

DERRICK CORPORATION

Employee Benefits Consulting Services

January 18, 2022

Today's Discussion

Let's Talk.

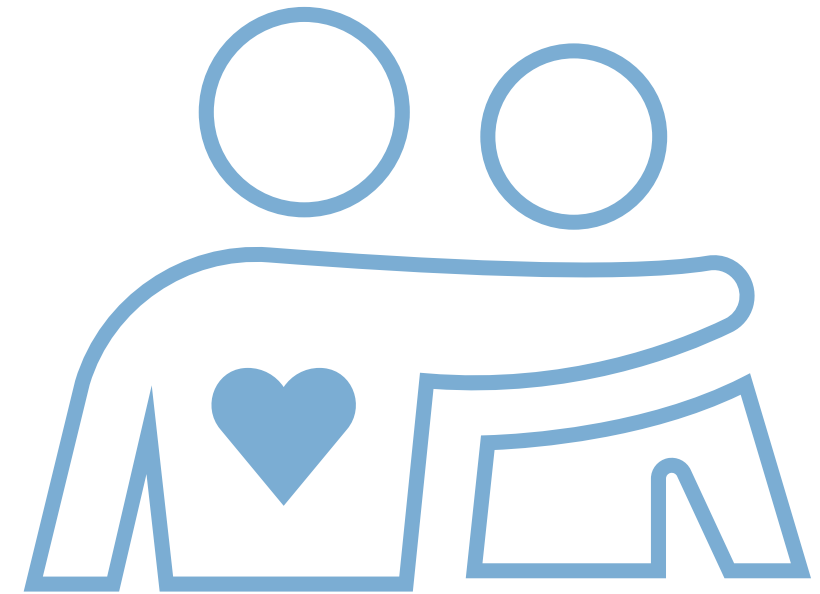
- Introductions
- Derrick Corporation & Lawley
- Service, Process & Strategies
- Employee Benefit Services
- Questions & Next Steps

DERRICK CORPORATION & LAWLEY

What's important to you?

We've heard you and we'd like to help you meet your primary objectives:

- Support & Service – Renewal Process & Open Enrollment
- Long-Term Strategy
- Compliance Services
- Technology Solutions
- Wellness Programs



What sets Lawley apart?

Local, Regional & National

- Headquartered in Buffalo, NY – 3rd generation privately-held family business
- 450+ professionals – 115 dedicated to employee benefits
- Recognized as Top 50 Broker nationally
- Direct access to consulting and service teams

