultimately a Senior Customer Service Representative. The year prior to joining CBIZ, Debbie was an Account Executive with Health and Benefit Systems.



Dave Coleman
Senior Actuarial Analyst
(816) 945-5225, david.coleman@cbiz.com

Dave joined CBIZ Benefit & Insurance Services as a Senior Actuarial Analyst in 2013. His focus is on conducting quantitative and qualitative research of information affecting claims, plan designs and overall performance of CBIZ's group benefit clients. He also interprets findings, prepares reports, and formulates recommendations, as well as presenting the results to clients.



Abby Stevenson
Wellbeing & Engagement Account Executive
(816) 945-5461, astevenson@cbiz.com

Abby helps clients develop and implement strategies to build and maintain a culture of total wellbeing. She works collaboratively with clients and vendor partners to develop effective and sustainable wellbeing solutions with the goal of helping individuals live healthier, more productive lives. She plays a significant role in educating clients and key partners about the value of worksite wellbeing programs and the strategies to achieve high levels of employee engagement.

National Resources



Michael Zucarelli
National Pharmacy Director

A licensed and practicing pharmacist, Michael is the point person for the analysis and support of all Rx and Pharmacy Benefits Management projects, including benefit management for self-insured plan sponsors. He is your advocate for vendor accountability against the rising cost of prescription drug benefits, an ongoing hurdle for organizations across the nation. Michael also collaborates with local consultants and actuarial teams to develop financial models that have saved our clients as much as 20 percent in annual pharmacy spend.



David Rubadue FSA, MAAA, CLU
National Director of Actuarial Services

Dave leads CBIZ's robust in-house actuarial team. In his role, he is responsible for keeping the team up-to-date and well-versed on how to identify the multitude of issues driving plan costs. This includes projecting financials and claims and budgeting for yearly health care costs by analyzing current plans against the marketplace. By assessing the financial impact of Health Care Reform based on employer and employee characteristics, Dave and his team can project penalties, tax implications and other costs.



Karen McLeese, ESQ.

Vice President – Employee Benefits Regulatory Affairs

Karen ensures our team members receive ongoing support in the monitoring of state and federal regulations regarding employee benefits. This includes the review and interpretation of laws, court decisions, administrative rulings, and pronouncements to ensure each plan is fully compliant. As a leading expert in Employee Benefits compliance and a nationally published author, Karen is responsible for the For Your Benefit Book, At Issue, Benefit Beat, and Health Reform Bulletin educational materials. While Karen is a national resource for all our clients, she lives in Kansas City and is involved in the community.



Julie Fulton

Director of Wellbeing and Population Health Management

Julie leverages her clinical and business experience to provide overall vision to the Wellbeing Consulting team. She is accountable for enhancing employer benefit packages and employee culture through the use of analytics and wellbeing solutions. Julie facilitates collaboration between the CBIZ EB & National Practice teams, carriers, TPAs, vendors, and client stakeholders to assess the data and identify innovative, cost-effective programs aligned with the mission & vision of each organization. She is committed to simplifying the healthcare experience for employees to inspire them to take an active role in optimizing their wellbeing.



Alex Lanning

Director of Communications

As Director of Communications at CBIZ Employee Benefits, Alex works with clients to develop effective benefits communications strategies that drive action and employee engagement. Alex and a team of communications professional's work with each client service team to develop custom employee communications materials and multimedia strategies tailored to the needs of the specific employee population. Her team is skilled at developing benefits communications campaigns, which include creating a communications calendar, benefits branded materials, digital benefit guides, informative flysheets, and benefits websites.



Erin Eason

Consultant and National Director of Clinical Consulting

As the National Director of Clinical Consulting Services, Erin is considered an expert in the field and is frequently asked to speak about employer-sponsored health care at local, regional and national conferences. She has also been asked to sit on multiple advisory panels and is a member of the Healthy KC Workplace Wellness Action Team. Erin leverages her clinical,

healthcare technology and process experience to her role to assist her in making relevant and realistic recommendations to ensure the highest levels of integration and operational effectiveness in order to help her clients reach specific and measurable goals.



Cole Harris

National Director of Health Innovations Practice

Cole is the National Practice Leader for CBIZ's Health Innovations practice. He specializes in outside-the-box strategies to help contain costs for employers' benefits plans. These strategies have led to reduced costs and an improvement in quality down to the employee level. In his role, he is responsible for providing an objective and analytical focus to each client's employee benefit plan outcomes. By leveraging access to CBIZ trusted vendors, Cole is creating benefits plans that improve outcomes and boost cost-containment through innovative strategies.

Cole is a graduate of the Haslam College of Business, receiving a Bachelor of Science (BS) in Business Administration, Management, and Operations from the University of Tennessee.

REFERENCES

Client Name: Independence School District

Contact: Dr Dale Herl

Email: askthesuperintendent@idschools.org

Phone: (816) 521-5300

Client Name: City of Independence

Contact: Mike Jackson, Director of Human Resources

Email: mjackson@indepmo.org

Phone: (816) 325-7008

Client Name: Clay County

Contact: Dianna Wright, County Administrator

Email: dwright@claycountymmo.gov

Phone: (816) 407-3600

Client Name: Kansas City Board of Public Utilities

Contact: Dennis Dumovich, Director of Human Resources

Email: Dennisdumovich@bpu.com

Phone: (913) 573-6915

Client Name: Kansas City Public Schools

Contact: Elaine Morgan, Director of Finance and Benefit Services

Officer Email: emorgan@kcpublicschools.org

Phone: (816) 418-7839

Client Name: University Health

Contact: Troy Angell, Senior Director

Email: troy.angell@uhkc.org

Phone: (816) 404-8311

EXHIBITS

EXHIBIT A – SCOPE OF SERVICES

EXHIBIT B – SAMPLE COMPLIANCE MATERIALS

EXHIBIT C – BENCHMARKING RESOURCES

EXHIBIT D – COST CONTAINMENT STRATEGIES

EXHIBIT E – ASSOCIATE COMMUNICATION SAMPLES

EXHIBIT F – SAMPLE RENEWAL PRESENTATION

EXHIBIT G – SAMPLE SERVICE TIMELINE

EXHIBIT H – SAMPLE ANNUAL PERFORMANCE REVIEW

EXHIBIT I – REPORTING SAMPLES

EXHIBIT J – SAMPLE WELLBEING RESOURCES

EXHIBIT K – MONTHLY FINANCIAL OVERVIEW



SCOPE OF SERVICES

Innovative Associate Benefits Solutions

Leading the associate benefits industry to protect your associate investment today and in the future.

Plan Management and Renewals

Monitor management and renewals with 3-year strategies, timelines, benchmarking, and key milestones.



Financial overview
and monthly claims
review



3-year strategic
plan and annual
timeline Renewal
strategy



Annual
Performance
Review



Customized
Dashboards



Carrier and vendor
evaluation
implementation



Day to day
service support

Financial Management and Actuarial Services

Access factors driving plan costs using financial projections and claims analysis.



Benchmarking &
Data Analytics



Monthly Financial
Reporting



Employee Contribution
strategies and
calculations



Funding projections
and modeling
capabilities

SCOPE OF SERVICES

Compliance and Regulatory Affairs

Stay compliant with expert benefits, payroll, finance, tax, and regulatory assistance.

Communication and Education

Improve associate understanding by providing consistent benefits messaging throughout the year.



In-house regulatory affairs attorney and staff



Creation of strategic custom communications plan



Monitor and communicate on relevant state and federal legislation



Coordination of enrollment resources



Consistent compliance and Health Care Reform education materials



Ongoing creation of communication deliverables



Enrollment and administration compliance support



Vendor and technology support

Wellbeing Solutions

Engage associates and impact benefits costs with data-driven wellbeing initiatives.

- Wellbeing communication and engagement strategy
- Ongoing tactical recommendations
- Data utilization tools and benchmarking
- Monitor and measure results

Pharmacy Benefit Plan Management

Tackle rising pharmacy costs with modeling and plan analysis

- Pharmacy Benefit Management procurement and marketing
- Financial and clinical pharmacy guidance
- Rx claims monitoring



COMPLIANCE PUBLICATIONS

Benefit Beat - 2011 through current

Home / Insurance & HR / Services / Employee Benefits / Regulatory & Compliance Support / Benefit Beat - 2011 through Current

COST OF LIVING ADJUSTMENTS

November 08, 2023

2024 COLAs - Health FSA, Qualified Transportation and More

On November 9, 2023, the IRS released the 2024 inflationary (cost of living) adjustments relating to several types of...

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Washington Paid Family Leave Premium Rate Decreases in 2024

November 08, 2023

In a recently issued pressrelease, the Employment Security Department indicates that premium rates will slightly...

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New Jersey TDI and PFL rates for 2024

November 08, 2023

Contributions for temporary disability remain the same as 2023 while contributions for paid family leave increase to...

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New York Paid Family Leave Updates for 2024

November 08, 2023

New York updates its contribution and benefit amounts for paid family leave in 2024.

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Massachusetts' Paid Family Leave allows Top off and Other Updates

November 08, 2023

Beginning November 1, 2024, employees will be permitted to top off his/her weekly benefit amount...

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2024 COLAs - Health FSA, Qualified Transportation and More

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On November 9, 2023, the IRS released the 2024 inflationary (cost of living) adjustments relating to several types of benefits. Below are select highlights from IRS [Revenue Procedure 2023-34](#).

