



CITY OF HOLLYWOOD

BENEFITS CONSULTANT SERVICES
RFP #297-25-WV

Due Date: Thursday, August 7, 2025 at 3:00 p.m.

Proposal Contact: Cindy Thompson, V.P. of Operations
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Supporting the Public Sector our
communities rely on.



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July 31, 2025

City of Hollywood
City Hall - Purchasing Division
735 8th Street South
Hollywood, FL 34102

Re: RFP No. 297-25-WV – Benefits Consulting & Brokerage Services

Dear Evaluation Committee Member:

Gehring Group/Risk Strategies is pleased to provide this proposal in response to City of Hollywood's RFP #297-25-WV for Employee Benefits Consulting & Brokerage Services. As the City's current consultant, we want to express our sincere desire to continue the successful relationships we have developed with the City's leadership team, staff as well as its members and retirees. Through our extensive experience working with governmental employers over the past three decades serving as Benefits and Risk Management Consultant/Broker, we are confident that our firm can offer innovative solutions, efficiencies, value-added services, in-depth industry and employee benefits program knowledge, a vast depth of support and experience, along with an unparalleled level of service to your Leadership, Staff and Members. We believe that effective insurance management goes beyond the mere placement and sale of products—it is about delivering comprehensive advisory services. By fostering a culture of collaboration and teamwork, we deliver added value through tailored resources, designing and executing innovative and forward-thinking solutions.

Gehring Group, Inc. became a division of Risk Strategies in 2022; and on August 1, 2025, Risk Strategies became part of the Brown & Brown team, allowing us to bring our clients even more products and services in the area of employee benefits. Our Public Sector Specialty division location in Palm Beach Gardens, Florida will continue operate independently to service the City and our public entity client base. Our team stands apart, with an average of over 12 years of industry experience, and our leadership averaging an impressive 18 years. We service over 160 public entity clients in the state including municipalities, counties, housing authorities, special taxing districts, utility authorities and other public entities. Furthermore, our services include in-house legal, actuarial, and experts in various coverage specialties, positioning us as industry leaders. We offer a comprehensive suite of employee benefits and property and casualty services and have successfully introduced and implemented cutting-edge concepts, including Consumer Directed Health Plans, customized Stop Loss programs, Onsite Clinics, and progressive Wellness and Mental Health initiatives. We will continue to provide the City with additional value-added services including Wellness Consulting, the Bentek® Online Enrollment and Administration solution and the Mineral online human resources research tool at no additional cost. By actively listening, we craft customized strategies that deliver optimal solutions and align the right partners to meet each client's objectives.

Since 2014, Gehring Group/Risk Strategies has built a strong and successful partnership with the City of Hollywood, delivering meaningful solutions to both the City and its employees. During this time, Dustin Kuehn, Senior Benefits Consultant and Project Manager, along with the depth of an experienced

team have guided the City proactively in identifying proactive strategies and modifying its overall benefits program and administrative processes to achieve efficiencies and capitalize on cost saving opportunities. **Some examples of our cost-saving successes for the City over the past five-year contract period include:**

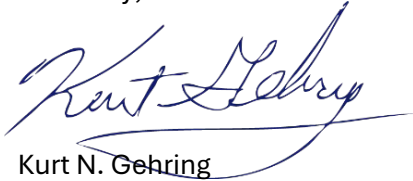
- Facilitating the implementation of an Employee Health Center in July 2024 through coordinated weekly and monthly calls between the Center and City teams, with plans to conduct a comprehensive ROI analysis post-launch to evaluate impact and value.
- Conducting a dependent audit to determine eligibility, ensure compliance with plan requirements, and identify potential cost-saving opportunities.
- Delivering personalized member advocacy services to support inquiries and streamline communication with providers and vendors, ensuring efficient and effective claims resolution.
- Implementing the Regenxx program in Q4 2025 to provide employees with a non-surgical and more cost-effective option for musculoskeletal care.
- Achieving an average medical claims trend factor of 2% over the last five years, in comparison to a national trend of approximately 6-8%, demonstrating effective cost containment and strategic benefits management.
- Facilitating quarterly Employee Benefits Committee meetings to keep employee representatives informed about program performance, while collaboratively reviewing benefits offerings and wellness initiatives to support continuous improvement.
- Restructuring the City's Wellness Program to more actively engage employees through various initiatives including:
 - o Implementing the MotivateMe program to encourage employee engagement in health and wellness activities through personalized incentives;
 - o Coordinating an annual wellness fair to increase awareness of available benefits and resources;
 - o Providing onsite services including dental exams, cancer screenings and mental health support;
 - o Coordinating quarterly wellness challenges to keep employees engaged;
 - o Implementing Health Reimbursement Account (HRA) funding incentives which doubled employee participation in biometric screenings;
 - o Adding health coaching services through the Employee Health Center allowing employees to earn additional HRA funds to offset deductibles and other plan costs; and
 - o Launching the Bentek Wellness Hub to track health center statistics.

The results of these efforts have earned the City numerous local and national awards including the *Mental Health America Bell Seal*, *Cigna Healthy Workforce Designation*, and recognition as *Healthiest Employers South Florida*.

- Removing prior authorization requirements for outpatient services in 2024 to eliminate administrative barriers for employees, while proactively monitoring for potential cost impacts and service disruptions.
- Implementing prior authorization requirements for GLP-1 medications in 2025 to ensure medical necessity, resulting in an overall cost savings to the plan and providing additional justification to maintain 2025 premiums for the 2026 plan year.

With our extensive experience serving large public sector clients, we have cultivated a sophisticated approach that drives innovation, broadens our national reach, and attracts top talent; and our partnerships and market presence have earned us top-tier recognition from all Florida insurance carriers. Our commitment to a “how can we help you” mindset ensures that we remain a valuable year-round resource for our clients’ benefit needs. We prioritize transparency and independence, recognizing that each client has unique goals and challenges.

Sincerely,

A handwritten signature in blue ink, reading "Kurt Gehring", with a stylized flourish underneath.

Kurt N. Gehring

Managing Director & National Practice Leader – Public Entities

Gehring Group/Risk Strategies is honored to present our proposal for Benefits Consulting & Brokerage Services in response to the City of Hollywood's RFP# 297-25-WV. For over 10 years, we have proudly served as your trusted partner and employee benefits advisor. More than just a vendor, we have become an extension of your team. This longstanding relationship has given us a unique and comprehensive understanding of your organizational culture, employee needs, budget priorities, and strategic goals, allowing us to deliver tailored solutions with precision and purpose.

Our deep institutional knowledge means we don't just respond to your needs, we anticipate them. We streamline implementation, minimize disruption, and ensure every step aligns with your long-term vision. With over 30 years of experience serving more than 160 public sector entities across Florida, we bring unmatched expertise in municipal benefits consulting and brokerage. We understand the complexities and nuances of public sector operations and are committed to delivering operational efficiencies, strategic insights, and exceptional service that consistently exceed expectations.

Comprehensive Services That Go Beyond the RFP

Our core offerings are designed not only to meet but to surpass the Scope of Services outlined in the RFP. These include:

- Full-service support across all employee benefits insurance lines
- Strategic benefits analysis, procurement, and renewal negotiations
- Wellness program consulting and communication strategy development
- Regulatory and compliance monitoring, including ACA and 1094-C/1095-C reporting
- Benchmarking, claims review, and benefits administration support

We also provide enhanced services such as:

- Benefits communication and graphic design
- New hire and open enrollment assistance
- Employee advocacy for claims and billing issues
- Legislative compliance support, including Health Care Reform
- Onsite engagement with staff, wellness committees, union groups, and city leadership
- Continued access to the Bentek® Online Enrollment and Administration System

Technology-Driven, People-Focused

Our approach combines sophisticated technology with personalized service. We help our clients gain efficiencies, manage costs, and develop long-range strategies that align with their financial goals. Throughout the year, we remain actively engaged preparing renewal projections, monitoring claims experience, and supporting employees with enrollment and issue resolution.

Unmatched Market Leverage & Independence

Our top-tier recognition with major carriers including Florida Blue BlueDiamond, CIGNA HealthCare Platinum, Aetna Preferred Broker, and more, gives us powerful leverage during negotiations. Additionally, we maintain complete independence, with no ownership ties to insurers, TPAs, or trusts. We represent your interests exclusively.

Why Choose Us Again?

Our proven track record, deep public sector expertise, and unwavering commitment to excellence make us the clear choice for our continued partnership. We are ready to build on our successes and help the City of Hollywood achieve even greater outcomes for its employee benefits program.

We sincerely thank the selection committee for your time and consideration. Should you need any additional information or clarification, our team is fully prepared to assist.

a. Organization Scope: Specify if your organization is national, regional, or local.

After three decades of dedicated service to the Florida insurance market, Gehring Group, Inc. became a division of Risk Strategies in 2022; and on August 1, 2025, Risk Strategies became part of the Brown & Brown team. Gehring Group/Risk Strategies continues to operate independently, focusing on the public sector, and is excited to submit this proposal in our effort to continue our successful relationship with the City of Hollywood. Our deep-rooted understanding of your benefits requirements, cultivated through our three decades of serving as the Benefits Consultant/Broker for over 160 Florida public entities, assures that our firm is well-positioned to not only meet, but exceed expectations by delivering exceptional service standards, value-added services, and efficiencies. RSC Insurance Brokerage, Inc. d/b/a Risk Strategies Company is a Delaware corporation, incorporated in 2003, authorized to do business in the state of Florida.

As a corporation, Risk Strategies Company has over 200 offices nationwide. The Public Sector service team assigned to the City of Hollywood is based locally, here in South Florida at our Palm Beach Gardens location. Having our location within such close proximity to the City of Hollywood allows Gehring Group/Risk Strategies' staff members to be accessible for meetings arranged on short notice and available for attendance at open enrollment meetings, new hire orientations, and health fairs. We also understand that there will be times of the year where we will need to meet and be onsite more often due to renewals, open enrollment, wellness planning, educational sessions, insurance committee meetings, or City Council meetings. Gehring Group/Risk Strategies strives to be available to our clients whenever the need arises; and we do not pass charges through for travel to onsite meetings at the City.

b. Office Location: State the location of the office performing the work.

All work related to servicing the benefits consulting needs of the City of Hollywood will be performed in our Palm Beach Gardens office located at 3500 Kyoto Gardens Drive, Palm Beach Gardens, FL 33410. Actuarial services, when needed, will be performed through our actuarial partners in Clearwater, Florida.

c. Firm Description: Describe the firm's size, range of activities, and public sector experience relevant to this RFP.

Our public sector division includes 80 employees who have access to various resources including in-house legal, actuarial, and experts in various coverage specialties, positioning us as industry leaders. In addition, our 10-year history with the City, in addition to three decades of dedicated service and experience in the Florida public sector insurance market has uniquely positioned us as trusted risk and benefits consultants/brokers. We understand your organization's distinct needs and are confident in our ability to continue to provide the required services and meet time and budget requirements. As the **Public Sector Specialty Division** of Risk Strategies Company, we remain committed to delivering efficiencies, value-added services, and in-depth public sector knowledge that goes beyond mere satisfaction. Our goal is to exceed expectations. At Gehring Group/Risk Strategies, we don't just meet your needs; we anticipate them.

Gehring Group/Risk Strategies clients benefit from our:

- **98% Client Retention Rate:** We have the experience necessary to serve the needs of the public sector.
- **Comprehensive Scope of Services:** Gehring Group/Risk Strategies offers an all-inclusive and comprehensive range of services tailored to your specific requirements.
- **Cost Management and Strategic Planning:** Our proactive approach ensures cost management year over year, allowing you to focus on your core mission.
- **Educational Opportunities:** We empower our clients with educational resources, legislative update seminars/webinars, and newsletters to remain in compliance and make informed decisions.
- **Dedicated Team:** Our team-based approach to client service ensures that you always have access to knowledgeable personnel and responsive support.
- **Top-tier Carrier Recognition:** Our esteemed reputation and prominent standing within the Florida insurance market affords us top-tier recognition and significant leverage with all major carriers. We are also one of the few brokers with the ability to solicit proposals directly from the Florida League of Cities on behalf of our clients.

At Gehring Group/Risk Strategies, we don't just serve our clients, we partner with them to deliver strategic solutions that make a difference. We are committed to being your trusted advisor, ensuring you receive the highest level of experience, service, and market leverage to meet your evolving needs.

