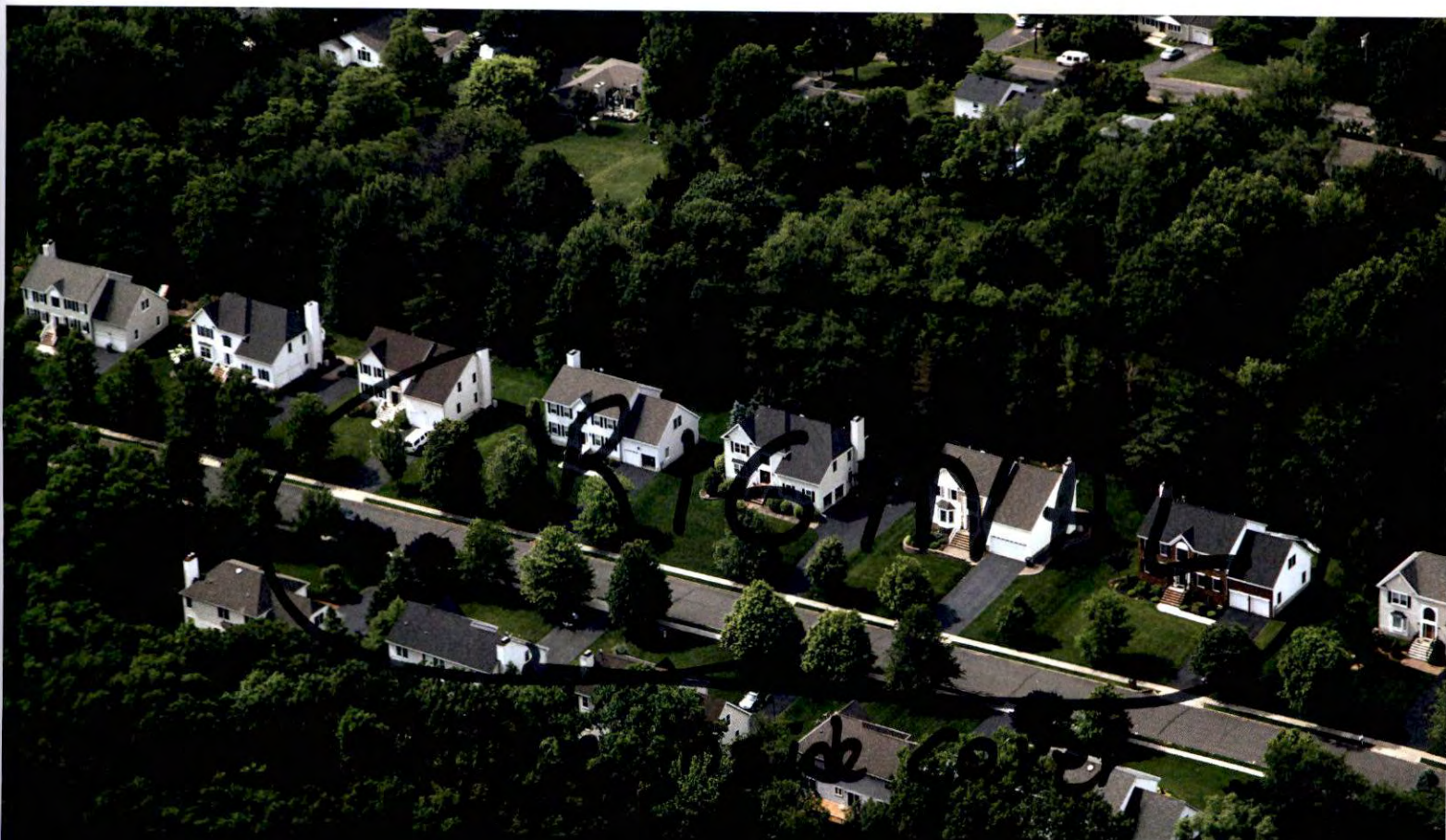




County of Somerset, New Jersey

*Response to Contract # CY-COM-0023-21
for Employee Benefits Consulting Services*

January 20, 2021



LOCKTON®

UNCOMMONLY INDEPENDENT

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4.1 Qualification Statement

Executive Summary

Enclosed is Lockton Companies' response to the County of Somerset's Request for Health Benefits Consulting Services. We thank Somerset for this opportunity and for your consideration of Lockton as its consulting partner.

Lockton has a long history servicing public sector clients across the country, providing them with consulting services that meet the unique challenges that they face. We understand the dynamic budgeting process, the need for communication with a range of stakeholders, including elected officials, collectively bargained employees, and board members. We work with our public sector clients on everything from budgets and wellness initiatives, to the mitigation of OPEB liabilities.

We have extensive experience working with over 100 public sector clients nationwide to market, evaluate, and implement complex employee benefit programs. We are well versed in all facets of managing public sector employee benefit programs, and have all the tools to handle even the most complex structure.

Lockton has earned our stellar reputation in the public sector market by providing our clients with a full range of resources including:

- A dedicated stop loss consulting group that manages over \$1,000,000,000 in placement for over 1,100 employer groups, producing over \$1,000,000 in verified claims expense reductions.
- Full compliance support on all federal, state and local legislative/regulatory issues, and our dedicated Healthcare Reform Advisory Practice.
- Collective bargaining support before, during and after negotiations – including assisting labor attorneys with drafting benefits related bargaining language.
- A team of communications experts who will work with you to communicate benefit changes and educate employees on their benefit programs and on wellness/disease management initiatives.
- Medical directors and wellness coordinators on staff that will work with Somerset's specific claims data and Lockton's proprietary data analytics tool, Infolock®, to develop targeted programs for your employees.
- Pharmaceutical professionals and actuaries who will evaluate your program to determine your optimal purchasing options and benefit plan designs.

Our proposal outlines the financial expertise, experience, market recognition and influence will enable us to assist Somerset in achieving your goal to negotiate the most comprehensive healthcare coverage and claims administrative services at the lowest competitive cost. We will provide unmatched value by combining Lockton's national resources and technology with a senior team of experienced consultants that understand the public sector employee benefit arena and are well respected in the public sector market.

At Lockton, we always work in the best interests of our clients in an environment where clients truly do come first. Our history and references will confirm our professionalism and dedication to our clients.

We look forward to receiving feedback on our proposal and engaging in further discussion on the value that Lockton can bring to Somerset. Again, thank you for the opportunity and for your consideration of our proposal.

Debra Testa Debra Testa

Debra Testa, CIC
SVP, Public Sector Practice Leader
203.676.9831 – Cell
dtesta@lockton.com

We're purposefully unconventional, insatiably curious and Uncommonly Independent.

Client References

It is Lockton's policy not to disclose client fees. If we are chosen as a finalist, we would be happy to provide that information with prior permission from our clients.

Please contact us when you would like to make the reference calls, so that we may facilitate scheduling. Thank you for your consideration.

Current			
CITY OF STAMFORD September 2019 - Present	CITY/BOE OF BRISTOL April 2018 - Present	CITY AND COUNTY OF DENVER April 2015 - Present	TOWN OF EAST HARTFORD July 2004 - Present
Al Cava Full Employee Benefit Consulting Director of Human Resources acava@stamfordct.gov 203.977.4073	Diane Waldron Full Employee Benefit Consulting Comptroller, City of Bristol DianeWaldron@bristolct.gov 860.584.6127	Heather Britton Full Employee Benefit Consulting Director, Benefots and WellIness Office of Human Resources heather.britton@denvergov.org 720.913.5699	Mike Walsh Full Employee Benefit Consulting State of CT OPM Previously Finance Director, Town of East Hartford mwalsh@easthartfordct.gov 860.209.8908

OUR PARTNERSHIP APPROACH – Somerset’s Trusted Advisor

Lockton will be your strategic partner and trusted advisor and function as an extension of your human resources and financial management team. We understand the public sector insurance marketplace, the collective bargaining process and the public sector budgetary and legislative environments. We will take into consideration not only your labor situation and strategy, but also current trends and purchasing options, as well as economic, demographic, labor and legislative developments including ongoing healthcare reform developments. Our counsel includes innovative and progressive recommendations to help you provide the most competitive benefit programs within your management, labor and budgetary objectives.

LOCKTON’S RESOURCES – Somerset’s Resources

Somerset needs a consulting partner who can provide valuable information and resources efficiently and cost effectively. This information includes benchmarking of plan/cost data, benchmarking of collective bargaining provisions during negotiations, actuarial data for active employee and retiree medical programs, employee education and communication materials, and compliance updates.

At Lockton, we are extremely fortunate to have on-staff resources, eliminating the need to subcontract essential services such as compliance and employee communications. Lockton clients have access to our in-house compliance attorneys, medical directors, wellness coordinators, HRIS experts, actuaries, and communication specialists — all in addition to the day-to-day service team — at no additional cost.

Our public sector clients enthusiastically refer us to new opportunities, which we consider to be the highest compliment to our services.

LOCKTON’S PUBLIC SECTOR EXPERIENCE – Somerset’s Industry Source

Lockton maintains our leading-edge approach by actively participating in health insurance industry and benefit consulting events and professional organizations both nationally and locally.

Participation in these professional development and industry activities and organizations is paramount for Lockton consultants to maintain the ability to provide proactive counsel for our clients. Personal and professional development activities are incorporated into each consultant’s annual performance and professional development objectives.

OUR COLLECTIVE BARGAINING SUPPORT – Somerset’s Labor Advantage

Your Lockton team will serve in an advisory capacity before, during, and after all negotiations with your collective bargaining units. Working hand-in-hand with your negotiating team and labor counsel, we will analyze benefit proposals, provide benchmarking information, provide plan design modeling and valuation, provide counsel to negotiators and participate in negotiation sessions as needed. Once plan changes or carrier changes take place, your Lockton team will coordinate implementation activities and ensure that changes take place as agreed. We will provide expert advice and/or testimony in situations that may arise between Somerset and its labor unions. We will ensure that all negotiated arrangements pertaining to the employee benefit program are strictly adhered to for your benefit.

COMPLIANCE AND ADVISEMENT – Somerset’s Well Being

Lockton maintains a team of legal experts, including three full-time compliance officers/benefit attorneys. Lockton uses these resources to provide compliance analysis and recommendations to ensure that all plans are in full compliance with the requirements of state and federal agencies, regulations, statutes, mandates and laws. We proactively inform you of changing legislation and legal decisions affecting the management of employee benefits. We provide counsel and support with regard to the legislative and tax implications of implementing wellness programs and/or negotiation incentives into collective bargaining agreements. We also advise and discuss methods for complying with these changes.

Lockton conducts seminars and webcasts on current topics, including regular, ongoing healthcare reform legislation updates to help our clients understand how new legislation impacts their programs. Specific questions can be directed to Lockton benefit attorneys at any time, saving you the costs associated with using outside counsel.

Our Health Reform Advisory Practice is working diligently to keep our clients informed and will help you understand what the new legislation requires, the timeline for implementation of the law’s provisions, your options, and what course of action makes the most sense for your organization and employees. We have the resources available to provide Somerset with an extensive amount of support to properly manage the new Health Reform law including timelines, financial impact modeling and considerations, strategic decision tools, sample employee communications, disclosure support and Q&A assistance.

Communicating To All Somerset Constituencies

The key factor to the success of any plan we implement with clients is employee education and communication. We will work with you to understand what forms of communication and technology have been successful in the past, with an eye toward a format and style that is consistent with your culture.

For some clients, we develop a variety of communication vehicles depending on the message and constituencies.

Whether our audience is comprised of employees, human resources or finance staff, board of aldermen members, board of education members, or other elected officials, our objective is to fully educate everyone on the impact of the benefit changes taking place. Concise, repetitive and “high touch” communications have worked with our clients around the country.

Conclusion

When you work with Lockton, you will work with a team that has unrivaled experience and the resources of a national brokerage and consulting firm to provide the financial, regulatory and legislative resources necessary to assist you with the day-to-day issues that arise in the management of a public sector employee benefits plan. At Lockton, we truly see ourselves as an extension of your management team with a strong desire to help you achieve success for you and your employees.

4.2 Key Personnel Information

Lead Personnel

Lockton Companies has assigned an experienced team, consisting of our Public Sector Practice Leader (Deb Testa), a Unit Manager (Alyssa Thomas), an Account Executive (Marc Romano), an Account Manager (Irina Podtelezhnikova), and a team of Communication Consultants. This team is supported by additional Lockton professionals and resources (e.g., compliance/benefit attorneys, wellness coordinators, medical director and consulting analysts) both locally and nationally on an as-needed basis. This team will provide Somerset with an experienced, knowledgeable, well-rounded and well-connected group of people to support the many unique needs of Somerset. All team members provide the necessary background and experience to meet the service needs required in the public sector marketplace and those specifically outlined in Somerset's RFP.