Flexible Spending Account (FSA) Cap. The limit on the amount that can be contributed to a health flexible spending account (FSA) through voluntary salary reductions for plan years beginning in 2024 increased to \$3,200, up from \$3,050 in 2023.

Carryover. For cafeteria plans that permit a carryover of unused amounts, the maximum carryover limit is increased to \$640 in 2024, up from \$610 in 2023.

As a reminder, dependent care assistance plan (DCAP) contributions are not subject to cost-of-living adjustments and are \$5,000 or (\$2,500 if married filing a separate return). These contributions are based on calendar year not a plan year.

Qualified Transportation Fringe Benefits. With regard to transportation expenses reimbursed by an employer and excludable from the employee's income under a qualified transportation program, the limits increase for 2024:

	2024	2023
Commuter Highway Vehicle (van pooling) and Any Transit Pass	\$315	\$300
Qualified Parking	\$315	\$300

As a reminder, the Tax Cuts and Jobs Act (TCJA) suspended the employer's deductibility of qualified transportation expenses, effective January 1, 2018. The tax exclusion available to employees remains applicable. In addition, the TCJA suspended the qualified bicycle commuter benefit from December 31, 2017 through December 31, 2025. An employer sponsoring a qualified bicycle fringe benefit plan can still take a tax deduction (up to \$20 per month, or \$240 annually) for reimbursing participating employees who use a bicycle for traveling between their home and place of employment. However, these amounts can no longer be excluded from the employee's income.

Qualified Adoption Assistance Reimbursement Program (IRC §137). An employer-provided adoption assistance program that meets the qualifications of IRC §137, allows participants to recover expenses relating to adoption, such as reasonable adoption fees, court costs, attorney's fees and traveling expenses. Below are the exclusion limits and AGI phase-out limits for 2024 and 2023:

	2024	2023
Exclusion Limit	\$16,810	\$15,950
AGI Phase-out Limits	Between \$252,150 and \$292,150	Between \$239,200 and \$279,230



BENCHMARKING RESOURCES

- Aegis Risk Medical Stop- Loss Premium Survey
- BenefitFocus The State of Employee Benefits Survey
- BLS National Compensation Survey: Employee Benefits in the United States
- Gallup State of the American Workplace
- Mercer National Survey of Employer-Sponsored Health Plans
- Employer Health Benefits Annual Survey (KFF)
- Employee Benefits Survey Results (IFEBP)
- MetLife Thriving in the New Work-Life World

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Health Plan Costs (cont.)

PERCENTAGE OF EMPLOYERS UTILIZING TYPES OF HEALTH CARE COST-MANAGEMENT TECHNIQUES

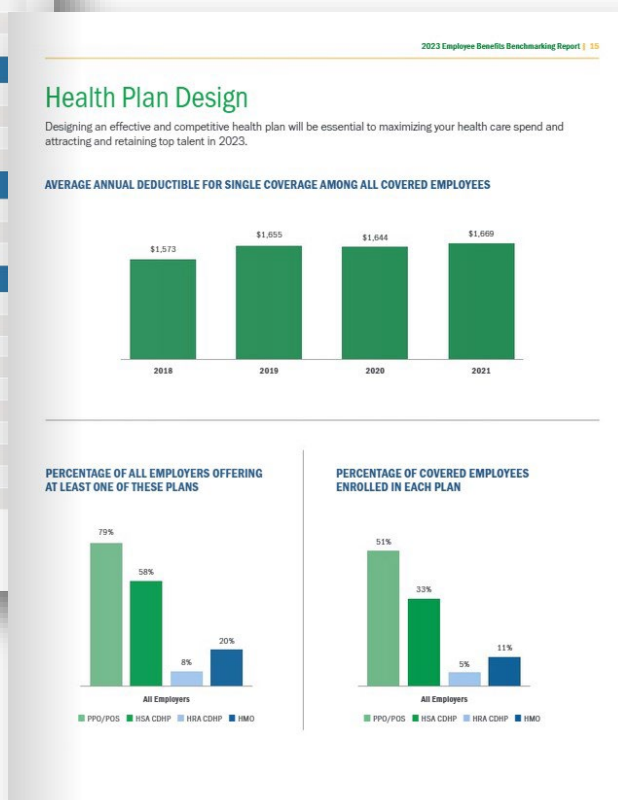
Administration / Data Analysis Initiatives	% of Employers
Health care claims audits	42.6%
Health care claims utilization analysis	60.1%
Predictive modeling	25.5%

Cost Sharing	% of Employers
Two tiers for cost sharing	34.0%
Three tiers for cost sharing	20.3%
Four tiers for cost sharing	18.7%
Five or more tiers for cost sharing	3.4%

Plan Design / Program Initiatives	% of Employers
Dependent eligibility audits	37.2%
Opt-out incentives	12.2%
Spousal surcharge / carve outs	13.8%

Purchasing / Provider Initiatives	% of Employers
Centers of excellence	37.1%
Direct contracting with health care providers	15.4%
Health care coalitions / purchasing groups	13.1%
Domestic medical travel / tourism	5.1%
Narrow networks	7.9%
Price transparency / comparison tools	36.5%
Provider health care quality initiatives	13.2%
Reference-based pricing	4.4%
Telemedicine	80.3%
Tiered provider networks	12.1%

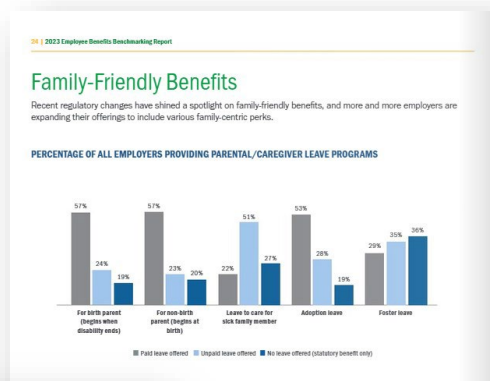
[Discover how you can manage your health care costs by downloading our interactive infographic, Cost-Saving Strategies to Stretch Your Benefit Dollars.](#)



BENCHMARKING RESOURCES

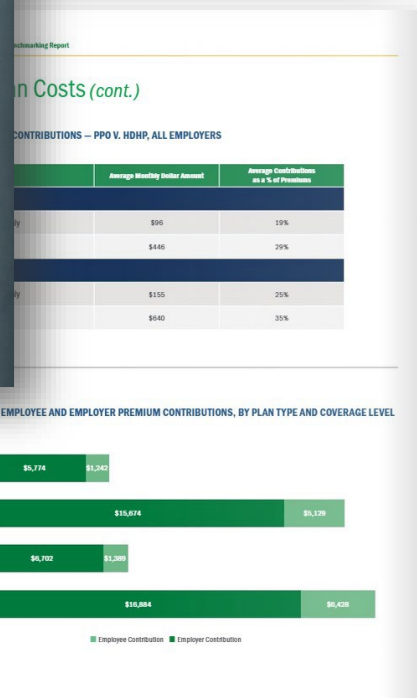
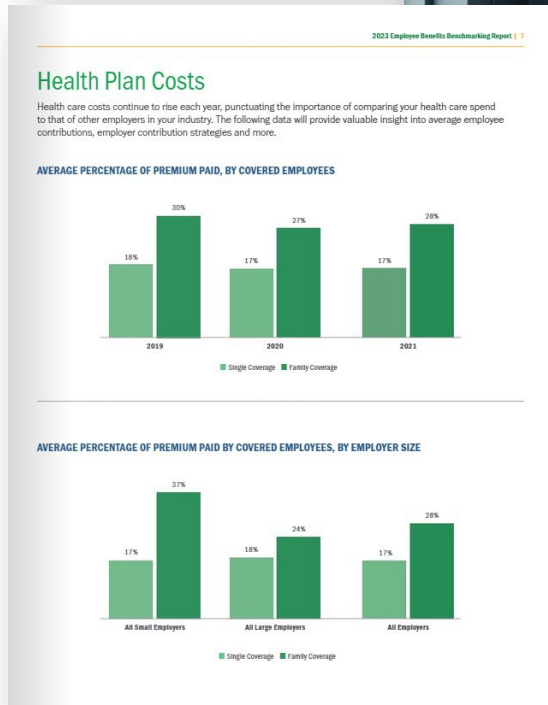
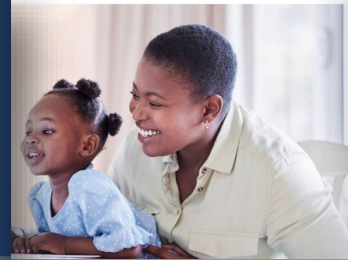


2023 Employee Benefits Benchmark Report



2023 Benchmarking Data (100+ Employees)

The following data was compiled from employers with 100+ employees.



COST CONTAINMENT STRATEGIES

Pharmacy Cost Containment Strategies

Current Pharmacy Programs & Solutions

This includes a sample of pharmacy strategies available under most PBM's to manage pharmacy costs.

Managing Specialty Rx Cost
Promote safe and appropriate utilization of specialty drugs by applying evidence-based guidelines before & throughout therapy.

- Specialty Utilization Management
- Specialty Formulary, Step Therapy and Exclusions
- Exclusive Specialty / 30 Day
- Accumulator Adjustment Program
- Manufacturer Assistance Program

Managing Traditional Rx Cost
Encourage members to be good consumers and use generic medications where possible.