Anticipating Your Needs: Our Commitment

As part of the RSC family, Gehring Group maintains its unwavering focus on the public sector. Our extensive experience serving clients similar in scope and size to the City of Hollywood has allowed us to successfully implement cutting-edge concepts including Consumer Directed Health Plans, Creative Stop Loss Programs, Direct Network Contracting, Onsite Clinics, and Innovative Wellness Programs, including mental health initiatives. Beyond our expert-level benefits consulting services, we also provide value-added offerings that set us apart including:

1. **Benefits Marketing Services and Renewal Negotiations:** Collaborate with Staff to market lines of coverage, review funding options and alternatives, negotiate renewals, and make recommendations to support a culture of high-performance benefits.
2. **Open Enrollment Coordination:** We proactively engage with clients and vendors to ensure an efficient and comprehensive open enrollment process.
3. **Legislative Updates and Planning:** We educate our clients, keeping you informed and prepared for regulatory changes.
4. **Employee Advocacy Services:** We advocate for your employees regarding resolution of claims issues and overall well-being.
5. **Claims Monitoring & Data Analytics:** Data-driven insights to achieve cost containment and guide strategic decisions regarding plan benefits, wellness initiatives, and budget planning.

6. **Actuarial Services for Self-Funded Plan:** Performance of Annual Rate Setting, Reserve Calculation, and 112.08 annual filing of actuarial soundness with the State of Florida.
7. **Custom Graphics and Communications:** Engage and educate your workforce effectively through custom designed educational materials and benefits communication.
8. **Wellness Program Consulting:** Foster a healthy, thriving workplace with effective wellness education and initiatives including mental health.
9. **Employee Health Center (Clinic) Consulting:** Optimize healthcare access and delivery at the local level.
10. **Human Resources & Compliance Resources:** Navigate compliance and legislation confidently.
11. **Educational and Networking Opportunities:** Continuous learning for lasting success via our annual summit, various workshops, seminars/webinars, trainings, and more.

Exceeding Expectations

At our core, we are dedicated to recruiting top-tier professionals and embracing cutting-edge industry practices. Our philosophy centers on not only remaining involved with our clients on a year-round basis, but also delivering a comprehensive suite of superior brokerage and employee benefits consulting services to each and every client. Here is how we stand out:

1. **Innovative Approach:** We do not settle for the status quo. Instead, we take an innovative, proactive stance to continually elevate our performance beyond industry norms.
2. **Strategic Partnership:** As your collaborative partner, we work closely with you to achieve your benefits program goals. Our focus is on long-term strategies that yield positive results.
3. **Data-Driven Insights:** Leveraging analytics, we provide actionable insights that drive informed decisions. Our commitment to innovation and technology ensures we stay ahead of the curve.
4. **Licensed Professionals:** All Gehring Group/Risk Strategies' service team members hold Florida insurance licenses, enabling them to legally guide employees through their benefit options.

We take an innovative, proactive approach to continuously enhance the quality of our level of performance beyond industry standards. We are a collaborating partner, helping each client accomplish their desired benefits program goals by developing long term strategies and working diligently to produce positive results.

Experience with Employee, Union/Labor Groups, and Departmental Committees

As your trusted insurance professionals, we recognize the critical importance of establishing credibility and fostering robust communication channels. Our commitment extends to key stakeholders, including the Risk Management, Human Resources, Finance, and Administrative Departments, as well as other overseeing committees and unions. Here is how we actively contribute:

1. **Engaged Participation:** Members of our team play integral roles in our clients' employee benefits and wellness committees. Whether as advisors or facilitators, we actively contribute to informed decision-making.

2. **Impartial Analysis:** Our goal is to ensure an impartial and thorough analysis of all proposed options. By collaborating closely with relevant parties, we create a holistic view that considers diverse perspectives.
3. **Smooth Transitions:** When changes are on the horizon, our collective participation serves to make any potential transition seamless. We navigate complexities with care and precision.
4. **Effective Communication:** Through these collaborative meetings, we ensure that changes and recommendations are communicated back to the employee base in a positive and effective manner. Transparency is our guiding principle.

Honors, Awards & Wellness Recognitions

Beyond our recognition as industry experts, our firm has achieved significant milestones over the past several years. These accomplishments reflect our unwavering commitment to excellence and the collective dedication of our exceptional team. Being selected as an honoree for these awards is a great tribute to each and every one of our employees, and reflection of our corporate culture; as well as a reflection of the support we receive from our clients.



Why Gehring Group/Risk Strategies?

Gehring Group/Risk Strategies is the best choice for the award for the City's Employee Healthcare and Benefits Consultant services due to our extensive experience and proven success in serving over 160 Florida public entities. With specialized knowledge of health and welfare plans, our team excels in navigating complex funding arrangements, implementing tailored programs, providing year-round service, and expertly guiding clients through the RFP, evaluation, and implementation process. Our deep understanding of public records laws, union negotiations and agreements, and the ever-evolving government regulations ensures seamless compliance, and adherence to all benefit commitments.

Moreover, our proactive approach includes continuous evaluation of cost-saving opportunities and emerging industry trends, enabling us to provide innovative solutions that align with our clients' goals. We pride ourselves on delivering comprehensive services and timely, clear communication, fostering long-term relationships built on trust and mutual success. By leveraging our top-tier carrier recognition, vast market relationships and experience, we help clients manage benefits effectively while maintaining budget efficiency, making us a valuable partner in achieving strategic objectives.

- d. **Past Engagements:** List and describe similar municipal engagements from the past three years, including accomplishments and claims containment. Provide contact details for references.

The following includes four (4) current client references similar in size and complexity to the City of Hollywood that are all serviced locally from Gehring Group/Risk Strategies' Palm Beach Gardens, Florida, office:

Reference Organization:	City of Coral Springs
Contact name(s):	Kathy Reul, Human Resource Director
Address:	9500 W. Sample Road, Coral Springs, FL 33065
Email:	kreul@coralsprings.gov
Telephone number:	(954) 344-1167
Dates of service:	12/7/2022 to present
Number of Employees:	950

Accomplishments/Claims Containment:

One of our recent accomplishments for the City of Coral Springs was successfully transitioning to a new health center administrator that better aligns with the City's employee-centric culture and wellness philosophy. As part of the enhanced Health Center program, the City now utilizes MotivateMe as its wellness platform, allowing employees to earn incentives through engagement in preventive care activities. We also negotiated with Cigna to provide an onsite health coach, offering personalized one-on-one support for chronic condition management, healthier lifestyle planning, and stress reduction. Additionally, we are in the process of transitioning Lifescan services into the Health Center to reduce the cost of annual physicals for Police and Fire personnel. These strategic enhancements are expected to drive meaningful cost savings by improving employee health outcomes, reducing avoidable medical expenses, and streamlining service delivery.

Reference Organization:	City of Fort Lauderdale
Contact name(s):	Michaelynn (Mikki) Sampo, HR/Benefits Manager
Address:	101 NE 3 rd Avenue, Suite 1650, Fort Lauderdale, FL 33301
Email:	msampo@fortlauderdale.gov
Telephone number:	(954) 828-5436
Dates of service:	3/31/2022 to present
Number of Employees:	2,500

Accomplishments/Claims Containment:

Gehring Group/Risk Strategies proudly provides comprehensive employee benefits consulting services to the City of Fort Lauderdale, covering all lines of coverage. Over the past several years, we have successfully supported the City by strategically negotiating with stop-loss carriers to secure competitive premiums and deductible levels that effectively balance financial risk with cost control. We also negotiated a 13% decrease in life and AD&D premiums for their latest renewal. Additionally, we have consistently delivered value through our renewal negotiations, including achieving a flat year-over-year renewal for the City's Administrative Services Only (ASO) arrangement with its current third-party administrator, demonstrating our commitment to cost containment and long-term sustainability.

Reference Organization:	Martin County School District
Contact name(s):	Don Calderone, Dir. of Risk Mgmt. & Employee Benefits
Address:	1939 S.E. Federal Highway, Stuart, FL 34994
Email:	calderd@martinschools.org
Telephone number:	(772) 219-1200 ext. 30371
Dates of service:	8/16/2004 to present
Number of Employees:	2,600

Accomplishments/Claims Containment:

As a fully insured entity, our team has guided the Martin County School District in proactively implementing a range of cost mitigation strategies to manage claims experience and maintaining an average renewal increase of just 5%. One key initiative was the introduction of a group Medicare Advantage plan, through which we were able to successfully transition Medicare-eligible retirees from the group plan to a more cost-effective alternative, costing the district and the retirees less while also significantly reducing the District's OPEB liability. Additionally, the District launched the Omada diabetes and hypertension management program, offering employees free supplies and personalized case management. This initiative has notably improved prescription adherence and follow-up care, resulting in a 33% lower cost per compliant member compared to non-compliant counterparts. To further drive savings, the District funded a Health Savings Account to encourage enrollment in the High-Deductible Health Plan (HDHP), which has demonstrated a 66% lower per-member-per-month claim cost versus the base medical plan. Collectively, these efforts have contributed to a substantial reduction in overall claims experience and helped stabilize medical insurance renewal rates.

Reference Organization:	City of Port St. Lucie
Contact name(s):	Natalie Cabrera, Human Resources Director
Address:	121 SW Port St. Lucie Boulevard, Port St. Lucie, FL 34984
Email:	ncabrera@cityofpsl.com
Telephone number:	(772) 344-4335
Dates of service:	7/12/2011 to present
Number of Employees:	1,200

Accomplishments/Claims Containment:

One of our major accomplishments with the City of Port St. Lucie has been guiding them through the implementation of an Employee Health Center accessible to all members enrolled in the group health insurance plan, including retirees. This initiative has delivered an average return on investment of 2.5 to 1, driven by reduced medical costs, increased preventive care utilization, and improved employee presenteeism. To further encourage engagement, the City implemented a comprehensive wellness program that offers financial incentives through a Health Reimbursement Account where employees earn rewards by meeting key health metrics related to weight, blood sugar, cholesterol, blood pressure, and nicotine use. Increased utilization of the Health Center and strong participation in the wellness program have been instrumental in generating positive ROI and lowering overall medical expenses. To further support cost saving efforts, the City also introduced the Regenexx program, which offers non-surgical orthopedic treatments using the body's own regenerative cells. This program has resulted in a 66% reduction in surgical costs and an average ROI of 2 to 1, not including the added value of faster recovery times and increased employee productivity due to quicker return-to-work outcomes.

These client relationships reflect our proven track record of delivering exceptional service, strategic insight, and measurable results across the public sector. We also invite you to review several letters of reference included in **Exhibit F**.

The following includes the list of Gehring Group/Risk Strategies' active public entity clients within Florida:

PUBLIC ENTITY CLIENTS	
Atlantis, City of	Martin County BOCC
Boca Raton, City of	Martin County School District
Boca Raton Housing Authority	Martin County Sheriff's Office
Brooksville, City of	Monroe County BOCC
Broward College	Naples, City of
Cape Coral, City of	Nathan Benderson Park Conservancy
Career Source Palm Beach County	North Palm Beach, Village of
Central Florida Expressway Authority (LYNX)	North Port, City of
Charlotte County BOCC	Oakland Park, City of
Children's Services Council of Palm Beach County	Ocean Ridge, Town of
Citrus County BOCC	Okaloosa County BOCC
Clearwater, City of	Oldsmar, City of
Clerk & Comptroller, Palm Beach County	Orange County Tax Collector
Clewiston, City of	Orange County Sheriff's Office
Cocoa, City of	Osceola County Sheriff's Office
Cocoa Beach, City of	Osceola County Tax Collector
Coconut Creek, City of	Oviedo, City of
Cooper City, City of	Pahokee, City of
Coral Gables, City of	Pahokee Housing Authority
Coral Springs, City of	Palm Bay, City of
Dania Beach, City of	Palm Beach County Sheriff's Office
Davie, Town of	Palm Beach Gardens, City of
Deerfield Beach, City of	Palm Beach, Town of
Delray Beach, City of	Palm Beach Shores, Town of
Delray Beach Housing Authority	Palm Harbor Fire Rescue District
Dunedin, City of	Palm Springs, Village of
Estero Fire & Rescue District	Parkland, City of
Estero, Village of	Parrish Fire District
Fellsmere, City of	Pasco County Clerk of Circuit Court & Controller
Flagler County Sheriff's Office	Pasco County Sheriff's Office
Florida Keys Aqueduct Authority	Pembroke Park, Town of
Florida PACE Funding Agency	Pinellas County Housing Authority
Florida Sheriff's Association	Pinellas County Sheriff's Office
Fort Lauderdale, City of	Pinellas Suncoast Fire and Rescue
Fort Myers, City of	Pinellas Suncoast Transit Authority
Fort Myers Beach Fire Control District	Pompano Beach, City of
Gainesville, City of	Port of Palm Beach

