

YOUR BENEFITS

PARTNER

April 14, 2021



RAISING
STANDARDS

Lawley | EMPLOYEE BENEFITS



Today's Discussion

- ❖ **Introductions**
- ❖ **What Sets Lawley Apart**
- ❖ **Our Services**
- ❖ **Your Lawley Team**
- ❖ **Our Blueprint Approach & Process**
- ❖ **Summary of Accomplishments & Considerations**

What Sets Lawley Apart?

Local, Regional & National

- ✓ Independent, privately held employee benefits broker and consulting firm
- ✓ Recognized as Top 50 Broker nationally
- ✓ Direct access to consulting and service teams

Strong Carrier Relationships, Market Knowledge & Leverage

- ✓ Effective negotiations on your behalf with in-depth industry knowledge
- ✓ Leverage for clients, including claims issues, rate relief, pharmacy special pricing, stop loss

Experience and Expertise

- ✓ 13-year partnership with Tops Markets
- ✓ Specialized Consulting and Account Service Teams for large clients
- ✓ Proactive Blueprint Approach and Process – Comprehensive Benefits Assessment

Comprehensive Services, Solutions & Specialty Service Teams

- ✓ Medical, Prescription, Group Insurance, Voluntary Benefits
- ✓ Underwriting and Financial Analysis Team
- ✓ Prescription Benefits Consulting Team
- ✓ Compliance and Legislative Services
- ✓ Technology Solutions Team
- ✓ Corporate Wellness Team
- ✓ Retirement Plan Services Division
- ✓ Senior and Individual Health Insurance Consulting Team
- ✓ Disability Unit
- ✓ Human Resource Partners and Online Tools

Our Services

Our Services

Areas of Expertise

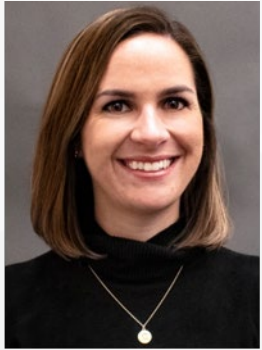
- Strategic Benefits Assessment and Planning
- Custom Plan Design
- Funding Arrangements and Strategies
- Underwriting and Financial Analyses
- Specialty/Custom Reporting
- Benchmarking and Industry Trends
- Health Care Reform and Compliance
- Wellness Consultation
- Plan Implementation
- Health Plan Point Solution Selection, Strategy Development & Management
- Medical Captive – *Lawley Proactive Health*
- Online Enrollment and Benefits Administration
- Consortiums, Trusts, and Multi-Employer Plans
- Prescription Benefits Consulting
- Medicare Services
- Cost-Control Initiatives

Comprehensive Services

- Medical and Prescription Drug Plans
- Dental, Vision, Life and AD&D
- Technology Solutions/Benefits Administration Platforms
- Short-Term and Long-Term Disability
- New York State Disability (DBL)
- Voluntary Benefits
- Executive Benefits
- Retirement Plans
- Senior and Individual Health Insurance
- Claims and Financial Analyses
- Utilization Trends
- Contribution Strategies
- Compliance Services and Legislative Updates
- Wellness and Health Management Programs
- Employee Engagement Services
- Cafeteria Plan Design and Implementation
- COBRA Services
- Form 5500 Preparation
- Billing Consolidation
- Communication Campaigns

Your Lawley Team

Meet Your Team



Clare Hunter
*PharmD, Clinical
Account Executive*



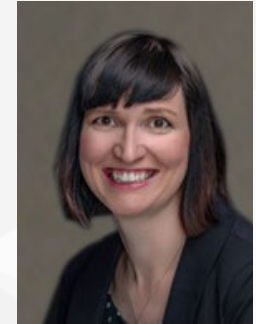
Chuck Alles
Partner



TJ Revelas
Managing Partner



Lisa Miller
*Client Service
Practice Leader*



Beth Mercer
*Underwriting & Financial
Analysis Manager*



Tim Greco
Client Service Specialist



Chelsea Mazurkiewicz
Benefit Analysts, Team Lead



Carly Kennedy
*Corporate Wellness Consultant,
Team Lead*



Judy Kamens
Compliance Specialist

Your Dedicated Team

Consulting Team

Provides leadership and oversight of the account team.

Develops strategic initiatives and cost-control strategies.

Provides expertise in all aspects of benefits. Manages negotiations, recommendations, and implementation.

Service Team

Provides plan analyses, benefit comparisons, and alternatives.

Coordinates all aspects of servicing, including renewals, plan implementation, wellness, compliance, open enrollment, and administrative issues.

Financial Team

Manages financial analyses, reporting, utilization data, and forecasting. Provides funding analyses, contribution strategies, benchmarking, trends, and premium renewals.