- Formulary Management
- Dispense As Written (DAW) 1 & 2
- Custom Clinical Strategies & Utilization Management

Health & Wellness
Encourage adherence and overall health and wellness through member support programs and access to services.

- Free Diabetic Meter Program
- Medication Management Support
- Vaccination Network
- Safety & Monitoring

Pharmacy & Pharmacy Point Solutions

This includes all concepts and categories related to the procurement of medications.

KEY	OPTIONS	CONSIDER FOR 2024 (Y/N)	Proposed Date to Review
	Pharmacy Carve-Out and Rx Point Solutions		
	Pharmacy Decision Support (Good Rx, Rx Savings Solutions)		
	Pharmacy Benefit Manager Coalitions		
	Patient Assistance Program Analysis		
	International Pharmacy Cost Procurement		
	Client Owned Pharmacy Procurement (GPO, 340B)		

Key Legend

- ✓ In place
- + Currently not in place, previously recommended
- + Recommended for evaluation
- ✗ Trending but not recommended at this time

Total Rewards Strategies

Communications

Quality communication ensures the transfer of information quickly and accurately to promote better understanding, contributing to the success of the employees and organization.

KEY	OPTIONS
✓	Audit existing internal communications
✓	Develop multi-channel resources to reach all
✓	Personalize content on total rewards packages
✓	Ongoing communications campaigns with trainees

Technology and HR

This includes concepts and categories related to the latest technology and HR practices.

KEY	OPTIONS
✓	TCO/Total Compensation Statements
✓	HRIS/Benefits Admin
✓	Leave Administration
✓	Mobile Apps
✓	Compensation Study

Engagement and Wellbeing

CBIZ Engagement & Wellbeing Consulting guides employers in creating thriving, high employee wellbeing & engagement.

KEY	OPTIONS
✓	Mental Health
✓	Total Rewards Incentives
✓	Family-Friendly Benefits
✓	Culture and Wellbeing Assessment/Wellbeing Index

Key Legend

- ✓ In place
- + Currently not in place, previously recommended
- + Recommended for evaluation

Cost-Containment Strategies

	Currently in place	Recommended for Evaluation/ Re-evaluation for 2023
PLAN FINANCING AND NETWORK CONTROLS	<ul style="list-style-type: none"> + Evaluate Narrow Network Savings + Evaluation of Network Efficiencies by Carrier and Region + Association Plans 	<ul style="list-style-type: none"> ✓ Stop-Loss Strategies ✓ Captive Arrangements ✓ Reference-Based Pricing + Medical and Rx Claims Audit + Direct Contracting
POPULATION AND MEDICAL MANAGEMENT	<ul style="list-style-type: none"> ✓ Centers of Excellence ✓ Telehealth and Virtual Care ✓ Prior Authorization Programs + Utilization & Disease Management + EAP + Annual Physical Incentive Program + Deductible Financing (MediZen, HRG) 	<ul style="list-style-type: none"> ✓ Behavioral Health Care Out ✓ Site of Care Carve-Outs ✓ Maternity & Infertility Innovations + Second Opinion Services + Personalized (Genetic) Medicine + Care Advocacy Programs + Condition-Specific Programs (MSK, Mental Health)
PLAN DESIGN AND ELIGIBILITY	<ul style="list-style-type: none"> + Defined Contribution Strategy + Dependent Eligibility Audits + Tobacco Surcharge + Spousal Surcharge or Carve-Out + Wellbeing Incentives 	<ul style="list-style-type: none"> ✓ Rx Coalition or Carve-Out ✓ Specialty Drug Management and Direct Marketing ✓ Drug Coupon and Rebate Management ✓ Rx Tourism ✓ Rx Advocacy Programs (Shant) ✓ Specialty Copay Accumulators ✓ Limited Drug Distribution
PHARMACY MANAGEMENT	<ul style="list-style-type: none"> ✓ Formulary Structure ✓ Utilization Management (Step Therapy, Prior Authorization) ✓ Consumer Tools (Rx Savings Solutions, GoodRx) + Restricted/Preferred Networks + Concierge Services 	
COMMUNICATION & EDUCATION	<ul style="list-style-type: none"> + Decision Support Tools (Flare, Jellyvision, etc) + Active Enrollment + Year-Round Communications Campaigns 	

SECTION 2

Healthcare Strategies & Trends

Emerging Trends

#1

Enhance the Employee Experience

- Monitor mood and motivation
- Culture that reflects organizational core values
- Diversity, Equity, Inclusion, & Belonging
- Prioritize manager training and coaching programs in offices

#2

Administration Efficiency

- HR and leave outsourcing
- Streamlined benefits technology

#3

Decrease Frequency Of Large Claims

- Site of care redirection or carve-outs
- Contracts of Excellence (CoE)
- Second-Opinion prior auths
- Medical and Rx Tourism
- Patient integrity

#4

Cost Containment

- Reference-based pricing
- Direct self-pay care and direct contracting
- High-performance networks
- Capitated - Stop-loss, medical, ancillary
- Case coordination

#5

Mental Health and Wellbeing Awareness

- Virtual health integrated with live care
- Tele-mental health services
- Expanded EAP services
- Psychological & self-help one-on-one programs for remote or hybrid work

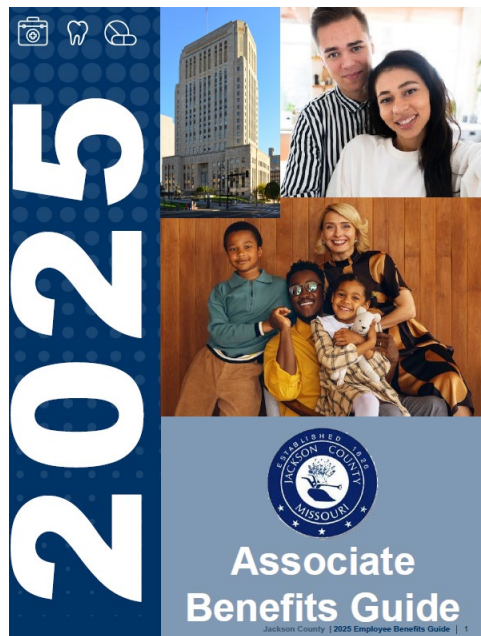
#6

Phase of Life Benefits

- Student loan repayment
- Long-term care (navigative changes)
- Family-forming benefits
- Caregiver assistance programs



OPEN ENROLLMENT PRESENTATION



MEDICAL INSURANCE

YOUR HEALTH PLAN OPTIONS

As an eligible associate, you have a choice of medical plan options, each of which utilizes either the Blue Select Plus, Preferred Care Blue, or Blue Care networks with Blue Cross Blue Shield of Kansas City.

Changes effective January 1, 2025.

- QHDHP HSA Plan with a \$3,300 in-network individual deductible (increase from \$3,200 deductible per IRS guidelines).
- QHDHP HSA Plan + Spira Care a \$3,300 in-network individual deductible (increase from \$3,200 deductible per IRS guidelines).
- If you are electing the HMO plan for the first time or changing your primary care physician (PCP), you **MUST** inform Blue Cross Blue Shield of your selection through their Customer Service 816-395-2945 or Toll Free 800-441-5478. Customer Service Hours are Monday-Friday from 8:00am to 5:00pm.
- To locate a Blue Cross provider, visit <https://employers.blueco.com/Home/FindCare>.

The chart on the following page provides brief summaries of the medical benefits. Please refer to the full Blue Cross Blue Shield of Kansas City Benefit Summaries provided at open enrollment for greater detail.

UNIVERSITY HEALTH/TRUMAN MEDICAL CENTER (TMC ADVANTAGE)

When you use your BCBS HMO or EPO benefits at a TMC medical office you save money.

- \$0 copays for primary care office visits (from approved list of providers).
- \$0 copays for specialist office visits (from approved list of providers).
- \$0 copays for imaging services (MRI, MRA, CT and PET scans)
- \$0 copay will **not** apply to procedures or diagnostic tests.
- Must schedule and have imaging services completed at the UH Medical Imaging Lakewood, UH Medical Imaging Independence, or UH1 Medical Imaging locations only.
- \$0 copays do not apply to Emergency Room visits.
- Must present both BCBS HMO or BCBS EPO and University Health cards at each visit.

HOW TO GET STARTED

SELECT YOUR MEDICAL PLAN

SPIRA CARE QHDHP PLAN FEATURE:

- Blue Select Plus network
- Access to Spira Care Centers
- Health Savings Account (HSA) eligible

QHDHP PLAN FEATURE:

- Preferred Care Blue Network
- Health Savings Account (HSA) eligible

HMO PLAN FEATURE:

- Blue Care Network
- Flexible Savings Account (FSA) eligible

EPO PLAN FEATURE:

- Blue Select Plus Network
- Flexible Savings Account (FSA) eligible

PPO PLAN FEATURE:

- Preferred-Care Blue Network
- Flexible Savings Account (FSA) eligible

Jackson County | 2025 Employee Benefits Guide | 5



How to Use Your Dental Rewards®

By visiting the dentist each year, you can earn rewards to help pay for more expensive dental services. This program lets you earn increased benefits without increased premiums.