PUBLIC ENTITY CLIENTS	
Greenacres, City of	Port St. Lucie, City of
Gulfstream, Town of	Rockledge, City of
Hernando County BOCC	Royal Palm Beach, Village of
Hernando County School District	Sanibel, City of
Highlands County BOCC	Sarasota County Sheriff's Office
Hillsborough County Aviation Authority	Satellite Beach, City of
Hillsborough County Sheriff's Office	Seacoast Utility Authority
Hollywood, City of	Sebastian, City of
Indian Trail Improvement District	Sebring, City of
Iona McGregor Fire District	Solid Waste Authority of Palm Beach County
Islamorada, Village of Islands	South Florida Water Management District
Juno Beach, Town of	Southern Manatee Fire Rescue District
Jupiter Island, Town of	Southwest Ranches, Town of
Key West Housing Authority	Spring Creek Charter School
Key West, City of	St. Johns River Water Management District
Keys Energy Services	St. Lucie County Sheriff's Office
Lake Park, Town of	St. Lucie County Fire District Employees HIT
Lake Park Community Redevelopment Agency	Stuart, City of
Lake Worth Beach, City of	Tampa Bay Water Authority
Lake Worth Drainage District	Tarpon Springs, City of
Lakeland, City of	Tax Collector, Palm Beach County
LWB Community Redevelopment Authority	Tax Collector, St. Lucie County
Lee County Sheriff's Office	Tequesta, Village of
Lehigh Acres Fire & Rescue Control District	Government of the US Virgin Islands
Loxahatchee Groves, Town of	Venice, City of
Loxahatchee River District	Virgin Islands Water and Power Authority
LYNX – Central Florida Regional Transportation Auth.	Walton County BOCC
Mangonia Park, Town of	Walton County Sheriff's Office
Manatee County BOCC	Wellington, Village of
Marco Island, City of	West Manatee Fire Rescue District
Margate, City of	West Palm Beach, City of

e. Litigation History: Disclose any litigation involvement in the past five years or any pending litigation related to performance.

RSC Insurance Brokerage, Inc. is subject to litigation in the ordinary course of business commensurate with the size and scope of its insurance brokerage business activity which is confidential in nature.

Tab 3:

Proposer's Qualifications

a. Team Identification: Identify the project manager and team members, including resumes.

The project manager proposed to manage the account relationship with the City of Hollywood will continue to be Dustin Kuehn, Senior Benefits Consultant. Dustin is a *Registered Employee Benefits Consultant* and experienced in self-funded programs, onsite clinics, and health care reform. He is supported by an entire team of benefits experts, as well as our Account Management, Benefits Analytics, and Executive Teams.

Our 10-year relationship with your organization as your trusted benefits consultant uniquely positions us to continue delivering exceptional value. This longstanding partnership reflects our deep understanding of your company's culture, employee demographics, and evolving benefits strategy. Our institutional knowledge allows us to anticipate your needs, streamline implementation, and minimize disruption, ensuring a seamless renewal process and continued alignment with your long-term goals. In addition, our service teams consist of highly qualified personnel whose resumes include years of consulting for and servicing public sector clients.

Gehring Group/Risk Strategies is unwavering in its commitment to assembling a team of exceptionally skilled professionals while staying at the forefront of industry innovation. Such strategic hires include former risk management personnel with public sector experience as well as former insurance carrier personnel with significant client service and underwriting experience. Their insights enhance our ability to tailor solutions to the unique challenges faced by our clients in the municipal and related government sectors. We also have former insurance carrier underwriters, who draw from their extensive experience and advocate for our clients' best interests, ensuring optimal outcomes.

At Gehring Group/Risk Strategies, we believe our clients are our best references. We strive to be not only exceptional technicians but also effective communicators and a trusted resource for all their benefits and compliance needs. Our team recognizes the importance of our reputation and the necessity of exceeding our clients' expectations. We maintain open communication channels, both with our clients and within our organization, ensuring we consistently meet client expectations and deliver top-quality service and expertise to every client we serve.

The key personnel (service team) proposed to continue to serve the City of Hollywood includes:

Name	Role	Florida Insurance License #	Industry Experience
Dustin Kuehn, REBC	Senior Benefits Consultant	P170736	15 years
Marc Rodriguez, REBC	Backup Benefits Consultant	W252093	16 years
Gabrielle Swain	Senior Employee Benefits Analyst	W565155	5 years
Mary Ellen Morris	Senior Account Manager	A184949	35 years
Andrea Kendall	Account Relations Manager	W332483	9 years
Raquel Lottman	Client Service Specialist	G033634	2 years

In addition, the City will also have direct access to additional staff resources with varying specialties and industry specific certifications including:

- Registered Employee Benefits Consultant Certification – REBC
- Certified Employee Benefits Specialist – CEBS
- Group Benefits Associate – GBA
- Professional and Senior Professional, Human Resources – PHR and SPHR
- Certified Self-Funding Specialist – CSFS
- Certified Healthcare Reform Specialist – CHRS
- Voluntary/Worksite Benefits Certification
- NAHU Benefits Technology Certification
- USA Mental health First Aid – National Certification
- NAHU Medicare Certification



SERVICE TEAM RESUMES

Senior Benefits Consultant: Dustin Kuehn, REBC

Professional Licenses: Life, Health & Variable Annuity

Additional Certifications: NAHU Registered Employee Benefits Consultant

Education: Florida State University

Degree: B.S. Finance

Industry Tenure: 15 years

Experience & Qualifications

Dustin Kuehn holds a Bachelor of Science Degree in Finance, graduating Magna Cum Laude from Florida State University. After working for a national insurance company for several years, Dustin joined the Gehring Group as a member of the Analytical Services Department in early 2011, where he immediately developed strong client and vendor relationships.

In Gehring Group's Analytical Services Department, Dustin focused on public sector benefit programs, working on projects ranging from developing RFPs, compliance during the RFP process, evaluating various funding arrangements and program options, and providing detailed analysis of proposal responses. In this role, he was the key liaison between the Lead Consultant, the client, and the insurance carrier throughout the negotiation process. His industry expertise also includes claims analysis as well as a comprehensive knowledge of the various health plan funding arrangements including fully insured, self-insured and minimum premium programs as well as experience evaluating numerous carrier proposals for all lines of core and ancillary employee benefits coverage.

In his current role as a Senior Benefits Consultant, Dustin brings a creative approach as well as a comprehensive level of experience working with public sector employee benefits programs. Guiding his clients through the strategic planning process, he has advised numerous large groups, successfully implemented various cost savings strategies such as onsite employee health clinics, various types of

wellness initiatives and participates in several client employee benefits committees. Dustin's knowledge and detail-oriented analytical skills have proven to be a valuable asset to our team and the clients he serves.

Public Sector Experience

Dustin's extensive experience includes employee benefits consulting for such large public sector employers as the City of Coral Springs, City of Deerfield Beach, City of Port St. Lucie, City of Cape Coral, City of Dania Beach, City of Fort Myers, Martin County Sheriff's Office, St. Lucie County Sheriff's Office, Central Florida Transportation Authority (LYNX), St. Lucie Fire Rescue District, and the Martin County School District.

Backup Benefits Consultant: Marc Rodriguez, REBC

Professional Licenses: Life, Health & Variable Annuity

Certifications: Registered Employee Benefits Consultant, NAHU Self-Funded Certification, NAHU Voluntary/Worksite Certification

Education: Syracuse University – BA, Psychology

Degree: MSW – Fordham University

Industry Tenure: 16 years

Experience & Qualifications

Marc is a graduate of Syracuse University where he earned a bachelor's degree in Psychology, as well as a graduate of Fordham University, where he earned the advanced degree of Master's in Social Work. A tenured professional with more than 10 years of experience in both the private and public sector, Marc brings a vast array of analytics experience to Gehring Group/Risk Strategies. Prior to joining Gehring Group/Risk Strategies, Marc served as the Assistant Director of Data Management at a national healthcare assessment organization where he developed and maintained data management policies and procedures. He also served as Business Analyst for a Florida not-for-profit agency where he provided expert analysis of patterns and trends in data relevant to the organization's mission.

Marc is a critical member of Gehring Group/Risk Strategies' Benefits Consulting Team. With his strong background in analytics, Marc provides his clients with reliable and relevant budget planning information, making informed recommendations on various employee benefit plans and funding options. In this role, Marc plays a pivotal role in the reporting and strategic data analysis of pertinent information for our employer clientele so that they are equipped with the data and knowledge needed to establish the most effective approach to providing their employees with comprehensive, cost-effective employee benefits coverage.

Marc has also achieved the NAHU Self-Funded Certification as well as NAHU's Voluntary/Worksite Certification and is Gehring Group/Risk Strategies' subject matter expert in supplemental and worksite products. In addition, Marc has earned the Registered Employee Benefits Consultant designation (REBC).

Public Sector Experience

Marc's experience with public sector entities includes working with such large employers as the City of Coral Gables, City of Parkland, City of Coconut Creek, City of Cooper City, City of Pompano Beach, Martin County Sheriff's Office, and the City of Parkland.

Senior Account Manager: Mary Ellen Morris

Professional Licenses: Life, Health & Variable Annuity

Certifications: Worksite Specialist (NAHU)

Education: University of Windsor Ontario, Canada

Degree: B.A. Communications

Years in Industry: 35 years

Experience & Qualifications

Mary Ellen began her career as an Account Executive for Humana Health Insurance, where she held several professional roles, including Group Medicare Manager for three counties and Account Executive for Palm Beach County. Her career has encompassed a wide range of responsibilities, including insurance product sales, employee benefits brokerage, account management, team management, regulatory compliance, and conducting various types of benefits training and education. As the health insurance environment has evolved, Mary Ellen has gained firsthand experience working with large employers, small businesses, individual clients, Medicare, and ancillary product lines.

At Gehring Group/Risk Strategies, Mary Ellen plays a pivotal role in building and maintaining strong relationships with clients and insurance carriers. Her extensive expertise, experience, and ability to multitask enable her to manage complex employee benefit programs effectively and independently. These programs include group medical, dental, life, vision, pharmacy management, disability, and worksite benefits. In her professional capacity, Mary Ellen collaborates with clients and insurance carriers to implement insurance programs, resolve benefit administration issues, and deliver ongoing superior customer service.

Mary Ellen is also known for her consultative approach, understanding that navigating benefits can be a stressful and complicated process for many. She takes pride in providing clear, comprehensive guidance to clients and their members, ensuring they feel supported and informed throughout the benefits process. Her dedication to client education and her ability to simplify complex information make her an invaluable asset to both her clients and her team.

Public Sector Experience

Mary Ellen's clients include such public sector entities as the Okaloosa County BOCC, Walton County BOCC, City of Cocoa Beach, City of Oviedo, City of Marco Island, City of Rockledge, St. Johns River Water District, Orange County Tax Collector, and others.

Senior Employee Benefits Analyst/Benefits Consultant: Gabrielle Swain

Professional Licenses: Life, Health & Variable Annuity

Education: University of Florida

Degree: B.S., Mathematics; B.A., Economics; B.A. (Minor), Business Administration

Years in Industry: 5

Experience and Qualifications

Gabrielle joined Gehring Group in 2020, bringing with her a strong foundation in quantitative analysis, mathematics, and strategic problem-solving. From the outset, she distinguished herself as an invaluable asset to both Gehring Group/Risk Strategies and the clients she serves. Her rapid advancement into the role of Senior Employee Benefits Analyst is a testament to her deep industry knowledge, exceptional client service, and analytical acumen.

In her current role, Gabrielle consistently demonstrates a high level of professionalism and precision. Her ability to manage complex benefits programs, from renewal to implementation, has earned her widespread client recognition who frequently commend her for her meticulous attention to detail, her ability to meet tight deadlines, and her unwavering commitment to delivering results.

Gabrielle's strengths extend beyond analytics, exceling in project management, organizational efficiency, and strategic problem-solving. She has successfully supported some of the largest and most intricate public entity groups, overseeing critical processes such as market solicitations, best and final offer evaluations, and formal recommendation development in collaboration with Senior Benefits Consultants. Her performance in these high-stakes environments has earned the trust and confidence of both her clients and senior leadership within Gehring Group/Risk Strategies.

As a collaborative team member, Gabrielle works seamlessly with account managers, client service representatives, and employee advocates to ensure that every client need is addressed promptly and thoroughly. In addition, her prior experience as a financial representative in the life and disability insurance sector further enhances her ability to understand diverse client goals and deliver tailored solutions. Gabrielle's blend of technical expertise, strategic insight, and client-focused service makes her a standout professional in the employee benefits space.