Specialty Team

Provides expertise and strategies in specialty areas. Coordinates programs and provides guidance and communication to meet your benefit goals.

Our Approach & Process

Blueprint Approach – Our Process

Collaboration and Strategy

Phase 1

**Clean
Sheet of
Paper**

Phase 2

**45 Days –
Summary
of Findings**

Phase 3

**Consensus/
Agreement
of Findings
with
Stakeholders**

Phase 4

**Execution –
External
Markets**

Our Process

Ensure all Stakeholders are on the Same Page

- ✓ Is Tops Markets/Price Chopper financing/funding all lines of coverage as efficiently as possible?
- ✓ Plan of Benefits – rates and employee contributions
- ✓ Utilization Review/Benchmarking
- ✓ Tops Markets/Price Chopper Components of Cost
- ✓ Financial Modeling
 - ✓ Current vs. Market
 - ✓ How benefits are currently administered?
 - ✓ CBA Considerations



Discovery Meeting

Managing Transition

- ✓ Inventory of Carriers
- ✓ Ancillary Services
- ✓ Current Projects/Initiatives
- ✓ Vendor Assessment
 - Electronic Enrollment
 - ACA Reporting
 - Wellness
 - EAP



Benefit Integration Timeline

Action/Items Needed	Responsible Party	Comments	Expected Completion	Open/Closed
Discovery Meeting	ALL	Overall benefit philosophy and strategy for best in class benefits	May 4, 2021	Open
Plan Benefit Summaries/SPDs/Contracts	NewCo		April 23, 2021	Open
Premium Equivalents & Rates	NewCo		April 23, 2021	Open
Carrier Information & Policy Numbers	NewCo		April 23, 2021	Open
Contribution Strategy	NewCo		April 23, 2021	Open
Enrollment Guide	NewCo	If Applicable	April 23, 2021	Open
Authorization to Access Claims Data	NewCo		April 23, 2021	Open
Wellness Program Details	NewCo		April 23, 2021	Open
Update Benefit Booklet	NewCo		April 23, 2021	Open
Census Data	NewCo		April 23, 2021	Open
Broker of Record Letters	NewCo		May 1, 2021	Open

Strategic Calendar/RFP Timeline

Action/Items Needed	Responsible Party	Comments	Expected Completion	Open/Closed
Discovery Meeting	All		5/4/2021	Open
Medical and PBM RFP out to carriers	Lawley/Arxcel		5/14/2021	Open
Ancillary RFP out to carriers	Lawley/TOPCO	With TOPCO	5/21/2021	Open
Pre-renewal meeting for 1/1/22	Lawley/NewCo	Review 2022 initial renewal projection	6/24/2021	Open
Review Medical and PBM RFP responses	All		6/30/2021	Open
Review Ancillary RFP responses	All	With TOPCO	7/15/2021	Open
Finalist presentations for Medical and PBM 1/1/22	Lawley/NewCo	Week of 7/19/2021	7/23/2021	Open
Finalize Medical/Pharmacy Renewal for 2022	All	Finalize contributions, plan designs, premium equivalents	8/6/2021	Open
Begin implementation with Medical TPA, PBM, Ancillary Carriers	All		August 16, 2021	Open
Open Enrollment	NewCO		September 10, 2021	Open
Receive preliminary stop loss renewal and market to carriers	Lawley		10/14/2021	Open
Stop loss analysis	Lawley		Early December	Open
Finalize Stop Loss Renewal	Lawley NewCo		December 10, 2021	Open
Go Live Date	NewCo		January 1, 2022	Open

Prescription Benefits Consulting

Lawley Arxcel strives to be a trusted confidant to those looking to navigate the complex world of prescription benefits coverage. Our unique and unbiased perspective allows us to advocate solely on your behalf – ensuring the prescription benefits plan you select is the most comprehensive and cost-effective solution for your company.



IDENTIFY SAVINGS

Arxcel identifies savings opportunities that help employers and TPAs reduce their prescription medication costs.



NEGOTIATE CONTRACTS

Arxcel negotiates competitive pharmacy benefit contracts on behalf of organizations.



HELP DECISION-MAKERS

Arxcel helps leaders make informed decisions about their pharmacy benefit program.



SAVE TIME

Arxcel helps organizations save time when developing pharmacy benefit programs and contracts.

