

CLEVELAND UNIVERSITY

KANSAS CITY

BENEFIT ADVISORY SERVICES OVERVIEW

SEPTEMBER 25, 2017



Presented by:

CBIZ EMPLOYEE SERVICES ORGANIZATION
A Division of CBIZ Benefits & Insurance Services, Inc.

Roxann Kerr Lindsey, Team Lead and Vice President
Greg Callahan, National Director of ESO Access
Ellen Woltkamp, Account Executive



ABOUT CBIZ

CLEVELAND UNIVERSITY KANSAS CITY + CBIZ = SUCCESSFUL PARTNERSHIP

Offices in most major markets



Financial & Accounting

- Accounting & Tax
- Government Health Care Consulting
- Financial Advisory
- Valuation
- Litigation Support
- Risk & Advisory Services
- Real Estate Advisory Services

Benefits & Insurance

- Benefits Consulting
- Payroll Services
- HRIS Technology
- Property & Casualty
- Retirement Plan Services
- Talent & Compensation Solutions



85
Workplace
Awards



Commitment
to Community
including
5 Million+
Lbs. of Food
Donated

National Presence

- #1** America's Best Employer in Consulting and Accounting as ranked by Forbes Magazine in 2016
- #1** Largest U.S. Benefits Specialist
- #10** Largest Accounting Provider Nationally
- 18th** Largest Broker of U.S. Business
- A Top 100** Retirement Plan Adviser

Regional Presence

- 15** Year average tenured Engagement team
- Specialized expertise with higher education and not-for-profit clients
- KC** National Employee Benefits Division headquarters
- 13** Year average client retention
- 50+** Years experience in Employee Benefits

Engagement Fundamentals

- We will **care** about your success in building excellence and legacy in the community
- We will treat you like **the most important client**
- We will take the time to know your **people** and **business practices** to provide advice that is unique to your individual needs
- We will **challenge** you to consider new ideas, while providing appropriate guidance based on a thorough evaluation
- We will manage a **collaboratively defined** goal and plan together to create a strategic plan

ABOUT CBIZ

YOUR CBIZ TEAM

Local Account Team



Team Lead and Vice President

Roxann Kerr Lindsey, MBA



Account Executive

Ellen Woltkamp, MBA



Senior Account Manager

Marisa Hamm - Malanowski, JD



Client Service Representative

Julia Moore



Wellbeing Account Executive

Lacey McCourt, MSW



Senior Actuarial Analyst

Dave Coleman



Client Claims Specialist

Judy Wood



National Director of ESO Access

Greg Callahan, MBA



Technology Consultant

Danny Ritz

Our Guiding Principles



Financial Stewardship

Efficiently managing your employee benefits costs

Health care costs continue to escalate, but we can get you the best value for your dollar.

- Negotiation expertise
- Buying power
- Creative plan design solutions
- Actuarial analysis



Administrative Support

Making your HR team's job easier

Our integrated service team is an extension of your HR team, providing ongoing guidance and service.

- Integrated payroll & HRIS administration
- ACA compliance support
- Online enrollment solutions



Employee Experience

Enhancing your employees' experience and engagement

Our goal is to ensure your employees are satisfied, enabling you to attract and retain the best talent.

- Effective employee communication
- Employee self-service portal
- Holistic wellbeing solutions
- Claims advocacy

Industry Experts



Vice President Regulatory Affairs

Karen McLeese, Esq.



Actuarial Practice Lead

Dave Rubadue, FSA, MAAA, CLU



Pharmacy Practice Lead

Mike Zucarelli, PharmD



Wellbeing Solutions Practice Lead

Emily Noll, MS

National Resources

Pharmacy Consulting
Wellbeing Solutions
Regulatory Affairs
Communications / Technology
ACA Filings
COBRA/Flex

CBIZ ESO MODEL



Every organization should have access to robust employee benefits options and an online system for employees to manage their benefit decisions. That's where CBIZ ESO Access can help.

CBIZ ESO Access connects your organization with high-quality benefits no matter the participation

level, simplifies your HR processes by taking you paperless, makes benefits and payroll administration more efficient through technology, and engages your employees with user-friendly mobile applications.

CBIZ Employee Services Organization provides employers of all sizes with benefits expertise integrated with efficient HR technology to enhance the employee life cycle from hire to retire.

