



December 2023



Lawley

EMPLOYEE BENEFITS

Today's Discussion

Let's Talk.

- **Introductions – Rochester School for the Deaf & Lawley**
- **Company Overview – Rochester School for the Deaf & Lawley**
- **Employee Benefits Overview – Team, Process & Services**
- **Why Lawley?**
- **Discussion & Next Steps – Rochester School for the Deaf & Lawley**

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EMPLOYEE BENEFITS



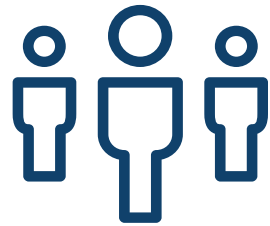
ABOUT LAWLEY

We're here to help you build, manage, and support an insurance and employee benefits program that continually meets your needs.



Top 100 Broker

Lawley has been consistently recognized as a Top 100 National Insurance Broker by Business Insurance



500+ Specialized Employees

and experienced professionals prepared to help with your needs



Trusted Carrier Relationships

Over our history, 50,000+ clients have trusted Lawley with their needs

WHO WE ARE

Local, Regional & National

FULL-SERVICE AGENCY:

Employee Benefits, Business Insurance, Risk Management, Retirement, Wealth Management, Personal Insurance



24 Partners

and continuously growing



3 Principals

Lawley

Our Mission

Lawley is a dynamic independent regional firm of professionals specializing in property and casualty, employee benefits, wealth and risk management consulting.

We protect assets and minimize risk to help our clients avoid financial hardship.

We strive to be the partner of choice for clients, insurance carriers, and associates looking for long-term relationships built on a foundation of trust.

OUR VALUES:

- Relationship Building
- Respect & Integrity
- Passion
- Accountability
- Commitment to our Community

Independent & privately-held business, serving the community for **65+ years**



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One Team, One Vision

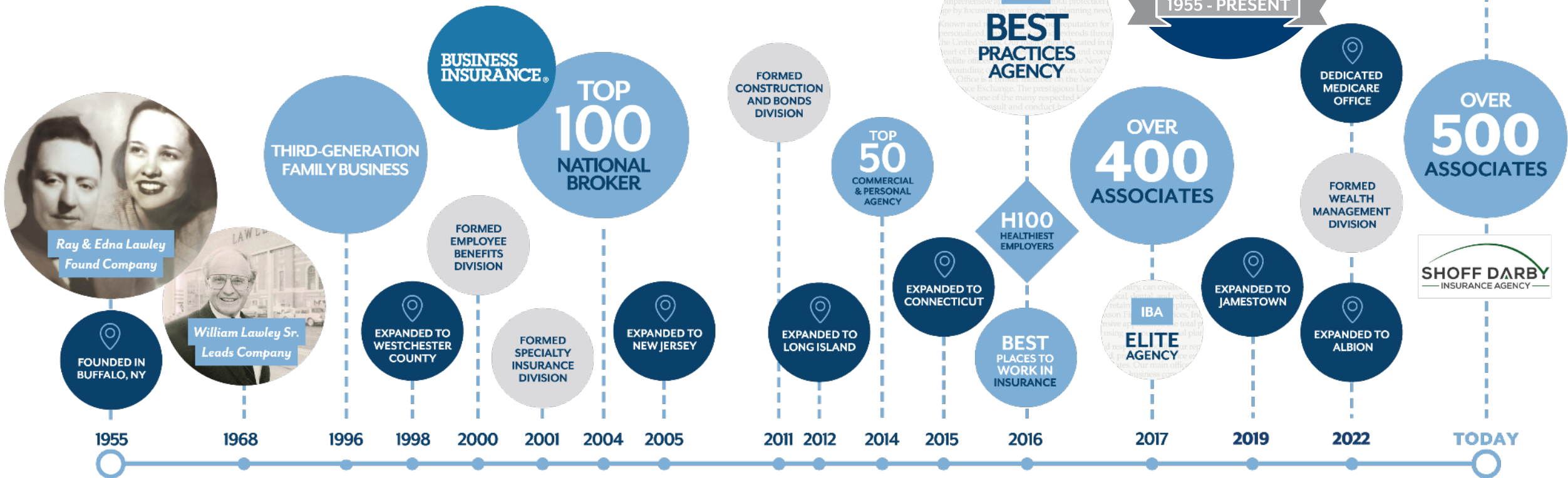
Working together towards a common goal

Family Business To Industry Leader

"Our story is one of hard work and steady growth. From a small family business to a nationally recognized industry leader, we have grown to over 400 specialists and are consistently recognized as a Top 100 National Insurance Broker."