Deb Testa is an active participant in the Government Finance Officers Association (CT, New England, and National chapters), and the Public Employer Labor Relations Association. In addition, Deb is a member of the board of directors for the Connecticut Public Pension Forum (CPPF). Deb started her career in Anthem Blue Cross & Blue Shield's public sector practice for eight years before joining Lockton sixteen years ago. In addition, all of our senior consultants have worked as underwriters with major carriers, such as CIGNA, United Healthcare and Aetna, and thoroughly understand their products, rating methodologies and service structure and, more importantly, how these best fit within the public sector management/labor structure and budgetary environment. All of our consultants possess strong working relationships with senior executives, underwriters and actuaries at all of the health insurance markets, which will be beneficial in obtaining the most competitive rates on behalf of Somerset.

We are also fortunate to have the expertise of Scott Bush, ASA, MAAA. He leads an in-house team of actuarial and financial Associates to support our client teams and provide proactive development of models and evaluation of solutions. Additionally, each client service unit has a Financial Consultant with an underwriting background and access to a dedicated actuary. The Financial Consultant is responsible for measuring and managing all activity detailed above.

In addition, the above-mentioned Lockton consultants work closely with other Lockton consultants throughout the United States. This benefits our clients by keeping the Lockton/Somerset team abreast of national trends as they develop.



Debra Testa, CIC
Senior Vice President
Public Sector Practice Leader

Please see the Appendix for Debra's biography.

CLIENT ADVOCATE



Deb Testa
Senior Vice President
Public Sector Practice Leader
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SPECIALTY RESOURCES

BENEFITS



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AVP, Director of Health Risk Solutions
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COMPLIANCE



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COMMUNICATIONS



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DATA ANALYTICS



Tammy Quinn
SVP, Director Data Analytics
816.960.9956
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BENEFITS



Ryan Czado, PharmD
VP, Director of Pharmacy Solutions
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BENCHMARK REPORTING



Tellye Hedrick, HIA
Benchmark Reporting
816.960.9742
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HRIS CONSULTING



Brad Mandacina, CEBS, Fellow ISCEBS
Director of Technology & Outsourcing
816.751.2374
bmandacina@lockton.com

ACCOUNT SERVICE TEAM

The table below contains a list of the core proposed account team and their experience.

TEAM MEMBER	ROLES & RESPONSIBILITIES	PROFESSIONAL QUALIFICATIONS
 Debra Testa Senior Vice President Public Sector Practice Leader	- Will assist the team with assuring that carriers/vendors are fully aware of the complexities of collectively bargained plans and the necessity to be sure existing benefits are adhered to - Will participate in education of stakeholders - Works closely with the finance directors, personnel directors, and chief executives for towns, boards of education, and public sector agencies to establish priorities and to develop strategic plans for achieving those goals - As the Public Sector Practice leader, leads Lockton Northeast's innovative and specialized support of public sector clients, ensuring that all Employee Benefit team members are fully aware of the unique issues encountered by public sector entities	- B.S. in Healthcare Management, Quinnipiac University - Named a Public Sector Power Broker of the Year by Risk & Insurance in 2013 - Certified Insurance Counselor (CIC) - Connecticut Public Pension Forum, Board member - Government Finance Officers Association (Conn. & National Chapters), member - Connecticut Conference of Small Towns, Board member - Public Employer Labor Relations Association (Conn. & National Chapters), member - Connecticut Association of School Business Officers, member - Goodwill Industries International, Board Member
 Irina Podtelezhnikova Senior Account Manager	- Primary service contact for clients, responsible for developing comprehensive benefits strategies in collaboration with account executives and other Lockton departments - Experienced employee benefits professional with strong knowledge of insurance products, industry trends, carrier markets and the regulatory landscape	- M.S. in Business Management, Imperial College London - B.A. in Political Science, Hunter College/City University of New York - Licensed in Life, Accident & Health Insurance - Licensed in Property & Casualty Insurance - Group Benefits Associate (GBA) - Associate in General Insurance (AINS)
 Marc Romano VP, Account Executive	- Oversee and manage and all aspects of the procurement effort for Somerset - Central point of contact for Somerset and all bidding carriers and service providers - Accountable to all Somerset stakeholders for ongoing communication, project status updates, presentation of RFP results, and business placement and implementation activities.	- B.A. in Economics, Dickinson College - Credit towards MBA, Rutgers University - Licensed in Life, Accident and Health (NJ and NY) - Licensed in Property and Casualty (NJ and NY)
 Alyssa Thomas AVP, Unit Manager	- Coordinate team resources in support of Marc and oversee workflow for timeliness and accuracy - Provides strategic guidance to clients on all aspects of their human capital and benefits needs - Skilled at long-term planning discussions to create effective and efficient benefits programs, increasing employee engagement, and implementing health improvement initiatives 10 years of experience managing health and welfare programs and assisting clients with attracting and retaining top talent	- M.A. in Healthcare Policy, Baruch College - Group Benefits Administrator (GBA), under the Certified Employee Benefit Specialist (CEBS) program

TEAM MEMBER	ROLES & RESPONSIBILITIES	PROFESSIONAL QUALIFICATIONS
 Arch Henderson SVP, Benefit Solutions Group	- Arch has considerable experience with designing, funding, communicating and administering municipal and commercial group health benefit programs - His main areas of concentration include designing contribution logic and implementing consumer-driven plans for midsize and large employers	B.S. in Insurance and Economics, University of Hartford
 Lori Iwanowicz Project Specialist	- Contract review of current and key benefits - Preparation and build of the (RFP) Request for Proposal Document that will be released to the market - Liaison between Carriers and the Account Team throughout the RFP process - Preparation and build of the Proposal Review Document	B.A. in Business Administration, Sage College of Albany
 Ryan Czado, PharmD VP, Director of Pharmacy Solutions	- Oversight of pharmacy benefit evaluation and benchmarking in preparation for marketing - Collection and analysis of details pharmacy claims data from current PBM and distribution of pharmacy benefit RFP to selected bidders - Once all bids are received, perform apples-to-apples financial comparison using Lockton's proprietary pricing model. Our process also includes a formulary and pharmacy disruption analysis to identify potential impact to members - Present initial RFP results and coordinate selection of finalists for presentations (if necessary). Negotiate with selected finalists for improvements on initial pricing/terms - Once a PBM has been selected, review the posed contract to ensure alignment with intent and negotiations. - Provide consultation and guidance throughout the implementation if a new vendor is selected	- PharmD, Albany College of Pharmacy and Health Sciences - MBA, University of Missouri

Please see the Appendix for full biographies.

4.3 Subcontractors

Subcontractors

At Lockton, we are extremely fortunate to have on-staff resources, eliminating the need for subcontractors. Lockton clients have access to our in-house compliance attorneys, medical directors, wellness coordinators, HRIS experts, actuaries, and communication specialists — all in addition to the day-to-day service team — at no additional cost.

We have partnered with SCIO Health Analytics to develop Infolock®, our proprietary claims-analysis system. Lockton's data-analysis team, wellness coordinators, and medical directors use this unique program to help our clients identify health trends within their population.



Our Service Delivery

Services Provided by Lockton

Many factors make Lockton different, but the most important is the passion Lockton Associates have for client service. We focus every day on earning our clients' trust and helping them make their employee benefit programs as effective and efficient as possible by delivering results. Our client retention rate of 96 percent is evidence that we are delivering on that promise.

Perhaps even more important than what we do is how we do it. We have an intense focus on client service. It is at the heart of what we do. We have passion for our work. Lockton's energy is hard to describe, but you feel it when you work with us. You benefit from a performance culture that is focused on delivering results. It all adds up to the phrase that's been part of Lockton for decades:

WE LIVE SERVICE!

The following pages outline the in-house specialty resources available every day to assist the County in all facets of managing its employee benefit programs. From compliance attorneys, to medical directors and from actuaries to employee communication specialists, Lockton is ready to provide solutions to every challenge.

Employee Communications

Lockton will provide written communications to employees about regulatory changes that impact their benefits and for any the matters related to benefits. We regularly give presentations to employee groups during open enrollment, carrier changes, plan design implementation, and labor negotiations.



Thais Moore
Vice President
Director of Marketing and
Communications

Creating a Communications Strategy

Lockton understands that timely, easy-to-understand communication pieces enhance the value of the benefit programs. We also understand that the benefit strategies we develop with the County team are only effective if the employees understand them. Thais Moore, Marketing & Communications Practice Leader, understands the value of proactive and thoughtful communication to ensure employee (and dependent) understanding and appreciation of the County benefit program.

Our communication support begins with a thorough review of your current communication process. Based on our findings and input from the County, we can provide a gap analysis to ensure that your employees are receiving all communications necessary to understanding the value of their benefit program.

Next, Lockton works with the County to develop an annual service delivery plan that is effectively integrated with the overall plan strategy. Our typical services include open enrollment materials, ongoing materials for recruitment and new hire orientation, and online communications counsel as required. We can also incorporate wellness related communications into the service delivery plan.

Mobile Apps

Lockton has developed its own mobile app, Lockton Mobile Health, which delivers real-time information about an employer's benefits, keeping information simple, accessible, and up-to-date:

- Comprehensive listings of employer benefit providers
- Coverage categories (Medical, Pharmacy, etc.) are identified and included to-date, with flexibility to add more
- Ability to capture and centralize benefits information like ID cards, group numbers and/or doctor names, etc.

Text Messaging

Text message or SMS (Short Messaging Service) is an incredibly powerful communication tool that is extremely effective when used properly by marketers. The numbers behind text messaging are staggering:

- Text messaging is still the largest mobile marketing channel by revenue.
- 95-98% of text messages are read within minutes of receipt.
- 86% of consumers send or receive a text message every week.
- 30% of consumers interact with a brand via text message.



On Demand Videos

Simplifies Complex Topics:
Delivers effective and powerful communications through the power of video.

Measurable ROI:
The County can quantify the return of their efforts through built-in feedback mechanisms and data analytics.

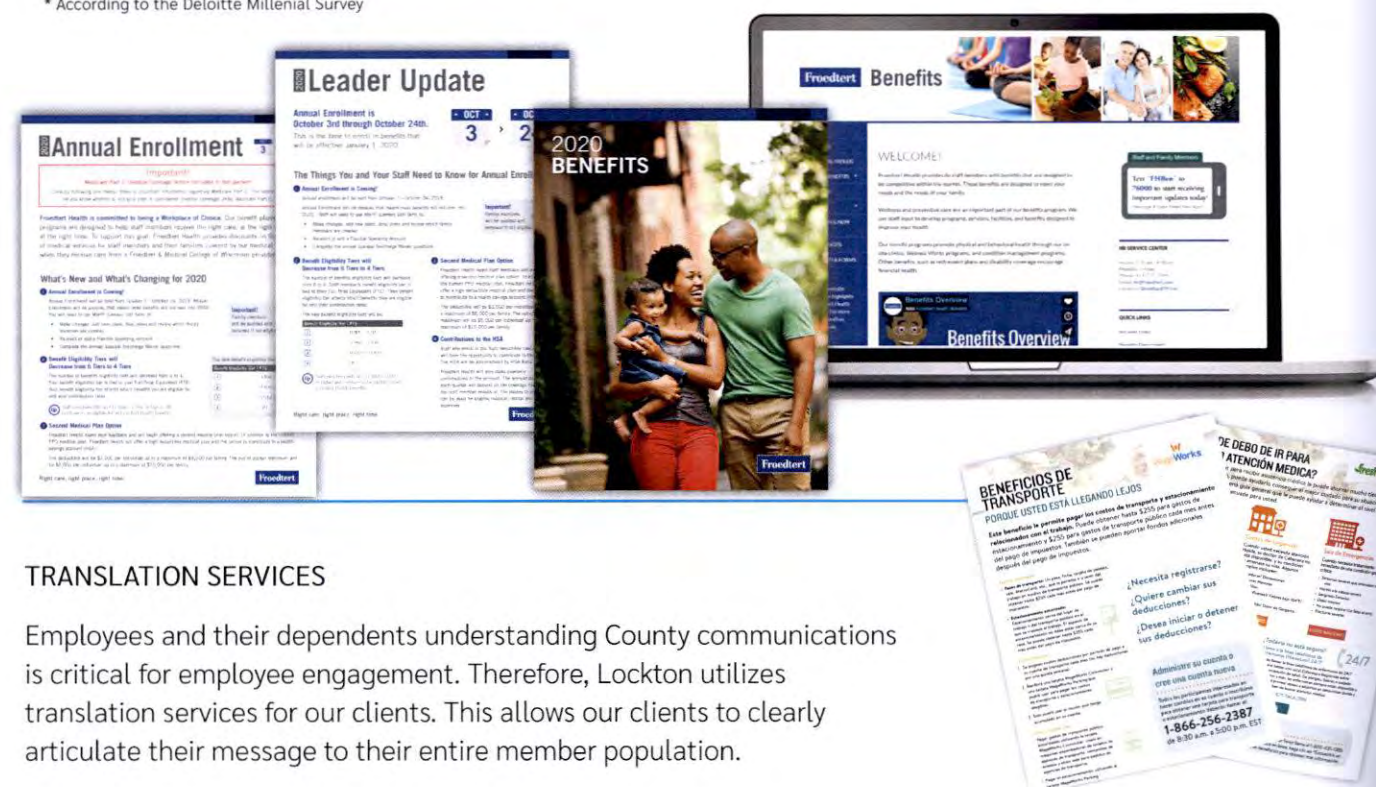
Anywhere, Anytime:
Mobile technology enables engagement with employees in many demographics.