Public Sector Experience

Gabrielle's experience supporting the public sector includes such employers as the City of Cape Coral, Charlotte County Board of County Commissioners, Highlands County Board of County Commissioners, Martin County School District, City of Clearwater, City of North Port, Pinellas County Sheriff's Office, Sarasota County Sheriff's Office, and more.

ADDITIONAL TEAM RESOURCES

Kurt Gehring, National Practice Leader – Public Entities

Professional Licenses: Life, Health & Annuities, General Lines Property & Casualty, Surplus Lines

Education: Florida State University

Degree: BA – Marketing

Industry Tenure: 30+ years

Experience & Qualifications

With over 30 years of experience in the insurance industry specializing in the large group public sector market as CEO of Gehring Group, Kurt Gehring currently serves Managing Director of Risk Strategies' Public Sector division. Kurt is recognized throughout the state for his extensive industry knowledge and excellent communication skills and his mission is to provide clients with the highest level of service, exceeding industry standards and client expectations. He developed a unique, team-based approach to address the specific needs of each client, particularly those with large employee bases and complex insurance obligations. Kurt's leadership inspires Gehring Group/Risk Strategies employees to address each situation promptly and effectively, contributing to the company's success. Kurt's commitment to personalized service and innovative solutions has driven the growth and success of Gehring Group/Risk Strategies, fostered long-lasting client relationships and established the company as a trusted independent resource, facilitator, advocate, and advisor.

An alumnus of Broward College and Florida State University, Kurt serves on FSU's College of Business Board of Governors and actively supports various community and charitable organizations, including the Florida Sheriff's Youth Ranches, the Crockett Foundation, and the Arc of Palm Beach County, where he chairs the Board of Directors.

Kate Grangard, CPA, Managing Director – National Public Entities Practice

Professional Licenses: Certified Public Accountant, Certified Health Care Reform Specialist

Honors: Board Member – The Lord's Place; 2016 Class of "Leadership Florida"

Education: Fordham University

Degree: BS – Business Administration, Public Accounting

Industry Tenure: 25+ years

Experience & Qualifications

Kate Grangard is a licensed Certified Public Accountant in Florida and has also held licensure in New York. She is a member of several professional organizations, including the American Institute of Certified Public Accountants and the Florida Government Finance Officers Association. She began her career in public accounting with Price Waterhouse in Manhattan, working with clients in various industries. After moving to Florida, she continued her career with Price Waterhouse in West Palm Beach. Kate's experience also includes 11 years as Vice President of Finance for a Florida-based national restaurant chain, where she developed and managed multiple departments, implemented successful internal control and risk management programs, managed the employee benefits program, and achieved substantial savings for the company.

Kate brings extensive management, finance, audit, and analytical experience to her leadership role with Gehring Group/Risk Strategies. In her 18 years with the firm, she has overseen the financial aspects, infrastructure, and team development. Kate is also a respected speaker and educator on health care reform, including Affordable Care Act reporting, providing Continuing Education credits for various professionals. She is actively involved in her community, serving on several committees and boards, including the Health Care Reform committee of the Council of Insurance Agents & Brokers and the Executive Board of The Lord's Place. Kate's commitment to her community and the public sector clientele that Gehring Group/Risk Strategies serves is unwavering.

Anna Maria Studley – Director of Client Development

Professional Licenses: Life, Health & Variable Annuity

Education: Suffolk Community College

Degree: Associates – Accounting and Business Administration

Industry Tenure: 40+ years

Experience & Qualifications

A 17-year veteran of serving the public sector, Anna Maria Studley is a seasoned professional with over 40 years of experience in the insurance industry, having obtained vast experience undertaking many roles in the insurance sector. Her work history includes time as a General Agent and a Consultant, experience with two national insurance carriers, owning and operating a third-party administration company, and experience as Director of Account Management with a national brokerage firm. Her knowledge encompasses providing analysis of benefit plans and claims utilization, oversight of the RFP and evaluation process, management of various funding arrangements, coordination of open

enrollments and health fairs, and the handling of escalated member issues and billing reconciliation. Licensed in 26 states, she has also serviced such large employers as IBM and FPL where she managed several multi-state employee benefit programs, performed health insurance claim audits, and assisted with the completion of required Form 5500s. Her expertise in compliance issues, state and federal regulations also makes her a valuable asset to the Gehring Group/Risk Strategies team and the clients she serves.

In addition, Anna Maria brings invaluable insight and experience from her employment experience with two national health insurance carriers. Her years with these carriers enabled her to gain special expertise regarding the inner workings of an insurance carrier and provided the opportunity for the establishment of significant industry relationships. As Director of Client Development and resource to your local Gehring Group/Risk Strategies service team, Anna Maria's knowledge extends to all aspects of client service and technical analysis to ensure delivery of the highest level of service with the ultimate goal of achieving both client and member satisfaction. Anna Maria has also obtained her certification as a *National Council Mental Health First Aid* instructor to proactively provide solutions when addressing increasing concerns around mental health and substance use disorders. She has also achieved the National Association of Health Care Underwriters' *Medicare Certification* which meets all CMS requirements and complements each plan sponsor's plan-specific training.

Kimberly Hall – Quality Assurance & Analytics Training Manager

Professional Licenses: Life, Health & Variable Annuity

Education: Immaculata College

Degree: B.S., Mathematics/Computer Science/Physics

Industry Tenure: 30+ years

Experience & Qualifications

In her role as the Quality Assurance & Analytics Training Manager, Kim Hall will be responsible for overseeing the team performing the financial and analytical aspects relating to the account. She will also be an additional contact regarding all financial aspects of its benefits program.

Kimberly is a tenured professional with extensive experience in the Underwriting and Actuarial Services arena. Prior to joining our team, Kimberly spent 28 years in the underwriting department of Blue Cross Blue Shield of Delaware where she served as an Underwriting Senior Consultant and then promoted to Tactical Manager where she provided operational management to the entire underwriting department. In this role, she was responsible for developing, evaluating, and recommending underwriting strategies designed to increase market share by providing cost effective solutions for clients. She was also involved in conducting analysis of client data and financials, monitoring performance, rate setting strategy, coaching and account level guidance and collaborating between sales, account management and other key internals. As Tactical Manager for over 10 years, Kimberly served as a company-wide resource on matters pertaining to rating and was responsible for reviewing and approving the work output of the entire unit, as well as delivering top-notch consulting work on the most "premier accounts".

Kimberly Hall earned her Bachelor of Science Degree in Mathematics/Computer Science/Physics graduating Sigma Zeta Math/Science Honor Society from Immaculata College, Pennsylvania. Upon her move to Florida, Kim joined the Gehring Group/Risk Strategies team in early 2015. Having worked with Local and National governmental accounts, her level of expertise has proven and invaluable resource to our team.

Wellness Resource: Joelle Kantor, Director of Wellness & Wellbeing Solutions

Professional Designations: MCHES, CCWS

Education: University of North Florida

Degree: B.S.H., Community Health, Minor Health Education

Industry Tenure: 10 years

Experience & Qualifications

A skilled professional with her focus in corporate wellness program implementation, Joelle has valuable experience in designing and implementing wellness, fitness, and health improvement programs and promotions. Joelle's experience involves working with both large and small employee populations, and she is focused on long-term participation and results.

As the Director of Wellness & Wellbeing Solutions, Joelle employs a combination of experience, knowledge, enthusiasm, coordination, and empathy to deliver cost saving, achievable, proven, and innovative programs to our clients. During her years working in this specialized field, Joelle has worked in both the private and public sectors and has achieved a reputable resume which includes the planning and coordination of aggressive wellness program initiatives, wellness fairs and biometric screenings for large employee populations.

In addition to these accomplishments, Joelle holds a bachelor's degree in Health Science from the University of North Florida, with a Minor in Health Education, and has also achieved the *Master's Certified Health Education Specialist* and *Certified Corporate Wellness Specialist* health and wellness related credentials. Most recently, Joelle was certified as a Counselor for www.crisistextline.org.

b. Relevant Experience: Detail experience with similar public sector projects and relevant educational backgrounds.

Each member of our team brings extensive experience working on comparable public sector projects, ensuring a deep understanding of the unique needs and challenges faced by government entities. Their resumes, provided above, detail some of the specific public sector organizations they have supported, along with their educational backgrounds, professional licenses, and relevant certifications, demonstrating both their qualifications and commitment to excellence in this field.

c. Team Organization: Describe the project team's structure, involvement levels, expertise, and estimated hours.

Gehring Group/Risk Strategies has a longstanding commitment to quality assurance that starts with a team of professionals assigned to each client, ensuring that client requests are responded to thoroughly, timely, and with expertise. Each team includes a Senior Benefits Consultant, a Benefits Consultant, account managers, employee benefits analysts, wellness coordinator, and various support staff. This approach ensures that an entire team of experts are considering responses, resolutions, and recommendations being put forth to our clients and monitoring their success. Gehring Group/Risk Strategies' proposed team meets all minimum requirements as outlined in the RFP and our staff members have the required experience in all areas outlined. In fact, members of our leadership team average over 10 years of service with the company. Engaged, personalized account leadership is paramount to effective long-term client relationships.

The service team structure for the City of Hollywood is represented as follows:



Our staff's extensive tenure and proven track record in all areas specified in the RFP demonstrates our capability and reliability. We emphasize **engaged, personalized account leadership** to build and maintain strong, long-term relationships with our clients. The service role of each team member is outlined below:

Service Team Roles & Responsibilities



Senior Benefits Consultant: Dustin Kuehn, REBC

Your Senior Benefits Consultant leads strategic and budget planning, offering expert recommendations and guidance on plan design, new products, funding options, compliance, and legislation. Dustin is readily available for meetings with decision-makers and is prepared to present to executive staff, employee committees, and leadership as needed.



Backup Benefits Consultant: Marc Rodriguez, REBC

Your Backup Benefits Consultant supports your Senior Benefits Consultant in meeting the needs of the City regarding all aspects of its employee benefits program. Marc will be available throughout the renewal and/or RFP process as well as serving as an expert resource regarding all employee benefits strategy and plan design within the public sector.



Senior Employee Benefits Analyst: Gabrielle Swain

Gabrielle will continue to work closely with your Senior Benefits Consultants regarding all financial and analytical functions including compiling and issuing RFPs, evaluation of proposals and aggressive renewal negotiations. She is also responsible for monitoring claims utilization and large claims, making recommendations relative to utilization patterns and providing budget and renewal projections.



Senior Account Manager: Mary Ellen Morris

Mary Ellen will continue to serve as the Senior Account Manager, assisting HR staff and employees with day-to-day benefits-related issues. She is a direct contact regarding all service aspects of the benefits program including compliance, program implementation, open enrollment coordination and attendance, employee communications, wellness planning, employee advocacy, and various other service roles.



Account Relations Manager: Andrea Kendall

The Account Relations Manager works hand in hand with the assigned Senior Account Manager and serves as an in-house member of the service team responsible for coordinating implementations, enrollments, health fairs, etc. and ensuring all day-to-day service issues are addressed. She is also responsible for the review and editing of the employee benefits handbook and accuracy of employee communication materials.



Client Service Specialist: Raquel Lottman

The Client Service Specialist not only supports your Account Management team but also serves in the role as an employee advocate, directly accessible to your employees and retirees. In this role, Raquel remains in-house and available to advocate and assist the City and its employees in the resolution of unresolved claim issues. She will work carrier claims departments and service representative as well as providers' offices to seek resolution.

Our service team is dedicated to fostering strong, collaborative relationships with our clients. We prioritize open communication and actively listen to understand each client's unique needs and challenges. By working closely with clients, we develop programs and cost-saving strategies tailored to their specific needs and goals. Our team members bring a wealth of knowledge and a proactive approach, offering guidance and support every step of the way. Together, we strive to create a seamless and positive experience, helping clients achieve their goals with confidence.

d. Municipal Support: Specify the municipal staff support anticipated for the project.

Gehring Group/Risk Strategies may require limited assistance from municipal staff to access internal information necessary for completing the bid process or delivering contracted services. This support may include, but is not limited to, the provision of employee census data, copies of relevant policies, or the coordination of meetings. All information requests will be submitted in writing to the appropriate City staff to ensure clarity and proper documentation.

Tab 4:

Project Understanding, Proposed Approach & Methodology

a. Project Plan: Outline the project plan, including major tasks, responsibilities, time frames, and assigned staff.