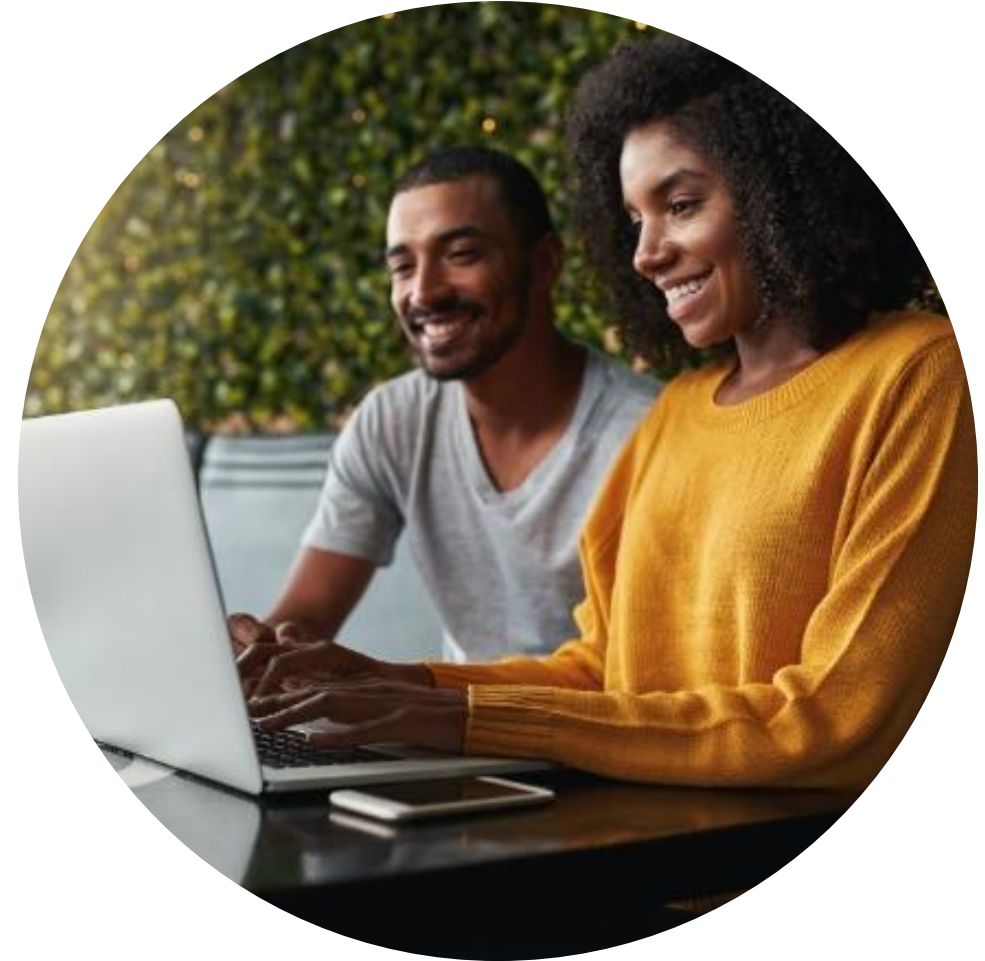
Strong Carrier Relationships, Market Knowledge & Leverage

- 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

- In-House – Fellow of the Society of Actuaries (FSA), Enrolled Actuary (EA), and Member of the American Academy of Actuaries (MAAA)
- Specialized Consulting and Service
- Proactive Approach and Process – Comprehensive Benefits Assessment

Comprehensive Services, Solutions & Specialty Service Teams



OUR EMPLOYEE BENEFIT SERVICES

An Overview of Services & Specialty Areas at Lawley

Analytics

Plan Solutions

Technology Solutions

Legislative Services

Senior & Individual Health

Wellness Solutions

Pharmacy Benefits

Disability & Leave

Retirement Advisors



SERVICE, PROCESS & STRATEGIES

Your Account Team



Brian M. Murphy
Partner



T.J. Revelas
Managing Partner



Tracy DeSantis
Client Relationship Manager



Tim Greco
Client Service Specialist



Beth Mercer
*Underwriting & Financial Analysis
Manager*



Judy Kamens
Compliance Specialist



Carly Kennedy
Wellness Consultant & Team Leader

4-Phase Approach

Strategy is the name of the game

PHASE 1

**Comprehensive
Risk Assessment**



PHASE 2

**Summary of
Findings**



PHASE 3

**Alternatives &
Recommendations**



PHASE 4

Execute

Service & Strategies

Ongoing, proactive & effective communication to meet your goals and objectives

- **Approach to meetings**
- **Strategic Calendar to proactively manage timeline**
- **Manage Renewal Process**
 - Comprehensive Annual Renewal Package
 - Virtual/Face-to-Face Strategy Meetings
- **Oversee implementation process to ensure seamless transition**
- **Facilitate Open Enrollment**
 - Develop communication and education campaign
 - Customize materials
 - Lawley Benefits Information Hub