75%
OF THE WORLD'S
EMPLOYEES WILL BE
MILLENNIALS BY 2025*

* According to the Deloitte Millennial Survey

181
THE AVERAGE NUMBER OF
TEXTS PER DAY SENT

72%
OF COMPANIES USE ONLINE
HR COMMUNICATIONS TO
SAVE PAPER

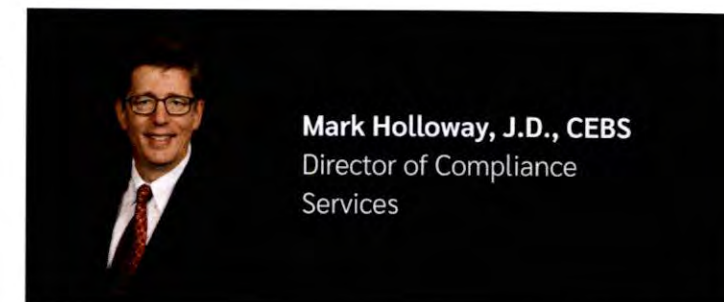


TRANSLATION SERVICES

Employees and their dependents understanding County communications is critical for employee engagement. Therefore, Lockton utilizes translation services for our clients. This allows our clients to clearly articulate their message to their entire member population.

Compliance

Lockton maintains "in-house" compliance attorneys and resources to provide compliance support, analysis and recommendations to ensure all plans are in full compliance with requirements of state and federal regulations, statutes, mandates and laws. This includes assistance with compliance such as COBRA administration, and HIPAA privacy and security requirements.



Mark Holloway, J.D., CEBS
Director of Compliance
Services

Lockton keeps you informed of trends, recent insurance/benefits developments, labor, public sector and legislative changes through newsletters, bulletins, and other venues provided through our internal Compliance Department.

The benefits attorney who supports Lockton Northeast, and will work directly with the County, is Mark Holloway. Mark possesses more than 25 years of experience as an attorney, 20 of them as employee benefit specialist. He has extensive experience in dealing with the complex regulatory and other compliance issues that arise under federal and statutory legislation for health and benefit plans.

For a specific compliance issue, we discuss the compliance situation with our client and then notify and discuss it with Mark if we (Lockton):

- Can exclusively help solve the problem (local core team with specialty attorneys);
- Can work in conjunction with outside labor/benefit attorney or
- Determine it is best for the County to work with their outside counsel.

Many times Lockton compliance attorneys can be involved, which helps minimize costs of using outside counsel. In-house compliance services are a value added service performed for our clients at no additional cost.



Compliance Education

Lockton continues to make significant investments in resources and intellectual capital to guide our clients through the increasingly complex compliance maze. Lockton tracks and monitors timely information regarding developments in the industry through our membership in several professional and lobbying groups, including the American Benefits Council and the Council of Insurance Agents and Brokers. These groups, multiple subscription services and a wide variety of daily and weekly electronic magazine and web-based list-serve memberships (including, for example, membership on CMS, IRS and DOL email lists) keep our compliance team keenly aware of developments in the state and federal courts, legislatures and regulatory bureaus.

Lockton's Compliance Services supplies clients and the Lockton Associates who serve them with a broad range of compliance-related support for employee benefit issues arising under HIPAA, COBRA, the Internal Revenue Code, and other select federal and state statutes and regulations. Lockton's attorneys, paralegals, and other professionals will continue to offer the County recommendations by way of:

- Health reform updates: Comprehensive coverage presented in a variety of electronic formats that provides information, advice, and assistance with analysis and implementation of health reform legislation requirements.
- WebEx presentations: Online programs presented by our top experts on topics such as HIPAA privacy training, wellness programs, domestic partner benefits, and health reform, among others.
- Compliance alerts and e-blasts: Timely legislative alerts by Lockton experts addressing compliance issues and changing regulations.
- Compliance newsletters: Online newsletters that go into greater detail about compliance-related developments and information.
- Employer guides: Employer handbooks that cover such diverse topics as wellness, benefits for same-sex spouses and domestic partners, and Medicare benefits.
- Compliance Calendars and notice matrices: Tools to pinpoint the many and varied notices and reporting obligations your plan must meet, including deadlines, summary of the notice or report, who receives it, and how they receive it.

Pharmacy Analytics

In light of ever-increasing pharmaceutical costs and the growing use of specialty medications, understanding prescription-drug trends is in every company's best interest. The prescription-benefits industry is in a state of flux. Lockton can assist the County in driving waste from your pharmacy program through pharmacy diagnostics.

A Lockton pharmacy diagnostic provides a 360-degree review of your pharmacy benefit. We analyze all components of your pharmacy program:

- Pricing
- Contract
- Plan design
- Clinical

Our deep analysis is based on your actual claims data—each and every drug. We uncover areas of hidden risk and show you opportunities for savings. Armed with the results of the pharmacy diagnostic, Lockton will then work with you to develop a strategic plan.

Lockton's Approach to PBM Procurement

We have achieved average client savings of \$100 per employee per year through pharmacy benefit manager (PBM) renewals and marketing. Significant Rx saving opportunities exist if the latest and tightest PBM contract pricing and terms do not exist — many times without changing the existing PBM.

- Standardize all definitions, performance guarantees, and terms.
- Collect all of the information that affects your cost and risk.
- Negotiate dollar-for-dollar guarantees covering all cost variables and drug mix.
- Perform a rigorous financial valuation and compare each bid on an equal basis.
- Conduct comprehensive annual audits of the existing or winning PBM.

To further assist you, Lockton will target key disease states with impactful drug-utilization programs. We will also help you shift as much risk as possible to your PBM through actionable guarantees, and we will ensure that your PBM's performance is consistent with its guarantees.



Collective Bargaining

The Lockton team will serve in an advisory capacity before, during, and after all negotiations with your collective bargaining units. Working hand-in-hand with your negotiating team and your labor attorney, we will analyze benefit proposals, provide benchmarking information, provide plan design modeling and valuation, and participate in negotiation sessions as needed. We also participate in both mediation and arbitration sessions on behalf of our clients.

The development of long term goals and objectives for the healthcare benefits of both active retired employees is crucial in this time of skyrocketing medical costs, ongoing national healthcare reform changes and GASB requirements for reporting OPEB liabilities. Lockton has been successful in helping to implement preventive care requirements, biometric screening requirements and cost share differentials through both the negotiation and arbitration processes.

We also work closely with our clients and their labor attorneys to write collective bargaining language around plan designs, contributions strategies, wellness initiatives, and legislative changes, and then assist in negotiating this language into their labor agreements.

We work collaboratively with our clients and their bargaining units to do everything possible to come to a mutual agreement. However, when mediation/arbitration is required, we are fully prepared to testify on our clients behalf. We have done so several times over the years, and would be happy to provide references from clients and labor attorneys if that would be helpful.

Your Lockton team is
always working
hand-in-hand with
your negotiating team.

Health Risk Solutions

Lockton has a dedicated Director of Health Risk Solutions to oversee our clients' wellness programs. Our consultants have developed hundreds of wellness programs involving ongoing evaluation and refinement for clients, some for more than five years.

We use our Lockton Best Practices, national expertise, specialty resources (clinical reporting and data analytics professionals) and tools/reports to monitor health plan performance from a variety of perspectives. This multi-disciplinary team applies years of experience in actuarial services, employee benefits, and clinical settings along with a passion for data analytics and technology to build data exhibits that provide meaningful measurement. These experts work closely with the entire HRS team to help interpret data and predict potential outcomes, and this service is provided at no additional cost.

Lockton's approach to health and wellness involves designing multi-year strategies that build on experience, results and evolving health/cost trends. We design our strategies using a comprehensive set of data sources, such as reports on health plan cost and utilization, Lockton's Infolock®, workers' comp and disability, and an organization's culture, industry, and overall corporate goals. Once the organization's high-impact targets are selected, metrics that best monitor the targets are chosen. The performance metrics are then monitored and compared to baseline, wellness program goals and benchmarks. For example, if reducing emergency room (ER) utilization is selected as a strategy, measures might include ER visits per 1000, urgent care visits per 1000, number of potentially avoidable visits, number of members using the ER two or more times a year, number of weekend visits, and/or number of health plan outreach discussions with members who are high utilizers. Measures can be based on performance, outcomes, quality, participation, or education.

Our experience in developing wellness programs and strategies range from morale-based to participation based to progress-based to out-come based programs including incentive and valued-based plan design alternatives.



Kelly Fogg
Director of Health
Risk Solutions

Our experience in developing wellness programs and strategies range from morale-based to participation based to progress- based to out-come based programs including incentive and valued-based plan design alternatives.

Morale-Based Program	• Passive and non-intrusive • Provide or collect information • Examples: – Health risk assessment (HRA) – Health fair – Lunch-n-learn education – Communication campaign	• Uses carrier programs to engage employees • Disease related charity walks/runs • Physical activity, weight loss challenges (use of tracking devices)
Participation-Based Program	• Some incentives/disincentives tied to activity: – Completing HRA – Completing biometric screening (based on country relevance) – Completion and/or participation in class(es), challenges. • Financial and resiliency programs	• HRA/biometric data integrated with claims data (U.S.) • Uses third-party vendor or advanced carrier programs • Considering ways to track and measure program progress • Attend safety courses • Flu shots • Weight management & tobacco cessation
Progress-Based Program	• Small incentives/disincentives tied to participation and/or outcomes: – HRA/screening completion and/or achieving target outcomes – Health coaching – Weight management & tobacco cessation • Focus on changing behavior	• Measure and track program progress toward desired outcomes • Based on data — customize program for improved effectiveness • Consider innovative best-in-class programs (on-site clinic, targeted disease management (DM), etc.) • Infolock® data feeds (U.S.) • Annual vendor program reporting
Outcomes-Based Program (U.S. only)	• Heavy incentives/disincentives tied to outcomes • Infolock® data feeds • Data/vendor integration (EAP, DM, safety) • Absence management programs (FMLA, etc.) • Integrate with workers' compensation, short-term disability, long-term disability	• Comprehensive use of third-party vendor(s) • Include spouses/ dependents • Advanced integration of innovative delivery models (ACO, PCMH) • Pushing envelope of outcomes-based programming • Attention to productivity, absenteeism

Stop Loss Specialty Practice

Helping to impact the purchase

Marketing and Purchasing Efficiency	Best Practice Initiatives	Claims and Cost Containment	Compliance and Education
• Largest stop loss specialty practice in US • Block size allows for carrier leveraging for best pricing and contract provisions • Consistent best practices around marketing, implementation, and post-placement for all clients • Mid Year actuarial renewal forecasting	• Multi-year rate cap protection and no new laser provision which mitigates year over year volatility and financial exposure • Laser Review Process by experienced clinical staff reducing employer liability • First ever Disclosure Risk Elimination process with stop loss carriers to protect employers from disclosure issues at time of claim	• Clinical staff managing high-cost claims and identifying claim savings opportunities • \$30 Million in real hard dollars removed out of health plans for 2015 • Over 100 claim escalations totaling \$8.5M in captured reimbursements • Claim reconciliation audit resulting in \$1.66M in reimbursement recoveries for 2015 • Growing Specialty drug medication pipeline to treat rare/orphan diseases	• Stop Loss carrier contract and plan mirroring identification to illustrate exposure vs. coverage options at point of purchase • Defined Eligibility and LOA guidelines in Plan Documents to reduce claim delays • Proper administration of Cobra, LOA and Eligibility policies to avoid claim denials. • Acquisitions/ Divestiture Strategy, build a due diligence process for run out coverage from acquired population

STOP LOSS CARRIER TRENDS

- Increased carrier scrutiny on large claims over \$200K in reimbursements
- Insurer and TPA market consolidation, potential for negative employer impact with reduced competition
- Carriers are becoming more selective, carrier Decline To Quote ratio increased by 19% in 2017
- Barbell Theory: Extreme market reactions from Stop Loss carriers. Either overly aggressive approach on favorable employer risk, or over-reactive rate action on unfavorable risk

EMPLOYER STOP LOSS TRENDS

- Employer Groups are evaluating risk transfer thresholds, but less than 10% of Plan Sponsors increasing specific deductibles at renewal (Source: 2016 Lockton Book of Business)
- Alternative ways to transfer risk, such as captive arrangements, are being discussed, but self-funding with traditional stop loss coverage remains the most prevalent approach to transferring risk for Employers
- Nationally, 13% of employer groups have at least one laser/exclusion. Of those lasered individuals, 30% breach the specific deductible (Source: Lockton Carrier Poll, March 2016)
- Large employers who have previously declined stop loss coverage have been evaluating coverage at \$750K or higher specific deductible thresholds

Lockton's Size and Culture Provide A Distinct Advantage when it Comes to Marketing and Effective Negotiations.

