

## Health & Group Benefits Consulting



## ► About Our Firm

As an independent consulting firm with nearly 50 years of experience, we help you make critical decisions about employee benefits, compensation, and change management to make sure your human resources strategy aligns with organizational objectives. We help more than 2,000 clients navigate the changing benefits landscape and successfully manage workforce issues. At a time when doing more with less is the new normal, we provide advice and administrative power and act as a true extension of your team.



“  
The Findley Davies | BPS&M team provided us information with the sophistication of a ‘big firm’ with personalized, ‘boutique’ style service.

*HR Director - Health Care System*

”

# ► Health & Group Benefits Consulting

Our consulting approach is unique in that we:

- Work collaboratively with both the HR department and the finance teams
- Are independent from any insurance carrier or third party solution
- Have strategically chosen not to operate our own private exchange or PBM arrangement

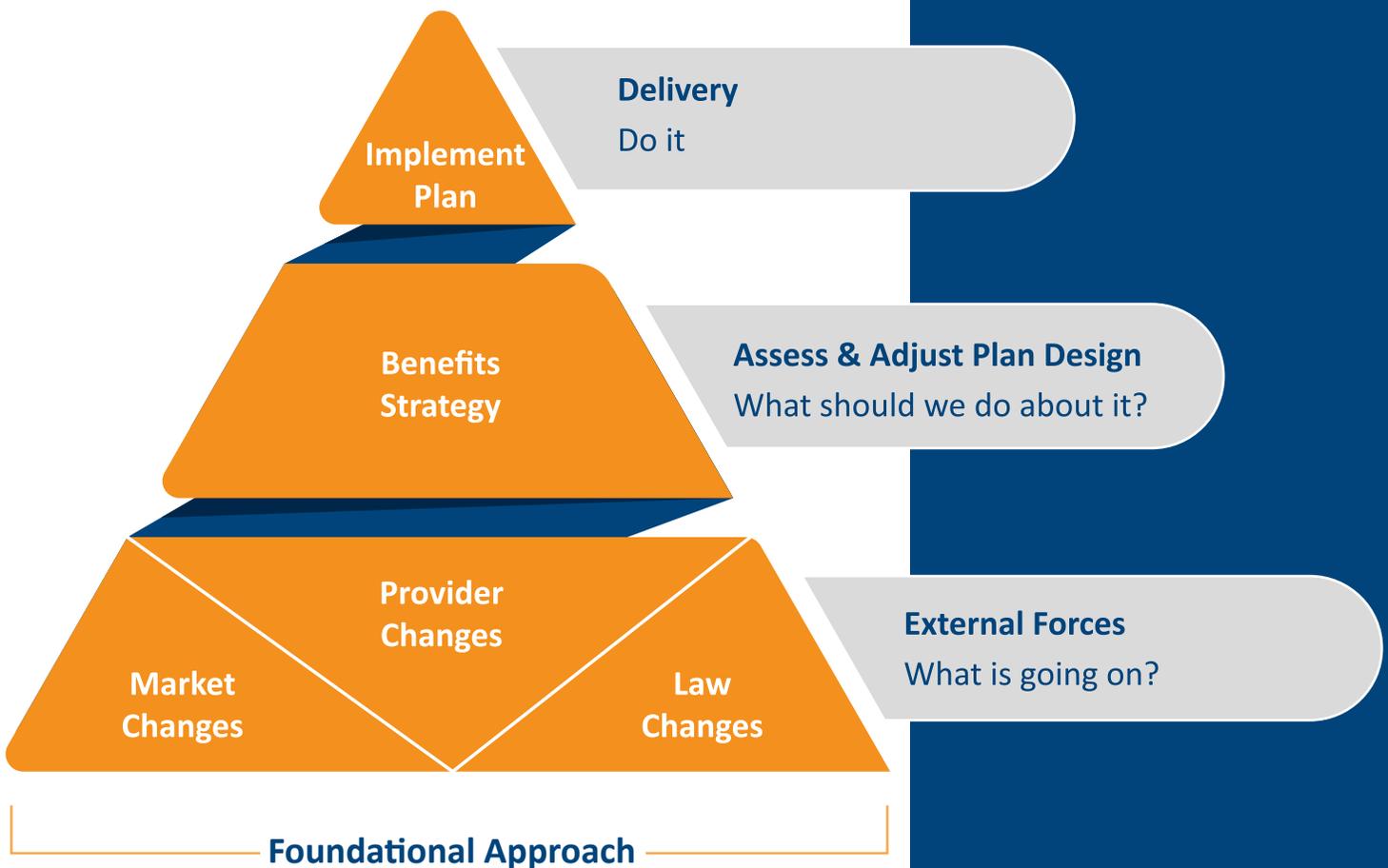
Our clients benefit from this consulting approach because it allows us to help them rethink their benefits strategy, benefits design, delivery, and financial impact of the program with an objective perspective.

