



PROPERTY & CASUALTY AND HEALTH & WELFARE SERVICE CAPABILITIES

City of Grandview

PRESENTED BY:

ERIC MUNNINGHOFF | TEAM LEAD

GREG CALLAHAN | SENIOR BENEFITS CONSULTANT

MONTE GIDDINGS | PROPERTY & CASUALTY

PUBLIC ENTITY PRACTICE LEADER

TOM MCGUIRE | PROPERTY & CASUALTY

SENIOR CONSULTANT



CBIZ – National Presence & Expertise

Offices in most major markets



NYSE: CBZ

100+ offices | 90,000+ clients
4,000+ professionals

Expertise in range of business services

- Benefits & Insurance**
- Employee Benefits Consulting
 - Human Capital Management/ Payroll
 - Property & Casualty
 - Retirement Plan Services
 - Human Capital Services
 - Executive Search
 - Compensation Consulting
 - Life Insurance



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

Dedicated to core values



56
Workplace Awards
Since 2012



Commitment to Community
including
4 Million+
Lbs. of Food Donated
Since 2009

Consistently recognized as best in class

- #1** America's Best Employer in Consulting & Accounting as ranked by Forbes Magazine in 201
- #1** Largest U.S. Benefits Specialist
- #10** Largest Accounting Provider Nationally
- 18th** Largest Broker of U.S. Business
- Top 100** Retirement Plan Adviser



CBIZ – Local Presence & Service

Proud of our history

KC

National Employee Benefits and Property and Casualty Division Headquarters

15

Year average tenured Engagement team

13

Year average client retention

50+

Years experience in Employee Benefits and Property and Casualty

Your National Industry Experts



Compliance & Regulatory Affairs Practice Lead

Actuarial Practice Lead

Pharmacy Practice Lead

Wellbeing Practice Lead

Helping you evaluate and manage your organization from multiple perspectives

Key Contact



**Eric Munninghoff |
Team Lead**

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Your Employee Benefits Local Account Team

Senior Benefits Consultant

Account Executive

Account Manager

Client Service Representative

Claims Specialist

Financial Analyst

Wellbeing Account Executive

Marketing and Communications

Your Property & Casualty Local Account Team

Senior Property & Casualty Consultant

Account Executive

Account Manager

Risk Manager

Claims Specialist

Marketing and Communications



Public Entity Experience

We understand that as a public entity you must be a good steward with public funds, while achieving minimal risk exposure levels. CBIZ helps you do just that.

PROPERTY & CASUALTY EXPERIENCE

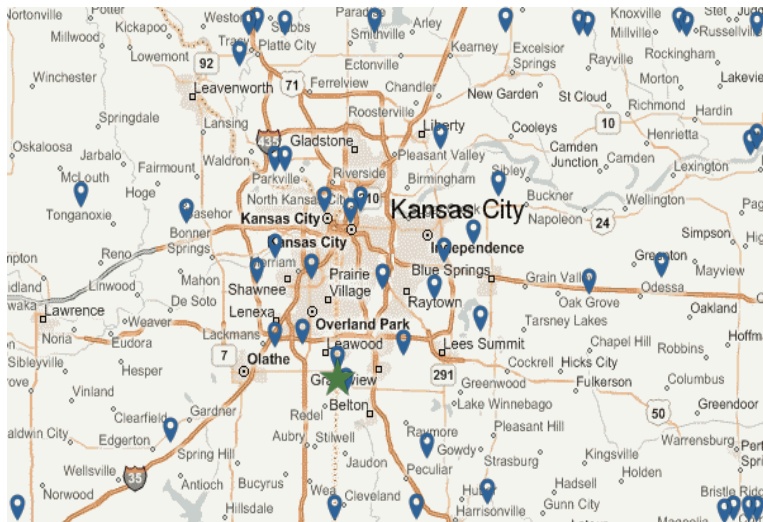
- Our risk and benefits consulting professionals provide objective unbiased loss prevention advice using an Enterprise Risk Management (ERM) approach. We examine the risks, measure their potential impact and recommend appropriate strategies to manage or mitigate or transfer the risks. Our advisors help you proactively deal with the financial, operational and strategic risks - so you can concentrate on serving the public.

EMPLOYEE BENEFITS EXPERIENCE

- When it comes to employee benefits and HR, public entities are challenged with **managing costs, handling administrative tasks and enhancing employees' experience**. They often struggle to educate geographically-dispersed employee populations on benefit best practices, meet time and attendance regulations with a workforce that has varying schedules and mitigate health plan risks in an environment that vastly ranges in population health status.
- We manage your employee benefits costs, make your HR team's job easier and enhance your employees' engagement.