65+ YEARS

1955 - PRESENT



TELL US ABOUT...YOU

- If there is something you could fix today about your employee benefits, what would it be?
- What are the **top 3 things** you are looking for from a broker relationship?
- What are the main goals of your benefits program?



SERVICE & STRATEGIC APPROACH

YOUR LAWLEY TEAM & RESOURCES



YOUR DEDICATED BENEFITS TEAM CONSISTING OF...



Kevin Tehan
Partner



Adam Clouden
Benefits Consultant



Hollie Marshall
Account Executive



Daryl Walthew
*Technology Solutions
Manager*



Alicia Baker
*Technology
Implementation
Specialist*

**ANNUAL
BENEFITS STRATEGY**
hands-on support
all year long



Alex Calechman
*Underwriting & Financial
Analysis Manager*



Judy Kamens
*Compliance
Specialist*



Nicole Sproba
*Wellness
Consultant*



Nancy Nimmo
*Medicare & Individual Health
Insurance Consultant*

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EMPLOYEE BENEFITS



What We Do



FIRST 90 DAYS

Phase 1

Comprehensive Risk Assessment

- ✓ *Consultant-Client Relationship*
- ✓ *Future Considerations*
- ✓ *Employee Understanding*

Phase 2

Summary of Findings

- ✓ *Total Current Costs*
- ✓ *Industry/Regional Benchmark*
- ✓ *Budget Projection*

Phase 3

Alternatives & Recommendations

- ✓ *Plan Design Options*
- ✓ *Ancillary Benefits*
- ✓ *Communication Strategy*

Phase 4

Execute

- ✓ *Dedicated Team*
- ✓ *Strategic Calendar*
- ✓ *Monitor & Evolve*



SERVICE & STRATEGIES

Ongoing, proactive & effective communication

- Approach to meetings
- Dedicated account team & specialties
- Strategic calendar to proactively manage timeline
- **Manage renewal process**
 - Strategic Planning
 - Comprehensive Annual Renewal Package
 - Virtual/Face-to-Face Strategy Meetings
- **Oversee implementation process to ensure seamless transition**
- **Open Enrollment experience**
 - Plan design and employee understanding
 - Tailored communication and education campaign
 - Customize materials
 - Onsite and virtual meetings
 - Lawley Benefits Information Hub

<https://www.lawleybenefitsinformationhub.com/abccompany>



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



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

**Dedicated
Account
Team**



Sample Strategic Calendar

Action	Responsible Party	Comments	Expected Completion	Open/Closed
Medical, Group and FSA plans renew	Rochester School for the Deaf / Lawley		1/1/23	Closed
1 st quarter strategic planning meeting	Rochester School for the Deaf / Lawley	Review 1/1/2023 enrollment, annual claim review, loss ratio reporting, group insurances and strategic calendar timeline. Determine wellness strategies and discuss technology platforms.	3/1/23	Open
BCBS health plan performance review meeting	Rochester School for the Deaf / BC / Lawley	Clinical data review of claims broken out by professional, outpatient, inpatient and pharmacy, identifies clinical drivers. Include Corporate Wellness	4/30/23	Open
Compliance annual review	Rochester School for the Deaf / Lawley	Compliance updates and checklist	4/30/23	Open
Pre-renewal strategic meeting / Alternative-funding analysis	Rochester School for the Deaf / Lawley	Review 1/1/24 renewal projection for the medical as well as future scenarios	6/15/23	Open
Determine renewal release date for renewal	Lawley	Work with BCBS to release this renewal by early August	7/1/23	Open
BCBS to deliver 1/1/24 renewal to Lawley	BCBS / Lawley	Targeted release date would be early August	8/10/23	Open
Renewal evaluation analysis meeting	Rochester School for the Deaf / Lawley	Review fully insured renewal for 1/1/23.	9/1/23	Open
Finalize plan decisions and funding arrangement for 1/1/24 medical renewal	Rochester School for the Deaf	90-120 day implementation for moving carriers / funding	10/1/23	Open
Finalize decisions on technology solutions and if implementing benefit admin portal for 1/1/24	Rochester School for the Deaf	90 day implementation for technology platform	10/1/23	Open
Finalize open enrollment materials & communication	Rochester School for the Deaf / Lawley	Determine format for meetings (virtual or in person), finalize open enrollment presentation, assist with employee memo, creation of electronic benefit booklets	10/20/23	Open
Open enrollment	Rochester School for the Deaf / 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.	10/28/23 – 11/15/23	Open
Enrollment file to carriers	Rochester School for the Deaf	Enrollments to carrier 30 days prior to renewal date	12/1/23	Open