## ► Our Approach

In recent years, the foundational components, on which most benefit plans have been built, have been rocked by changes such as ACA, more traditional delivery systems, and health system consolidation. Our approach to helping our clients develop a multi-year strategy takes into account these foundational changes; ensuring a program that leverages the most current and effective opportunities.

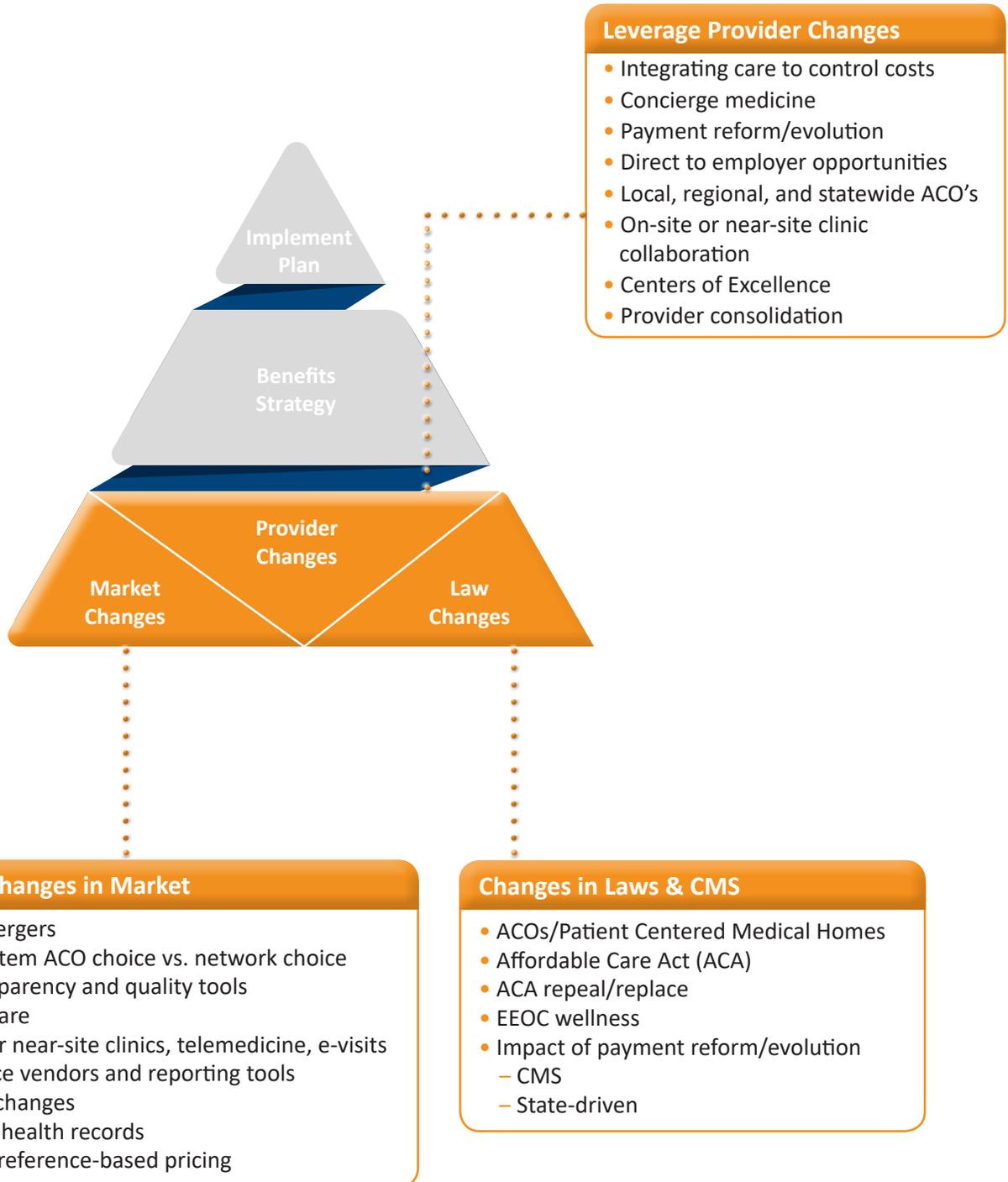
## Our Clients

- Are primarily large, self-insured entities
- Represent multiple industries and geographies
- Have complex organizational challenges (multiple locations, mergers or acquisitions, etc.)
- Strive to maintain affordable, competitive benefits programs that align with corporate objectives
- Are interested in leveraging emerging solutions and techniques
- Find value in collaborating with our consultants using our metrics-based financial and procurement tools to strategically manage their benefit program