CBIZ Employee Services Organization	
1,479	public entity industry clients nationally
200	consultants who work with public entity clients
Top 20	largest broker of U.S. business

Local Public Entity Clients



- Atchison USD #409 School District
- Anderson County
- Belton School District #124
- Blue Springs School District
- Blue Valley School District
- Bonner Springs School District
- Center School District
- City of Belton
- City of Butler
- City of Cape Girardeau
- City of Liberty
- City of Merriam
- City of Prairie Village
- City of St. Joseph
- City of Shawnee
- City of Mission
- City of Sugar Creek
- City of Waukesha
- Clinton County R-III School District
- DeKalb County
- Daviess County
- De Soto School District
- East Buchanan School District
- Fort Dodge Community School District
- Fort Osage R-I School District
- Grandview Consolidated School District
- Harrisonville School District
- Independence School District
- Kansas City, Kansas School District
- Kansas City, Missouri Public Schools
- Lawrence School District
- Lee's Summit R-7 School District
- Mid-Buchanan R-V School District
- Odessa R-VII School District
- Oak Grove R-VI School District
- Ottawa University
- Olathe School District
- Piper School District
- Park Hill K-12 School District
- Raymore-Peculiar Schools
- Platte County
- Saline County
- Raytown School District
- Smithville School District
- Shawnee Mission School District
- Turner USD #202 School District

*National Industry Practice
Local Service Team
Community Impact
Personal Attention*

+200 Local Public Entity Clients

The Opportunity

Based on historical data and other information, the City believes there is potential for savings for health, welfare, risk management and insurance.



CBIZ
CONSULTING SERVICES

Partnership with an advisory firm such as CBIZ allows the City an opportunity to **minimize uncertainty** and ultimately **maximize** health, welfare and risk management dollars, as well as administrative efficiency.





Why CBIZ?

1. Significant Industry Expertise
2. Health and Productivity of Employees
 - Workers Compensation and Wellbeing Integration
3. Bundled Financial Advantages
4. Single Point of Contact
5. National Resources, Local Presence

PROPERTY & CASUALTY



CBIZ INSURANCE SERVICES, INC.

Property & Casualty Opportunities for City of Grandview



Adequate Insured Values for Grandview

- Margin clause on current coverage
- Property Valuation



Service Plan for Grandview

- Service Calendar
- Risk Assessment



Marketing Report/Plan for Grandview

- Risk Profile Process
- Current Marketing Comparison



Risk Management for Grandview

- Safety Council reboot and schedule
- Contractual Review

Adequate Insured Values for Grandview



- Margin clause on current coverage
- Property Valuation

Service Plan for Grandview



- Service Calendar

- Risk Assessment

Service Plan for Grandview

Service Calendar



City of Grandview

Service Calendar Q1 & Q2

Month	Task	Accountable	Completed
January			
	Submit complete underwriting data to competitive public entity insurance markets		
	Clearly communicate the marketing strategy to Grandview risk management team		
	Re-activate Safety Council and hold first meeting		
February			
	Negotiate on behalf of the City with insurers interested in providing competitive proposals		
	CBIZ risk control professionals conduct onsite survey/inspection		
	Analyze an additional projects and/or risk exposures		
	Continue monthly Safety Council meetings going forward		
March			
	Review with City the status of marketing		
	Present comprehensive report of competitive proposals with detailed analysis		
April			
	Provide coverage documentation and auto i.d. cards to City staff		
May			
	Perform thorough Risk Assessment of City departments		
	Introduce insurance company risk control specialists to appropriate City staff		
June			
	Provide Risk Assessment results		
	Prioritize risk control		

Service Plan for Grandview

Service Calendar



City of Grandview

Service Calendar Q3 & Q4

Month	Task	Accountable	Completed
July			
	Review Service Calendar for rest of year and revise as needed		
	Evaluate the effectiveness of the Safety Council with Grandview risk management team		
August			
	Continue Safety Council meetings if appropriate		
September			
	Quarterly meeting		
October			
	Present an interim Stewardship Report reviewing program progress		
	Discuss strategy for next year's renewal process		
	Provide property schedule for review		
November			
	Obtain Broker of Record letters for all current insurance policies and provide them to insurers		
	Analyze all insurance policies for any potential or necessary improvements		
	Provide Grandview with a detailed summary of all insurance policies in place		
	Begin formation of Safety Council		
December			
	Work with Grandview staff to collect underwriting data for renewal		
	Review historical claims data to identify trends or loss leaders		
	Review the property valuation methodology for adequacy in values		