As the stop loss marketplace has dramatically changed, Lockton's Complex Claims Practice has become more important. Each year the number of \$1,000,000 claimants increases. This is happening while stop loss markets have become even more consolidated and they are demanding high prices. Lockton's unique and decade-long tested Complex Claim Practice and the fact that we place more stop loss premium than any broker/consultant in the world has allowed our clients to gain substantially.



Infolock® Employee Benefits

Infolock® Employee Benefits is Lockton's proprietary claims-analysis system, developed with our partner SCIO. Lockton's data-analysis team and medical directors use this unique program to help you visualize trends. Our analysts import data (medical, pharmacy, eligibility, and health risk assessment information) from more than 60 carriers, apply a Q&A process to check for validity and consistency, and then apply clinical risk models to help identify potential participants and Lockton Health Risk Solutions® systems.



Tammy Quinn
Senior Vice President
Director of Data Analytics

The goal of this enterprise solution is to identify possible trends in chronic disease, high-cost claims, and utilization patterns. Armed with this information, Lockton can recommend strategic, focused wellness- and disease-management initiatives while optimizing benefit-plan design with an eye toward saving the County's dollars spent on healthcare.

Lockton has access to many national employee benefit surveys and benchmarking tools both from internal and external resources. BenefitPoint, Lockton's benchmarking tool, contains our entire book of business, which includes more than 3,000 employee medical plans. "Real Time" benchmarks can be reported by plan type, group size, industry, and client location, or any combination thereof. Our database is the most up-to-date in the industry and is updated quarterly. Our benchmarking is industry specific – we can develop a national service provider report.

We provide benchmarks on individual plan design attributes such as deductibles, copays, coinsurance, and HSA/HRA design. BenefitPoint is unique in that Lockton's actuarial team has combined all individual plan design attributes to develop benchmarks based on total benefit value.

We benchmark many types of fees and costs — employee contributions, employer contributions, employee share of premium, and fixed costs, including administrative fees for self-funded plans. A unique feature of our tool is our ability to benchmark the portion of total plan cost the employee pays through plan design. This measure can be invaluable in evaluating current plan designs and in understanding the employee's true out-of-pocket cost.

In addition to BenefitPoint, we readily access and provide benchmarking information to our clients from a variety of other sources. Access to a variety of sources provides our clients the broadest possible spectrum of benchmarking information to support their decision making and gives them a thorough understanding of the positioning of their own plan against industry peers, regional norms, and U.S. employers.

Our proprietary claims analytic tool, Infolock®, provides additional benchmarking and normative data with respect to utilization trends for six million member lives associated with large, experience-rated and self-funded employers around the United States. These benchmarks include chronic condition prevalence, average cost data for 30 chronic conditions, utilization statistics and associated member monthly claim costs. Categories of low compliance can then be shared with the disease management vendor to ensure steps are taken to improve compliance and ultimately reduce frequency and/or degree of high-cost claimants.

Actuarial Services

Keeping an eye on your bottom line is crucial as costs rise and plan auditing becomes tighter and more scrupulous. Lockton's in-house Actuarial Services provides the County additional confidence that your benefit dollars are used productively. In addition to any accountability reporting from vendors and carriers you may already receive, our Actuarial Services team provides independent analysis to verify results and identify opportunities to reduce costs.

Lockton's experts are ready to partner with you to address each challenge presented by health reform so your company can maintain a healthy benefits bottom line. Our on-staff actuaries continually suggest money-saving strategies in the ever-changing market.

Health Plans

For the County's health plan, our actuarial experts assist with rate setting and reserving, funding estimates and forecasting, and other budget support; plan design and contribution modeling; network discount and access analysis; detailed claim analytics, utilization analysis, and cost drivers; pharmacy analytics, funding strategy and risk management; evaluation of stop loss levels and terms; health reform financial modeling; and financial analysis of private exchange alternatives for active employees and retirees.

Lockton has developed a wealth of actuarial best practices to help make your business better.



Underwriting

MAXIMIZING INSURANCE UNDERWRITING RESULTS

One of Lockton's strongest attributes is our ability and expertise to negotiate with insurance carriers on our client's behalf. Lockton continues to gain competitive advantage in the marketplace to obtain maximum value for our client's benefit. Lockton not only has access to all the most competitive markets, but Lockton enjoys an unmatched reputation for honesty and professionalism. We always work on behalf of our clients' best interests. We do not favor any one insurance carrier nor do we have special arrangements with insurance carriers that jeopardize our objective counsel and ability to provide the most competitive rates for our clients.

The formula to ensure employers receive the most competitively priced Health & Welfare insurance programs (including lowest possible administrative fees and stop loss insurance premiums) is comprised of many factors including:

- National and Regional Purchasing Power
- Strong Carrier/TPA Relationships (Sales Underwriting, Underwriting and Actuarial, Broker/Carrier Executives)
- Market Competition through prudent/professional RFP process that depicts the County as an extremely attractive prospect
- Savvy and effective brokerage team negotiation (client involvement may help)
- Real time benchmark information on carrier admin fees/stop loss premiums for corresponding administrative services and stop loss contracts
- Underwriting and Actuarial Expertise
- Stop Loss Expertise and Brokerage Reputation in the Marketplace
- Detailed Large Claim Analysis with Clinical counsel (Preferably with Medical Directors)
- Stop Loss Purchasing Pools including multiyear rate caps
- Stop Loss Simulation modeling to select optimal individual stop loss levels (and aggregate buy down levels)
- Documented Stop Loss Best Practices
- Overall Claim Analytics and Disease Management Stratification to assess Risk Morbidity Index
- Incorporating Health Risk Management strategies (including Morbidity Risk Index) into rate negotiations

For any renewal/placement, the major factor or technique instrumental in obtaining final rate relief from the insurance underwriter could be any one (or two) of the factors outlined above. It is paramount that the broker who represents the County excels in each component identified above and uses a team approach. Final negotiations may involve the County senior management if we feel it makes a difference — many times that is the case.

Public Sector Service Plan/Timeline

Transition Plan

Working in collaboration with Somerset, Lockton will define critical objectives required to accomplish the goals of each major project or initiative we support as your advisor. These objectives will be assigned to a member of the Lockton/Somerset team who will be responsible for delivering on the needs of that objective in a timely and comprehensive manner. For the purpose of tracking and managing progress, time lines and open items, lists are developed and we are then able to determine if any components require additional resources and we re-direct resources to help us stay on-track with our objectives.

The dates listed are illustrative. If chosen as your partner, Lockton will meet with the Somerset team to establish a firm timeline based on your needs. We would also be more than willing to begin the data collection prior to January 1 in order to be able to hit the ground running when the current consultant's contract expires.

The following sample Service Delivery Plan will be customized to meet the County's needs after our initial meeting.

Phase 1 - Transition Plan - January 1 thru January 30 2021		Responsibility
Appoint Lockton as consultant		Somerset
Send Lockton signed agreement & carrier contact information		Somerset
Establish teams for Lockton/Client and assign functions (by phase/project)		Somerset/Lockton
Identify transition activities and initial projects		Somerset/Lockton
Identify meeting schedules (ongoing, periodic, special projects)		Somerset/Lockton
Discuss and finalize initial implementation plan		Somerset/Lockton
Phase 2 - Current Program Analysis - January 1 thru January 30 2021		Responsibility
Initial data collection/introductory meeting		Somerset/Lockton
Conduct review of business provisions in vendor contracts		Lockton
Evaluate current plan designs, funding arrangements and collective bargaining language		Lockton
Identify customized reporting needs		Somerset/Lockton
Compliance evaluation/discussion		Somerset/Lockton
Recommend changes for plan design, funding arrangements		Lockton
Carrier communications and data requests		Lockton
Review of employee communication materials		Lockton
Phase 3 - Strategic Planning Analysis - February 1 thru April 30		Responsibility
Discuss goals, objectives, long-term philosophy and collective bargaining strategy		Somerset/Lockton
Review current carrier performance (service/financial)		Lockton
Evaluate plan design options		Lockton
Evaluate funding options		Somerset/Lockton
Explore trends and recent developments (e.g., new carrier offerings; CDHP; HSAs)		Lockton
Identify cost containment strategies with collective bargaining arrangements		Lockton
Explore viability of cost containment options		Lockton

Phase 4 – Public Sector Action Plan - February 1 - Ongoing	Responsibility
- Renewal Negotiations - Prepare timeline for renewal actions that considers budgetary process and negotiation constraints - Incorporate expense updates and collective bargaining needs - Request renewal form carriers - Deliver initial renewal projection - Based on strategic plan, plan marketing and review of expenses and collective bargaining needs, identify potential plan modifications - Negotiate carrier renewal positions - Deliver negotiated results - Perform plan design modeling (including actuarial certification)	Lockton
- Employer/Employee Contribution Strategies - Develop contribution strategy model - Analyze existing or potential opt-out programs	Lockton
- Marketing Activities - Prepare and manage RFPs for employee benefits - Evaluate potential carrier options - Network analysis - Evaluate and assist with effective benefit offerings	Lockton

Phase 5 – Collective Bargaining Strategy/Support - January 1 - Ongoing	Responsibility
Analyze collective bargaining agreements and other relevant documents	Lockton
Identify constraints in current collective bargaining agreements and recommend contract language improvements	Lockton
Provide benchmarking data	Lockton
Recommend plan design changes	Lockton
Participate in collective bargaining negotiation meetings/sessions	Lockton
Support collective bargaining mediation/arbitration process	Lockton
Develop strategy for labor/management communication and education activities	Lockton
Identify stakeholder communication needs	Lockton

Phase 6 – Ongoing Service & Support - Ongoing	Responsibility
Day-to-Day Support - Intervene and resolve claim issues - Vendor relationship management - Issue resolution (i.e., billing, claim and collective bargaining issues)	Lockton
Financial Reporting - Quarterly claim, utilization and premium reporting - Funding/budget variance reporting - Update forecasts periodically - Large claim loss reporting and management - Ad hoc reporting for budget, renewal, collective bargaining, etc. - Quarterly reporting for town, school district, etc.	Lockton
Budget Support - Cost estimates for upcoming fiscal year - Lockton cost projection (independent of carrier calculations) - Development of allocation rates (if applicable) - OPEB funding support/review - Plan modeling and other changes - IBNR reserve review and actuarial certification (if applicable)	Lockton
Compliance Support - Lockton benefit news – provides information relating to recent developments in legislation and trends, benefit surveys, and compliance updates - Employer guides providing in-depth review of legislative and regulatory topics of interest - Lockton Health Reform Advisory Practice updates and education	Lockton

Exceptions

The contractor shall maintain sufficient insurance to protect against all claims under Workers Compensation, General Liability and Automobile and shall be subject to approval for adequacy of protection and certificates of such insurance shall be provided.

Indemnification

The contractor agrees to indemnify and save harmless the owner, its officers, agents and employees, hereinafter referred to as indemnitees, from all suits, including attorney's fees and costs of litigation, actions, loss damage, expense, cost of claims, of any character or on account of any act, claim or amount arising or recovered under Worker's Compensation law, or arising out of failure of the Contractor or those acting under Contractor to conform to any statutes, ordinances, regulations, law or court decree. It is the intent of the parties to this contract that the indemnitees shall, in all instances, except for loss or damage resulting from the sole negligence of the indemnitee, be indemnified against all liability, loss or damage of any nature whatsoever.

Insurance Requirements:

Worker's Compensation and Employer's Liability Insurance

This insurance shall be maintained in full force during the life of this contract by the contractor covering all employees engaged in performance of this contract pursuant to N.J.S.A. 34:15-12(a) and N.J.A.C. 12:235-1.6. ~~Minimum~~ Employer's Liability \$1,000,000.00.

General Liability Insurance

This insurance shall have limits of ~~not less than \$3,000,000.00 any one occurrence person and \$3,000,000.00 any one accident for bodily injury and \$3,000,000.00 aggregate for property damage~~, and shall be maintained in force during the life of the contract. ~~Limit requested may be satisfied in conjunction with an Umbrella/Excess Policy.~~

Automobile Liability Insurance

This insurance covering contractor for claims arising from owned, hired and non-owned vehicles with limits of ~~not less than \$3,000,000.00 each accident and any one person and \$3,000,000.00 any one accident for bodily injury and \$3,000,000.00 each accident for property damage~~, shall be maintained in force during the life of this contract by the contractor. ~~Limit requested may be satisfied in conjunction with an Umbrella/Excess Policy.~~

Professional Liability/Malpractice Insurance Policy (if applicable)

~~Coverage in the amount of \$2,000,000.00/occurrence, \$4,000,000.00 aggregate and assurance that each such policy for each staff member remains full and in effect while providing services for owner.~~

The contractor shall provide the owner with a Certificate of Insurance naming the County of Somerset as ~~an additionally insured for Commercial General Liability~~, evidencing the existence of required insurance prior to the commission of work. Said insurance must include coverage for complete operations, contractual insurance and independent contractor or subcontractor insurance, where and if applicable.