Tops Pharmacy Program

Consideration and Analysis of Tops Employee Benefits Spend + Pharmacy Network Provider

- Steerage to supermarket pharmacies
 - Specialty pharmacy
 - Mail order

- Custom Benefit Design

- Enhance negotiating and buying leverage due to size and provider status

- Partnership with Lawley-Arxcel

- i.e. COVID Vaccine Webinar
- Employer On-Site Vaccine Clinics
- Wellness Programming



Lawley Arxcel Clinical Programs



RightRx

Copay
Assistance

Diabetes
Management

Overall Clinical Management & Consultation

- Clinical Pharmacist dedicated to Tops Account Team
- High dollar claimant reviews and reporting
- Plan review with PBM
- Trend management
- COVID-19 insight and reporting
- Online plan review – key metrics and insight
- Clinical insight and forecasting
 - New therapies – i.e. gene therapy, how to prepare a budget
 - COVID-19 vaccination webinar

Ongoing Support

Manage RFP process and provide ongoing support for all lines of coverage

- ✓ Service
- ✓ Reporting/Financial Analysis
- ✓ Cost-Control Initiatives
- ✓ Wellness Programs



NYS CAPITOL SAVES CAPITAL

The City of Albany, like many government municipalities, strives to protect their bottom line and meet budgetary guidelines. Since 2016, the Lawley Arxcel team has partnered with the City of Albany to employ means of increasing cumulative savings when it comes to prescription & pharmacy benefits management. As their trusted confidant, we've been able to help them navigate the complex world of prescription benefits coverage. This resulted in the comprehensive savings outlined in the case study set forth below. Lawley Arxcel's objective is always to offer comprehensive and cost-effective solutions to their clients, just like the City of Albany.



APRIL 2016-2020

City of Albany has performed well and is tracking at a **4.2 to 1 Return-On-Investment** cumulatively



CITY OF ALBANY KEY FINDINGS

GO LIVE DATE: MAY 2016

City of Albany's PMPM savings have increased **42% in the last 12 months**

City of Albany is performing at **\$12.43 PMPM in savings for the recent quarter** versus an average of \$4.82 for years one through three

The net plan savings for the entire cumulative period is **\$4.72 PMPM**

Total net savings of the program since inception is at **\$800,688**, with a member savings of **\$67,319**, for a total program savings of **\$868,006**

4 YEAR CUMULATIVE SAVINGS

\$1,070,059
PLAN SAVINGS



MEMBER SAVINGS
\$67,319

TOTAL SAVINGS
\$1,137,378
Lawley Arxcel's Management Fee comes out of these total savings

New savings opportunities are being identified with each claim load.

City of Albany has saved **\$387K in the recent year** compared to **\$414K over the prior three years.**

SAVE MONEY OVERALL
as an organization

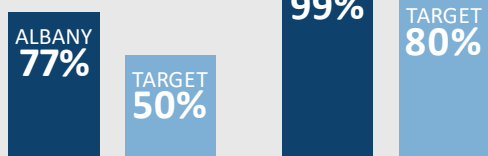
INTERVENTIONS



IN 4 YEAR PERIOD
WE REVIEWED OVER...



APPROVAL %



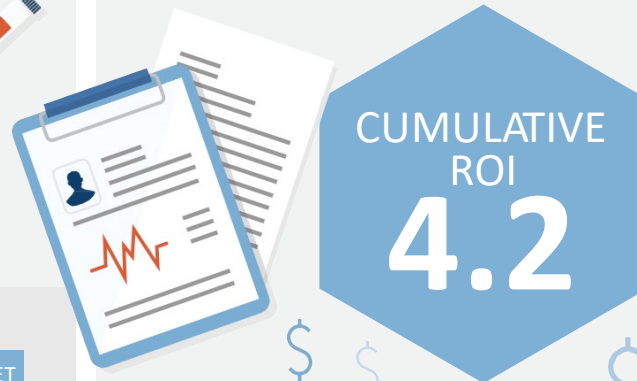
PHYSICIAN

MEMBER

SAVINGS

New savings opportunities are being identified with each claim

CUMULATIVE
\$1,137,378

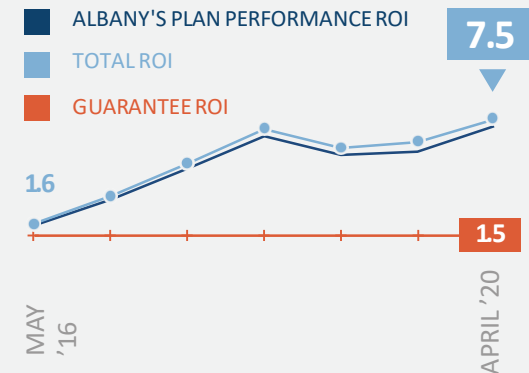


MEMBER COPAY SAVINGS

\$67,319

ROI PERFORMANCE

Return on Investment (ROI) continues to **go up over time** increasing savings consistently



Please contact us to see how our team can help your organization:

1.866.529.5399

info@arxcel.com

Additional Services

Corporate Wellness

Strategic design, development, and coordination of programs that are aligned with your business goals and objectives