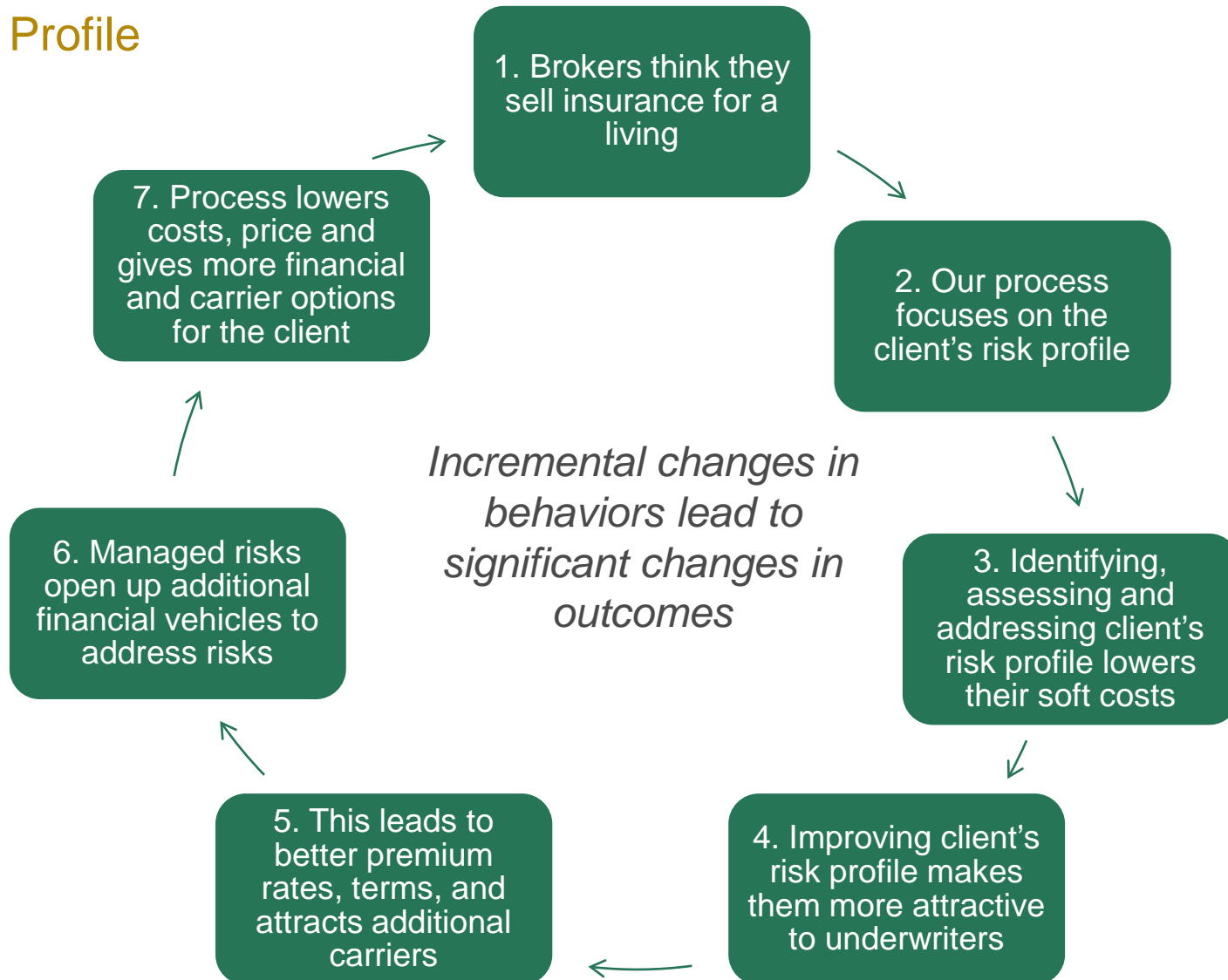


Service Plan for Grandview

- Risk Assessment

Marketing Report/Plan for Grandview

Risk Profile



Marketing Report/Plan for Grandview



■ Current market comparison

Package Carriers

One Beacon
Travelers
Trident
Wright Specialty Insurance
BRIT

Property Only Carrier:

PEPIP (dependent on the property valuation)

Workers Compensation Options

Missouri Employers Mutual
Travelers

Property/Liability Limit Comparison Municipalities

	Municipality #1	Municipality #2	Municipality #3	Municipality #4	Municipality #5	Municipality #6
Population	> 50,000	> 50,000	5,000-10,000	20,000-25,000	10,000 -15,000	20,000-25,000
	Property	Property	Property	Property	Property	Property
TIV (Total Insured Value)	\$57,516,391	\$39,953,267	\$49,648,285	\$15,711,871	\$26,742,249	\$35,886,137
Deductible	\$10,000	\$25,000	\$5,000 with \$25,000 wind/hail	\$10,000	\$5,000 with \$25,000 wind/hail	\$5,000
Earthquake	\$5,000,000	\$10,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Deductible	\$25,000	\$50,000	\$50,000	\$50,000	\$25,000	\$25,000
Flood	\$2,000,000	Purchased entirely thru FEMA	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Deductible	\$50,000		\$50,000	\$50,000	\$25,000	\$25,000
Business Income/Extra Expense	\$1,000,000	\$1,050,000	\$500,000	\$1,500,000	\$250,000	\$1,336,000
Inland Marine Deductible	\$10,000	\$25,000	\$1,000	\$5,000	\$1,000	\$5,000
	General Liability	General Liability	General Liability	General Liability	General Liability	General Liability
Limit	\$1,000,000/\$2,000,000	\$2,000,000/\$4,000,000	\$2,000,000/\$4,000,000	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	\$2,000,000/\$4,000,000
Deductible	\$2,500	\$0	\$0	\$0	\$0	\$5,000
Law Enforcement Liability	\$1,000,000	\$2,000,000/\$4,000,000	\$2,000,000/\$2,000,000	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000 (\$5,000)	\$2,000,000/\$2,000,000
Deductible	\$25,000	\$25,000	\$10,000	\$10,000	\$5,000	\$10,000
Public Entity Liability	\$1,000,000	\$2,000,000/\$4,000,000	\$2,000,000/\$2,000,000	\$2,000,000/\$2,000,000	\$2,000,000/\$2,000,000	\$2,000,000/\$2,000,000
Deductible	\$25,000	\$25,000	\$10,000	\$10,000	\$5,000	\$10,000
	Crime	Crime	Crime	Crime	Crime	Crime
Employee Theft	\$250,000	\$500,000	\$250,000	\$250,000	\$500,000	\$1,000,000
Forgery Alteration	\$100,000	\$25,000	\$250,000	\$250,000	\$100,000	\$250,000
Computer Fraud	\$250,000	\$500,000	\$250,000	\$250,000	\$100,000	\$1,000,000
Deductible	\$1,000	\$1,000	\$5,000	\$10,000	\$1,000	\$5,000
	Umbrella	Umbrella	Umbrella	Umbrella	Umbrella	Umbrella
Limit	\$2,000,000	Not Purchased	\$2,000,000	\$1,000,000	\$1,000,000	Not Purchased
	Cyber Liability	Cyber Liability	Cyber Liability	Cyber Liability	Cyber Liability	Cyber Liability
Limit	\$1,000,000	Data Breach Purchased (\$25,000)	\$1,000,000	\$1,000,000	Data Breach Purchased (\$25,000). Committed to purchasing full policy this year	Data Breach Purchased (\$25,000)
Deductible	\$25,000	\$1,000	\$10,000	\$10,000	\$1,000	\$1,000
	Automobile	Automobile	Automobile	Automobile	Automobile	Automobile



Safety Council 1st Year Schedule



Month	Risk Control Topic	Description of Activity
January	Creating a Safety Culture	Full Assessment of operations to correct weaknesses and enhance positives.
February	Law Enforcement Liability	A review of policy and procedure and make recommendations if necessary.
March	Lifting	Present material to refresh staff on appropriate lifting techniques.
April	Simulated Training	Review training procedures and make corrections to mitigate loss.
May	Cyber Security	Review current controls to protect sensitive data and propose changes if necessary.
June	Office Ergonomics	A full assessment of all work stations to mitigate soft tissue disorders.
July	Defensive Driving	A month long campaign that highlights the importance of driving city owned vehicles defensively.
August	Confined Space	An assessment of Public Works operations to identify the need of having a Confined Space certification program.
September	Slip Trip & Fall	Month long campaign using technical bulletins and posters to raise awareness of the exposure.
October	Disaster Preparedness	A review of the current plan to make enhancements if needed.
November	Winter Driving	Month long campaign using technical bulletins and posters to raise awareness of the exposure.
December	Employment Practices Liability	A review of Human Resource functions and make recommendations as needed.