Errors and Omissions Insurance

- A. The contractor shall purchase and maintain during the entire period of this contract, errors and omissions insurance that shall protect the contractor and the County from any and all claims that may arise out of or result from the contractor's performance of this contract. Specifically, the errors and omissions insurance shall have limits of ~~not less than~~ \$2,000,000.00 dollars per occurrence and \$4,000,000.00 dollars in the aggregate.
- B. Certificates of the Required Insurance
Certificates as listed above shall be submitted along with the contract as evidence covering Errors and Omissions insurance. Such coverage shall be with ~~reasonably~~ acceptable insurance companies operating ~~on an admitted basis~~ in the State of New Jersey.

The contractor shall provide the County with a Certificate of Insurance ~~naming the County, its employees, officers, and agents as additionally insured~~, and evidencing the existence of required insurance prior to the commission of work.

~~Somerset County will not accept Mutual Limitation of Liability terms.~~

Commented [DJ1]: We would provide for indemnification mutuality here and include insurance brokerage related terms as necessary to effectuate the relationship that understandably is not part of this RFP.

4.4 Proposal Forms

**COUNTY OF SOMERSET
RFP DOCUMENT CHECKLIST**

		Read, Acknowledged, Signed & Submitted Respondent's Initial
A. FAILURE TO SUBMIT ANY OF THESE ITEMS IS MANDATORY CAUSE FOR REJECTION OF RFP		
☒	Ownership Disclosure Form	DT
☒	Non-Collusion Affidavit	DT
☒	EEO/Affirmative Action Compliance Notice - Submit Copy of State Certificate of Employee Information Report	DT
☒	Proposal Cost Form/Signature Page	DT
☒	Acknowledgement of Receipt of Addenda (To be Completed if Addenda are Issued)	DT
☒	Disclosure of Activities in Iran	DT
☐	Other:	
B. REQUIRED NO LATER THAN TIME PERIOD INDICATED		
B.1 SUBMIT DOCUMENTS AT TIME OF RFP RESPONSE DUE DATE		
☒	Qualification Statement	DT
☒	Key Personnel Information	DT
☒	Three (3) references for similar projects	DT
☒	Projected project plan and timeline (Gantt Chart)	DT
☒	Authorization for Background Check	DT
☒	License(s) or Certification(s) Required by the Specifications	DT
B.2 MUST POSSESS CERTIFICATE BY CONTRACT AWARD DATE "SUBMISSION OF CERTIFICATE WITH RESPONSE PREFERRED"		
☒	New Jersey Business Registration Certificate	DT
☒	New Jersey Business Registration Certificate - Named /Listed Subcontractor(s)	DT
B.3 MUST SUBMIT BY CONTRACT AWARD DATE		
☒	Certificates of the Required Insurance naming County Additionally Insured	DT
☒	Evidence of Medical Malpractice or Professional Liability Insurance supply certificate prior to processing a purchase order	DT
C. READ ONLY		
Americans With Disability Act of 1990 Language DT		

This checklist is provided for respondent's use in assuring compliance with required documentation; however, it does not necessarily include all specifications requirements and does not relieve the respondent of the need to read and comply with the specifications.

Name of Respondent: Lockton Companies Date: 1/20/2021

By Authorized Representative:

Signature: Debra Testa
 Print Name & Title: Debra Testa Senior Vice President

PROPOSAL COST FORM/SIGNATURE PAGE

TO THE COUNTY OF SOMERSET BOARD OF CHOSEN FREEHOLDERS:

The undersigned declares that he/she has read the Notice, Instructions, Affidavits and Scope of Services attached, that he/she has determined the conditions affecting the proposal and agrees, if this proposal is accepted, to furnish and deliver services per the attached schedule of fees for the following:

**Consulting Services for Somerset County Employee Benefits Plan
CONTRACT #: CY-COM-0023-21**

LUMP SUM PER YEAR NOT TO EXCEED \$150,000.00					
Description	2021	2022	2023	2024 (optional)	2025 (optional)
Consulting Services	\$ 130,000	\$ 132,000	\$ 134,000	\$ 136,000	\$ 138,000

* Schedule of Fees and hourly rates for additional consulting services attached: ☒ Yes ☐ No
 *See also Section 5.6

The undersigned is a (Corporation) _____
 (Partnership) under the laws of the State of Missouri having its
 (Individual)
 Principal office at Kansas City
Lockton Companies
 Company Federal I.D. # or Social Security # _____

444 West 47th Street, Suite 900 Kansas City, MO 64112
 Address

<u>Debra Testa</u> Signature of Authorized Agent	<u>Debra Testa</u> Type or Print Name
<u>Senior Vice President</u> Title of Authorized Agent	<u>1/20/2021</u> Date
<u>203.676.9831</u> Telephone Number	<u>dtesta@lockton.com</u> Email Address
<u>646.871.7300</u> Fax Number	

If it is determined that Somerset County is in need of Medical/Rx Eligibility and/or Claim audits, the rates would be as follows:

These rates are valid through December 31, 2021.

Title	Hourly Rate
Senior Auditor	\$175
Auditor	\$125
Staff Auditor	\$75
I.T. Architect	\$150
Programmer	\$125
Data Analyst	\$75
Benefits Representative	\$27

*Eligibility audits and other types of work are available on a success basis.

COUNTY OF SOMERSET, NEW JERSEY
NON-COLLUSION AFFIDAVIT
(N.J.S.A. 52:34-15)

State of Connecticut

County of New Haven

I, Debra Testa residing in Wallingford
(Name of Affiant) (Name of Municipality)

in the County of New Haven and State of Connecticut of full age,

being duly sworn according to law on my oath depose and say that:

I am Senior Vice President of the Company of Lockton Companies
(Title or Position) (Name of Firm/Company)

the Bidder/Respondent making this Proposal for the Bid/RFP numbered CY-COM-0023-21,
(Contract #)

and that I executed the said Proposal with full authority to do so; that said Bidder/Respondent has not,
directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any
action in restraint of free, competitive bidding in connection with the above numbered project; and that
all statements contained in said Proposal and in this affidavit are true and correct, and made with full
knowledge that the County of Somerset relies upon the truth of the statements contained in said Proposal
and in the statements contained in this affidavit in awarding the contract. I further warrant that no person
or selling agency has been employed or retained to solicit or secure such contract upon an agreement
or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees
or bona fide established commercial or selling agencies maintained by Lockton Companies.
(Name of Firm/Company)

Debra Testa
(Signature of Affiant)

Debra Testa
(Type of Print Name of Affiant)



County of Somerset New Jersey

PO Box 3000 - 20 Grove Street
COUNTY ADMINISTRATION BUILDING
Somerville, NJ 08876-1262
PHONE: (908) 231-7043 FAX: (908) 575-3917



OWNERSHIP DISCLOSURE FORM

BID SOLICITATION #: CY-COM-0023-21 VENDOR {BIDDER}: Lockton Companies

PART 1

PLEASE COMPLETE THE QUESTIONS BELOW BY CHECKING EITHER THE "YES" OR THE "NO" BOX.
ALL PARTIES ENTERING INTO A CONTRACT WITH THE STATE ARE REQUIRED TO
COMPLETE THIS FORM PURSUANT TO N.J.S.A. 52:25-24.2
PLEASE NOTE THAT IF THE VENDOR/BIDDER IS A NON-PROFIT ENTITY, THIS FORM IS NOT REQUIRED.

- | | YES | NO |
|---|--------------------------|-------------------------------------|
| 1. Are there any individuals, corporations, partnerships, or limited liability companies owning a 10% or greater interest in the Vendor {Bidder}? | ☐ | ☒ |
| IF THE ANSWER TO QUESTION 1 IS "NO", PLEASE SIGN AND DATE THE FORM.
IF THE ANSWER TO QUESTION 1 IS "YES", PLEASE ANSWER QUESTION 2-4 BELOW. | | |
| 2. Of those parties owning a 10% or greater interest in the Vendor {Bidder}, are any of those parties individuals? | ☐ | ☐ |
| 3. Of those parties owning a 10% or greater interest in the Vendor {Bidder}, are any of those parties corporations, partnerships, or limited liability companies? | ☐ | ☐ |
| 4. If you answer to Question 3 is "YES", are there any parties owning a 10% or greater interest in the corporation, partnership, or limited liability company referenced in Question 3? | ☐ | ☐ |
- IF ANY OF THE ANSWERS TO QUESTION 2-4 ARE "YES", PLEASE PROVIDE THE REQUESTED INFORMATION IN PART 2 BELOW.

PART 2

PLEASE PROVIDE FURTHER INFORMATION RELATED TO QUESTIONS 2-4 ANSWERED AS "YES".
If you answered "YES" for questions 2, 3, or 4, you must disclose identifying information related to the individuals, corporations, partnerships, and/or limited liability companies owning a 10% or greater interest in the Vendor {Bidder}. Further, if one or more of these entities is itself a corporation, partnership, or limited liability company, you must also disclose all parties that own a 10% or greater interest in that corporation, partnership, or limited liability company. This information is required by statute.

INDIVIDUALS

NAME			
ADDRESS 1			
ADDRESS 2			
CITY	STATE	ZIP	
NAME			
ADDRESS 1			
ADDRESS 2			
CITY	STATE	ZIP	
NAME			
ADDRESS 1			
ADDRESS 2			
CITY	STATE	ZIP	
NAME			
ADDRESS 1			
ADDRESS 2			
CITY	STATE	ZIP	

Attach Additional Sheets If Necessary

PART 2 continued
PARTNERSHIPS / CORPORATIONS / LIMITED LIABILITY COMPANIES
ENTITY NAME
PARTNER NAME
ADDRESS 1
ADDRESS 2
CITY STATE ZIP
Attach Additional Sheets If Necessary

In the alternative, to comply with the ownership disclosure requirement, a Vendor (Bidder) with any direct or indirect parent entity which is publicly traded may submit the name and address of each publicly traded entity and the name and address of each person that holds a 10 percent or greater beneficial interest in the publicly traded entity as of the last annual filing with the federal Securities and Exchange Commission or the foreign equivalent, and, if there is any person that holds a 10 percent or greater beneficial interest, also shall submit links to the websites containing the last annual filings with the federal Securities and Exchange Commission or the foreign equivalent and the relevant page numbers of the filings that contain the information on each person that holds a 10 percent or greater beneficial interest. N.J.S.A. 52:25-24.2.

PART 3
PUBLICLY TRADED PARENT COMPANY DISCLOSURE
Ownership disclosure (name and address) can be met by submitting the last annual filing of an SEC or similar foreign regulator document or providing the website link to such documents, and include relevant page numbers. See N.J.S.A 52:25-24.2.
TITLE OF ATTACHED DOCUMENTS OR WEBLINK PAGE #
Attach Additional Sheets if Necessary

CERTIFICATION
I, the undersigned, certify that I am authorized to execute this certification on behalf of the Vendor (Bidder), that the foregoing information and any attachments hereto, to the best of my knowledge are true and complete, I acknowledge that the County of Somerset, NJ is relying on the information contained herein, and that the Vendor (Bidder) is under a continuing obligation from the date of this certification through the completion of any contract(s) with the County to notify the County in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification. If I do so, I will be subject to criminal prosecution under the law, and it will constitute a material breach of my agreement(s) with the County, permitting the County to declare any contract(s) resulting from this certification void and unenforceable.
Debra Testa 1/20/2021
Signature (Do not enter Vendor ID as a signature) Date
Debra Testa Senior Vice President
Print Name and Title
FEIN/SSN

COUNTY OF SOMERSET, NEW JERSEY
EEO/AFFIRMATIVE ACTION COMPLIANCE NOTICE
N.J.S.A. 10:5-31 and N.J.A.C. 17:27
GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

All successful bidders are required to submit evidence of appropriate affirmative action compliance to the County and Division of Public Contracts Equal Employment Opportunity Compliance. During a review, Division representatives will review the County files to determine whether the affirmative action evidence has been submitted by the vendor/contractor. Specifically, each vendor/contractor shall submit to the County, prior to execution of the contract, one of the following documents:

Goods and General Service Vendors

1. Letter of Federal Approval indicating that the vendor is under an existing Federally approved or sanctioned affirmative action program. A copy of the approval letter is to be provided by the vendor to the County and the Division. This approval letter is valid for one year from the date of issuance.

Do you have a federally-approved or sanctioned EEO/AA program? Yes No
If yes, please submit a photostatic copy of such approval.

2. A Certificate of Employee Information Report (hereafter "Certificate"), issued in accordance with N.J.A.C. 17:27-1.1 et seq. The vendor must provide a copy of the Certificate to the County as evidence of its compliance with the regulations. The Certificate represents the review and approval of the vendor's Employee Information Report, Form AA-302 by the Division. The period of validity of the Certificate is indicated on its face. Certificates must be renewed prior to their expiration date in order to remain valid.

Do you have a State Certificate of Employee Information Report Approval? Yes No
If yes, please submit a photostatic copy of such approval.

3. The successful vendor shall complete an Initial Employee Report, Form AA-302 and submit it to the Division with \$150.00 Fee and forward a copy of the Form to the County. Upon submission and review by the Division, this report shall constitute evidence of compliance with the regulations. Prior to execution of the contract, the EEO/AA evidence must be submitted.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) on the Division website www.state.nj.us/treasury/contract_compliance.