- Dedicated, Experienced Wellness Team
- Program Coordination and Recommendations
 - ✓ Wellness Committee support
 - ✓ Holistic wellness campaigns and challenges
- Strategic Programming
 - ✓ Data-driven initiatives
 - ✓ Focus on PCP engagement and preventive care
 - ✓ Incentive structure
 - ✓ Improved health, well-being, and increased productivity
- Resources
 - ✓ MyWave Portal
 - ✓ Employee Interest Survey
 - ✓ Monthly Wellness Newsletter
- Collaborate with Health Plan and Community Providers
 - ✓ Wellness Roundtables
 - ✓ American Heart Association, Mental Health Advocates of WNY



Positively impact the quality of life of your employees and help reduce healthcare costs

Wellness Case Study

3800+ Employees, 4 locations, Self-Funded
Wellness Program since 2010

ACHIEVED SOLUTIONS

- ✓ Comprehensive wellness program to compliment self-funded model
- ✓ On-site health clinic through partnership with health plan and community hospital, available to team members and their spouses at no cost
- ✓ Annual health screenings
- ✓ Initiatives targeting nutrition, weight control, physical activity & heart health
- ✓ On-site fitness facility
- ✓ Online wellness platform
- ✓ Full-time wellness coordinator



IMPROVEMENTS BY THE NUMBERS SINCE 2013

77%

Increased engagement in walking challenge

13.3%

Increase in participation of wellness screenings

27%

Increased utilization of health office

3.8%

Decreased high LDL

42.5%

Decreased blood pressure

18.8%

Increased flu vaccination

32.9%

Decreased stress reported participation

21%

Increased self-exams reported participation

14%

Increased life satisfaction

“The Lawley team provided resources and knowledge to assist with implementing a full-scale wellness program. Thanks to the support and expertise of the Lawley Wellness Team, our engagement and results have increased tremendously over the past five years.” Wellness Coordinator, Lawley Client

Senior and Individual Health Insurance

Dedicated Team

- ✓ Strategies to support employees, dependents, early retirees, and retirees
- ✓ Medicare education and plan assistance
- ✓ Enroll through online partner platforms



Marketplace Options

- ✓ Guidance and enrollment in New York State of Health (NYSOH) marketplace
- ✓ Options for retirees and spouses under age 65

Medicare Options

- ✓ Work with multiple carriers for best Employer Group Medicare Supplement Plan options
- ✓ Individual retiree Part D prescription drug plan consultation
- ✓ Exploration of individual Medicare plan options
- ✓ Plan consultation, education, and guidance – part of our core services

Summary of Accomplishments & Considerations

Summary of Accomplishments

Tops Markets & Lawley – 13-year Partnership

Highlight of Consultative Services for approximately 1,100 associates and 500 Teamsters

- ✓ Pre-Renewal Analysis
- ✓ Renewal Analysis
- ✓ Contribution Modeling
- ✓ Monthly Financial Reporting
- ✓ IBNR – Incurred But Not Reported
- ✓ Stop Loss Modeling
- ✓ Benchmarking
- ✓ Clinical Reporting
- ✓ Strategic Partner in Management of Wellness Program which is based on data, trends, and goals
- ✓ Compliance Guidance & Support
- ✓ Group Insurance
- ✓ Voluntary Benefits

Summary of Accomplishments

Strategic Request for Proposal services in the following areas:

- ✓ Pharmacy Benefits Management
- ✓ Medical Insurance
- ✓ Stop Loss
- ✓ Voluntary Benefits
- ✓ Group Insurance
- ✓ Participated in TOPCO Marketing Initiatives

Results

- ✓ Administrative efficiencies
- ✓ Saved Tops Markets hundreds of thousands of dollars
- ✓ Created competitive, high-quality benefit offerings for associates

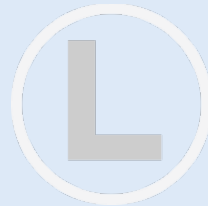
Considerations

Collaborative partnership – Tops Markets and PBD (Pharmacy Benefits Dimensions)

- ✓ Tops Markets pharmacists established a good working relationship with pharmacists and clinical staff at PBD
- ✓ PBD developed a closed network utilizing Tops Markets pharmacies
- ✓ PBD/IH (Independent Health, parent company) developed Fruit & Vegetables Program – drove roughly \$2,000,000 in direct store sales and additional foot traffic in stores
- ✓ Gift Card Program - PBD/IH purchased \$750,000 in gift cards for Tops Markets – created additional foot traffic in Tops stores

Next Steps

Let us know what you need from us to move forward



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Employee Benefits News, Compliance Updates,
Insurance & Risk Trends, and more*

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