At the heart of our approach is a commitment to delivering innovative and sophisticated solutions to complex problems, while utilizing technology and strategic solutions to assist our clients in gaining efficiencies and developing both short term and long-range strategies to achieve the City's overall goals while adhering to any collective bargaining obligations. Our team maintains continuous engagement throughout the plan year, preparing renewal/budget projections and monitoring plan performance and claims experience as well as providing hands-on support to employees in need of assistance with claims issues and enrollments. Our proactive and strategic approach to the business as detailed in this proposal, is backed by our deep industry knowledge, a thorough understanding of relevant legislation, awareness of new and innovative products and programs, strong market relationships and enthusiasm, make us the consultant of choice for public entities. We collaborate closely with each client to design and implement benefits programs that meet their unique objectives, using data-driven insights and cutting-edge solutions to drive meaningful results. Additionally, every member of our service team holds a Florida insurance license, ensuring they are fully qualified to advise employees on their benefit options.

Gehring Group/Risk Strategies understands the City's scope of services and commits to delivering innovative plan design, funding analysis, risk identification, risk exposure review, insurance placement, and ongoing plan management as described below to ensure competitive and effective benefits for City employees and retirees. Our proposal includes each of the services outlined in the scope of work including:

1. Benefit plan design and analysis
2. Contract and document review
3. Procurement and vendor management
4. Plan implementation and administration
5. Financial and Actuarial services
6. Compliance and regulatory support
7. Wellness consulting and ancillary services
8. Communication and training
9. Providing technology platform for benefits administration (Bentek)
10. Attend meetings and providing reporting
11. Dispute resolution and litigation support
12. Dedicated Project Manager / Benefits Consultant
13. Additional benefits consulting services as needed

Our strategy in any transition process is to make it as simplified and painless as possible for our new clients; however, as an existing client, we have already completed these two primary tasks:

1. Introduction and Expectations Meeting

As part of the transition process, our top priority is to begin the discovery process by bringing the service team together with key staff. This includes conversations with staff, leadership, and any benefits committees to identify what you determine to be the strengths, concerns, and future goals of your benefits program. We also review our **Annual Compliance Checklist** and gather all relevant plan documents and claims data to quickly gain a thorough understanding of each policy. Completing our **New Client Implementation Checklist** ensures we capture essential program details—such as carrier contacts, locations, waiting periods, payroll schedules, union requirements, wellness initiatives, and ACA measurement periods. From there, we establish a preliminary schedule outlining key milestones like regular meetings, claims reviews, renewal planning, open enrollment, and other critical tasks, confirming alignment with all stakeholders.

2. Carrier/Vendor Engagement and Information Gathering

Next, our team engages promptly to perform a comprehensive analysis of your current and past programs, claims history, and plan performance. Gehring Group/Risk Strategies works directly with each applicable vendor to obtain all necessary plan documents, policies, rates, claims experience, past renewals, and other relevant information to alleviate this burden from you. Thanks to our long-standing and positive vendor relationships, this is generally a smooth process. During this period, we will enroll you in the services discussed throughout this presentation such as Mineral (HR tool), our newsletter email list, Client Portal, etc. Once onboard, our service strategy and philosophy focus on maintaining continuous, year-round involvement with our clients, not just at renewal time.

Our goal is to build a strong, collaborative relationship with the City, fostering trust and transparency as we work together to enhance your employee benefits program.

SAMPLE TIMELINE

The following is a **sample timeline of activities** that can be customized to accommodate any specific needs or additional services requested by the City. Achieving a seamless renewal process entails meticulous planning and clear communication of expectations. At Gehring Group/Risk Strategies, we adhere to a structured approach by crafting a comprehensive timetable of activities at the onset of each plan year. This schedule encompasses critical milestones such as:

- ☑ Quarterly claims reporting,
- ☑ Request for Proposal (RFP) schedules,
- ☑ Deadlines for renewal offers,
- ☑ Anticipated meetings with City personnel,
- ☑ Wellness planning & strategy meetings,
- ☑ Wellness initiatives and events,
- ☑ Approval dates for final decisions, and
- ☑ Open enrollment timelines.

To streamline this process, we input these dates into our client management software, ensuring that our entire team remains well-informed of all deadlines. This proactive measure enables us to effectively follow up with carriers well in advance and provide any necessary support to ensure the timely fulfillment of all City deadlines. By leveraging technology and meticulous planning, we uphold our commitment to delivering a smooth and efficient renewal experience for our clients.

A sample timeline of activities is outlined below. This schedule can be customized to accommodate any specific needs or additional services requested by the City.

Proposed Schedule of Activities	
Date	Action
5-6 months prior to renewal	• Gehring Group/Risk Strategies review of current employee benefits program utilization including large claims (if available) • Pre-Renewal Meeting with employee benefits Staff to discuss vendor satisfaction and strategy • Lead Consultant requests coverage renewals from incumbent carriers • Preparation and release RFP to carriers for all applicable lines of coverage (if deemed necessary) or begin renewal negotiation
4 months prior to renewal	• Review Quarterly claims experience & meet with City Staff • <u>If RFP is issued:</u> - o Gehring Group/Risk Strategies receives proposals from Purchasing - o Gehring Group/Risk Strategies review and analysis of proposals - o Draft of initial review presented to Staff - o Interview finalists (if deemed necessary) - o Best and Final offers due - o Gehring Group/Risk Strategies recommendation / our team available to make presentations to committees and Board - o City makes selection • <u>If renewal negotiation (RFP not issued):</u> - o Our team will aggressively negotiate renewal premiums and/or fees and stop loss premiums - o Review all available plan option alternatives (deductibles, etc.) - o Analyze claims data to determine for cost reduction targets
3 months prior to renewal	• Make presentations/recommendations to City Leadership as needed • Preparation of Open Enrollment Materials including Employee Benefit Guide and communication posters, payroll stuffers, etc. • Discuss and finalize employer contribution strategies • Plan Implementation
2 months prior to renewal	• Review Quarterly claims experience & meet with City • Refine Open Enrollment Materials including Employee Benefit Guide, communication posters, etc. • Plan open enrollment meeting schedules, locations, carrier invites, meeting format, etc. • Finalize employer contribution strategies • Completion of implementation paperwork with carriers • Implementation meetings with all applicable carriers in the event of a carrier change • Update plan information and contributions in Bentek

Proposed Schedule of Activities	
Date	Action
1-2 months prior to renewal	• Open Enrollment Meetings • Carrier contract and plan document review for accuracy • Finalize all details regarding new plan year • Open Enrollment makeup meetings
January 1 st	• Plan Year Begins
1 st quarter	• Review Quarterly claims experience & meet with City Staff • Additional meetings with Staff and/or employees • Provide ongoing support to employee questions
Beginning of 2 nd quarter	• Review Quarterly claims experience & meet with City Staff
2 nd quarter	• Monitor claims experience • Additional meetings with City Staff and/or employees as needed • Request renewals

Having a clear timeline is crucial to a successful employee benefits renewal process as it ensures all tasks are completed in a timely manner, allows for thorough employee education, and helps maintain clear communication and coordination among all stakeholders.

DEVELOPING A LONG-TERM STRATEGY

Gehring Group/Risk Strategies consistently seeks out opportunities to enhance employee benefits and deliver exceptional services in our goal of helping our clients develop a high-performance health plan. Our proactive approach is demonstrated through the implementation of an employee benefits program designed to maximize the overall well-being, productivity, and satisfaction of employees while also optimizing costs and efficiencies for the employer. We achieve this through a number of efforts including:

- **Providing Tailored Solutions:** Gehring Group/Risk Strategies specializes in creating customized employee benefits packages that address the unique needs of each client, ensuring comprehensive coverage that includes health, dental, vision, life, disability, and various supplemental options.
- **Wellness Initiatives:** We incorporate wellness initiatives and programs that promote mental health, fitness, and preventive care, helping employees to pursue healthier lifestyles with the ultimate goal of reducing long-term healthcare costs for the City and its employees.
- **Technology Integration:** Utilizing advanced technology platforms such as Bentek and Employee Navigator to streamline benefits administration, enhance user experience, and provide easy access to benefits information and resources.

- **Cost Management:** Implementing innovative strategies to manage and reduce costs, aggressive negotiations with providers, evaluating alternative funding arrangements, and using data analytics to identify cost-saving opportunities.
- **Employee Education & Engagement:** Our team ensures employees are well-informed and engaged with their benefits through effective communication and education, helping them to fully understand the available benefits and resources.
- **Professional Guidance:** With over thirty years of experience in the public sector, Gehring Group/Risk Strategies offers unparalleled expertise and consulting services to navigate the complexities of benefits and risk management.

Gehring Group/Risk Strategies approaches employee benefit program strategy with an eye for innovative solutions. We have helped clients implement numerous programs to help control costs and improve their population's overall health and well-being.

a. Service Listing: Provide a detailed list of innovative solutions and unique services offered to public sector clients.

Gehring Group/Risk Strategies is committed to delivering forward-thinking insurance and health care solutions tailored to the evolving needs of our public sector clients. By staying ahead of legislative changes and market trends, we proactively identify opportunities that maximize cost savings while enhancing benefits coverage. Our approach is rooted in innovation and collaboration, ensuring our clients can confidently navigate complex public sector challenges and unlock the full potential of their employee benefits programs.

Renowned for our innovative spirit in the employee benefits marketplace, we meticulously evaluate emerging cost-saving options to gauge their suitability for our clients. Our track record includes groundbreaking initiatives such as the introduction of consumer-driven health plans and innovative strategies like onsite clinics and holistic wellness programs in the public sector. Maintaining a steadfast commitment to staying ahead of industry trends and market dynamics, we continuously explore innovative concepts and new types of health insurance programs presented by insurers and third-party administrators.

Leveraging our knowledge and experience across diverse plan designs and funding arrangements, our consultants empower clients to identify carriers and programs that align with their objectives. This enables management to make well-informed decisions regarding the adoption of new concepts, ensuring they serve the organization's best interests.

Our team has extensive experience assessing the benefits of various innovative concepts to assist plan sponsors with containing/reducing health care costs including:

- Innovative and holistic wellness programs,
- Onsite/near-site clinics,
- Pharmacy oversight services,
- Pharmacy carve-outs,
- Telemedicine,
- Customized employee assistance programs and mental health services,
- Value-based plan designs,
- Specialty physician designation cost share differences,
- Plans with “narrow networks,”
- International prescription sourcing,
- Specialty care including programs such as Regenexx, Surgery Plus, Omada, etc.
- Captive funding arrangements, and more.

We are always looking to collaborate with our clients to seek out options to add value to the employee benefits program. Some examples of such initiatives are outlined in the case studies below.

CASE STUDIES

There are many examples in which Gehring Group/Risk Strategies has implemented cost-effective benefits strategies for its clients. The following includes actual case samples of clients ranging in employee size, who have experienced notable savings due to our proactive benefits consulting, negotiating experience, innovative solutions, value-added services, and knowledge of product offerings:

Case Study #1: Municipality (1,050 employees)

Implementation of Regenexx Program

Regenexx procedures offer non-surgical treatment options for individuals suffering from orthopedic issues such as osteoarthritis, joint injuries, spine pain, overuse conditions, and common sports injuries. Their proprietary, research-based methods and patented protocol enable doctors to concentrate your cells and apply them precisely to the injured area. They report a success rate of 97.7% to 100%, depending on the service performed.

In the first year of implementation, the goal was to avoid various orthopedic surgeries, thereby enhancing the City's benefits offering and reducing surgical costs. Since Regenexx is not a covered benefit under the carrier's policy, claims were filed manually through an ASO override process. Additionally, our team negotiated with the City's stop-loss carrier to cover any potential complications, though they were unlikely.

During the program's first year, 29 inpatient hospital procedures were avoided, as employees utilized Regenexx for various orthopedic treatments. The total cost for these 29 members under the Regenexx program was \$308,554, which was paid directly by the City. Treatments included services for the spine, elbow, knee, shoulder, and ankle.

Return on Investment

To determine the return on investment of the program, our team utilized two calculation assumption methods: *Cost avoidance* and *health plan utilization trend*. The results of this analysis revealed a savings of over \$200,000 to the medical plan, a 1.7 to 1 ROI in the first year.

In addition to the hard dollar savings associated with the cost avoidance, other savings potentials not captured in our analysis include: presenteeism associated with quicker recovery vs. an invasive surgery and the avoidance of long-term issues associated with surgery (scar tissue, complications, etc.).

Case Study #2: Sheriff's Office (900 employees)

Implementation of Mobile Employee Health Center

One of this agency's long-term employee benefit goals was to implement an onsite employee health center but struggled with various logistical challenges. Employees resided across multiple counties and finding suitable office space was difficult due to the agency's offices being spread across various cities. They further realized that access to healthcare was an issue among the employee population when the carrier's onsite representative made the keen observation that most of the employees she assisted did not have a designated primary care physician.