ZyWave

What it is	Available Media for Employee Distribution
A CBIZ resource library containing literature to address every exposure the City of Grandview, MO faces. Key employees would have access to the portal and would be able to download content and add the City name and logo for distribution.	Technical Bulletins, Payroll Stuffers, Posters, OSHA Publications, Power Point Presentations, Video, Bi-Lingual

Risk Management for Grandview



- Contractual review
 - Transfer of risk
 - Additional insured

HEALTH & WELFARE



CBIZ Employee Services Organization

Problems



1

MPR STRONG
PARTNER IF WILLING
TO FORGO
TRANSPARENCY IN
EXCHANGE FOR
LESS RISK AND FAIRLY
CONSISTENT PREMIUMS

2

CLEAR LINE OF
SIGHT ON KEY
DATA POINTS

3

INDEPENDENT
ANALYSIS

4

A MORE
COMPREHENSIVE
EMPLOYEE
COMMUNICATION
STRATEGY

5

COMPARATIVE
DATA

Current State v. Desired State



CURRENT STATE	Service Offering	DESIRED STATE
None	Claims Data Transparency	Required
None	Data Analytics (financial and utilization)	Required
Provided by American Fidelity, paper	Enrollment and Administrative Process	Paperless online/ mobile enrollment
American Fidelity and Employee Memo	Employee (and New Hire Recruiting) Communication	Branded/ Electronic
None	Benchmarking	Required
Minimal	Administrative and Compliance Support	Required

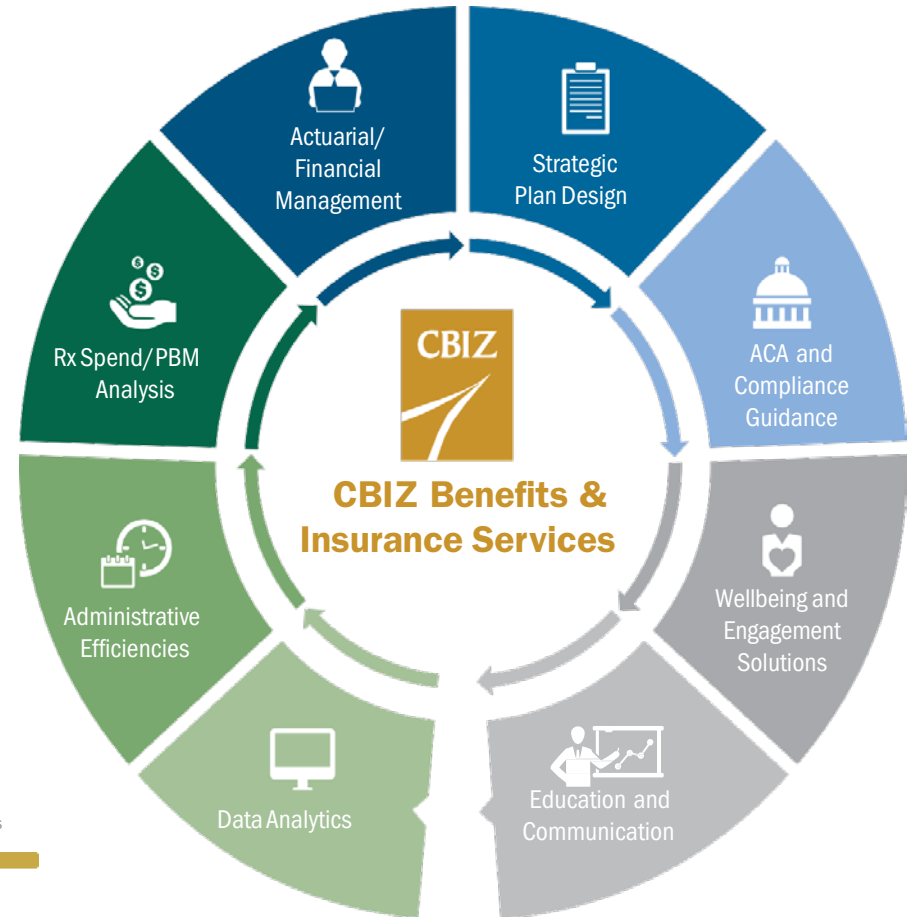
Strategic Process

The CBIZ process begins when a CBIZ consultant establishes a relationship with each new client and stays with them throughout the entire process.

