



NORTH RISK
PARTNERS®

Service Agreement

Large Group Employee Benefits

Le Sueur County

Effective Date: September 14, 2020

Herein are services included in our package based on the current commission schedule. Extended services for additional fees are also listed. This document serves as a prompt for service discussions. Once finalized and signed, the document will serve as a formal agreement of services to be delivered by North Risk Partners.

Ongoing Account Management

- Provide contact information and an outline of roles for all account management team members and arrange introduction.
- Perform day-to-day service and act as a resource for Le Sueur County on all benefit topics.
- Advocate on behalf of Le Sueur County and its employees regarding any benefit issues, questions, enrollment, claims and ongoing education.
- Act as a liaison between Le Sueur County and all insurance providers and administrators.
- Provide ongoing support of the benefits administration platform and all tools and resources.
- Provide claims data as requested on the health plan as well as tracking high claim utilization. Risk advisor analysis and interpretation of the data where appropriate.
- As requested, develop ad hoc charts and materials used for educating and illustrating.
- Identify client service timeline, implement annual milestones, and execute strategy.

Annually

Enrollment Strategy & Employee Education

- Evaluate communication strategies and determine best-fit approach in the short and long term to enhance employee understanding of benefit offerings. This may include but is not limited to:
 - Open enrollment flyers, posters, payroll stuffers
 - On-site and Virtual Open Enrollment & education meetings
 - Use of enrollment platform
 - Personalized enrollment guides - Bilingual communication options as needed
 - Ongoing communication and education on wellness/lifestyle resources, cost comparison tools, telemedicine, insurance carrier's value adds, etc.
- Determine new hire ongoing benefits enrollment options and eligibility.
- Implement enrollment approach and provide ongoing support.

Annually

Service Description

Frequency

- Request renewals 90-180 days prior to policy anniversary from health insurance carriers.
- Review renewals for accuracy, justification and consistency with historical data.
- Meet with carrier representatives including sales/service, underwriting, claims, etc. to negotiate on Le Sueur County's behalf the most competitive renewals possible.
- Evaluate qualifying proposals in detail comparing costs, plan designs, administration expenses, network coverage, access and discounts.

Annually

Renewal Delivery and Process

- Prepare and present a comprehensive and concise Renewal Executive Summary to Le Sueur County's insurance committee.
- Analyze claims experience for the health plan's renewal period.
- Make recommendations regarding any plan changes or carrier finalists based on in-depth analysis.
- Inventory current services for the health insurance plan offered thru Le Sueur County and negotiate with finalists for needed services.
- Provide detailed follow-up regarding any questions or timelines discussed and move forward with open enrollment strategy.
- Assist Le Sueur County with implementation of recommended programs, plan changes and any vendor/carrier changes.

Annually

Training Center

Our unique solution assists companies in achieving employee training goals. Compared to traditional classroom-based instruction, online training reduces training costs, training time, improves trainee comprehension rates, and provides for consistent, enterprise-wide training content delivery. There are over 200 training courses in the areas of:

- Employee Safety (Back Safety, First Aid, Bloodborne Pathogens, etc.)
- Human Resources (Diversity, Customer Service Skills, Employee Coaching, etc.)
- Wellness (Weight Management, Fitness for Everyone, Healthy Habits, etc.)

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Available as part of the core services

Service Description	Frequency
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- Environmental (Hazardous Waste, Lead Safety, Chemical Handling, Spills, etc.)

Safety & Loss Control Hotline – Mike Holmquist / Integrated Loss Control

- Health & Safety programs: Processes review, regulatory and OSHA compliance, emergency action plans, DOT fleet-specific safety & compliance, develop early return to work programs, lower claims/loss experience
- Large-scope projects offered at a discounted fee

Available as part of the core services

Wellness Consulting

North Risk Partners is a passionate proponent of the positive short and long-term impact of behavioral change. We have partnered with a variety of resources that are all at the leading edge of health and lifestyle promotion.

- Conduct an evaluation of the current wellness culture and create a strategic plan to meet overall Le Sueur County goals. This will involve analyzing resources and program scope, including time frames and additional pricing (if applicable).

Available as part of the core services

HR & Labor Hotline – Mike Bourgon / Synergy HR Solutions

- HR Support & Compliance: Employee handbook, HR audit, FLSA, FMLA, COBRA, employment and onboarding processes and forms, benefits administration practices, workplace investigation complaints, disciplinary forms & processes, hiring and termination practices
- HR Bootcamp: Full-day seminar geared around education on key HR topics
- Large-scope projects offered at a discounted fee

Sponsorship available as part of the core services

Compliance Support

Available as part of the Core Services

We have a variety of tools and resources available to assist our clients with their compliance needs. Our consultation will evaluate your current status and we will recommend options to help support your compliance needs (some options may involve additional fees).

HR & Benefits Resources – Enrollment in MyWave Connect

- Online HR tool that provides compliance checklists, guides and links to state and federal laws
- Compliance documents, sample handbooks, timely compliance updates and newsletters
- Employee benefit communication pieces
- Online HR toolbox:
 - ACA Reporting
 - Custom Job Description Builder
 - COBRA Notices Generator
 - Employee Cost Calculator
 - Compliance Notice Builder
 - Federal Poster Advisor
 - FLMA Advisor
 - OSHA Log
 - Health Plan Compliance Calendar
 - HR Self-Assessment
 - Sample Job Descriptions
 - Interview Question Builder
 - Multi-State Law Comparison Tool
 - Performance Review Builder
 - Salary benchmarking
 - Employee Handbook Builder
 - Total Compensation Statement Builder

Seminars and Monthly Webinars presented by industry professionals in the areas of insurance, human resources, safety and wellness. Recent webinar topics:

- Understanding HSA & VEBA Advantages
- Newly Enhanced MyWave Toolbox

- Mock Fatality Investigation
- Telecommuting: The Rules, Do’s and Don’ts and Sample Policy

Wrap Documents (additional fees may apply)

- Summary Plan Description, Summary of Material Modification
- All ACA Notices, Special Enrollment Rights, Appeal Procedures

Additional Required Notices

- COBRA, State Continuation, CMS, CHIPRA, SBC, Model Exchange Notice

Reporting Guidance

- Annual CMS reporting
- Annual PCORI filing and fees
- Annual Reinsurance fees and filings
- ACA Reporting including 1094 and 1095 forms
- Annual 5500 filing when required (100+ enrolled employees)

Compensation / Consulting Fee

North Risk Partners agrees to provide consulting and core brokerage services as detailed throughout this service agreement in exchange for a standard commission structure.

Standard Commission: 2% of medical plan premium with one-year commitment (January 1 2021 – December 31, 2021).

This compensation will be payable by the South Central Service Coop to North Risk Partners. Le Sueur County will not incur any additional billable charges from North Risk Partners.

If the County wants to hire North Risk Partners as consultant/broker of record it would be contingent upon the outlined compensation model above. An “Agent of record” intent form will need to be completed to initiate agreement.

North Risk Partners

Date

Le Sueur County

Date