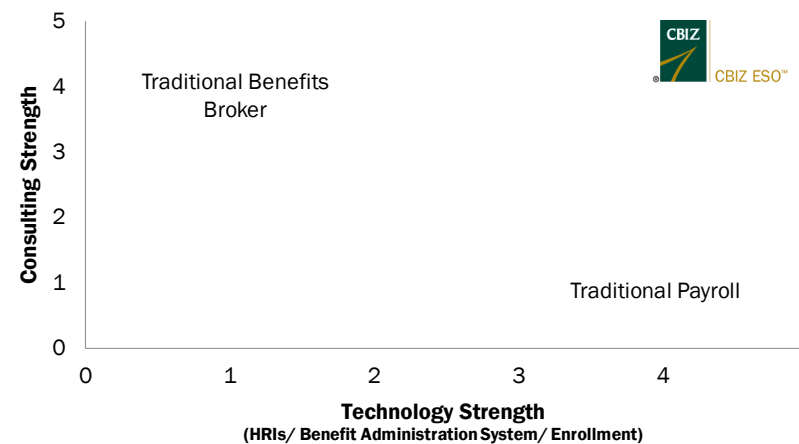
We provide this solution at no additional cost to our benefit clients.

Smart People. Smart Technology

Unmatched Consulting Support



Superior Technology Strength



CBIZ ESO Model

- Industry leading advisory and traditional brokerage (insurance placement) services
- Game changing enrollment and administrative technology at no additional cost to you
- Wide array of "big company" benefits (either employer paid or voluntary) without restrictions
- Linking to CBIZ Payroll for additional ease of administration

Big Company Benefits



UNDERSTANDING YOUR ORGANIZATION

Challenges Facing Higher Education

COMPLIANCE

Maintaining ACA compliance with adjunct and variable hour employees

WELLNESS

Evolving wellness program to one that results in sustained employee engagement

OPEN ENROLLMENT

Determining administrative efficiencies and implementing effective technology solutions

COST SAVINGS

Managing the cost of providing coverage for a population that is working and living longer with more chronic conditions

Ensuring maximum value for the dollars spent on benefits

Managing the increasing cost of specialty drug medications which are expected to grow by 40% in the next 4 years

COMMUNICATION AND EDUCATION

Assisting employees in being thoughtful consumers of health care and quality

Communicating to generationally diverse employees in meaningful ways

Served Over 350
Institutions of
Higher Education

A Top 100
Retirement Plan
Adviser

#1 Largest
U.S. Benefits Specialist

A Top 10
National Accounting
Provider

A Top 2%
National Search Firm

UNDERSTANDING YOUR OBJECTIVES

ENGAGEMENT PRIORITIES

1

COMPREHENSIVE SERVICES
SUPPORT MODEL

2

MINIMIZE ADMINISTRATION

3

ENROLLMENT,
EDUCATION &
COMMUNICATION

4

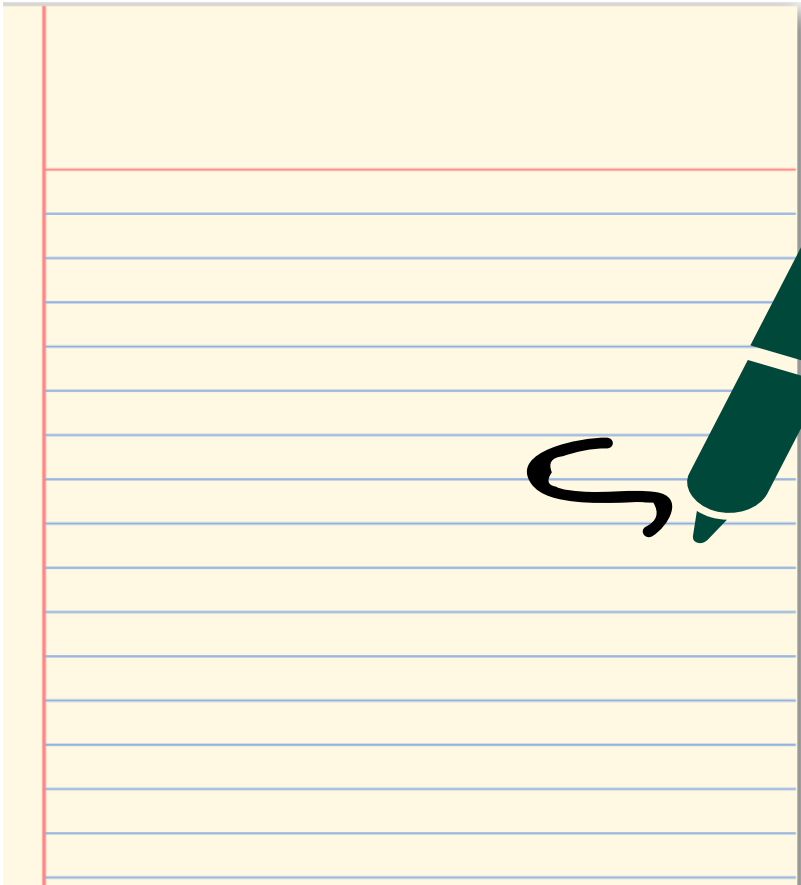
STRATEGIC PLANNING &
PROGRESSIVE SOLUTIONS