Sample Strategic Calendar

Action	Responsible Party	Comments	Expected Completion	Open/Closed
Medical, Group and FSA plans renew	Derrick Corp / Lawley		1/1/22	Closed
1 st quarter strategic planning meeting	Derrick Corp / Lawley	Review 1/1/2022 enrollment, annual claim review, loss ratio reporting, group insurances and strategic calendar timeline. Determine wellness strategies and discuss technology platforms.	3/1/22	Open
Highmark BCBS health plan performance review meeting	Derrick Corp / BCBS / Lawley	Clinical data review of claims broken out by professional, outpatient, inpatient and pharmacy, identifies clinical drivers. Determine period of data to be used for annual review. Calendar year or data more in alignment with period of time used for renewal.	4/30/22	Open
Technology solutions analysis meeting	Derrick Corp / Lawley	Review analysis of different technology platforms and pricing	4/30/22	Open
Pre-renewal strategic meeting / Self-funding analysis	Derrick Corp / Lawley	Review 1/1/23 renewal projection for the medical as well as self-funding analysis including a 3 year lookback	6/15/22	Open
Determine Highmark BCBS renewal release date for 1/1/23 renewal	Lawley	Work with Highmark to release this renewal by early August	7/1/22	Open
Highmark to deliver 1/1/23 renewal to Lawley	BCBS / Lawley	Targeted release date would be early August	8/10/22	Open
Renewal evaluation analysis meeting	Derrick / Lawley	Review fully insured renewal for 1/1/23. Discuss self-funding and if a viable option for the renewal.	9/1/22	Open
Finalize plan decisions and funding arrangement for 1/1/23 medical renewal	Derrick Corp	90-120 day implementation for moving self-funded	10/1/22	Open
Finalize decisions on technology solutions and if implementing benefit admin portal for 1/1/23	Derrick Corp	90 day implementation for technology platform	10/1/22	Open
Finalize open enrollment materials & communication	Derrick Corp / Lawley	Determine format for meetings (virtual or in person), finalize open enrollment presentation, assist with employee memo, creation of electronic benefit booklets	10/20/22	Open
Open enrollment	Derrick Corp / Lawley	Virtual or in person presentations for open enrollment. Presentations can be done through Zoom calls, recorded and can distribute link of recording to employees.	10/28/22 – 11/15/22	Open
Enrollment forms to carriers	Derrick Corp	Forms to carrier 30 days prior to renewal date	12/1/22	Open

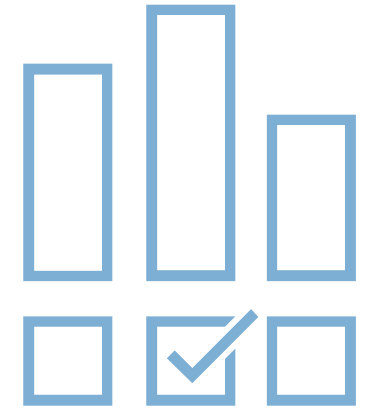
OUR SERVICES

Plan Solutions

Analyzing the Market to **Secure the Right Plan**

- Dedicated Department
- Work directly with the carriers on your behalf to deliver **customized solutions** that meet your benefit needs
- **Better, quality information** – strong knowledge of the benefits market
- Highly effective packaging of your data to carriers resulting in **competitive rates**

Analyzing the Market to **Secure the Right Plan**



Technology Solutions

We understand the importance of keeping you informed, so we'll provide you the resources to help manage your employee benefits.



Market intelligence and strategic guidance is just a click away www.lawleybenefitsu.com
Documents to keep you in-the-know about new laws and legal requirements that impact your employee benefits program.

- Compliance Resources
- Paid Family Leave & Medical Leave
- Up-to-date with fast paced legislative issues
- HR Tools



Virtual platform to house all benefits related documents in one spot. Seamless communication and education to employee on any device all year round.