How to earn and use your rewards:

- 1 Visit a dental provider each year and submit a claim.
- 2 If all claims for the year stay under the benefit threshold, you qualify to carry over benefit rewards.
- 3 Earn PPO Bonus rewards when visiting an Ameritas Dental Network provider.*
- 4 Build rewards up to the maximum reward accumulation, and use your rewards after the initial plan benefit maximum is used.

Things to know:

- If you exceed the reward new ones
- If you don't accumulate can begin
- Rewards are coinsurance
- Find your member ID dental benefits

PPO Bonus*: When you visit an Ameritas Dental Network provider, you earn carryover amount. Plus, your out-of-pocket expenses are usually 25-50% less.

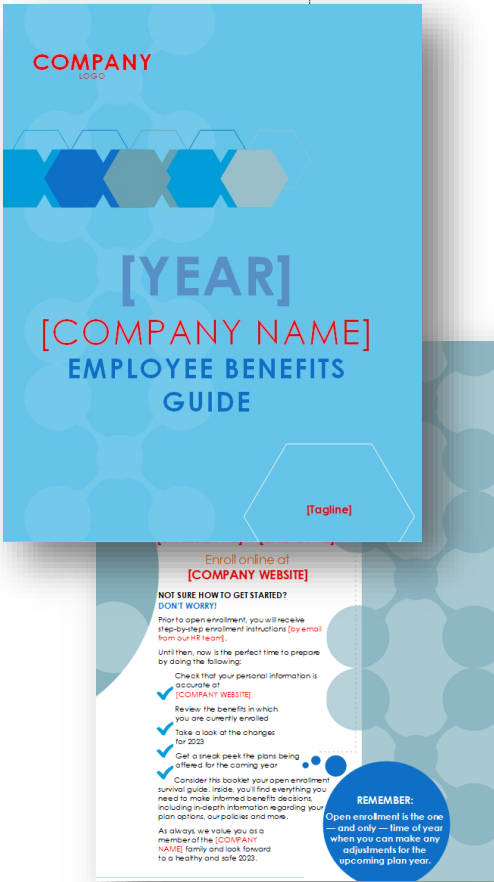
IN-NETWORK HOSPITALS | www.BlueKC.com

Hospital Name	Blue Care HMO Plan	Preferred-Care Blue PPO Plan QHDHP HSA Plan	BlueSelect Plus EPO Plan HSA Plan + Spira Care
AdventHealth Shawnee Mission	YES	YES	YES
Belton Regional Medical Center	YES	YES	NO
Cameron Regional Medical Center	YES	YES	YES
Cass Regional Medical Center	YES	YES	NO
Center Point Medical Center	YES	YES	NO
Children's Mercy Hospitals	YES	YES	YES
Lee's Summit Hospital	YES	YES	NO
Liberty Hospital	YES	YES	YES
Menorah Medical Center	YES	YES	NO
North Kansas City Hospital	YES	YES	YES
Olathe Health System	YES	YES	YES
Overland Park Regional Medical Center	YES	YES	NO
Providence Medical Center	YES	YES	YES
Research Medical Center	YES	YES	NO
St. Joseph Medical Center	YES	NO	YES
St. Luke's Health System	NO	YES	NO
St. Mary's Medical Center	YES	NO	YES
University Health (Formerly Truman Medical Centers)	YES	YES	YES
University of Kansas Health System	YES	YES	YES
Western Missouri Medical Center	YES	YES	YES

ASSOCIATE COMMUNICATION MATERIALS

Flyer With QR Code

Benefit Guide



Email Header



Resource Center



Open Enrollment Presentation



Building a Year-Round Communications Strategy

An employers guide to empowering your workforce with effective communication that drives meaningful action.



BUILDING A YEAR-ROUND COMMUNICATIONS STRATEGY

PAGE 3

A Total Rewards Approach to Communications

Effectively communicating with your employees regarding everything your organization has to offer is essential, not only during open enrollment and the onboarding process but all year long. To maximize the impact of your communication strategy, we recommend taking a total rewards approach.

Think of total rewards as the "total package." Everything your organization offers as a perk to employees falls under this umbrella, including compensation, employee benefits, opportunities for growth and development, a sense of community and more. When it comes to properly promoting your total rewards, intentional communication helps boost the perceived value of working for your organization.

So, how can you ensure that your total rewards messaging is coming through loud and clear? The answer involves embracing innovation. Employers need to think outside the box when it comes to employee communications or risk seeing reduced utilization of benefits and, potentially, lower retention rates.

If you're ready to build a cutting-edge total rewards communications strategy that will maximize your employee investment, consider these three key steps – audit, develop and evaluate.



AUDIT

Audit your current communications process. What are you doing well? Where is there room for improvement? Identify the pain points that need to be addressed in both your existing materials and current channels.



DEVELOP

Develop a communications strategy that bridges the gaps in your current process by analyzing your organization's content creation and distribution processes.



EVALUATE

Evaluate the results of your communications strategy on a regular basis to ensure you're meeting the evolving needs of your employees and staying ahead of the curve.



ON-DEMAND WEBINAR

Why Investing in Employee Experience Will Pay Off in 2023

WATCH NOW





SAMPLE RENEWAL PRESENTATION

2024
RENEWAL
PRESENTATION

ABC COMPANY
Date
CBIZ

Table of Contents

CBIZ

AGENDA ITEM	SLIDE #
Section 1: Summary of Current Programs and Renewal Dates	
Section 2: Prior Plan Year Review <ul style="list-style-type: none">Plan Performance	
Section 3: Reporting & Financials <ul style="list-style-type: none">Prior Year Renewal HistoryPlan Performance	
Section 4: [YEAR] Medical Plan Renewal - Current <ul style="list-style-type: none">Renewal SummaryMedical Plan Renewal Executive SummaryRenewal CalculationMedical Plans and Contributions	
Section 5: [YEAR] Medical Plan Renewal - Proposed <ul style="list-style-type: none">Proposed Renewal OptionsDraft Contribution Strategy	
Section 6: Communication Strategy <ul style="list-style-type: none">Goals ReviewCommunication and Wellness BudgetOpen Enrollment Communications	
Section 7: [YEAR] Other Lines Renewals <ul style="list-style-type: none">Auxiliary Lines RenewalsDental & VisionVoluntary Benefits	
Section 8: Renewal Decisions & Timeline <ul style="list-style-type: none">Key DecisionsProposed Renewal and Open Enrollment Timeline	
Section 9: Appendix & Supporting Materials	

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SECTION 1

Summary of Current Programs & Renewal Dates

Medical Loss Ratio Summary

CBIZ

Month	EE Only	EE/SP	EE/Child	EE/Children	Family	Medical Subsidies Months	Medical Member Months	Premium	Medical Paid	Pharmacy Paid	Total Paid	Medical Value (Prepense)	Paid Ratio	Discount	Loss Ratio
201707	140	34	6	11	48	239	463	\$247,184	\$61,274	\$28,899	\$90,173	\$1,279	\$194.76	\$175,649	36%
201708	141	36	6	14	48	245	475	\$263,128	\$154,947	\$27,395	\$182,365	\$1,724	\$363.27	\$296,091	72%
201709	140	35	6	14	47	242	467	\$260,262	\$218,840	\$27,346	\$246,186	\$1,235	\$527.16	\$997,134	96%
201710	146	35	6	13	48	248	473	\$246,738	\$166,076	\$26,889	\$193,765	\$1,610	\$371.60	\$327,509	71%
201711	152	34	6	13	51	256	492	\$261,890	\$187,042	\$27,423	\$214,465	\$1,220	\$435.90	\$297,796	82%
201712	154	35	6	13	51	259	498	\$295,415	\$166,467	\$45,644	\$204,111	\$1,628	\$409.86	\$361,361	77%
201801	160	38	6	14	60	278	562	\$234,097	\$128,347	\$33,637	\$161,983	\$1,075	\$208.23	\$310,193	69%
201802	160	40	7	15	63	285	580	\$241,173	\$131,325	\$26,964	\$157,278	\$1,166	\$271.17	\$395,481	60%
201803	164	39	8	15	65	291	582	\$245,893	\$125,989	\$37,933	\$163,922	\$1,244	\$216.90	\$354,255	67%
201804	163	38	8	16	64	289	589	\$244,171	\$190,644	\$29,440	\$220,084	\$1,225	\$373.66	\$356,702	90%
201805	166	38	9	17	65	295	600	\$246,515	\$116,658	\$35,355	\$154,013	\$1,214	\$256.69	\$341,891	62%
201806	165	39	10	17	65	296	604	\$249,656	\$169,519	\$36,476	\$207,995	\$905	\$344.36	\$376,476	83%
Summary	1,851	441	84	172	675	3,223	6,395	\$2,990,132	\$1,898,127	\$377,981	\$2,276,108	\$14,925	\$340.58	\$4,326,568	73%