5

REGULATORY/
COMPLIANCE

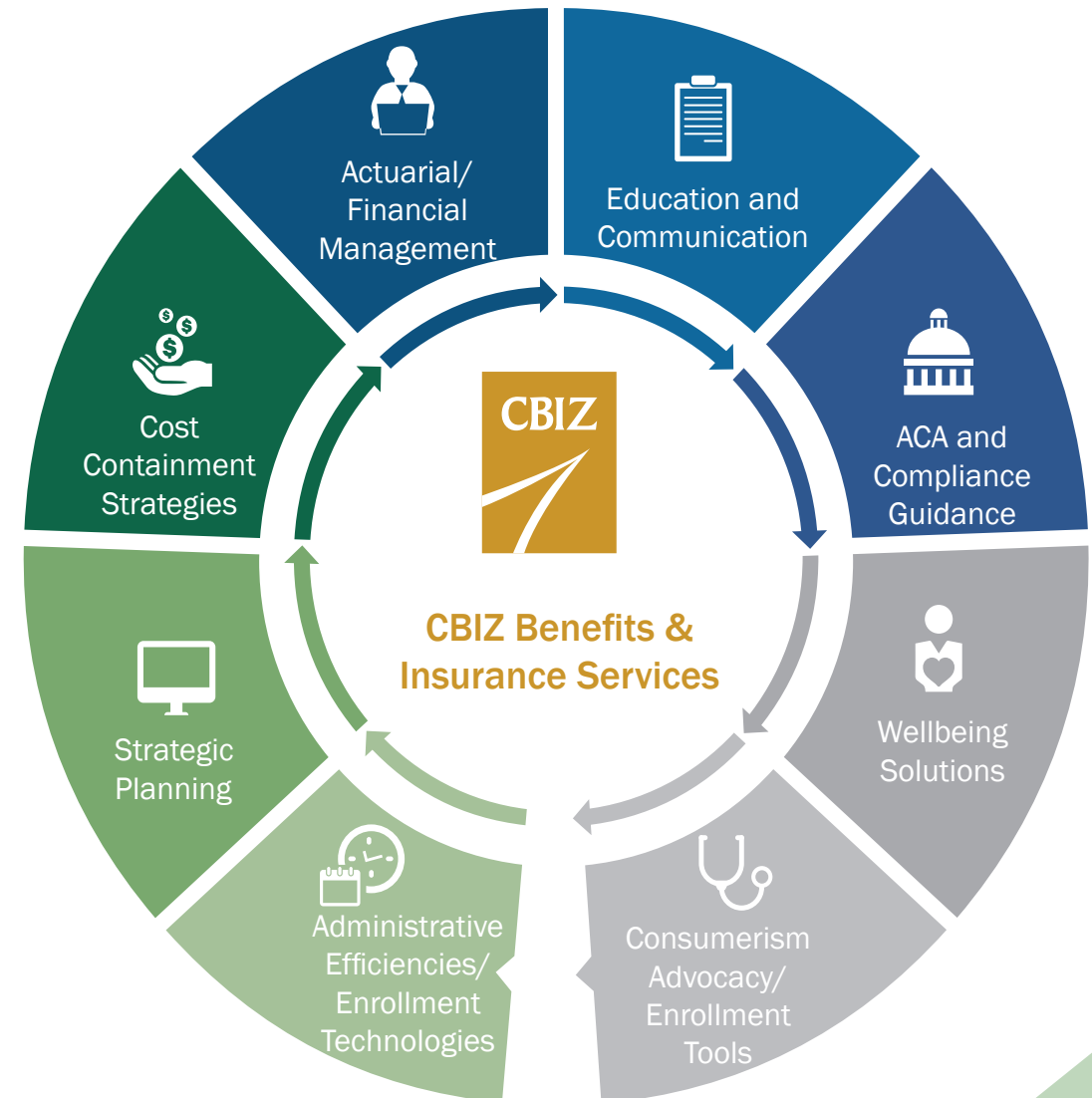
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DATA ANALYTICS &
BENCHMARKING



SCOPE OF SERVICES

The CBIZ process begins when a senior consultant establishes a relationship with each new client and stays with them throughout the entire process. That specialist works with the entire CBIZ team, accessing resources, knowledge, and expertise to ensure every client gets the most of what CBIZ has to offer. It starts with a comprehensive analysis of our client's business to understand their goals and help us customize a plan to each business case. We benchmark our client's current position, take an assessment and then work to build a strategic plan with key markers that **deliver** on our client's vision.