All benefits info in one spot



Analysis, implementation & on-going service

Dedicated team



The Smart Benefits Solution



Maxwell | Health™

INNOVATIVE TECHNOLOGY FOR SEAMLESS EMPLOYEE COMMUNICATION



Lawley | EMPLOYEE BENEFITS

Underwriting/Analytics

Knowing the numbers

- **Benchmarking** | Regional & National
- **Resources** | Dedicated Team, In-house Actuary, Lewis & Ellis
- **Utilization Review, Trend & Claims Analyses**
 - Identification of **trends** and recommendations
 - Monthly/Quarterly reporting
 - Trends and Considerations
 - How we use your data
- **Comprehensive and Custom Analyses/Reporting/Expertise**
 - Components of Cost
 - Pre-Renewal Calculation & Renewal Validation – how we plan for your renewal
 - Contribution Analysis
 - Employer funding strategy
 - Captive
 - Consortium



Pharmacy Benefits

Our prescription and pharmacy benefits team simplifies the difficult world of PBM and clinical programs with a **focus on ROI**.

- Prescription benefits consulting
- On staff PharmD and Dedicated Clinical Account Executive
- Plan design development
- Contract guidance and management
- Validation of pharmacy benefits managers
- Pharmacy benefit manager **accountability**
- Vendor procurement
- Specialized clinical programs



Legislative & Compliance

We keep you ahead of the **curve**

- Dedicated resources
- Compliance checklist review | Ensure compliance with state and federal laws
- **Lawley Benefits University** | Up-to-date notifications and requirements
- Guidance, communication, education, ongoing support | Relationships with advocacy groups and legal entities
- MyWave Portal
- Vendor procurement for ACA and ERISA plan documents | We steer you in the right direction

Up-to-date
notifications and
requirements

Lawley

BENEFITS UNIVERSITY



Wellness Solutions

Our corporate wellness team will work with you to **design** and **implement** a personalized program that's aligned with your business goals and objectives.

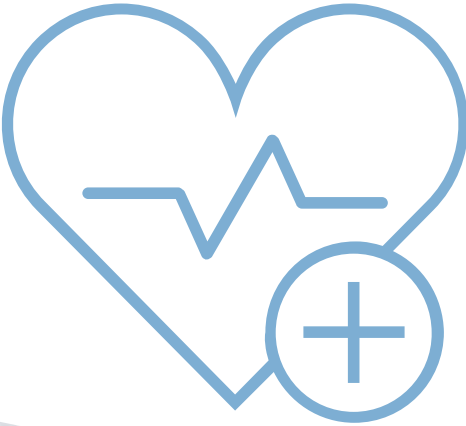
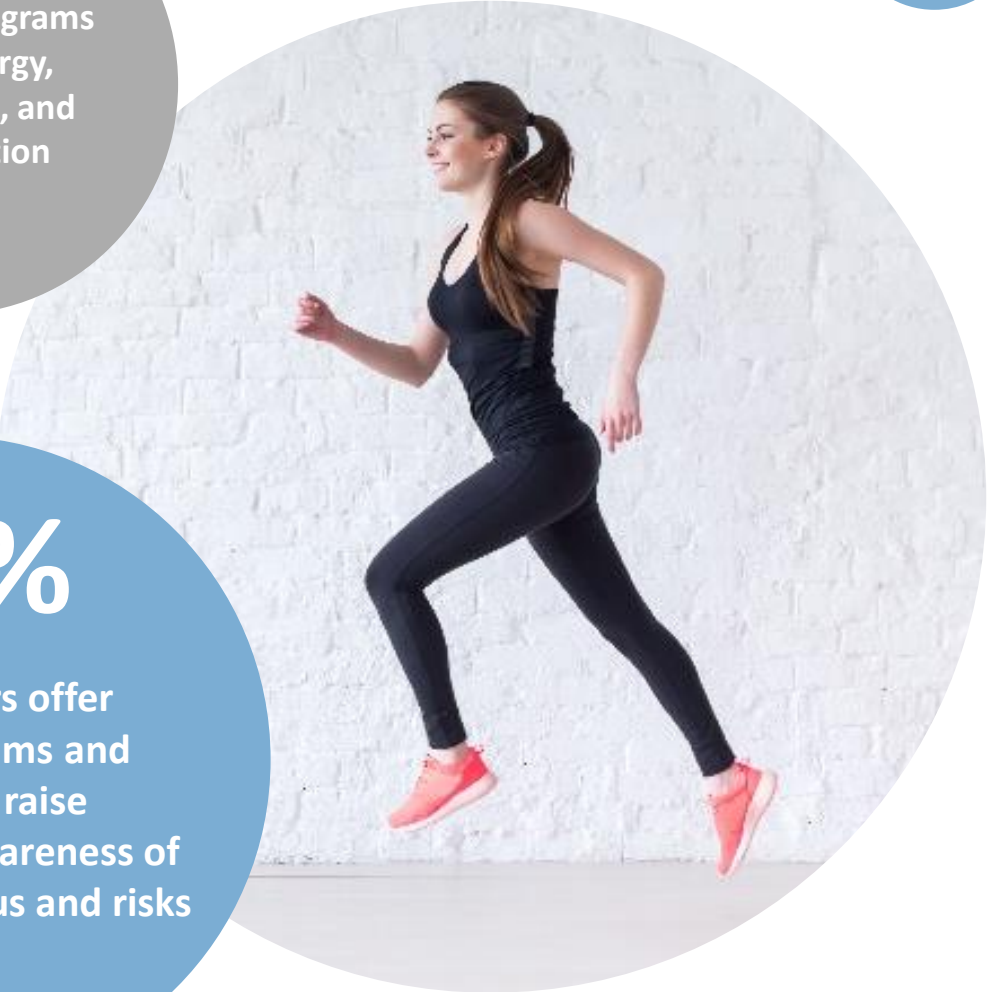
- **Dedicated Corporate Wellness Consultant**
- **Carrier partners**
- **Strategic programming**
 - Biometric screenings, annual physical compliance, health campaigns and challenges, lunch and learn seminars
- **Interest survey**
- **Engagement initiatives based on data**
- **Incentive programs**
- **Wellness Information Hub**