The successful vendor(s) must submit the AA302 Report to the Division of Public Contracts Equal Employment Opportunity Compliance, with a copy to Public Agency.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27 and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.

COMPANY: Lockton Companies SIGNATURE: Debra Testa

PRINT NAME: Debra Testa TITLE: Senior Vice President

DATE: 1/20/2021

While we are not required to submit an Affirmative Action Plan, Lockton Companies is committed to the concept and practice of equal employment opportunity in all aspects of employment. We believe in fostering a positive work environment in which every Associate deserves to be treated with respect at all times. We employ men and women of skill, integrity, and enthusiasm without regard to race, religion, sex, national origin, age, veteran status, medical history, disability, sexual orientation, or any other class protected by federal, state, or local law. In keeping with this policy, all employment-related decisions are based upon an individual's qualifications.

Please find more information about our Diversity & Inclusion efforts here:

www.lockton.com/insights/post/diversity-and-inclusion-matters

COUNTY OF SOMERSET, NEW JERSEY
ACKNOWLEDGMENT OF RECEIPT OF ADDENDA

The undersigned Respondent hereby acknowledges receipt of the following Addenda:

ADDENDUM NUMBER	DATE	ACKNOWLEDGE RECEIPT (Initial)

Acknowledged for: _____
(Name of Bidder)

By: Debra Testa
(Signature of Authorized Representative)

Name: Debra Testa
(Print or Type)

Title: Senior Vice President

Date: 1/20/2021

FORM NOT REQUIRED IF NO ADDENDA ISSUED

No addendum released by Somerset County.

We are in receipt of the list of questions and answers released by Somerset County on 1/12/21.

County of Somerset, New Jersey
Disclosure of Investment Activities in Iran

Bidder Name:	Lockton Companies
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Part 1: Certification
BIDDERS ARE TO COMPLETE PART 1 BY CHECKING **EITHER BOX.**

Pursuant to Public Law 2012, c.25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the Division's website www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf. Bidders must review this list prior to completing the below certification. Failure to complete the certification may render a bidder's proposal non-responsive. If the Director finds a person or entity to be in violation of law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

Check the Appropriate Box

☒ I certify, pursuant to Public Law 2012, c. 25, that neither the bidder listed above nor any of the bidder's parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. I will skip Part 2 and sign and complete the Certification below.

OR

☐ I am unable to certify as above because the bidder and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as nonresponsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

Part 2 – Additional Information

PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN. You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran on additional sheets provided by you.

Part 3: Certification

I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments there to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity. I acknowledge that the County of Somerset is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the County of Somerset to notify the County of Somerset in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the County of Somerset and that the County of Somerset at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print):	Debra Testa	Title:	Senior Vice President
Signature:	<u>Debra Testa</u>	Date:	1/20/2021

4.5 Location of Servicing Office

Contact Information

Company Name	Lockton Companies
Headquarters	444 West 47th Street, Suite 900 Kansas City, MO 64112
Servicing Office Address	1185 Avenue of the Americas, Suite 2010 New York, NY 10036
Telephone Number	646.572.7300 (phone) 646.871.7300 (fax)
Web Address	www.lockton.com
Contact Person	Deb Testa Senior Vice President Public Sector Practice Leader 203.676.9831 dtesta@lockton.com



APPENDIX - Team Bios



Debra Testa

CIC
SVP, Public Sector
Practice Leader
dtesta@lockton.com

Employee Benefits

Joined Lockton in 2004

Prior Experience

Anthem Blue Cross & Blue Shield

EXPERTISE

As Senior Vice President and Public Sector Practice leader in Lockton's Hartford office, Deb supports the needs of public sector clients, ensuring that all Employee Benefit team members are fully aware of the unique issues encountered by public sector entities.

In addition to her experience in the public sector, Deb also has a long history of assisting clients with their collective bargaining needs as they pertain to employee health benefits. She actively participates in union negotiations, mediations and arbitration sessions on behalf of her clients.

Deb was named a Public Sector Power Broker of the Year by Risk & Insurance in 2013.

During her tenure at Anthem Blue Cross & Blue Shield, Deb handled more than 30 municipal accounts ranging in size from 50 employees to more than 5,000 employees. She has experience with all forms of funding arrangements.

Deb works closely with the finance directors, personnel directors, and chief executives for towns, boards of education, and public sector agencies to establish priorities and to develop strategic plans for achieving those goals.

EDUCATION

BS in healthcare management | Quinnipiac University; Hamden, Connecticut

PROFESSIONAL DESIGNATION AND AFFILIATIONS

Certified Insurance Counselor (CIC)

Connecticut Public Pension Forum | board member

Government Finance Officers Association (Conn. & National Chapters) | Member

Connecticut Conference of Small Towns | Member

Public Employer Labor Relations Association (Conn. & National Chapters) | Member

Connecticut Association of School Business Officers | Member

CIVIC AFFILIATIONS

Goodwill Industries International | board member

Goodwill Industries of Southern New England | board member

Clifford Beers Guidance Clinic | past board member

YMCA of Wallingford | past board member



Irina Podtelevnikova

GBA, AINS
Senior Account Manager
ipodtelevnikova@lockton.com

Employee Benefits

Joined Lockton in 2019

Prior Experience

USI Insurance Services
Arthur J. Gallagher
ADP Insurance

EXPERTISE

Irina is a senior account manager for Employee Benefits in Lockton Northeast's New York City office. In this position, she is the primary service contact for clients, responsible for developing comprehensive benefits strategies in collaboration with account executives and other Lockton departments.

Irina is an experienced employee benefits professional with strong knowledge of insurance products, industry trends, carrier markets and the regulatory landscape.

EDUCATION

MS in business management | Imperial College London; London, England
BA in political science | Hunter College/City University of New York; New York, New York

PROFESSIONAL AFFILIATIONS AND DESIGNATIONS

Licensed in Life, Accident & Health Insurance
Licensed in Property & Casualty Insurance
Group Benefits Associate (GBA)
Associate in General Insurance (AINS)



Marc Romano

VP, Account Executive
mromano@lockton.com

Employee Benefits

Joined Lockton in 2015

Prior Experience

Arthur J. Gallagher
Marsh & McLennan Companies (Mercer)
Aetna
United Healthcare
MetLife

EXPERTISE

Marc is vice president and account executive in the Employee Benefits Consulting Practice in Lockton's New York City office. In this role he provides strategic advice and consulting expertise to develop comprehensive, cost-effective employee benefit programs, including plan design, funding and cost containment for group medical, dental, life and disability programs, as well as flexible benefits, business travel accident, and outsourcing services.

Marc has 30 years of experience in the benefits industry working with employers on all facets of their health and welfare programs. He also has expertise in self-funding, pharmacy benefit management, voluntary benefits and voluntary benefit enrollment, and administrative system platforms.

EDUCATION

BA in economics | Dickinson College; Carlisle, Pennsylvania
Credit towards MBA | Rutgers University; New Brunswick, New Jersey

PROFESSIONAL LICENSES

Licensed in Life, Accident and Health
Licensed in Property and Casualty



Alyssa Thomas

GBA
AVP, Unit Manager
athomas@lockton.com

Employee Benefits

Joined Lockton in 2017

Prior Experience

Willis Towers Watson
NFP Corporate Services

EXPERTISE

Alyssa is an account executive on the Employee Benefits team for Lockton Northeast in New York City. In this role, she provides strategic guidance to clients on all aspects of their human capital and benefits needs. This includes long-term planning discussions to create effective and efficient benefits programs, employee engagement, and health improvement initiatives.

Alyssa has nearly 10 years of experience managing health and welfare programs and assisting clients with attracting and retaining top talent.

EDUCATION

MA in healthcare policy | Baruch College; New York, N.Y.

PROFESSIONAL DESIGNATION

Group Benefits Administrator (GBA), under the Certified Employee Benefit Specialist (CEBS) program



Patricia Berger-Friedman

SVP, Benefits Practice Leader
pfriedman@lockton.com

Employee Benefits

Prior Experience

Aon
Towers Watson (WTW)
Uniprise (United Health Group)
Mercer

EXPERTISE

Patti leads the U.S. Employee Benefits team for Lockton's New York City office and is responsible for growing the practice and the career development of the team. She participates in and facilitates the sales process for prospects, drives regional initiatives within the practice and supports key clients. She is a member of the Northeast Benefits Operating Committee.

Patti has provided strategic benefits consulting advice for a wide array of midsize and large clients across all industries, public and private sectors and geographies. Industries include financial services, professional services, manufacturing, technology, health care systems, hospitality, retail and transportation. She has expertise with health care systems, on-site health initiatives, and absence management.

EDUCATION

MA in health planning / city planning | University of Pennsylvania; Philadelphia, Pa.
BA in urban studies & Spanish | University of Pennsylvania (cum laude)

PROFESSIONAL AFFILIATIONS

Licensed in Life, Health & Accident in multiple states
Active member of Northeast Business Group on Health



Arch Henderson

SVP, Unit Manager
ahenderson@lockton.com

Benefit Solutions Group

Joined Lockton in 2002

Prior Experience

USI Consulting Group
United Healthcare

EXPERTISE

Arch is senior vice president and unit manager in Lockton Northeast's Hartford office. His main areas of concentration include designing contribution logic and implementing consumer-driven plans for midsize and large employers. Among his key responsibilities are self-funding analysis, claim reserve calculations, benefit benchmarking, union negotiations, health risk management, employee surveys, focus groups, coordination of communication projects, and premium collections.

Arch has considerable experience with designing, funding, communicating and administering municipal and commercial group health benefit programs. He has worked extensively in merger situations with national clients to develop creative benefit solutions specific to each client's needs.

Arch's municipal clients in Connecticut include:

- Town of Darien
- Town & Board of Education of East Hartford
- Town & Board of Education of Glastonbury
- Town of Monroe
- Town & Board of Education of New Milford
- Town & Board of Education of Windham

EDUCATION

BS in insurance and economics | University of Hartford
Travelers Employee Benefit and Group School

PROFESSIONAL DESIGNATIONS

Southern Connecticut Society of Human Resource Management (SOCTSHRM)

PROFESSIONAL AFFILIATIONS

Completed and taught at Travelers Financial Underwriting School



Scott Bush

ASA, MAAA
AVP, Healthcare Actuary
sbush@lockton.com

Employee Benefits

Joined Lockton in 2017

Prior Experience

Conduent HR Consulting

EXPERTISE

Scott is an assistant vice president and healthcare actuary in Lockton Northeast's New York City office. In this role he supports the needs of all Lockton Northeast Series offices by:

- Creating budget forecasts and performing financial analysis associated with benefit design changes for self-insured plans;
- Certifying reserve calculations for self-insured plans;
- Performing post-retirement medical valuations under Accounting Standards Codification Topic No. 715 and International Accounting Standard No. 19;
- Providing training for benefit consultants on actuarial methods and practices; and
- Managing actuarial workflow.

While at Conduent HR Services, Scott was a client-facing lead actuary for small to mid-market clients in the corporate, non-profit and public sectors.

EDUCATION

Master's in statistics | York University; Toronto, Canada
Bachelor's in mathematics | Carleton University; Ottawa, Canada

PROFESSIONAL AFFILIATIONS

Associate of the Society of Actuaries
Member of the American Academy of Actuaries



Tammy Quinn

Senior Vice President
Director, Data Analytics
tquinn@lockton.com

Data Analytics

Joined Lockton in 2006

Prior Experience

Wachovia Insurance Services/
Palmer & Cay/DeFrain Mayer

First Health

EXPERTISE

As Lockton's Director of Data Analytics, Tammy leads the team responsible for InfoLock®, Lockton's data intelligence platform that enables Lockton's clinical and consulting teams to access the critical information necessary to do their jobs. Population health analysis is the integration of disparate claims and clinical data to identify targeted intervention opportunities involving both population-level and individual-level management solutions. The intention is to keep the healthy healthy and enable the chronically ill to better manage their conditions by closing gaps in care leading to reduced health risk and ultimately reduced cost to employers.

As a member of Lockton's Health Risk Solutions leadership team, Tammy works to help clients implement focused health improvement and disease management initiatives while optimizing benefit plan designs to encourage behavior changes needed to improve health and reduce healthcare costs.

With more than 28 years of experience with group health benefits, Tammy has extensive expertise in the following areas:

Pharmacy Analytics | Works with account teams to aid clients in reducing or maintaining their pharmacy spend. Identifies contractual opportunities and risk points while helping structure best-in-class pharmacy agreements.

Reporting | Develops clinical and financial reporting that provides employers an in-depth look at their medical cost drivers, clinical disease prevalence, cost and utilization patterns, and health improvement opportunities.

Benchmarking | Aggregates comprehensive normative data benchmarks, allowing employers to evaluate their health plans' performance against a number of key indicators.

Clinical | Evaluates cost drivers and gaps in care for individuals and measures effectiveness of health risk solutions programs by analyzing population health changes.