PROGRESSIVE SOLUTIONS & STRATEGIC PLANNING

PROACTIVE GUIDANCE

Cost Containment Strategies

- Wellbeing and Engagement
- Captive reinsurance program
- Value-based benefits
- Reference based pricing
- Pharmacy coalitions
- Funding Alternatives
 1. Hybrid Funding
 2. Gap Plan
 3. Cost Plus
 4. Max Refund
 5. Level Funding
 6. Minimum Premium
- High performing networks
- Price transparency tools
- Health care consumerism
- Technology

*Options vary based on organizations size and priorities.

Clients move from wellness to wellbeing and engagement approach:



PURPOSE SOCIAL FINANCIAL COMMUNITY PHYSICAL

Evaluating direct provider contracting, reference based pricing, telemedicine, transparency tools and onsite clinic models to lower utilization costs



Developing risk management strategies by leveraging funding alternatives

Provide custom communication materials to educate and improve employee communications

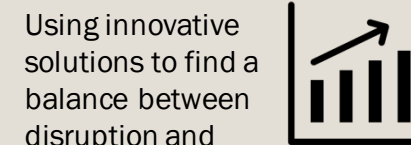


Cultivating a consumerism and wellbeing strategy to control cost while maintaining benefit levels

Enrollment technology, counseling and call-center support creates effective communication



Pharmacy coalitions as an innovative tool to reduce expenses



Using innovative solutions to find a balance between disruption and cost savings

Data analytics tools to benchmark, identify and mitigate costly utilization patterns and evaluate self funding risk trends

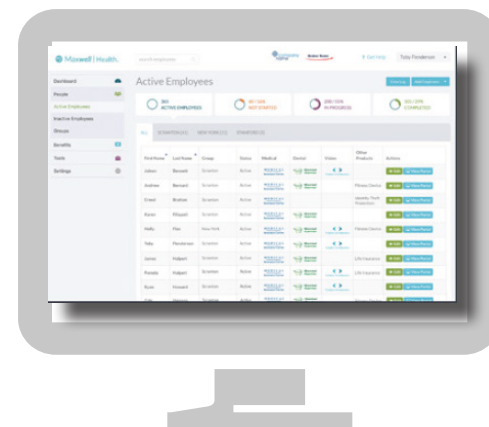


ENROLLMENT, EDUCATION & COMMUNICATION

ESO ACCESS

	Before CBIZ ESO Access	After CBIZ ESO Access
Insurance Benefits	Medical and life insurance with a third benefit of dental, vision or disability	Medical plus more than a dozen non-medical choices with low or no participation requirements
Wellness	None	Activity reward system
Enrollment	Paper	Paperless
Billing	Insurance company list bill	CBIZ ESO Access for many non-medical benefits
Administration to carrier	Paper or carrier websites	Carrier websites for medical and EDI for non-medical
Administration with payroll	Manual key	Manual key until payroll integration in place, followed by bi-directional integration

	Employee Navigator	CBIZ ESO Access	Oncore	CBIZ EMS
Online Enrollment	Yes	Yes	Yes	Yes
HRIS (Onboarding, Performance Management, Recruiting, Other)	Limited	Limited	Yes	Yes
Payroll Administration	N/A	N/A	Yes	Yes
Benefit Administration	Yes	Yes	Yes	Yes
Payroll Integration	No	CBIZ Payroll, Paylocity, ADP	Yes	CBIZ Payroll
EDI	Limited	Broker Store + Others	Yes	Yes
Client Portable	No	Yes	Yes	Yes
Cost	Typically value-add	Value-Add, but there may be some add. fees for custom EDI	\$4 to \$12 PEPM based on modules selected	\$7 to \$14 PEPM



BENEFITS COUNSELING

CBIZ approaches the complicated task of educating and enrolling employees by offering a number of solutions:

Group Meetings



We will meet with employees at the scheduled annual enrollment meetings.