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High-Cost Claimants

CBIZ

Top High Cost Claimants

Age	Gender	Relation	Primary Diagnosis	Enrolled	Risk	Medical	Pharmacy	Current Total	Premium Total
79	Male	Self	Malignant neoplasm of base of tongue	12	4	\$205,468	\$9,393	\$214,861	\$226,974
65	Male	Self	Encounter for antineoplastic chemotherapy	9	5	\$202,145	\$83	\$202,228	\$198,492
68	Male	Self	Encounter for antineoplastic chemotherapy	9	4	\$200,171	\$61,408	\$261,579	\$177,875
75	Male	Child	Hemodialysis	9	4	\$160,873	\$4,599	\$165,472	\$46,368
36	Male	Self	Type 2 diabetes mellitus with other sp.	5	5	\$153,309	\$3,110	\$156,419	\$6,607
63	Male	Self	Type 2 diabetes mellitus with other sp.	5	4	\$146,374	\$0	\$146,374	\$6,211
66	Male	Self	Malignant neoplasm of soft of pancreas	5	4	\$114,072	\$17,620	\$131,692	\$168,862
63	Male	Self	Chronic lymphocytic leukemia of B-cell type	5	4	\$20	\$127,290	\$127,310	\$103,854
59	Male	Self	Pneumonia without sequelae	5	4	\$127,462	\$80	\$127,542	\$0

HCC by Relationship

Self
\$2M
▼ 45%
13 Members

Spouse
\$232K
▼ 48%
2 Members

Child
\$393K
▼ 54%
3 Members

High Cost Claimants

18 Members
▼ 45%
\$2.8M

\$987K SL Reimb.
▼ 71%
\$100K Threshold

Potential High Cost Claimants

\$90-10K
\$80-90K
\$70-79K
\$60-69K
\$50-59K

34 Members
\$2.3M
▼ 38%
\$100K Threshold

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Annual Timeline



Q1

January
February
March

Q2

April
May
June

Q3

July
August
September

Q4

October
November
December

ABC COMPANY SERVICE TIMELINE 2023	
ACTIVITIES / DELIVERABLES	RESPONSIBLE
<ul style="list-style-type: none"> Post Renewal / Carrier Transition Tasks Deliver Year-End Claims Analysis Carrier Document Delivery Document review Monthly: <ul style="list-style-type: none"> Monthly Financial Overview OR Claims Dashboard Regulatory Updates "Benefit Beat" and Healthcare Reform Bulletins Wellbeing Insights Newsletters 	CBIZ/Client/Carriers CBIZ Carrier(s) CBIZ CBIZ
<ul style="list-style-type: none"> Annual Performance Review 5500 Preparation Compliance Checklist Review Monthly: <ul style="list-style-type: none"> Monthly Financial Overview OR Claims Dashboard Regulatory Updates "Benefit Beat" and Healthcare Reform Bulletins Wellbeing Insights Newsletters 	CBIZ/Client CBIZ CBIZ/Client CBIZ
<ul style="list-style-type: none"> Renewal Planning (projections, funding options, communications, technology) Develop RFP (if applicable) 5500 Filings due Issue RFP (if applicable) Carrier Renewal Delivery Renewal Presentation / RFP Results Monthly: <ul style="list-style-type: none"> Monthly Financial Overview OR Claims Dashboard Regulatory Updates "Benefit Beat" and Healthcare Reform Bulletins Wellbeing Insights Newsletters 	CBIZ/Client CBIZ CBIZ CBIZ/Carriers Carrier CBIZ/Client CBIZ
<ul style="list-style-type: none"> Renewal Decisions (Additional Option Evaluation) Contribution Strategies and Calculations Open Enrollment/Communication Strategy Implementation (drafts, etc.) Implementation and Renewal Document Review Open Enrollment Enrollment elections finalized with carriers Monthly: <ul style="list-style-type: none"> Monthly Financial Overview OR Claims Dashboard Regulatory Updates "Benefit Beat" and Healthcare Reform Bulletins Wellbeing Insights Newsletters 	CBIZ/Client CBIZ/Client CBIZ/Client CBIZ CBIZ/Client/Carriers CBIZ/Carriers CBIZ
As needed /ongoing <ul style="list-style-type: none"> Client Service Support Issue Resolution Support Carrier/Vendor Management Compliance Calls 	CBIZ



ANNUAL PERFORMANCE REVIEW

2023 ANNUAL PERFORMANCE REVIEW

Pharmacy Utilization Review

	Your Claims	Universal PBM Benchmark	Pass-through PBM Benchmark
ANP Starting Price	\$5,708,285	\$5,708,285	\$5,708,285
Network Discounts	(\$5,786,248)	(\$3,017,853)	(\$3,044,288)
Impact of Drug Reclassification	\$0	\$27,585	\$0
Dispensing Fees	\$4,785	\$13,822	\$27,838
Member Contributions	(\$283,428)	(\$283,428)	(\$283,428)
Rebates	(\$859,151)	(\$859,151)	(\$573,174)
Administrative Fees	\$0	\$0	\$39,280
Your Cost	\$1,869,058	\$1,869,433	\$1,884,288
\$ Difference	N/A	(\$143,625)	(\$5,788)
% Difference	N/A	-7.38%	-2.98%

Standard model showing your claim costs vs benchmarks.

Impact of Wasteful Spending Drugs

Rate / 1,000 Drs	Your Claims	Universal PBM Benchmark	Pass-through PBM Benchmark
Non-Rebatable Wasteful Brand	8	3	1
Rebatable Wasteful Brand	7	3	1
Wasteful Generic	5	1	0

Rate of wasteful prescriptions per 1,000 prescriptions.

Wasteful drugs can be 97% more expensive than an equivalent, lower spending in your claims with non-wasteful alternatives.

Drug/Dispensed	Drug Alternative
DUEXIS TAB 800-26.6	BUPROPION TAB 80MG
PENICILLIN TAB 1200MG	PENICILLIN TAB 800MG
PENICILLIN CAP 200MG	BUPROPION TAB 80MG
SEALISE TAB 80MG	SUBAMETIN CAP 300MG
HYDROCODONE LOT 0.1%	TRIAMCLOLON OIN 0.1%
ONEPRA/BICAR CAP 40-1100	ONEPRA/BICAR CAP 20MG
KAYALDEE CAP 30MG	CALCIROL CAP 0.25MG
TOPAMAX TAB 100MG	TOPIRAMATE TAB 25MG
TROKENDI XR CAP 200MG	TOPIRAMATE TAB 25MG
ULORIC TAB 40MG	ALLOPURINOL TAB 300MG

Wasteful Drugs
Drug PBM
ANP / Day
ANP/ANP PBM
Difference ANP PBM vs Client

Comparison of your wasteful spending vs. benchmark.

SECTION 1

Plan Review

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- I. Plan Review**
 - a) Current Programs and CBIZ Compensation
 - b) Cost-Share Analysis
 - c) 2023 Renewal Review
 - d) Key Accomplishments and Highlights
- II. Financial Performance and Utilization**
 - a) Open Enrollment Review
 - b) Utilization Reporting
 - c) High-Cost Claimants Overview
 - d) Financial Dashboard
 - e) Pharmacy Utilization Review
 - f) Wellbeing Dashboard
- III. Strategic Plan**
 - a) Emerging Trends
 - b) Additional Benefits
 - c) Culture & Environment
 - d) Cost-Containment
 - e) Total Rewards Strategies
 - f) Strategic Planning and Next Steps
 - g) Annual Timeline
- IV. Benchmarking and Trend Information**
 - a) Benchmarking Overview
 - b) Industry Benchmarking Comparison
 - c) Benchmarking Data Analytics
- V. Communication Considerations**
 - a) Communication and Education Checklist
 - b) FlippingBook Utilization
 - c) Video Analytics
 - d) Communications and Wellbeing Budget
- VI. Compliance Review**
 - a) Compliance Reminders for Self-Funded Groups
 - b) Recent Compliance Updates & Reminders
 - c) Compliance Resources and Links
- VII. Exhibits**
 - a) Current Plan Review - Medical
 - b) Current Plan Review - Dental and Vision
 - c) Historical Renewal - Medical
 - d) Summary of Reports and Analytics
 - e) Wellbeing Dashboard Key Findings
 - f) Open Enrollment Communications
- VIII. Client Education**
 - a) Overview of Funding Options
 - b) Captives
 - c) Funding Spectrum
 - d) Designing Your Plan
 - e) Cost Saving Strategies
 - f) Communications Toolkit