The solution? A mobile clinic. Risk Strategies assisted the sheriff's office in implementing a mobile health clinic through **WalkOnClinic**, a vendor specializing in Self-Funded employers' Hybrid Healthcare solutions. This mobile clinic addressed logistical issues and created a primary care home for employees without incurring build-out costs. The clinic launched on May 1, 2023, featuring three exam rooms and a rotation schedule covering Headquarters, Corrections, Courts, Training, and Fleet.

Before the launch, the clinic team projected a 40% utilization rate in the first year. However, at the end of the year, actual utilization reached 64%. The mobile clinic saw 678 employees visiting at least once, with 240 of them making it their primary care provider.



A recent patient survey indicated high satisfaction, with 94% rating the clinic as “Excellent” and 5% as “Good”. The survey also revealed that without the clinic, 44% of respondents would have gone untreated or visited urgent care or emergency rooms. The clinic staff also identified a new cancer patient, facilitating referrals to oncologists and surgeons.

Return on Investment

The implementation of the mobile clinic resulted in significant savings, with an estimated total of over \$1.1 million in hard and soft dollar savings in the first year. This program has successfully met the sheriff's office's healthcare needs, improving employee health outcomes and generating a strong return on investment.

b. Services Provided: Describe the services provided and the roles of all parties in data gathering, analysis, and recommendations.

Your consulting team, whose qualifications and service roles are outlined in **Tab 3** above, is committed to providing all services as outlined in the Scope of Work of the RFP. To further elaborate on the extent of our services, we would like to take this opportunity to address each item in the Scope of Work to demonstrate our ability to meet the requirements and accomplish the work:

SCOPE OF WORK

1. Benefit Plan Design and Analysis

a. Analyze and evaluate the City's current and proposed employee benefit plans.

As an independent agent and consultant, Gehring Group/Risk Strategies is committed to recommending employee benefits programs that align with each client's unique needs, philosophy, and budget. For the City, our approach begins with a comprehensive analysis of medical and pharmacy claims with the goal of evaluating the effectiveness and sustainability of the current benefits program while identifying opportunities for improvement. This process goes beyond simply comparing costs, but involves a holistic review of plan design, network access, carrier performance, and alignment with the City's

employee benefits philosophy and financial objectives to achieve long-term value, employee well-being, and fiscal responsibility. Our processes include:

1. Claims & Utilization Analysis

Using carrier and TPA claims data as well as our in-house **NavMD** analytics platforms, we perform a deep dive into claims data to identify cost drivers, utilization trends, and modifiable risk factors. This allows us to pinpoint areas where plan design changes may be necessary and how member behavior can be changed to impact and mitigate excess plan costs.

2. Actuarial Review

We leverage our actuarial partner resources to interpret medical and pharmacy claims data to uncover patterns in plan performance and member behavior. By applying advanced modeling techniques and predictive analytics, they help forecast future costs, evaluate the financial impact of plan design options, and support data-driven decisions around funding strategies and stop-loss coverage.

3. Benchmarking & Market Comparison

Leveraging our extensive public sector client base, we benchmark the City's program against other similar, local municipalities. This includes comparisons of employer contributions, benefit structures, waiting periods, and trend factors to validate pricing and identify improvement opportunities.

4. Program Evaluation & Risk Profiling

We conduct a thorough review of the existing benefits program, assessing cost efficiency, plan design, network access, and carrier performance. This includes evaluating A.M. Best ratings and evaluating carrier service reputations to ensure long-term reliability, service, and alignment with the City's goals.

5. Network & Access Evaluation

We assess provider network adequacy and perform disruption analyses to ensure employees maintain access to quality care. This also includes an analysis of claims spend for out of network providers and services. We also evaluate alternative networks, specialty management programs (Regenexx, Lantern [formerly Surgery Plus], BeyondMed, Omada, etc.), prescription drug networks and discounts to identify potential savings and access issues.

6. Wellness & Disease Management Strategy

We identify high-cost chronic conditions and recommend targeted wellness and disease management programs, collaborating with the City to ensure leadership buy-in, employee participation and provide overall support. Our approach emphasizes preventive care, prescription drug adherence, and regular provider engagement to improve health outcomes and reduce long-term costs.

7. Ongoing Monitoring

We continuously monitor program performance and adjust strategies based on real-time data. This includes evaluating the effectiveness of implemented programs and making evidence-based recommendations for improvement.

Through this comprehensive, data-driven approach, Gehring Group/Risk Strategies ensures that every aspect of the City's employee benefits program is continuously evaluated and optimized. Our goal is not only to manage costs, but to enhance the overall value of the program by aligning it with the City's long-term objectives, workforce needs, and fiscal priorities. By combining deep industry expertise, robust analytics, and a proactive service model, we serve as a true extension of your team committed to delivering sustainable results, improved employee outcomes, and a benefits strategy that evolves with your organization.

We understand that employee benefits are a very important aspect of an employee's compensation package to attract and retain strong talent. Accordingly, a long-term strategic plan must be in place to allow both the employer and employee to anticipate and prepare for any anticipated modifications, be it financial or regarding plan design and benefit options. Gehring Group/Risk Strategies has the tools and knowledge to guide the City down this path. Our goal is to maintain long-term client relationships and assist our clients in developing long range strategies to conform to the City's overall goals and get the most out of your benefit dollars.

b. Recommend plan designs, funding strategies, and cost-containment measures based on actuarial analysis, benchmarking, and industry best practices.

At Gehring Group/Risk Strategies, our mission is to help your organization and its members achieve meaningful cost savings through strategic planning, actuarial insight, and proactive management of employee benefits programs. We specialize in recommending plan designs, funding strategies, and cost-containment measures that are grounded in actuarial analysis, benchmarking, and industry best practices.

Our approach is built around three core objectives:

1. **Controlling costs** through actuarial modeling, renewal analysis, and aggressive vendor negotiations.
2. **Streamlining administration** via benefits technology, coordinated market solicitations and recommendations, and seamless implementation support.
3. **Delivering exceptional service** to both employers and employees through responsive, personalized support.

Our actuarial analysis includes evaluating claims experience, trend factors, and utilization data to provide long-term cost projections, identify cost drivers and opportunities for savings. We use this data to model alternative plan designs and funding arrangements that balance fiscal responsibility with employee value. These insights are further supported by our extensive public sector benchmarking data, which includes employer contributions, waiting periods, and plan design comparisons.

To enhance decision-making, we developed CAVU®, a proprietary real-time benchmarking tool tailored specifically for public sector employers. CAVU enables entities to compare their benefits and costs with peers, track trends, and make informed adjustments to plan offerings and contribution strategies. Unlike national statistics that rely on broad, cross-

industry data, our benchmarking is focused exclusively on public sector entities, ensuring relevance and accuracy.

Our team's deep experience in the public sector allows us to leverage established relationships with insurance carriers and government trusts, securing competitive pricing and enhanced value-added services such as wellness funding, technology support, and pharmacy rebate optimization.

Ultimately, our goal is to deliver measurable results—enhancing the value and sustainability of your benefits program while supporting the financial health of your organization and the well-being of your workforce.

c. Provide annual recommendations regarding claims control, plan design changes, employer subsidies, and premium adjustments.

Gehring Group/Risk Strategies provides comprehensive annual recommendations tailored to the City's needs in the areas of claims control, plan design changes, employer subsidies, and premium adjustments. Our approach is grounded in extensive experience with public sector clients and is supported by robust data analysis and benchmarking.

- **Claims Control:** We conduct regular reviews of utilization trends to identify outliers and cost drivers. This allows us to recommend targeted strategies such as specialty physician cost-sharing, chronic condition management programs, targeted wellness initiatives, and enhanced mental health/EAP services. These initiatives are designed to improve outcomes while reducing overall claims costs.
- **Plan Design Changes:** Our team evaluates a wide range of innovative benefit design options including narrow networks, pharmacy carve-outs with PBMs, Medicare supplement programs, and “centers of excellence” facilities and hospitals. We assess both short- and long-term impacts to ensure plan designs remain competitive and sustainable.
- **Employer Subsidies:** We assist in modeling various employer contribution strategies to balance fiscal responsibility with employee affordability. Our benchmarking tools, including access to real-time Florida-based public sector data help anticipate the impact of subsidy changes on employee retention and satisfactions.
- **Premium Adjustments:** Leveraging our public sector premium volume and market insight, we provide data-driven recommendations for premium adjustments. These are based on actuarial trends, renewal negotiations, and market assessments to ensure financial stability and predictability.

Gehring Group/Risk Strategies remains ahead of the curve in evaluating and implementing cost-saving concepts. We guide our clients through the entire strategic planning process – from analysis and recommendation to implementation – ensuring that all available options are considered to maintain the value and affordability of the City's employee benefits programs.

2. Contract and Document Review

- a. **Review and evaluate all plan documents, amendments, vendor contracts, and insurance policies to ensure accuracy, completeness, and legal compliance.**

Your Gehring Group/Risk Strategies' team will meticulously review all contracts, plan documents, amendments, vendor contracts, insurance policies and related documents to verify technical accuracy and consistency as it relates to premium rates, benefits eligibility, and coverage. We will ensure that benefit plans, terms and costs negotiated are precisely reflected within the contract documents. Our thorough review process aims to eliminate any discrepancies and guarantee that the terms agreed upon are accurately documented, providing clarity and assurance to all parties involved.

- b. **Review and recommend revisions to existing agreements, including administrative service agreements, business associate agreements, and stop-loss policies.**

Acknowledged. Gehring Group/Risk Strategies will review existing agreements including administrative service agreements, business associate agreements, and stop-loss policies and recommend revisions to all key benefit-related agreements. Our team will ensure these documents are current, compliant, and aligned with the City's goals and objectives. We will work closely with the City and its vendors to identify improvements, negotiate favorable terms, and support the City through the entire review and implementation process.

3. Procurement and Vendor Management

- a. **Conduct formal solicitations for benefit plans, including development of scopes of services, evaluation criteria, and proposal analysis.**

Gehring Group/Risk Strategies' strategy and service philosophy center around remaining involved with our clients on a year-round basis. Our comprehensive level of service includes strategic planning, claims monitoring, employee advocacy, preparing insurance specifications (the RFP), evaluating proposals and renewal offers, and making recommendations based on our comparative analysis of costs and coverage. Our comprehensive service and benefits marketing process includes the following steps:



Market Solicitation (The RFP Process)

To provide you with enough time for the RFP process and subsequent decision-making process, we will prepare a timetable of activities including any approvals needed for final decisions. (See timeline outlined above.) This schedule can be customized to

accommodate additional onsite meetings, and any specific needs or additional services requested.

Our team, in conjunction with the Human Resources/Benefits department, will prepare and release all requests for proposals as directed for all applicable lines of coverage. As part of our service, we conduct all phases of the procurement process for those lines of insurance as requested, from RFP development through the proposal analysis and recommendation process, coordinating with the City's HR and Procurement Departments as needed. This includes:

- Exploring all feasible plan designs, for employee benefit programs as needed
- Developing evaluation criteria.
- Addressing any questions from vendors in the RFP process.
- Be present and participate in oral interviews as needed.
- Preparing a report analyzing the proposals using the evaluation criteria.
- Preparing recommendations and defense of said recommendations if requested.

Our involvement in this process is very comprehensive. We feel it is our job to keep our clients up to date regarding any new products in the industry that may reduce administrative burden for the City or aid in the reduction of health care costs. We have extensive experience marketing all lines of coverage, evaluating alternative funding arrangements as well as bidding for any additional coverages requested.

Proposal Evaluation & Recommendation

Upon receipt of proposals submitted in response to the RFP process, our team will perform a detailed analysis of each program offered. We compare all proposals side by side to the in-force program and illustrate the program differences to identify the advantages and disadvantages of each. This will include a detailed cost comparison which outlines the total cost of the program in addition to breaking down the costs related to employer and employee contributions and detailing all applicable proposal caveats or opportunities for multi-line discounts.

At this time, we will also compare provider networks to determine which proposers may be considered viable options in addition to performing a network disruption analysis and network discount analysis. During this stage in the procurement process, we will meet with Staff to review our initial findings. Once our analysis has determined that particular vendors are viable based on cost, schedule of benefits, value-added services, A.M. Best rating, etc., we then attempt to clear up any details that must be clarified prior to making a recommendation. This process is a second level request for clarification and is conducted following the review of submitted proposals. As insurance is one of the few areas in public entity purchasing regulations where simultaneous negotiations can take place, it is always important for the RFP process to include a "best and final" interview process within the RFP timeline, negotiating performance guarantees where applicable. After such finalist negotiations and continuous communication with staff, we will provide our formal evaluation and recommendation, based on the City's needs and financial goals.