We can prepare the presentation, invite Cleveland University - Kansas City's carriers to attend and review each handout for content and accuracy.

Custom Printed Materials



CBIZ offers a range of communication services, from basic enrollment support to customized communication campaigns. Materials are customized to look and feel like your organization's branding. This includes: newsletters, benefit enrollment guides, brochures, flyers and more.

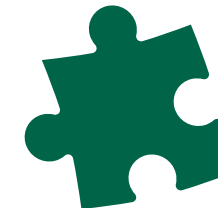
Technology Resources



CBIZ has made significant investments in tools and resources to ease the open enrollment process. Utilizing your intranet and online enrollment website we can provide efficient data 24/7 for your employees and HR staff. A few of these resources include:

- FlippingBook
- [Brainshark - CLICK HERE](#)
- Advising next best practices
- [Custom benefits websites - CLICK HERE](#)
- [ESO Access - CLICK HERE](#)

Decision Support Tools



With dozens of vendor relationships in the fields of online enrollment, web-enabled mobile device communication, electronic administration and enrollment counseling, we will deliver a comprehensive yet cost effective solutions, some include:

- Transparency Tools (i.e. Pre-Service Pricing)
- Comparison Shopping
- Stage of Life Decision Support
- Concierge Services
- Elder Care Options
- Mobile applications

LISTEN TO OUR CLIENTS

CBIZ Client Satisfaction Survey Testimonials

9/10

of our clients would recommend CBIZ to a friend or colleague



Data from the 2017 CBIZ Client Satisfaction Survey

"ALWAYS there to help and work through the transitions of leadership and support here at the District and supported at CBIZ."

"ALWAYS responsive to our needs and provides assistance for anything requested."

"ALWAYS prompt in responding and can count on thorough and complete responses."

"ALWAYS available to help us and provide us with information."

"ALWAYS help or look into anything that comes up."

"ALWAYS coming to the table with solutions."

"ALWAYS responsive to concerns."

95%
of our clients believe that CBIZ understands the unique needs of our organization

Data from the 2017 CBIZ Client Satisfaction Survey



WE BUILD RELATIONSHIPS, NOT CLIENT LISTS.

We will partner with you throughout the year to build a strong organization supporting your program goals. Whether through scheduled quarterly meetings or as needed phone calls, we are always available to discuss ongoing issues and technical matters.



NATIONAL RESOURCES.

Engagement teams remain intact and are composed of experienced professionals specifically trained in dealing with issues facing organizations similar in size.



INDUSTRY KNOWLEDGE.

Cutting-edge technology resources and local practice professionals deliver quality and efficiency for all client engagements and are always leading industry standards.



PROACTIVE COMMUNICATION.

We listen to your ideas and concerns and bring practical solutions to you in both financial and operational areas. Expect us also to provide proactive communication about new compliance and regulatory issues, insights into emerging risks, and other issues of importance to Cleveland University - Kansas City - at no additional cost.



STRATEGIC PARTNER.

Thought leadership and resources shared are an added, cost-free benefit which includes newsletters, seminars, webinars, white papers, blogs, and other resources developed by CBIZ Employee Services (CBIZ Benefits & Insurance, CBIZ Retirement Services and CBIZ Payroll) as well as, CBIZ MHM Financial Services.



VALUE.

Our mission and vision is to help our clients prosper by providing them with a wide array of professional business and individual services, products, and solutions to help them better manage their risk.

RECAP

FEES/COSTS



Some firms provide low fee quotes, with the expectation that they will make up the difference by charging for add on work that falls within, or tangential to, the scope of work requested. At CBIZ, we don't believe in surprises. Our pricing reflects both what is explicitly spelled out in your request, as well as additional needs that we believe are necessary to complete your project, completely and accurately. We encourage you to do an apples-to-apples comparison in evaluating the pricing and scope of services to be provided.

INCLUDED SERVICES

Client Onboarding

Strategic Plan

Implementation Support

Health and Welfare Scope of Services

Compliance Checklist

Wellbeing Consulting

ESO Access Online Enrollment and Marketplace

Employee Communication Materials/Custom Benefits Website

Financial Reporting*

NavMD Data Analytics Tool*

Form 720 Preparation

CBIZ ACA Checkpoint (ACA Reporting)

CBIZ COBRA Administration

CBIZ Section 125 Administration

*Based on availability of claims data



With regards to online enrollment platforms, CBIZ ESO Access and Employee Navigator are included. If a more extensive product is used, such as Oncore or CBIZ EMS a per-employee-per-month fee is associated with those platforms.