Meeting Goals

preliminary cost impact
long-term goals for benefits/HR
and beyond



Migration (%)	N/A*	2.0%	4.0%	6.0%	8.0%	10.0%	12.0%	14.0%	16.0%	18.0%	20.0%
* The baseline non-migration scenario has no contribution changes and uses the higher 9.46% Kaiser renewal.											
Subscribers Not Eligible to Migrate to Kaiser											
Subscribers	N/A	10,936	10,936	10,936	10,936	10,936	10,936	10,936	10,936	10,936	10,936
Total Funding	N/A	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894	\$155,973,894
Employer Contrib	N/A	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262	\$112,343,262
Employee Contrib	N/A	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632	\$43,630,632
Subscribers Choosing To Not Migrate to Kaiser											
Subscribers	N/A	4,475	4,383	4,292	4,201	4,109	4,018	3,927	3,835	3,744	3,653
Total Funding	N/A	\$68,189,514	\$66,440,888	\$65,468,873	\$64,496,859	\$63,514,162	\$62,542,148	\$61,570,133	\$60,587,437	\$59,615,422	\$58,643,407
Employer Contrib	N/A	\$50,391,550	\$49,139,735	\$48,439,615	\$47,739,496	\$47,031,682	\$46,331,562	\$45,631,442	\$44,923,629	\$44,223,509	\$43,523,389
Employee Contrib	N/A	\$17,797,964	\$17,301,153	\$17,029,258	\$16,757,363	\$16,482,480	\$16,210,586	\$15,938,691	\$15,663,808	\$15,391,913	\$15,120,018
Subscribers Choosing To Migrate to Kaiser											
Subscribers	N/A	91	183	274	365	457	548	639	731	822	913
Total Funding	N/A	\$760,304	\$2,094,426	\$2,854,730	\$3,615,033	\$4,383,692	\$5,143,996	\$5,904,300	\$6,672,959	\$7,433,263	\$8,193,567
Employer Contrib	N/A	\$479,669	\$1,302,988	\$1,776,399	\$2,249,810	\$2,728,424	\$3,201,835	\$3,675,246	\$4,153,860	\$4,627,271	\$5,098,329
Employee Contrib	N/A	\$280,635	\$791,438	\$1,078,330	\$1,365,223	\$1,655,269	\$1,942,161	\$2,229,054	\$2,519,099	\$2,805,992	\$3,095,238
Total Subscribers											
Subscribers	15,502	15,502	15,502	15,502	15,502	15,502	15,502	15,502	15,502	15,502	15,502
Total Funding	\$225,620,128	\$224,923,712	\$224,509,208	\$224,297,497	\$224,085,786	\$223,871,749	\$223,660,038	\$223,448,327	\$223,234,290	\$223,022,579	\$222,810,868
Employer Contrib	\$162,545,125	\$163,214,480	\$162,785,985	\$162,559,276	\$162,332,568	\$162,103,368	\$161,876,659	\$161,649,950	\$161,420,750	\$161,194,042	\$160,964,980
Employee Contrib	\$63,075,003	\$61,709,232	\$61,723,223	\$61,738,221	\$61,753,219	\$61,768,381	\$61,783,379	\$61,798,377	\$61,813,540	\$61,828,537	\$61,845,888
Savings Compared To Baseline Non-Migration Scenario											
Total Savings (\$)	N/A	\$696,416	\$1,110,919	\$1,322,630	\$1,534,341	\$1,748,378	\$1,960,089	\$2,171,800	\$2,385,837	\$2,597,548	\$2,809,259
Employer Savings (\$)	N/A	-\$669,355	-\$240,860	-\$14,152	\$212,557	\$441,757	\$668,465	\$895,174	\$1,124,374	\$1,351,083	\$1,580,145
Employee Savings (\$)	N/A	\$1,365,771	\$1,351,780	\$1,336,782	\$1,321,784	\$1,306,622	\$1,291,624	\$1,276,626	\$1,261,463	\$1,246,466	\$1,229,115
78	\$ 327,528	92%	Cancer Therapies	Encounter for antineoplastic immunotherapy	\$ 222,720	Breast Cancer	Malignant neoplasm of unspecified site of right female breast	\$ 77,659	Limb Fractures	Non displaced transverse fracture of right patella, init	\$ 27,148
34	\$ 198,027	84%	Breast Cancer	Malignant neoplasm of unspecified site of unspecified female breast	\$ 82,832	Cancer Therapies	Encounter for antineoplastic immunotherapy				

CBIZ DATA ANALYTICS SOLUTION



High-Cost Claimants Overview



Top High Cost Claimants

Age	Gender	Relation	Primary Diagnosis	Enrolled	Risk	Medical	Pharmacy	Current Total	Previous Total
79	Male	Self	Malignant neoplasm of base of tongue	●	10 ▲	\$355,488	\$9,009	\$364,497	\$226,074
53	Male	Self	Encounter for antineoplastic chemother...	●	9.5 ▼	\$292,145	\$63	\$292,207	\$160,412
60	Male	Self	Encounter for antineoplastic immunothe...	●	9.8 ▲	\$200,000	\$0	\$200,000	\$100,000
23	Male	Child	Horseshoe abscess	●	9.2 ▲	\$160,000	\$0	\$160,000	\$80,000
38	Male	Self	Type 2 diabetes mellitus with other sp...	●	9.5 ▼	\$150,000	\$0	\$150,000	\$75,000
53	Male	Self	Type 2 diabetes mellitus with other sp...	●	5 ▲	\$140,000	\$0	\$140,000	\$70,000
59	Male	Self	Malignant neoplasm of tail of pancreas	●	9.7 ▲	\$114,000	\$0	\$114,000	\$57,000
63	Male	Self	Chronic lymphocytic leuk of B-cell typ...	●	9.9 ▲	\$110,000	\$0	\$110,000	\$55,000
59	Male	Self	Pyothorax without fistula	●	5 ▲	\$121,000	\$0	\$121,000	\$60,500

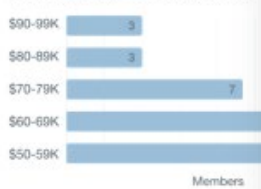
Utilization Reporting



High Cost Claimants



Potential High Cost Claimants



HCC by Relationship



High Cost Claimants



Total Spend Vs. Budget



Cost Per Month



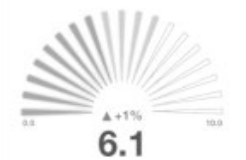
Enrollment



High Cost Claimants



Risk Score



Potential Savings Opportunities

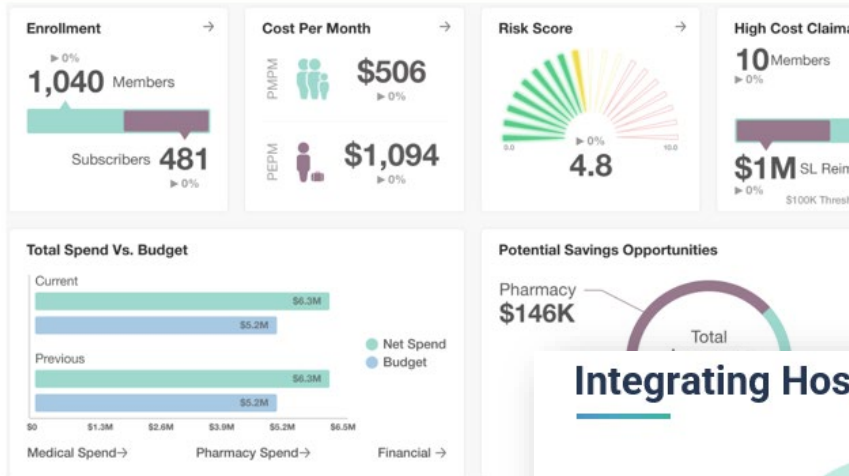


High Cost Claimants

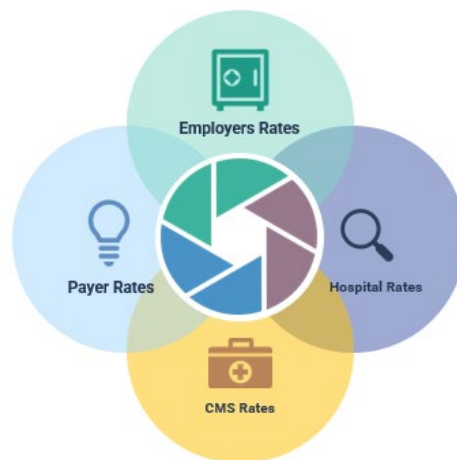


CBIZ DATA ANALYTICS SOLUTION

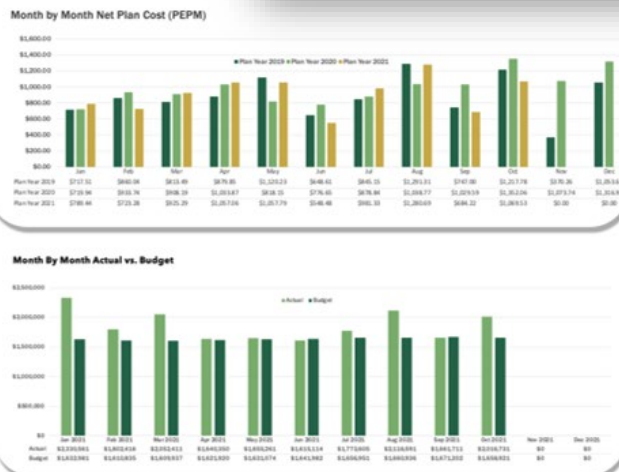
Executive Overview



Integrating Hospital & Payer Data



Monthly Experience Report





SAMPLE WELLBEING RESOURCES

Wellbeing Insights Newsletter



Embracing the Caregiving Role for Your Aging Parent

Millions of Americans will become caregivers to a sick or aging parent at some point in their lives. Many times we're thrust into this role without preparation, not realizing our parents would need assistance so soon. While it can be a rewarding journey, the caregiver role is extremely challenging and requires patience, empathy and practical knowledge to navigate the best care possible for your loved one. In this article, we'll explore essential aspects of caring for an aging parent, offering guidance and tips to make this transition smoother for you and your loved one.

Start the conversation early. In a best-case scenario, our parents are taking steps in their younger years to be as strong and financially secure as possible, leading to a retirement filled with joy, health and independence. While there are many health conditions that are unavoidable, there are lifestyle choices we can make to set ourselves up for greater success in mitigating our risk. If possible, help your parents set fitness, nutrition and health goals in an effort to maintain strength and wellbeing into their later years. If there are health warning signs or concerns your parents have been putting off addressing, encourage them to take an active role in working with their physician to correct and/or manage those issues before they worsen.