Sample Financial Deliverables

Action	Responsible Party	Comments	Expected Completion	Open/Closed
2024 Renewal Projection	Lawley	Evaluation of claims cost, admin, network fees, stop loss premiums, ACA, and medical/Rx trends. Assist in setting budget of premium equivalents for 2024 medical plans	June	Open
2024 Renewal Evaluation	Lawley	Updated analysis with 2 additional months of data from Renewal Projection to assist in development of premium equivalents for 2024 medical plans	August	Open
Finalize 2024 Medical Premium Equivalents	Lawley	Finalize plan designs and premium equivalents for 2024 medical plans	September	Open
IBNR Reporting	Lawley	Calculate projection of estimated incurred claims and determine reserve levels to maintain compliance regulations	Quarterly	Open
Quarterly Claims Reviews	Lawley	High level PMPM cost by category, utilization by category, high cost claimants and top Rx cost	April, July, October, December	Open
Monthly Medical and Rx Budgeting Reports	Lawley	Continued monthly medical and Rx reports to show budget vs. actual spend	Monthly	Open

TOOLS & SERVICES

Data Analytics/Underwriting

- Quantify and validate your costs and budget
- Benchmarking | Industry, Regional & National
- Resources | Dedicated Team, Partnership with 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
 - Understanding the Spectrum of Risk
 - Captives
 - Alternative funding

KNOWING
THE NUMBERS



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Pharmacy Benefits Consulting

- Dedicated team | Clinical & Account Management
- Plan design development
- Contract guidance and management
- Validation of Pharmacy Benefits Managers
- Pharmacy Benefit Manager accountability
- Vendor procurement
- Specialized clinical programs



Plan Solutions

- 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



Compliance & Legislative Services

- **Compliance Checklist Audit** | Ensure Compliance with State & Federal Laws | Model Notices
- **Guidance, Communication, Education, Ongoing Support** Relationships with advocacy groups & legal entities
- **Lawley Benefits University** | Up-to-date notifications and requirements
- MyWave Portal
- Coordination with ERISA Plan Documents – We'll steer you in the right direction
- Vendor Procurement for COBRA & ACA Reporting
- Form 5500 Preparation & Filing
- Consolidated Appropriations Act
- Long-Term Care pending legislation



Lawley
BENEFITS UNIVERSITY

**DEDICATED
SUPPORT**
We keep you ahead
of the curve



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EMPLOYEE BENEFITS



Technology Solutions

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

- Dedicated Team
- Guidance in the selection process based on your needs
- Comprehensive implementation
- Hands-on approach
- On-going service
- Payroll partnerships

INNOVATIVE
TECHNOLOGY FOR
SEAMLESS EMPLOYEE
COMMUNICATION

Dedicated
Account
Team

All benefits
info in one
spot



ANALYSIS,
IMPLEMENTATION
& ONGOING
SERVICE



Maxwell | Health.



Medicare & 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.

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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**
- **Survey & Committee formation and governance**
- **Engagement initiatives based on data collection & claims coordination**
- **Incentive-based programs & focus on PCP collaboration**
- **Leverage carrier partnerships & programs**
- **Point solutions & focus on ROI**
- **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

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Disability & Leave

- Comprehensive plan design review
- Evaluate coverage & identify gaps
- Complete group insurance options
- State & Individual Disability
- Paid Family Leave
- Leave vendor evaluation



Retirement Plans

- Navigate through the complexities of retirement plans and provide solutions
- Fiduciary support, plan design evaluation, and strategies
- Plan benchmarking, investment selection, and fee review
- Plan compliance and employee communication
- Participant education and engagement

Life Insurance

- Specialized team focused on voluntary benefits like life insurance
- Tailored to employees' needs
- Employee communication, education, and easy enrollment



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QUESTIONS?

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.

Let's talk next steps.

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