That consultant 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.



Review risks, goals and opportunities



Develop strategy



Integrate resource



Execute plan



Measure outcomes

**CONTINUOUS
IMPROVEMENT**

Funding Analysis



	MPR	Fully-Insured	Hybrid	ASO/Captive
Insured Status	Self-Funded	Insured	Insured or Self-Funded	Self-Funded
Cost Transparency	None	Neutral	Good	Exceptional
Claims Analytics	None	Neutral	Exceptional	Exceptional
Cost	Pooled	Pooled/Experience	Experience/Pooled	Experience
Non-Discrimination Rules	Apply	Transitional Relief	Applies/Transitional Relief	Apply
Run Out Claims	Client pays, MPR Administers	Paid by insured	Client pays and/or insured pays/administers	Client pays and TPA administers
Run Out Administration Expense	90 days of administrative fees	N/A	N/A or Client pays 90 days of administrative fees	90 days of administrative fees
Retiree Coverage	Yes	Maybe	Maybe	Maybe
Non-W-2 Board Member Coverage	Yes	Maybe	Maybe	Maybe

Underwriting Analysis



Insurer	Insured/ ASO	Statement of Health	Risk Appraisal	Experience	GRx
Aetna	Insured/ASO	No	No	N/A	Yes
BCBS	Insured/ASO	Yes	No	N/A	No
Captive	ASO	Yes	Yes	N/A	No
Cigna	Insured/ASO	No	No	N/A	Yes
Humana	Insured/ASO	Yes	Yes	N/A	No
UHC	Insured/ASO	Yes	Yes	N/A	No

- Statement of health is intrusive to employee/members, but CBIZ utilizes technology to ease the administrative burden
 - This model will yield the most consistent 2nd year pricing
- Risk appraisal creates no friction to the employee/member, but 2nd year pricing is extremely volatile
- Experienced-based underwriting is the preferred methodology, but MPR will not release data
- GRx underwriting provides the employer with a good balance of low employee/member friction and 2nd year pricing stability
 - This model will require home zip code, employee, dependent and spouse names for ALL eligible members