Continued on page 2

Financial Focus

Creative Budgeting for a Joyful Holiday Season

The holiday season is a time of festivities, gift-giving and making memories with loved ones. However, it's also a time when overspending can easily lead to financial stress when the holidays are over. Here are some ideas that can help you enjoy the holidays while keeping your finances in check:

Set a Holiday-Specific Budget

The first step in holiday budgeting is setting a realistic spending limit. Take a close look at your financial situation, factoring in your income, regular expenses and any other financial commitments. Once you have a clear picture, determine the amount you can comfortably allocate to holiday expenses without jeopardizing your financial wellbeing. This number will serve as your guiding light throughout the season.

Shop Smart with Discounts & Cashback

Take advantage of holiday sales, discounts and cashback offers when shopping for gifts and supplies. Check out Black Friday and Cyber Monday deals, as well as other holiday promotions offered by retailers. Additionally, consider using cashback apps and rewards programs to earn money back on your purchases. These savings can add up quickly.

Gift Creatively

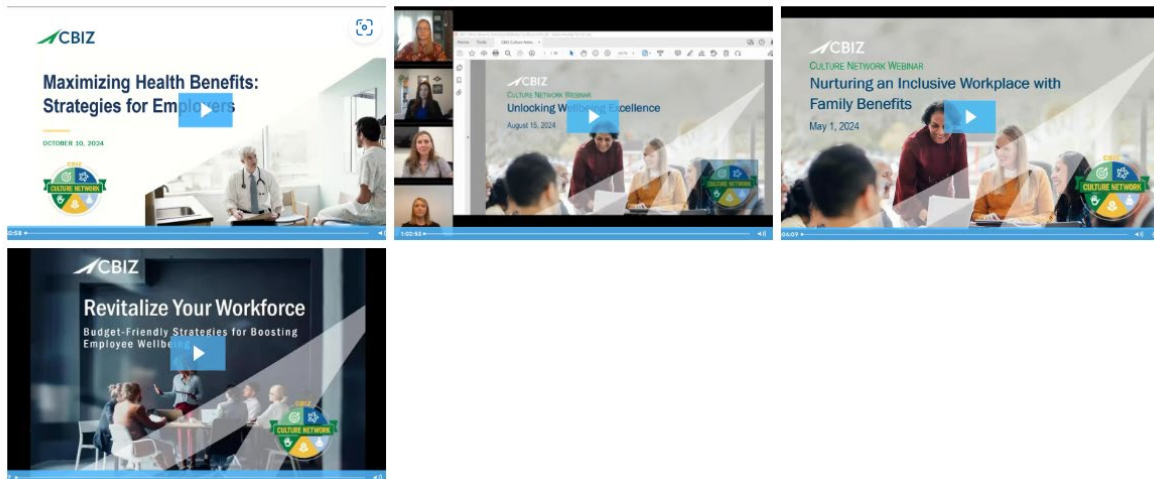
You can show your love and appreciation without breaking the bank by getting creative with your gifts. Consider experiences, homemade gifts, or gifts that are meaningful to the recipient.

Pitfalls of Caffeine

Ever wonder if your morning cup of joe is helping or harming your health in the long run? Sure, caffeine is widely effective

drinks filled with sugar and other artificial flavors and additives. That said, many studies have concluded that

On-Demand Webinars



[Click here](#) to access the slide decks for these on-demand webinars.

Monthly Employee Resources

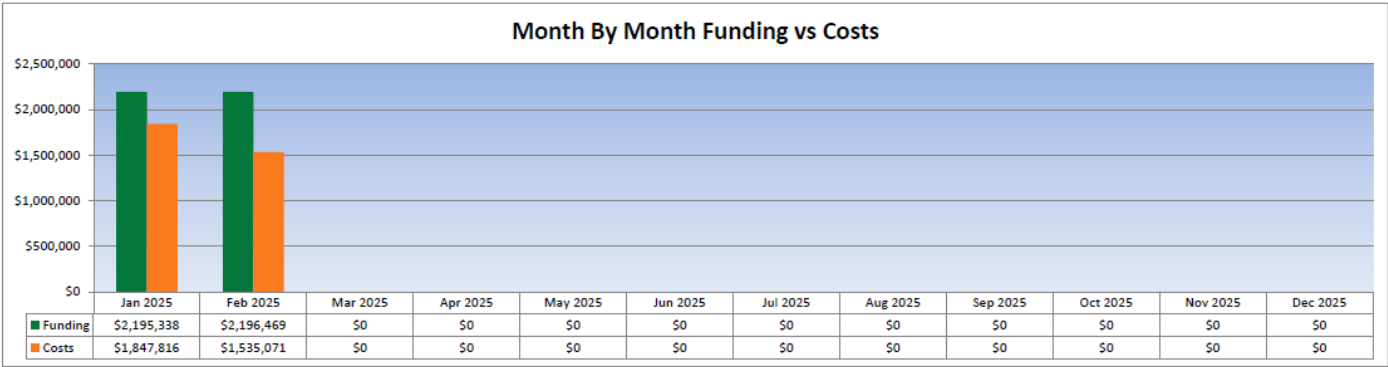




2025 Plan Year
Monthly Financial Overview

Monthly Funding vs Costs

Medical & Rx
Comparison for: All>All>All>All



Notes:
Costs include Claims, Admin Fees, Stop Loss Premium, and other Fees.



AFFIDAVIT

STATE OF Missouri)
) ss.
 COUNTY OF Jackson)

Debra A. Blecha of the city of Kansas City

County of Jackson State of Missouri being duly sworn on her or his oath, deposes and says,
 CBIZ Benefits & Insurance

1. That I am the Vice President (Title of Affiant) of Services, Inc. (Name of Bidder) and have been authorized by said Bidder to make this Affidavit upon my best information and belief, after reasonable inquiry as to the representations herein.
2. No Officer, Agent or Employee of Jackson County, Missouri is financially interested directly or indirectly what Bidder is offering to sell to the County pursuant to this Invitation (though no representation is made regarding potential ownership of publicly traded stock of bidder).
3. If Bidder were awarded any contract, job, work or service for Jackson County, Missouri, no Officer, Agent or Employee of the County would be interested in or receive any benefit from the profit or emolument of such.
4. Either Bidder is duly listed and assessed on the tax rolls of Jackson County, Missouri and is not delinquent in the payment of any taxes due to the County or Bidder did not have on December 31, 2024 any property subject to taxation by the County and if bidder is duly listed and assessed on the tax rolls of Jackson County, Missouri, bidder agrees to permit an audit of its records, if requested by the Jackson County Director of Assessment, as they relate to the assessment of Business Personal Property.
5. Bidder has not participated in collusion or committed any act in restraint of trade, directly or indirectly, which bears upon anyone's response or lack of response to the Invitation.
6. Bidder certifies and warrants that Bidder or Bidder's firm/organization is not listed on the General Services Administration's Report of Debarred and/or Suspended Parties, or the State of Missouri and City of Kansas City, Missouri Debarment List.
7. Bidder certifies and affirms its enrollment and participation in a federal work authorization program with respect to the employees working in connection with the contracted services.
8. Bidder certifies and affirms that it does not knowingly employ any person who is an unauthorized alien in connection with the contracted services.

CBIZ Benefits & Insurance

Services, Inc. (Name of Bidder)

By: Debra A. Blecha (Signature of Affiant)

Debra A. Blecha - Vice President (Title of Affiant)

Subscribed and sworn to before me this 10th day of April, 2024.

Krislin Fenner

NOTARY PUBLIC in and for the County of Clay (SEA)

State of Missouri

My Commission Expires: 04-18-2026



ACKNOWLEDGMENT OF RECEIPT OF ADDENDA

The undersigned acknowledges receipt of Addenda through and including numbers _____ and that this Proposal is submitted in accordance with information, instructions, and stipulations set forth therein.

Debra A. Blecha

Signature of Respondent

Debra A. Blecha - Vice President

4/16/2025

Date

CBIZ Benefits & Insurance Services, Inc.

Company Name

700 W. 47th Street, Suite 1100

Address

Kansas City, MO 64112

City, State, Zip

816-945-5222

Phone

EXHIBIT F

**RESPONDENT'S EXCEPTIONS
TO
SCOPE OF SERVICES
OF**

JACKSON COUNTY, MISSOURI REQUEST FOR PROPOSAL NO. 25-019

Respondent's attention is directed to Paragraph 4 of the General Conditions of this Request for PUEposal . **READ THIS PARAGRAPH**

The following exceptions to the Scope of Services of Request for Proposal No. 25-019 are requested by the undersigned Respondent:
(Use additional pages as necessary.)

REFERENCE PARA # & PAGE #	EXCEPTION REQUESTED

Name of Firm: CBIZ Benefits & Insurance Services, Inc.

Signature of Respondent: Debra A. Blecha
Debra A. Blecha - Vice President



OFFICE OF THE COUNTY AUDITOR
COMPLIANCE REVIEW OFFICE
415 EAST 12TH STREET, 2ND FLOOR
KANSAS CITY, MISSOURI 64106

(816) 881-3302
FAX (816) 881-3340
CRO@JACKSONGOV.ORG
WWW.JACKSONGOV.ORG/AUDITOR

JACKSON COUNTY, MISSOURI
CONTRACTOR UTILIZATION PLAN

ITB/RFP/RFQ Number: 25-019
ITB/RFP/RFQ Title: Human Capital Management Services
Contracting Department: Human Resources Department

Respondent: CBIZ Benefits & Insurance Services, Inc.