EDUCATION

Bachelor's in liberal arts | University of Kansas; Lawrence, Kansas



Lori Iwanowicz

Project Specialist
liwanowicz@lockton.com

Benefit Solutions Group

Joined Lockton in 2017

Prior Experience

Capital District Physician's
Health Plan (CDPHP)

EXPERTISE

Lori is a Project Specialist for Lockton's Northeast Employee Benefits Practice in the Hartford office. She develops and maintains strong working relationships across Account Teams throughout the Northeast Series, as well as with our external carrier partners. She assists with fully completing the RFP (Request for Proposal) process for all lines of coverage, creating detailed reports as well as preparing accurate market exhibits for all proposals received. Lori also maintains several Lockton databases to ensure accurate, current and organized information/benefit details are reported in all systems for Northeast clients.

Lori has specific expertise in the RFP/Proposal Review Process, Benefit/Contract Review, Invoicing Set-up as well as working with databases such as Client Master, Benefit Point, Replicon, SharePoint and ThinkHR.

EDUCATION

B.A. in business administration | Sage College of Albany; Albany, NY



Kelly Fogg

AVP, Director of Health Risk Solutions
kfogg@lockton.com

Health Risk Solutions

Joined Lockton in 2019

Prior Experience

Arthur J. Gallagher

Tufts University

Benchmark Senior Living

Atria Senior Living

Erickson Living

EXPERTISE

Kelly is an assistant vice president and director of Health Risk Solutions (HRS) in Employee Benefits for Lockton Northeast, working out of the Boston office. In this role, she works with Lockton Associates and clients to provide strategic consulting, program design, vendor management, and health data analytics and solutions, and she oversees the growth and development of a team of HRS consultants.

Kelly has more than 20 years of seasoned experience in population health management and employee engagement. Her specialty is leading transformation work, which focuses on strategic planning, identifying health improvement opportunities, and engaging organizations to improve culture through policy and environmental changes.

EDUCATION

BS in kinesiology | Northern Illinois University; DeKalb, Illinois

PROFESSIONAL DESIGNATIONS

Chronic Disease Self-Management Master Trainer (CDSMP-T)
ACE Medical Exercise Specialist

CIVIC AFFILIATIONS

Worksite Wellness Council of Mass. (WWCMA) | Executive Board, Governance & Nominating Chair
Served four years in the U.S. Navy; recipient of a Navy and Marine Corp Achievement Medal



Mark Holloway

JD, CEBS
Senior Vice President
Director of Compliance
mholloway@lockton.com

Compliance Services

Joined Lockton in 2007

Prior Experience

Aon Consulting

EXPERTISE

Mark has more than 30 years of experience in health and welfare employee benefits. He provides technical advice related to health and welfare benefit plans to Lockton Benefit Group professionals and their clients throughout the country. His expertise is in a variety of compliance-related issues, including health reform, HIPAA, COBRA, Section 125, discrimination testing, FMLA, state insurance laws, and legislative and regulatory issues at the state and federal levels.

Prior to joining Lockton, Mark was a Senior Vice President in Aon Consulting's health and benefits division and served as a Senior Vice President in Aon's research and technical services division.

Mark is a well-known and frequent speaker on many employee benefit topics. He was a keynote speaker at the Health and Welfare Plan Management Conference for Mid-Sized Employers.

Mark has written a number of articles and is a member of the editorial board of advisors for the *Benefits Law Journal*. From 2005 to 2013, he served as the co-author for the Federal Benefits Developments column for the *Benefits Law Journal*. Mark also served as the co-author and editor of *The Coordination of Benefits Handbook*, which is published by the Thompson Publishing Group.

Mark received his undergraduate degree, summa cum laude, from Hartwick College; his J.D. from Wake Forest University; and his L.L.M. in taxation from Villanova University Law School. He has completed the Certified Employee Benefits Specialist (CEBS) program, sponsored by the International Foundation of Employee Benefit Plans.

EDUCATION

L.L.M. in taxation | Villanova University Law School; Villanova, Pennsylvania
J.D. | Wake Forest University; Winston-Salem, North Carolina
B.A. in history | Hartwick College; Oneota, New York

PROFESSIONAL DESIGNATION

Certified Employee Benefits Specialist (CEBS)

PROFESSIONAL AFFILIATION

Admitted to practice before the Pennsylvania Bar (deferred status)



Thais G. Moore

SVP, Director of Marketing & Communications
tmoore@lockton.com

Marketing & Communications

Joined Lockton in 2002

Prior Experience

USI Consulting Group (USICG)
Pitney Bowes

EXPERTISE

Thais is senior vice president and director of Marketing & Communications for Lockton's Northeast series. She is a senior marketing and communication professional offering human resources and employee benefits strategy, tactics and deliverables to clients throughout the northeastern United States. Thais has worked in the consulting field since 1999 focusing on marketing, technology and employee communication solutions for employers.

Thais's consulting support includes the strategy development and design of communications for employee benefit programs. Her expertise includes but is not limited to developing letters, plan guides, announcements, presentations, benefit statements, health risk solutions and workers' compensation. Thais has helped many employers with lunch & learns, healthcare strategy sessions and employee surveys, and she has provided open enrollment and orientation support for employers throughout the country.

EDUCATION

B.A., communication sciences | University of Connecticut; Storrs, Conn.

PROFESSIONAL AFFILIATIONS

LOCKTON INITIATIVES

Women in Leadership | Steering Committee
Northeast Employee Benefits | Operating Committee
U.S. Diversity Equity and Inclusion Council | Lockton Empowered Associate Network (LEAN) Sub-Committee
Northeast DEI Council | Steering Committee

OUTSIDE ORGANIZATIONS

National African-American Insurance Association, Hartford Chapter

CIVIC AFFILIATIONS

Dominate the Day Foundation | Secretary
New Haven Chapter of Jack and Jill of America, Inc. | Technology Chair and Eastern Region Editorial Committee Member; Co-Teen Advisor



Ryan Czado

PharmD
VP, Director of Pharmacy Solutions
rczado@lockton.com

Employee Benefits

Joined Lockton in 2018

Prior Experience

Deloitte
Minuteman Health
Express Scripts

EXPERTISE

Ryan is director of pharmacy solutions for Employee Benefits in Lockton's Northeast Series Boston office. In this role he provides Lockton Northeast Series clients with comprehensive pharmacy consulting services, including prescription benefit contract negotiation, claims and financial auditing, and ongoing vendor/contract management. These services help reduce plan prescription costs by identifying clinical and ingredient cost savings opportunities across the entire pharmacy benefit.

EDUCATION

PharmD | Albany College of Pharmacy and Health Sciences; Albany, New York
MBA | University of Missouri; St. Louis, Missouri



Tellye Hedrick

HIA
Senior Vice President
Director of Business Process
thedrick@lockton.com

Benchmarking &
Business Process

Joined Lockton in 1999

EXPERTISE

Tellye is the Director of Lockton Benefit Group's Business Process team. She has more than 20 years of experience in the employee benefits industry. Tellye's current responsibilities include managing the Employee Benefits Business Process team, which works in close collaboration with account teams to help streamline workload and improve the efficiency of Lockton Associates' work product. Prior to joining Lockton, Tellye worked in the human resources department of a local Kansas City company.

EDUCATION

B.S. in psychology | University of Kansas; Lawrence, Kansas

PROFESSIONAL DESIGNATION

Health Insurance Associate (HIA)

PROFESSIONAL AFFILIATIONS

Employee Benefit Professionals Association (EBPA) | Member
Employment Practice Network (EPN) | Member
Life and health insurance license, Kansas



Brad Mandacina

CEBS, GBA, CMS, RPA
Vice President
Director of HR Technology
bmandacina@lockton.com
Office | 816.751.2374
Mobile | 816.929.9256

HR Technology

Joined Lockton in 2012

Prior Experience

Gardner & White
Great West Retirement Services
UBS, MetLife

EXPERTISE

As Lockton's director of HR Tech, Brad supports his clients with selection and implementation of the optimal mix of HR technology and business process outsourcing to minimize resources dedicated to their non-core business operations such as employee benefits, payroll or talent management.

Employers can call on Brad's more than a dozen years of experience in human resources and technology to help automate the business processes providing the foundation of their business. As businesses seek to "do more with less," Brad and his team offer insight into technology direction, vendor management and assistance with return-on-investment analysis. HR Tech serves clients ranging in size from 48 employees to 48,000 employees; the current average client is around 4,000 employees. Areas of specialization include benefits administration, mid-market BPO, payroll and tax, vendor selection, and implementation.

Brad has achieved and maintains numerous industry designations through the Wharton School at the University of Pennsylvania and the International Society of Certified Employee Benefit Specialists (CEBS). He was named a top benefit technology innovator by *Employee Benefit Adviser*.

www.linkedin.com/in/bradmandacina/

EDUCATION

Certified Employee Benefit Specialist | Wharton School, University of Pennsylvania and ISCEBS; Philadelphia, Pennsylvania
B.A. | University of Missouri-Kansas City; Kansas City, Missouri

PROFESSIONAL DESIGNATIONS

Certified Employee Benefits Specialist (CEBS)
Group Benefits Associate (GBA)
Compensation Management Specialist (CMS)
Retirement Plans Associate (RPA)

PROFESSIONAL AFFILIATIONS

International Society of Certified Employee Benefits Specialists (ISCEBS)
American Society of Pension Professionals and Actuaries (ASPPA)
State licensure in life and health insurance

APPENDIX - Communication Samples

Employee Communication Samples

Open Enrollment Communications

BENEFITS GUIDE

2020 Associate Benefits Guide
Salon Professionals

RATNER
Cosmetics

Enrolling in your Benefits

When Can I Enroll?
As a benefits-eligible Associate, you can enroll in or change your benefit plans during our annual benefits enrollment period, the year Open Enrollment will be held October 2nd through November 3rd, 2020. The benefit choices you make will be effective from January 1, 2021 to December 31, 2021.

How to Enroll?
To enroll, you will need to visit the Enrollvite website portal. The portal contains information on all benefit offerings and plan options. Enrollvite is easy to access and easy to navigate. In addition, you may to answer any questions you may have.

Who Can I Cover?
You can enroll yourself and your eligible dependents in Health, Dental, Vision, Life and AD&D, and any of our other benefit options. Eligible dependents include you:

- Spouse or domestic partner (same or opposite sex). A domestic partner is an unmarried individual with whom you have a committed relationship and can complete the required affidavit. Affidavit forms are available on plan.
- Child(ren) up to age 26 regardless of marital or student status.
- Unmarried child(ren) of any age who can't support themselves due to a disability and who are totally dependent on you (further documentation required).

What if Things Change?
You can't change your coverage during the plan year unless you have a qualifying life event. Qualifying life events include changes within 30 days of the following month. Qualifying life events include, but are not limited to:

- Marriage, legal separation, or divorce
- Birth or legal adoption of a child
- Death of your spouse, domestic partner or a dependent child
- Starting or loss of another coverage

If you experience a qualifying life event, visit our website (www.ratnercosmetics.com) to make important changes to your benefits. We will begin the first of the month.

Medical Benefits Summary

All three plans are extended to address your everyday health care needs with no deductibles and a fixed dollar amount paid for specific expenses.

Health Insurance	Cost	Additional Information
Health Insurance Plan A	\$100 per month	Includes medical, dental, vision, life, and AD&D coverage.
Health Insurance Plan B	\$150 per month	Includes medical, dental, vision, life, and AD&D coverage.
Health Insurance Plan C	\$200 per month	Includes medical, dental, vision, life, and AD&D coverage.

Supplemental Life and AD&D
You may purchase supplemental term life insurance for yourself and your dependents. Rates are based on Associate's age. Domestic partners are not eligible for supplemental life insurance.

Child Life Insurance—If you elect supplemental life for yourself, you can also purchase \$10,000 of coverage for your children up to age 26. You pay one rate to cover all children.

Supplemental AD&D—Available for you, your spouse, and children to provide additional coverage in case of an accidental death or dismemberment (loss of limb or sight). AD&D follows the same plan maximums as referenced for the Life plans.

Evidence of insurability (EOI) is required for an Associate amount greater than the lesser of three times your salary or \$375,000, or any amount equal or greater than \$50,000 for spouses. EOI is also needed if you are electing or increasing your coverage after your initial eligibility.



ARCTIC GLACIER
PREMIUM ICE

2020 benefits

Open enrollment
is November 13th - 27th.

This year Arctic Glacier will be utilizing Ceridian to capture all enrollments. This enrollment is **MANDATORY**. If you do not login to the Ceridian website between November 13th and 27th, you will not be enrolled in benefits for 2020.

The online portal opens November 13th!
www.dayforcehcm.com/MyDayforce/Mydayforce.aspx

Want to learn more?
Look for additional information including a 2020 benefits guide, benefits presentation and emails from your HR team.