Plan Renewals & Effective Negotiations

In addition to conducting a formal RFP or market solicitation, our analysts will develop and assist with budget projections and request early renewal proposals to begin aggressively negotiating pricing and terms for your plan renewals. This is done early in the process to ensure the least amount of disruption as possible to your membership while balancing the client's needs, goals, and union commitments. Our specific focus on serving the public sector and client base in the region and state allows us to leverage the credibility we have established with insurance carriers and government trusts more efficiently. It is also important to note the ability of our experienced team to not only effectively negotiate the benefits and costs of your program(s), but also value-added services and benefits such as wellness services/funding, onsite carrier support, technology funding and aggressive pharmacy rebate returns. We get results both for the employer providing the benefit program and each and every member enrolled.

Vendor Management & Oversight

Your Gehring Group/Risk Strategies' team will be significantly involved in interacting with all City carriers and benefit providers. We view our role as the liaison between the City and its vendors and represent your best interests in negotiating, coordinating, implementing, and monitoring all aspects of plan benefits and service. We are cognizant of how unresolved issues and poor performance can affect our clients. Therefore, we are proactive in our monitoring of plan and carrier performance so that we can mitigate the effects of any unforeseen service issues or benefit overutilization and make the appropriate recommendations. In addition, we can negotiate performance guarantees with vendors regarding implementation, ongoing member service criteria and provider discounts.

b. Perform network evaluations, fee comparisons, contract negotiations, and provide written recommendations.

Gehring Group/Risk Strategies will perform a detailed analysis of each proposed program based on the evaluation criteria developed with the City's HR Team. We compare all proposals side by side to the in-force program and illustrate the program differences to include the advantages and disadvantages of each. This will include a detailed cost comparison which outlines the total cost of the program in addition to breaking down the costs related to employer and employee contributions and detailing all applicable proposal caveats and service guarantees.

Our team will also compare provider networks to determine which proposers may be considered viable options. This includes performing both a network disruption analysis to determine the adequacy of the provider network, and a network discount analysis to ensure carrier and network discounts remain competitive.

Following negotiations and continuous communication, we prepare our formal written evaluation and recommendations to present to City leadership. Throughout the vendor selection and implementation process, our insurance professionals will spearhead contract negotiation process to ensure that resulting contracts align with what was proposed and presented and are compliant with applicable legislative requirements.

c. Recommend performance standards and service guarantees for vendors and monitor compliance with agreed-upon terms.

Gehring Group/Risk Strategies works closely with our clients and their vendors to negotiate performance standards and service guarantees, placing criteria around customer service, response times, timely claims handling, network discounts along with key areas of importance to each client's needs. As these are typically centered around implementation and annual service, we are proficient in tracking assessment periods and independent evaluation and review of carriers' ability to meet the required metrics along with assisting our clients in recovery of any payments should one or more not be met.

4. Plan Implementation and Administration

a. Assist in the implementation and ongoing oversight of all benefit programs, including self-funded and fully insured plans (medical, dental, vision, life, AD&D, LTD, COBRA, FSA, etc.).

Confirmed. At Gehring Group/Risk Strategies, we provide hands-on support and ongoing oversight of all benefit programs, including both self-funded and fully insured plans such as medical, dental, vision, life, AD&D, LTD, COBRA, and FSA.

Our implementation process begins with a detailed project plan that outlines timelines, responsibilities, and deliverables. We coordinate closely with carriers, vendors, and internal stakeholders to ensure a smooth transition and accurate setup of all benefit offerings. Once implemented, our team provides ongoing oversight to ensure the programs remain compliant, cost-effective, and aligned with your organizational goals. This includes:

- Regular performance reviews and claims analysis to identify trends and cost drivers.
- Actuarial evaluations for self-funded plans to assess funding adequacy and recommend adjustments.
- Benchmarking against public sector peers to ensure competitiveness in plan design and contributions.
- Vendor management and renewal negotiations to optimize pricing and service levels.
- Support with regulatory compliance, including ACA, COBRA, HIPAA, and Section 125 requirements.

We also collaborate with your HR and finance teams to provide strategic guidance, resolve issues, and ensure that employees receive timely and accurate support. Our goal is to deliver a benefits program that is not only well-managed but also valued by your workforce.

b. Provide annual actuarial analysis of all benefit programs, including trends in claims, utilization, and contribution rates.

Gehring Group/Risk Strategies will provide a thorough annual actuarial analysis of all benefit programs to support informed decision-making and long-term financial planning. This analysis includes a detailed review of claims experience, utilization patterns, and

contribution rates across all lines of coverage. **(Additional details regarding our utilization reports and trend analysis is included in #10 below with samples included in Tab C: Sample Reports and Work Product.)** We evaluate cost trends, identify key drivers of plan performance, and model future projections to help the City anticipate and manage its benefit costs. Our actuarial insights are tailored to the public sector and designed to ensure the City's programs remain competitive, sustainable, and aligned with budgetary goals.

c. Evaluate stop-loss coverage and recommend measures to protect the City from catastrophic losses.

To evaluate stop-loss coverage and recommend measures that protect the City from catastrophic losses, we begin by thoroughly analyzing the City's claims history, enrollment data, and risk profile to determine appropriate specific and aggregate stop-loss deductible levels. This includes modeling various deductible scenarios to assess financial exposure and identify the most cost-effective coverage thresholds. Our actuarial team evaluates factors such as large claim probability, trend assumptions, and pooling points to ensure the City is protected against high-cost claims while maintaining budget predictability.

5. Financial and Actuarial Services

a. Provide guidance on annual benefit budgets, reserve requirements, payroll deductions, and cost forecasting.

Confirmed. At Gehring Group/Risk Strategies, we provide expert guidance to help public sector employers manage their annual benefit budgets, reserve requirements, payroll deductions, and cost forecasting with confidence. Our team develops detailed budget projections using historical claims data, actuarial analysis, and renewal trends to anticipate future costs. For self-funded plans, we recommend appropriate reserve levels and funding strategies to ensure financial stability and protection against claims volatility. We also assist in determining equitable employee payroll contributions by benchmarking against similar entities and modeling cost-sharing scenarios. Through multi-year forecasting, we help clients plan for long-term sustainability, taking into account medical and pharmacy trends, regulatory changes, and vendor pricing.

b. Prepare financial reports and assist with compliance with Governmental Accounting Standards (e.g., GASB 75) and other applicable standards.

Gehring Group/Risk Strategies' proposal includes the continued performance of all related actuarial services for the City's annual rate and contribution setting as well as the required 112.08 filing of actuarial soundness for the City's self-insured medical plan. Our analytical team members work in conjunction with our actuary partners to perform the required filings, annual projections, self-funded rate setting and reserve calculations to ensure independent actuarial review.

We also work directly with the actuary and the TPA/Carrier to gather the applicable information to complete the annual GASB 75 actuarial valuation. This includes acquiring data for both the active population and the retiree population and includes but is not limited to obtaining a census file containing social security numbers, names, genders, dates of

birth, percent of gross premium paid by the retiree, percent of gross premium paid by the retiree for dependents, health plan option selected, tier of coverage enrolled, and the retiree contribution provided by the employer. We commit to providing continued assistance and coordination to provide all required information.

c. Support filings required under F.S. 112.08 and the Federal Retiree Drug Subsidy Program, including provision of actuarial attestations.

Confirmed. Our team will continue to coordinate all required claims and additional reports necessary to perform all underwriting analysis, reserve calculations, estimating cash flow adjustments and preparing the annual 112.08 state filing of actuarial soundness. We will be your liaison to ensure all required reports relating to the self-insured plan are timely filed and that rates and reserves are proportionate and adequate for the City's employee demographics, enrollment populations, and claims spend. This includes analysis for calendar and fiscal year budgeting, as well as setting premium equivalent rates annually.

In addition, we will continue to oversee and provide the necessary actuarial services to perform the attestations related to the Federal Retiree Drug Subsidy Program included within our proposed compensation in **Tab 6: Proposer's Fee**.

6. Compliance and Regulatory Support

a. Advise the City on compliance with all applicable laws and regulations, including the Affordable Care Act (ACA), HIPAA, COBRA, Medicare Part D, and GASB.

Gehring Group/Risk Strategies maintains a strong commitment to ensure our clients remain in compliance with state and federal regulations and that all plan offerings and related documents are up to date. We remain at the forefront of pending and new legislation to educate our clients in a clear and understandable, timely manner regarding federal and state legislation, including the Affordable Care Act (ACA), FFCRA, CARES Act, ARPA, COBRA, HIPAA, and more. Each year, our team reviews our *Annual Compliance Review* checklist and creates a timeline and action plan around the results of the checklist. We employ a proactive approach to learning, interpreting, and educating on all applicable regulations as released and keep our clients up to date on all regulatory changes that will affect them.

Gehring Group/Risk Strategies' legal support includes in our in-house compliance team lead by Erica Honig, Regulatory Compliance Officer as well as our resources at Seyfarth. Gehring Group/Risk Strategies retains Seyfarth's Benjamin Conley as an additional resource for compliance issues and research regarding health and welfare plans, ERISA, and other benefits related topics. A frequent speaker at our educational seminars/webinars, Mr. Conley regularly advises on health and welfare plans, defined benefit and defined contribution plan compliance, ACA, Section 125, ERISA, COBRA and HIPAA privacy regulations. He is also a member of Seyfarth's healthcare reform team and regularly consults with various governmental agencies such as the IRS, Department of Health and Human Services and the Department of Labor on health care reform developments, receiving clarification and interpretation of guidance directly from the source. One example of this is Seyfarth Shaw's participation in the American Bar Association's Joint Committee

on Employee Benefits. This is an influential organization that meets regularly with representatives from the IRS to pose issues needing further clarification and discussion. This group oftentimes influences IRS regulatory decisions.

Compliance Tools and Checklists

Gehring Group/Risk Strategies has developed additional tools utilized by our services teams and include various external resources. We also have checklists developed internally to assist with organization and compliance. Some of these checklists include:

- Annual Legislative & ACA Compliance Review
- Compliance Notices Review
- Account Management Open Enrollment Checklist
- Implementation Checklist (New Carrier, New Client)
- Member Appeal Process Checklist
- Analytical Final Decisions Checklist
- Graphics Timeline Checklist (Employee Benefits Highlights)
- Employee Benefits Highlights Booklet Review Checklist



In addition, Gehring Group/Risk Strategies' technology services include several tools to assist our clients with compliance, communication, enrollment, research, and many other issues. Such services include *Mineral* and our Client Resources portal.

b. Provide timely updates regarding legislative and regulatory changes and assess their impact on City benefit programs.

At Gehring Group/Risk Strategies, we take the position that we are a resource to our clients and not just a facilitator, so we embrace the learning and dissemination of information. We have an in-house professional graphics department to create communication and educational materials for employees. We also educate our clients regularly by holding on-site and local client seminars, hosting topic specific compliance webinars, authoring easy-to-read succinct newsletters and email updates, and coordinating educational workshops. Our team is revered in the employee benefits field and employs several methods of educating our clients about changes in federal, state, and/or local laws. These include:

- **Gehring Group/Risk Strategies' Newsletters**

We provide you with updates regarding any changes in applicable laws and how they might affect your benefits program via our Gehring Group/Risk Strategies' newsletters which are distributed via email. (**Exhibit E**).

- **Client Seminars, Webinars and Workshops**

Gehring Group/Risk Strategies hosts several client seminars/webinars (**Exhibit D**) each year on various topics in order to ensure that our clients have all the information needed to be adequately prepared for any new mandates and are comfortable in their understanding of all requirements. Employers can take advantage of the educational opportunities available at our annual Public Sector Summit, Mental Health First Aid

Workshops, Benefits Administrator Workshops and more. Another example of our continued engagement with our clients on relevant topics includes our Police and Fire Mental Health Focus Group recently held onsite at our Palm Beach Gardens location.