I, Debra A. Blecha - Vice President, of lawful age and upon my oath state as follows:

1. This Affidavit is made for the purpose of complying with the provisions of the MBE/WBE/VBE submittal requirements on the above Invitation to Bid and the MBE/WBE/VBE Program and is given on behalf of the Bidder listed above. It sets out the Bidder's plan to utilize MBE and/or WBE and/or VBE prime and subcontractors on the Bid.

The goals set by Jackson County, Missouri are:

9.5 %MBE 11.7 %WBE 9.5 %VBE

2. Bidder stipulates that it will utilize a minimum of the following percentages of MBE/WBE participation in the above bid:

9.5 %MBE 11.7 %WBE TBD %VBE

3. The following are the MBE/WBE/VBE Contractors to be utilized on the above-named Bid. **Bidder maintains that it either has a formal contract or a conditional contract contingent upon award.**

Please note:

- a. If Bidder is a certified MBE, WBE, or VBE firm, it may list itself in the appropriate area below.
- b. No contractor may be listed under multiple categories below regardless of certifications

*****INTERNAL USE ONLY*****

CUP RECEIVED: _____ CUP APPROVED: _____

GFW RECEIVED: _____ GFE APPROVED: _____

CUP REVISED: _____ REVISION APPROVED: _____

APPROVED GOALS: _____ MBE _____ WBE _____ VBE

RES/ORD: _____ AMT AWARDED: _____

NOTES:

MBE SUBCONTRACTORS

A.	MBE Firm:	Tico Productions LLC	INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:	1722 Holly St	
	Address line 2-including County:	Kansas City, MO 64108	
	Telephone Number:	(816) 321-2021	
	President/Owner:	Oscar Monterroso	
	Email Address:	contactico@ticoproductions.com	
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:	TBD	
	Percentage of Contract Awarded:	9.5%	

B.	MBE Firm:		INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

C.	MBE Firm:		INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

TOTAL MBE VALUE:	\$26,125/annually
------------------	-------------------

*** Add Additional Pages as Necessary ***

WBE SUBCONTRACTORS

A.	WBE Firm:	Design Ranch	INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:	1600 Summit St	
	Address line 2-including County:	Kansas City, MO 64108	
	Telephone Number:	816-472-8668	
	President/Owner:	Michelle Sonderegger	
	Email Address:	info@designranch.com	
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:	TBD	
	Percentage of Contract Awarded:	11.7%	

B.	WBE Firm:		INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

C.	WBE Firm:		INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

TOTAL WBE VALUE:	\$32,175 annually
-------------------------	-------------------

*** Add Additional Pages as Necessary ***

VBE SUBCONTRACTORS

A.	VBE Firm:	TBD	INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

B.	VBE Firm:		INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

C.	VBE Firm:		INTERNAL USE ONLY Certifying Agency: _____ KCMO _____ State of MO Approved: Y N Contract Value: \$
	Address line 1:		
	Address line 2-including County:		
	Telephone Number:		
	President/Owner:		
	Email Address:		
	Certifying Agency:		
	Expiration Date of Certification:		
	Scopes of Work Utilized:		
	Percentage of Contract Awarded:		

	TOTAL VBE VALUE: \$
--	---------------------

*** Add Additional Pages as Necessary ***

ACKNOWLEDGMENT

Respondent acknowledges that it is responsible for considering the effect that any change order and/or amendments changing the total contract amount may have on its ability to meet or exceed the subcontractor participation goals.

Good Faith Effort:

Respondent further acknowledges that it is responsible for submitting a Good Faith Effort Form if it will be unable to meet the participation goals. A Good Faith Effort Form documents the efforts a respondent puts forth to achieve the MBE and/or WBE and/or VBE goals on a project. Simply stating that goals cannot be met is not considered sufficient.

Contractor Modification Form:

If, at any point during the life of the awarded contract, the contractor needs to substitute an approved subcontractor a Contractor Modification Form must be submitted to the Compliance Review Office.

Any Good Faith Effort or Contractor Modification Form must be approved by the Compliance Review Office.

Contact the Compliance Review Office for assistance or to request forms.

I hereby certify that I am authorized to make this Affidavit on behalf of the Respondent named below and who shall abide by the terms set forth herein. I acknowledge that the assigned values determined by this CUP shall be enforceable under the contract terms and conditions.

Respondent Primary Contact:

Debra A. Blecha

Debra A. Blecha

CBIZ Benefits & Insurance Services, Inc.

Title: Vice President

Email: _____

Date: 4/10/2025

Phone: _____

Subscribed and sworn to before me this 10th day of April 2024. 2025

Krislin Fenner

Notary Public



My Commission Expires: 4/18/2026

(Attach corporate seal if applicable)

For questions on this form please contact:

Compliance Review Office
(816) 881-3302
CRO@jacksongov.org

Jackson County, Missouri

Certificate of Compliance

In accordance with Jackson County Code Chapter(s) 6 and 10, this Certificate of Compliance is hereby issued to:

CBIZ Benefits & Insurance Services, Inc.

700 W. 47th Street, Suite 1100, Kansas City, MO 64112

2025 Certificate Number: 69602

Issued: 4/15/2025

Expires: 12/31/2025

The above named firm/agency has met the following requirements:

Is duly listed and assessed on the tax rolls of Jackson County, Missouri and is not delinquent in the payment of any taxes due to the County, or did not have on December 31st of the previous year any property subject to taxation by the County.

Attests and agrees to Chapter 6 of the Jackson County Code which prohibits discriminatory employment practices and promotes equal employment opportunity by contractors doing business with Jackson County.

Melinda Bolling

Chief Compliance Review Officer

Jackson County, Missouri

(816) 881-3302

compliance@jacksongov.org



STATEMENT OF NO BID

TO: Jackson County Purchasing Department
Jackson County Courthouse
415 East 12th Street, Room G1
Kansas City, MO 64106

We, the undersigned, have declined to submit a bid in response to this Request for Proposal for the following reasons(s):

_____ Specifications too "tight", i.e., geared toward one brand or supplier.

_____ Insufficient time to respond to the bid.

_____ We do not offer this product or service.

_____ Our schedule would not permit us to perform.

_____ We are unable to meet specifications.

_____ We are unable to meet bond requirements.

_____ Specifications are not clear (explain).

_____ We are unable to meet insurance requirements.

_____ Remove us from your list for this commodity or service.

_____ Other (explain). _____

Company Name: _____

Signature: _____

Telephone: _____ Date: _____



CBIZ Price Proposal

CBIZ Employee Benefits Consulting Services
April 22nd, 2025

Matt Krull | Benefits Consultant

816.945.5222 | mkrull@cbiz.com |
700 W 47th St Ste 1000, Kansas City, MO 64112

FEES & COMPENSATION

Our Partnership Guarantee

Our proposal reflects what's explicitly spelled out in your request, and you'll find the entire scope of benefits and human capital management services covered in our compensation structure. By working with one of the largest firms in the U.S. and with over 600 CBIZ employees located in the heart of Jackson County, you'll benefit from preferred-level service models from national and regional insurance carriers and other vendors, along with administrative and service efficiencies.

Pricing Proposal

As the scope of services requested from Jackson County have expanded to include Human Capital Management services a MBE and WBE partner, CBIZ would provide all the requested scope of services (except leave management) for a monthly fee of \$20,833 or \$250,000 annually. The fee would be broken down for the services listed below on a monthly structure. The MBE and WBE fees equate to 21% of the proposed fee structure, the Human Capital Management fees equate to 12%, and Benefits Consulting fee equate to roughly 67% of fees. ***Our proposed fee structure for just Employee Benefits Consulting .6% (six-tenths of one percent) of the total annual medical spend.***

• Employee Benefit Consulting	\$13,750/mo	(\$165,000 annually)
○ MBE/TICO Productions (9.5%)	\$1,979.17/mo	(\$23,750 annually)
○ WBE/Design Ranch (11.7%)	\$2,437.50/mo	(\$29,250annually)
• HCM/Compensation Services/Policies/Recruitment	\$2,666.67*/mo	(\$32,000 annually)

*Please note the HCM/Compensation Services/Policies Review/Recruitment could be scaled up or down in fees, depending on the work desired by the County. However, should this scope exceed \$32,000 annually, the county would be responsible for the balance. For example, we have attached a requested Compensation Proposal for Jackson County. This compensation proposal includes a custom compensation survey, external market analysis, pay structures, implementation analysis, and pay compression analysis. The fee for this proposal was \$42,350. Under the proposed arrangement, the \$32,000 annual fee could offset most of the cost of this proposal. If Jackson County would like to focus their Human Capital Management focus on Policy and Handbook review, \$32,000 annual fee could be dedicated to that particular project. We'd welcome discussions on a more detailed scope of work desired under the Human Capital sections of this RFP. The more information CBIZ has regarding the scope of work required will allow us to more accurately propose a fee for the work requested.

If Jackson County would remain with BlueKC, BlueKC would pay CBIZ an Administrative Service Fee (ASF). The ASF is an override paid above and beyond the fee the County would pay CBIZ. This cost is considered part of BlueKC's overhead and IS NOT included in the premiums or fees paid to Blue Cross Blue Shield of Kansas City by Jackson County. There is no financial impact to Jackson County.