Wellness Programs foster energy, enthusiasm, and collaboration



72%
Of employers offer health programs and services to raise participants' awareness of their health status and risks



Senior & Individual Health Insurance

Our Medicare team will **work with you** to design and implement a personalized program that's aligned with your employees needs.

- Specialists Plan consultation, education, and enrollment
- New York State & other marketplace options
- Medicare options | Individual and Employer
- Medicare Advantage and Supplement Plans
- Medicare Plan Assistance
- Basic Medicare Education
- Personal Situation Review
- Prescription Plan Analysis

No Obligation
or Fee Review
Process

Any compensation is
derived directly from
the carriers, not
from you, our client.



How do we measure up?

Experience

As a privately held firm, our knowledgeable team can focus on employee benefits and insurance. Our team of passionate specialists is our greatest asset.

Insurance Market Access

You receive access to virtually all insurance and administration markets to give you the best options for your needs.

Exemplary Customer Service

We pride ourselves on the level of service we bring to our clients. Every client is assigned a team of specialists dedicated to serving their needs. With a single point of contact, working with us is seamless and easy.

National Affiliations

In addition to our own talented associates and specialized value-added services, we have access to a wealth of resources through several national affiliations.

Strategic Planning

We will develop customized strategic plans for you that define objectives and outline a complete approach needed to fulfill those objectives.

Technology Solutions

Our dedicated technology team will manage the implementation and ongoing service for an effective benefits platform and administration solution.

Custom Communications

We can assist with all phases of employee communication, including employee meetings, webinars, payroll stuffers and informative brochures about employee benefits and wellness.

MyWave

Gain access to HR professionals from all over the country through the community section of your client portal.

*We build
relationships
that work
for you*



Questions? Next Steps?



Partner with Lawley *To Achieve Your Goals*

Our role is to **partner with you** and help you meet your **financial, operational, and organizational goals** and objectives.

We'll **match the right resources to your business** to help ensure you can efficiently purchase, manage, and deliver a full-range of employee benefits.

Lawley | EMPLOYEE BENEFITS

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

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