Employee Benefits Comparison of Benefits - Municipalities

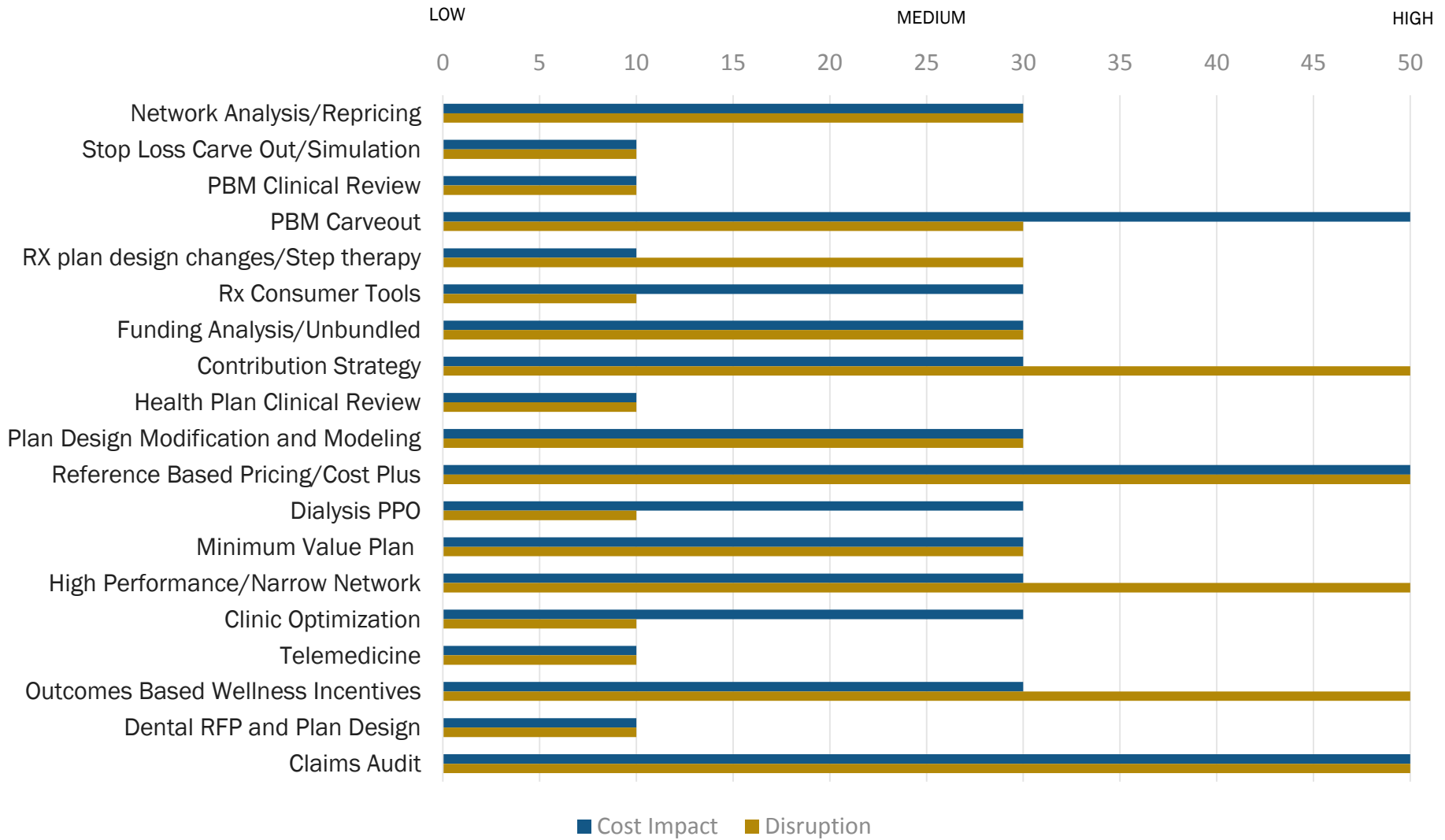
# of Employees	Municipality #1			Municipality #2			Municipality #3						Municipality #4			Municipality #5		Municipality #6					
	150-200			250-500			<100						500-1000			500-700		100-200					
	PPO	QHDHP	HMO	HMO	CF 750	HDHP	Buy-Up	Base PPO	QHDHP	QHDHP	Buy Up POS	Base POS	PPO	PCA	OAP 1000	CF 1500	CF 2500	HMO #1	HMO #2				
In-Network Coinsurance	20%	20%	100%	100%	80%	80%	80%	80%	100%	90%	80%	70%	80%	80%	70%	80%	80%	100%	100%				
In-Network Deductible																							
Individual	\$2000	\$3,000	N/A	N/A	\$750	\$1,500	\$250	\$500	\$3,000	\$2,600	\$750	N/A	\$1,000	\$250	\$1,000	\$1,500	\$2,500	N/A	N/A				
Family	\$6,000	\$6,000	N/A	N/A	\$2,250	\$3,000 Agg	\$500	\$1,000	\$6,000	\$5,200	\$1,500	N/A	\$2,000	\$500	\$3,000	\$3,000	\$5,000	N/A	N/A				
Office Visit Copay	\$40/\$80	Ded then 20%	\$40/\$80	\$25/\$50	\$25/\$50	Ded then 20%	\$20/\$40	\$25/\$50	Ded	Ded	\$35/\$70	\$35/\$70	\$20/\$50	Ded then 20%	\$30/\$50	Ded then 20%	Ded then 20%	\$30/\$60	\$30/\$60				
In-Network Out-of-Pocket Maximum																							
Individual	\$4,900	\$4,000	\$5,500	\$6,850	\$2,500	\$1,500	\$3,000	\$3,500	\$4,000	\$3,000	\$3,000	\$5,500	\$3,000	\$2,250	\$4,000	\$3,000	\$5,000	\$3,600	\$4,850				
Family	\$14,700	\$8,000	\$12,775	\$13,700	\$5,000	\$3,000 Agg	\$6,000	\$7,000	\$8,000	\$6,000	\$6,000	\$10,000	\$6,000	\$4,500	\$8,000	\$6,000	\$10,000	\$9,000	\$12,125				
Prescription Card:		Ded then:				Ded then:	Ded then:	Ded then:	Ded then:	Ded then:													
Tier 1	\$15	\$15	\$15	\$7	20% Coin to Max \$40	20%	\$10	\$10	\$10	\$10	\$10	\$10		\$10	20% Coin to Max \$40	20% Coin to Max \$40	20% Coin to Max \$40	\$12	\$12				
Tier 2	\$50	\$50	\$50	\$40	45% Coin to Max \$100	20%	\$35	\$35	\$35	\$35	\$35	\$35		\$30	45% Coin to Max \$100	35% Coin to Max \$100	35% Coin to Max \$100	\$40	\$40				
Tier 3	\$70	\$70	\$70	\$70	50% Coin to Max \$150	20%	\$60	\$60	\$60	\$60	\$60	\$60		\$50	50% Coin to Max \$150	50% Coin to Max \$150	50% Coin to Max \$150	\$60	\$60				
Specialty				25%	25% Coinsurance	20%									25% Coinsurance	25% Coinsurance	25% Coinsurance						
Monthly Premiums																							
Employee Only	\$600	\$542	\$676	\$832	\$861	\$567	\$632	\$641	\$450	\$423	\$485	\$488	\$673	\$620	\$693	\$517	\$461	\$787	\$702				
Employee & Spouse	\$1,411	\$1,276	\$1,590	\$1,965	\$1,981	\$1,315	\$1,390	\$1,411	\$990	\$1,023	\$1,175	\$1,180	\$1,347	\$1,316	\$1,593	\$1,237	\$1,098	\$1,858	\$1,659				
Employee & Child(ren)	\$1,411	\$1,276	\$1,590	N/A			\$1,232	\$1,251	\$877	N/A			N/A		N/A								
Full Family	\$1,580	\$1,429	\$1,780	\$2,197	\$2,326	\$1,556	\$1,769	\$1,769	\$1,260	\$1,507	\$1,732	\$1,739	\$2,020	\$1,879	\$1,870	\$1,460	\$1,296	\$2,076	\$1,857				
Employee Contribution				Tiers of coverage are: EE Only; EE+1; Family						Full Time	3/4 Time	1/2 Time	Full Time	3/4 Time	1/2 Time	Full Time	3/4 Time	1/2 Time	Tiers of coverage are: EE Only; EE+1; Family				
Employee Only	\$0	(\$58)	\$76	\$166	\$172	\$113	\$42	\$63	\$85	\$38	\$57	\$76	(\$46)	(\$35)	(\$23)	(\$65)	(\$2)	\$0	\$0	\$26			
Employee + Spouse	\$309	\$174	\$487	\$393	\$396	\$263	\$141	\$212	\$282	\$132	\$197	\$263	(\$53)	(\$40)	(\$27)	\$43	\$195	\$200	\$673	\$756			
Employee + Child(ren)	\$309	\$174	\$487	N/A			\$125	\$188	\$250	\$117	\$175	\$233	(\$47)	(\$35)	(\$24)	N/A			N/A				
Family	\$477	\$327	\$678	\$439	\$465	\$311	\$172	\$258	\$345	\$160	\$240	\$320	(\$75)	(\$56)	(\$38)	\$203	\$427	\$435	\$1,347	\$1,450			
Funding																							
	Fully Insured			Self Funded			Fully Insured						Fully Insured			Fully Insured		Self-Funded					