The following includes a sample of webinars and trainings Gehring Group/Risk Strategies has hosted and presented during the past two years:

Date	Client Educational Opportunity
February 21, 2023	Webinar – The End of the Public Health Emergency
March 16, 2023	Webinar – What SECURE Act 2.0 Means for your Pot of Gold
May 16, 2023	Public Sector Client Summit - Keys to Caregiving for the Sandwich Generation
June 7, 2023	Webinar – The Latest in Legislation: Retiree Updates
June 12, 2023	Webinar – The Long Goodbye: Preparing for the End of the Outbreak Period
June 14, 2023	Webinar – Florida's Latest Health Care-Related Bills
August 15, 2023	Workshop - Building Blocks of HR: Fundamentals of FMLA
October 24, 2023	Webinar – Gag Clause Prohibition – Guidance for Employers
November 7, 2023	Webinar – It's 1095 Time
February 27, 2024	Workshop – Benefits Administrator Workshop 1.0
April 24-25, 2024	Public Sector Client Summit – “Leading Through Storytelling: How Stories Shape Us and Connect Us”
June 25, 2024	Webinar – Dueling Mandates – Section 1557 of the ACA
July 17, 2024	Workshop – Benefits Administrator Workshop 2.0
October 1, 2024	Webinar – Understanding Recent Changes Affecting Creditable Coverage
November 14, 2024	Webinar – Transparency in Action: Gag Clause Attestation & the Prescription Drug Reform Act
January 30, 2025	Webinar – Preparing for the Upcoming ACA Reporting Season: What's New & What to Know
February 12, 2025	Workshop – Benefits Administrator Workshop 1.0
March 5, 2025	Workshop – Benefits Administrator Workshop 2.0
April 23-24, 2025	Public Sector Client Summit – “The Purpose Equation: Carving a Path & Leaving a Legacy”
June 24, 2025	Webinar – Fiduciary Liability Takes Center Stage – Understanding & Mitigating Risk for Plan Sponsors
July 16, 2025	Workshop – Benefits Administrator Workshop 1.0
July 17, 2025	Workshop – Benefits Administrator Workshop 2.0
July 22, 2025	Seminar: Fundamentals of FMLA – CE Opportunity
August 21, 2025 (Upcoming)	Webinar: One Big Beautiful Bill, But What About the Benefits?

Gehring Group/Risk Strategies also hosts regular *Benefits Administrator Workshops* for our clients' benefits administration staff during which we review such topics as the basics of coverage types, plan year administration, the RFP and purchasing process, legislative updates, best practices, statutes surrounding Sunshine Laws, benefit program reporting, ACA compliance, and many other topics based on feedback from our clients.

- **Face-to-Face Meetings**

Last, but not least, Gehring Group/Risk Strategies prioritizes meeting with clients face to face, to address issues or opportunities specific to each client. It is our goal to provide our clients with any training and support needed. We ensure clients are aware of any changes in state or federal regulations that may affect them. In addition, since members of our team sit on the agent advisory councils of many of the major insurance carriers in the state, we are often the first to be informed of new health plan trends and product offerings resulting from the new legislative mandates and can, therefore, keep our clients well informed of any programs or potential new cost-saving opportunities.

Gehring Group/Risk Strategies has taken a proactive stance and is consistently monitoring the current events taking place amidst the current fast-paced legislative environment. We will provide you with updates regarding any changes applicable to the benefits programs and assist in planning and preparation to remain in compliance with all legislative requirements.

7. Wellness and Ancillary Programs

a. Assist in the development, implementation, and evaluation of wellness and disease management initiatives.

Gehring Group/Risk Strategies has extensive experience in not only implementing structured wellness programs but also in continuously evaluating and refining them to ensure long-term success. Our goal is to help clients create a sustainable culture of wellness by developing a strategic approach with measurable objectives and ongoing program enhancements to contribute to the evolution of your wellness program. This is evidenced by our wellness successes with the City which include but are not limited to:

- o Implementing the MotivateMe program to encourage employee engagement in health and wellness activities through personalized incentives;
- o Coordinating an annual wellness fair to increase awareness of available benefits and resources;
- o Providing onsite services including dental exams, cancer screenings and mental health;
- o Coordinating quarterly wellness challenges to keep employees engaged;
- o Implementing HRA (Health Reimbursement Account) funding incentives which doubled employee participation in biometric screenings;
- o Adding health coaching services through the Employee Health Center allowing employees to earn additional HRA funds to offset deductibles and other plan costs; and
- o Launching the Bentek Wellness Hub to track health center statistics.

The results of these efforts have earned the City numerous local and national awards including the *Mental Health America Bell Seal*, *Cigna Healthy Workforce Designation*, and recognition as *Healthiest Employers South Florida*.

We work closely with clients to assess the effectiveness of their wellness initiatives over time, making data-driven adjustments based on health outcomes, employee engagement, and program utilization. Gehring Group/Risk Strategies facilitates the coordination of services between carriers, health and wellness vendors, and the client to deliver comprehensive health management solutions. These solutions may include on-site clinics, educational seminars, management programs offered through the carrier, vendor-developed initiatives, and wellness challenge platforms.

Our Wellness Coordinators bring deep expertise in evaluating various wellness vendors and strategies to ensure that programs remain effective and aligned with the client's evolving needs. A key component of this process includes:

- Conducting periodic health risk assessments and biometric screenings to track progress and identify areas for improvement.
- Analyzing participation data and engagement trends to refine structured and non-structured activities.
- Assessing the impact of incentive programs and making adjustments to sustain employee involvement.
- Securing leadership support to enhance communication and drive program participation.
- Evaluating and adjusting the program budget to align with outcomes and available resources.

Gehring Group/Risk Strategies understands that the cost of wellness programs can vary widely. While some initiatives require minimal investment, programs that incorporate long-term health risk assessments and biometric screenings demand a more significant financial commitment. To support our clients, we have successfully negotiated wellness funds from health insurance carriers as part of renewal proposals, with funding amounts tailored to employer size and wellness initiatives.

Additionally, we work with clients to expand wellness offerings through their Employee Assistance Programs (EAP) or health insurance carriers, ensuring access to comprehensive disease management and educational wellness seminars. For larger clients, Risk Strategies has helped implement long-term wellness strategies that include performance-based incentives for lifestyle changes, such as weight loss, smoking cessation, cholesterol management, and increased physical activity.

By continuously monitoring and refining wellness initiatives, Gehring Group/Risk Strategies helps clients achieve measurable health improvements and maintain an effective, adaptable wellness program that evolves with their workforce.

Wellness Case Studies

Gehring Group/Risk Strategies has guided numerous clients through the implementation of wellness programs to help control costs and improve their population's overall health and well-being. Examples include:

Case Study #1: Municipality (1,000 employees)

Savings through Data Analytics and Wellness

One of the strategic solutions we have successfully implemented is a custom-designed Wellness and Disease Management program aimed at managing chronic conditions. After reviewing and analyzing the claims data of a public sector employer with 1,000 employees, we identified diabetes as the top "chronic condition by cost," with over 15% of participants receiving treatment for pre-diabetes or chronic diabetes.

Upon researching various disease management solutions, Gehring Group assisted our client in adopting the Omada Diabetes Prevention Program. This program aims to keep employees engaged in monitoring their health, encourage prescription drug compliance, and ultimately prevent diabetes. By implementing this program and reducing copays/coinsurance for diabetes treatment services, we have achieved over 13% employee participation and increased awareness of additional care options.

As a result, the City is on track to achieve higher prescription drug adherence, increased treatment frequency, and reduced costs associated with treating this chronic condition.

Example 2: Municipality (1,000 employees)

Wellness Program with HRA Funding Incentive

Using wellness funds negotiated from the City's carrier, our team worked with this municipality to develop and implement a City-wide wellness initiative with achievable health targets and various physical activity programs throughout the year with the goal of engaging and encouraging employees to develop or maintain healthy lifestyles. As part of the implementation process, we also assessed the health benefit plan design, making modifications to promote participation in the wellness program. Our team met with City Leadership, decision makers, attorneys, and all unions to educate them on the short- and long-term advantages to their members and their families, resulting in full union approval from all bargaining units.

The program provides resources that allow employees to maximize their overall health and wellbeing. This voluntary program is offered to all employees who are enrolled in the City's medical plan and provides incentives for each wellness target achieved or each management program completed. Incentives can total up to \$500 and may be accessed through a pre-tax Health Reimbursement Arrangement (HRA) account and utilized to offset plan deductibles, copays and other qualified out of pocket expenses. To receive the incentives, the program requires employees to complete an annual wellness exam, achieve specific target numbers and/or participate in various disease management



programs and wellness incentive activities. The various programs and activities available include:

Table 1: Wellness Initiative Program through the Employee Health Center (10/1/24–9/30/25)			
Measurement	Target	Management Program	Incentive
Completion of a Health Risk Assessment (HRA) and Biometrics Screening (must be completed by 9/18/25)			\$75
Weight Measurement A. Body Mass Index (BMI) OR B. Waist Circumference	BMI: 25 or less OR A waist circumference: Male <= 40 inches or Females <= 35 inches	Weight Management	\$50
Blood Sugar	100 mg/dL or less OR HGB A1C 6.0 or less	Diabetes Management	\$50
Cholesterol	Total: 199mg/dL or less OR HDL: 59mg/dL or above	Cholesterol Management	\$50
Blood Pressure	Systolic: 135 or less Diastolic: 85 or less	Hypertension Management	\$50
Nicotine Use	No use detected	Nicotine Cessation	\$50
Please Note: The Clinic does not provide the City with an employees' personal identifiable health information, only who qualifies for which incentive. You may earn a total up to \$325 maximum from Table 1.			

Table 2: Wellness Incentive Activities offered by the City (10/1/24–9/30/25)			
Activity	Target	Incentive	Total
Living Well in PSL Programs	Complete Up to 3 Programs	\$25 Each (Up to \$75 Maximum)	Total Maximum Equals Up to \$175
Exercise Participation	12 Days Per Month	\$25 Per Quarter (Up to \$100 Maximum)	
“Did You Know?” Seminars & Preventive Screenings	Complete Up to 4	\$25 Each (Up to \$100 Maximum)	
Please Note: You may earn a total up to \$175 maximum from Table 2. Participants must upload completed proof of participation to the Wellness Hub for credit.			

During the initial plan year rollout, 41% of employees received an incentive for participating in a health risk assessment, achieving various health targets, participation in smoking cessation programs, exercising twelve or more days per month, and attending educational seminars/webinars. Currently in its fifth year, participation continues to increase along with overall health awareness and employee HRA balances.

b. Recommend and evaluate innovative ancillary benefits to enhance the City's total rewards package.

When considering ancillary or supplemental worksite benefit offerings, it is important to remain up to date with what solutions are available in the market through the various carriers such as Aflac, Allstate, Trustmark, Cigna, Colonial. American Fidelity, Etc. Upon review of the City's total benefits package, our experts can assist in determining the level of benefits that best complement the existing employee benefits program and evaluate pricing for these various options to find the best fit. It is also important to review those "legacy" policies that may have been in force for decades as the newer and more modern policies

may provide a more robust schedule of benefits or new riders available. Mostly recently, our team has implemented supplemental options that include a new to the market long term care rider. In addition, the City may wish to evaluate the benefit of offering “group guaranteed issue” products versus “individual” policies.

Gehring Group/Risk Strategies can conduct the market request and provide a side-by-side comparison to aid in the evaluation process. It is our recommendation to provide education to employees surrounding these benefits during Open Enrollment and then allow employees to schedule one-on-one time with an enrolling representative during the period so that individuals may elect coverages that best fit their (and their families’) needs. Supplemental carriers can also conduct virtual open enrollment sessions as well as one-on-one meetings which allow employees to ask questions specific to their situation.

Lastly, several Gehring Group/Risk Strategies’ team members including your back-up Benefits Consultant, Marc Rodriguez, have earned their “Voluntary/Worksite Certifications” reflecting our commitment to industry excellence. These team members are subject matter experts on worksite and supplemental policies and are knowledgeable regarding the various supplemental options.



c. Provide a dedicated wellness advisor to support ongoing initiatives and employee engagement.

A valuable member of the City’s current service team is your dedicated wellness coordinator, Joelle Kantor. Joelle has worked with the City for several years in its efforts to improve and expand the City’s wellness program initiatives. Collaborating with the City’s benefits and HR team, together they have succeeded in increasing employee engagement, providing various onsite services, and implementing additional programs such as MotivateMe to incentivize preventive care and increase participation in health coaching services. Additional services and resulting wellness awards are outlined further in “a” above.



8. Communication and Training

a. Review and approve all employee communication materials for accuracy, compliance, and effectiveness.

Gehring Group/Risk Strategies will review and approve all employee communication materials to ensure they are accurate, compliant, and effective. Our team carefully evaluates each piece for clarity, consistency with plan details, and alignment with regulatory requirements. We also ensure that the messaging is engaging and easy to understand, helping employees make informed decisions about their benefits. This oversight is a key part of our commitment to delivering high-quality service and supporting successful benefits communication strategies.