Benefits Include
Medical, Dental, Vision, Life, Disability, Critical Illness, Accident, Health Savings Account and Flexible Spending Account

This is your time to:

- Enroll and waive benefits
- Change your coverage
- Add or remove dependents

ENROLLMENT POSTER

CHANGES FLYER

**OPEN ENROLLMENT IS
DECEMBER 2-15**

Open Enrollment is the time to carefully evaluate the benefit options available to you that go into effect on January 1, 2020.

IMPORTANT!
You should enroll in benefits as the medical plans have changed.

What's changing?
Cigna Medical Plans
Zeta Global is offering three medical plan options for 2020: OAP HSA Basic Plan, OAP HSA Plan, and Traditional OAP Copay Plan. All three plans cover in-network and out-of-network services. (The HRA Plan has been eliminated for 2020.) Plan provisions have also changed.

MetLife Auto & Homeowners
Zeta now offers Auto and Home Insurance from MetLife that features a group discount, automatic payment options, good driver rewards, multi-policy discounts, multi-vehicle savings, roadside assistance, windshield repair, 24/7 service, an informational newsletter and more—designed to fit your lifestyle and budget.

Keep reading to learn more.

zeta

ANNOUNCEMENT POSTCARD

American Well
75 State Street, 26th Fl
Boston, MA 02109

**ANNUAL ENROLLMENT
IS COMING!
MAY 13-17**

During Annual Enrollment you will make benefit elections/changes through ADP. Be on the look out for more information as we get closer to enrollment! Benefits will be effective June 1, 2019.

**ATTEND AN OPEN
ENROLLMENT MEETING:**
Friday May 10, 2019
10am EST & 2pm EST

* Recorded presentation will be made available after

MARK YOUR CALENDAR

**ANNUAL ENROLLMENT
IS COMING!**

MAY 13-17

DON'T MISS OUT ON IMPORTANT DEADLINES
Stay tuned for updates...

American Well

New Hire Communications

GUIDE TO YOUR BENEFITS
2020 NEW HIRE BENEFITS GUIDE

Solenis
Serving People. Transforming Business.

Eligibility and Enrollment

If you are a U.S. based, full-time employee, you are eligible on your hire date to participate in the Solenis benefit plans outlined in this guide.

Eligible Dependents

DEPENDENTS ELIGIBLE FOR COVERAGE INCLUDE

- Spouse to whom you are legally married, including an opposite-sex spouse, a same-sex spouse or a common-law spouse who meets proper documentation.
- Spouse who is a dependent child who is under age 26, including a natural child, adopted child, stepchild, or child placed for adoption or a child for whom you or your spouse is the legal parent.
- Child age 26 or older who is or becomes disabled and is dependent on you or your spouse as the legal parent with care coverage is required through a qualified medical child support order, another court order, or a court order.

note
You must select your dependents for enrollment in each benefit option to make sure they are included in that benefit.

DEPENDENT ENROLLMENT
You must select your dependents for enrollment in each benefit option to make sure they are included in that benefit.

NEW HIRE GUIDE

NEW HIRE BENEFITS AT A GLANCE

NEW HIRE LETTER

NEW EMPLOYEE ORIENTATION

BENEFIT PLAN COVERAGE TO-DO LIST (NON-UNION):

- ☐ Visit BenefitsInABottle.com (password: Benefits)
 - Listen to the Enrollment Presentation (found under > Resources > Benefit Presentations)
- ☐ Meet ALEX! (link on BenefitsInABottle.com)
 - Alex can help you decide which plans is best for your unique situation
- ☐ Determine if you will take advantage of a Flexible Spending Account (FSA or Dependent Care FSA)
 - Health Savings Account (HSA)-enrolled plan participants are only the Limited FSA or Dependent Care FSA
 - The FSA allows you to pay for certain healthcare and dependent tax dollars
 - Selecting a FSA will be part of the enrollment process in Workday
- ☐ Enroll in Workday Benefits

RETIREMENT PLAN TO-DO LIST (NON-UNION):

- ☐ Read the Plan Highlights on the Retirement tab:
 - The Plan Name: Beverage Distribution Savings Plan
 - The Plan Number: 095612
- ☐ If you decide if you want to bypass auto enroll and sign up plan before three (3) months go to Vanguard/retirement.com
 - You will need your Social Security Number
 - You will need the Plan number (095612)

Welcome!

Numotion is pleased to offer a comprehensive benefits package that includes healthcare coverage for eligible team members and their families.

What Do You Need To Do?
 Review and share the 2020 Benefits Guide with your family.
 Evaluate your personal and financial situation to ensure your benefit elections will meet your needs.
 Make your 2020 benefit elections within 30 days of your hire date.
 Decide if you would like to change or decline participation in the 401(k) retirement plan; see page 2 for more information.

When Can You Enroll?
 Full-time employees who work a minimum of 30 hours per week are eligible for benefits on the first of the month following 30 days of employment. **New hires need to make their benefit elections by contacting Empyrean within 30 days of their hire date.** Election made during the 30th day will become effective on the first of the month following 30 days of employment, and will remain effective until December 31st unless you experience a qualifying life event. Refer to the Benefits Guide for more information on qualifying life events.

Eligible Dependents:
 Eligible dependents include your spouse, domestic partner, child up to age 26, or disabled dependents of any age for medical, dental, and vision benefits. Dependent children may be covered to the end of the calendar year in which they turn age 26. If you are a spouse or domestic partner, you will be required to provide dependent verification documents to Empyrean within 30 days of your hire date. For example, you'll need to submit a birth certificate to add a dependent child in a marriage certificate to add a spouse.

Resources On Numotion's Intranet:
 The Benefits Guide and other important benefits plan documents and notices can be found on the Benefits page on Numotion's intranet, <https://intranet.numotion.com>.

Enrolling In Your Benefits
 Empyrean Benefit Solutions is Numotion's first point of contact for all benefit plan questions—including but not limited to enrollment, cost, and plan design questions.

To enroll in your benefits or for assistance, please contact Empyrean by calling 844.829.0003 Monday through Friday from 7am - 7pm CST OR by visiting the Empyrean portal, www.empyreanbenefits.com.

EMPYREAN

ALION WELLNESS PROGRAM

COMPLETE BY AUGUST 31, 2019
RICHER WELLNESS. RICHER YOU.



JOIN US FOR A WELLNESS WEBINAR TO LEARN MORE

Date	Time
Tuesday, May 14	11:00 am EST
Thursday, May 16	1:00 pm EST
Wednesday, May 29	11:00 am EST
Tuesday, June 11	3:00 pm EST
Thursday, June 20	3:00 pm EST
Tuesday, July 2	1:00 pm EST
Thursday, July 11	1:00 pm EST
Tuesday, August 13	1:30 pm EST

URL: <https://my.intercall.com/8tf8xj>
Dial in: 866-548-3459
Pin: 4640624780



WELLNESS SCORE

Open to all UMRC & PH Team Members
Turn in the Wellness Scorecard and HR anytime between January and June
This will ensure your opportunity to wellness bonus.

2020 WELLNESS PROGRAM

Checklist
Complete 2 out of 3 categories (Financial Wellness, Physical Wellness, Mental Health Wellness) to earn your 2020 Wellness Incentive

ACTIVITIES (*Documentation Required)

- ☐ Volunteer in the Community
- ☐ Donate to Charity
- ☐ Participate in Nutrition Challenge*
- ☐ Participate in the Physical Activity Challenge*
- ☐ Participate in Walk/Run Event or Race*
- ☐ Exercise 3x a week for 30 minutes for 4 consecutive weeks*
- ☐ Attend 1 of 2 on-site Financial wellness events
- ☐ Fitness Tracker Challenge*
- ☐ Donate blood*
- ☐ Other (See below)*
- ☐ Other (See below)*

Tee Shirt Size
☐ Small ☐ Medium ☐ Large ☐ X-Large ☐ 2X-Large
☐ 3X-Large ☐ 4X-Large ☐ 5X-Large

I affirm that the information/documentation submitted with this scorecard is accurate and truthful.

Print Name: _____
Signature: _____
Date: _____

The wellness scorecard program is open to ALL team members. For additional information or to discuss specific activities, please contact Jessica Kuhl, HR Generalist at (734) 439-1000 ext 7441.

Wellness Communications

WELLNESS GUIDE

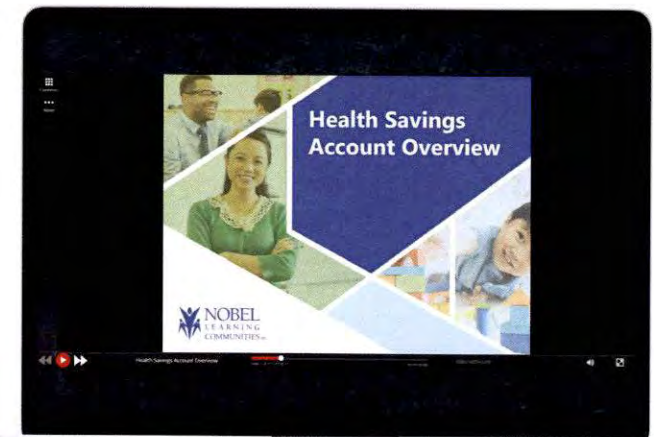
HOW TO EARN YOUR 200 POINTS!

- EARN 200 POINTS** in the Alion wellness program by August 31, 2019 to receive the discounted 2020 medical premium. To reach 200 points, you will need to complete a biometric screening (worth 100 points) - but how you earn the remainder of your points is up to you. Below is a list of wellness program point-earning opportunities.
- BIOMETRIC SCREENING**
Worth 100 points
Complete a biometric screening at Cigna.com to give your numbers such as blood pressure, cholesterol, and BMI. It is an important first step in taking control of your health. See page 4 for details on how to complete your biometric screening requirement.
- PREVENTIVE CARE**
Worth 50 points
Complete an annual physical, OB/GYN exam, mammogram, or cancer screening. Earn 25 points per prevention care visit. Members will have the isolated through status, otherwise have your physician complete the Cigna Wellness Screening form.
- HEALTH COACHING BY PHONE**
Worth 50 points
Complete a personalized health coaching program by phone. (Note: To complete one health coaching program, you must have at least two coaching sessions that occur at least 10 days apart.)
- ONLINE HEALTH COACHING**
Worth 50 points
Complete an online health coaching program or choose a coaching program. Earn 15 points per program completed, up to 30 points maximum over a period of approximately 4 weeks.

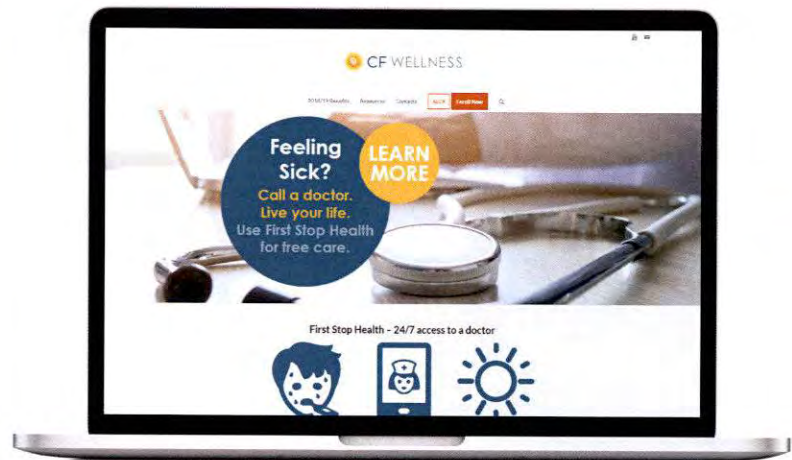
Download the latest myCigna app

If you still have questions after contacting Cigna, feel free to reach out to the Alion Benefits Team at benefits@alionscience.com

WELLNESS SCORECARD



BRAINSHARK



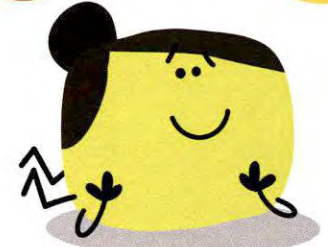
WEBSITE



ANIMATED VIDEOS

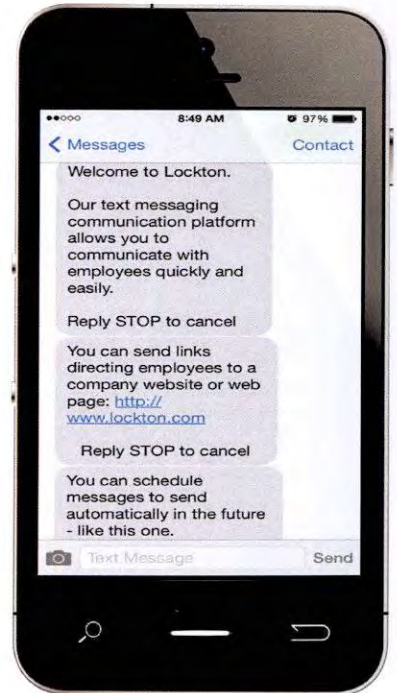
Technology

Demos available upon request



alex CHOOSING YOUR PLAN

DECISION SUPPORT TOOL



TEXTING



UNCOMMONLY INDEPENDENT