Note: Contribution assumes participation in Wellness Programs (premium incentive) where applicable.

*updated in 2017



Cost Saving Opportunities to Consider





Ongoing Support – Client Service

Regulatory Affairs

- ACA Updates
- Annual Compliance Checklist
- Federal & State regulation compliance/consultation
- Benefit Beat & At Issue
- For Your Benefit Manual
- Form 5500 preparation (as needed)
- Form 720 preparation
- Client training webinars
- Chart of notices

Plan Management & Renewals

- Monthly Service Discussion
- Quarterly review meetings
- Renewal planning & negotiations
- Marketplace search process
- Monthly financial reporting
- Contract provisions/ process review
- Stewardship meetings
- Data analytics utilization review (when available)

Administrative Services

- Administrative processes
- Claims assistance/ resolution
- Billing and eligibility issues
- Open enrollment logistics
- Day-to-day service
- Enrollment technology
- Provider partner relations and management

Communication Education Delivery

- Open enrollment meetings
- Ongoing employee communications
- New employee orientations
- Employee presentations/ surveys
- Employee webinars/videos
- Evaluation of best practice and next practice communication strategies

Industry specific experience and program

Technology used throughout

Additional Opportunities



VOLUNTARY ANCILLARY LINES



HYBRID FUNDING



TELEMEDICINE



WELLBEING PROGRAMS



RXSAVINGS



SPIRA CLINICS



PCMH COPAYS



ELECTRONIC ENROLLMENT