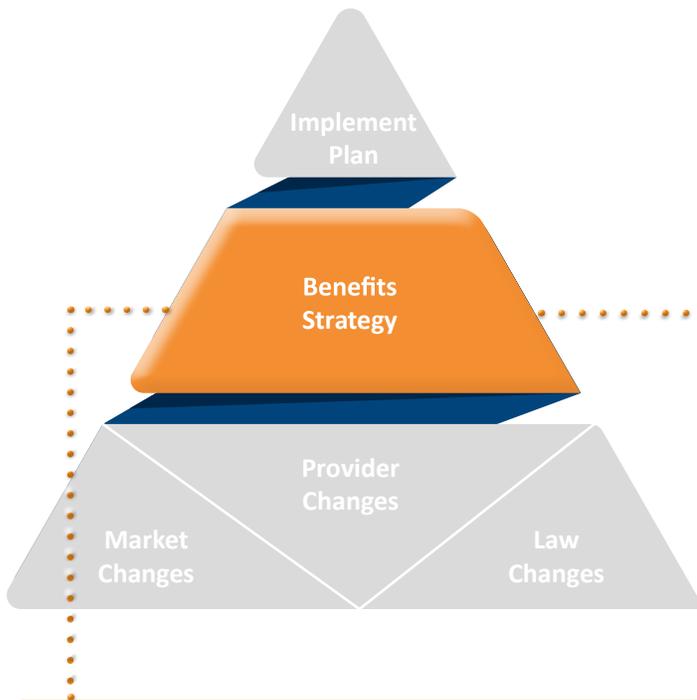
## ▶ Our Approach

Our consultants keep our clients informed of external forces that are driving today's change in benefits strategy. Using this knowledge, we develop a multi-year strategy and partner with our clients to implement it.



## Plan Design, Funding, & Administrative Strategies

- Executive presentation/business case
- Benefits philosophy statement
- Benchmarking
- Multi-year strategy
- Plan design
- Actuarial and financial modeling (BenScan®)
- Reserve, risk, and reinsurance policy
- Prescription drug PBM strategies
- Plan design/contributions
  - Integrate wellness strategy into plan design or contributions
- Data analytics - ClaimScan®
- Data-driven e-procurement
  - Align RFP with emerging trends with providers and the market
- Monthly reporting

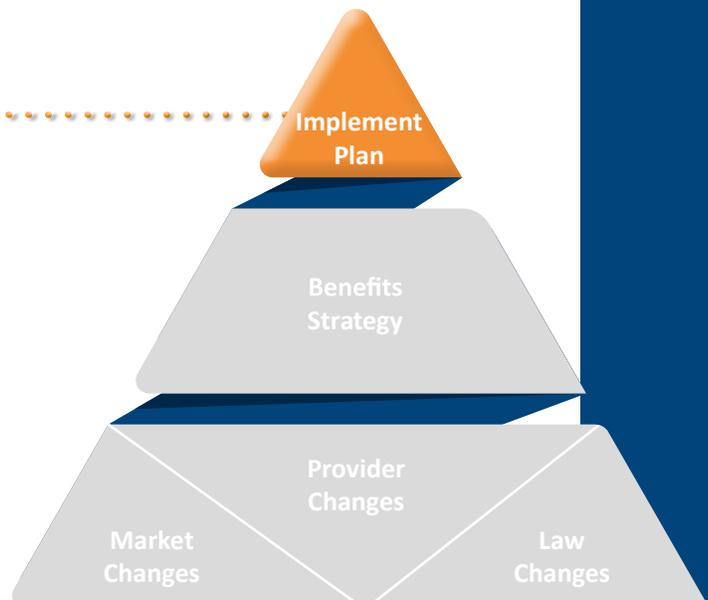


## Population Health & Wellness Strategy

- Drive culture change
  - Compression planning (executive sponsors)
  - Wellness champion network
  - Wellness and benefits portal
- Incentives evolve and become integrated into benefit plan and/or contribution strategy, as appropriate
- Change management and communication strategy
- Measurement of results through a wellness dashboard
- Data analytics to define strategies and drive engagement

## Plan Implementation

- Renew vendors
- Vendor evaluation and selection
- Ongoing vendor management
- Annual rate setting
- Employee contributions structure
- Open enrollment communication
- Project management
- Technology vendor evaluation and selection
- HIPAA training
- Call center for participant questions





## Perform Health Benefit Plan “What-if” Scenarios

BenScan® is customized using your claims data, plan design, and employee demographics. When BenScan® is delivered to you, you and your team have the ability to perform “what if” scenarios. These scenarios draw conclusions on the proper combination of plan changes and employee contributions appropriate to your current business situation and HR objectives.

## Objectives You Can Achieve Using BenScan®

- Forecast financial impact of health benefits decisions
- Model benefit plan design
- Forecast Cadillac Tax implications
- Model employee contribution changes and strategies
- Build a business case for change
- Reach consensus among key stakeholders
- Communicate to senior leaders and secure approval of recommendations

## Interactive

BenScan® drop-down menus allow organizations to perform multiple “what-if” scenarios. Choose any combination of plan design changes, employee contribution structures, and enrollment revisions.

Dental Plan Options	
Increase Ortho Lifetime and Annual Non-Ortho Max. to \$1,500/Person	▼
PPO Medical Plan Benefit Options (Non-Network = 2 x Network)	
Increase Deductibles from \$225/\$675 to \$250/\$750	▼
Increase Out-of-Pocket Max. from \$1,600/\$3,200 to \$1,730/\$3,500	▼
Prescription Drug Options	
Current Retail Copays (\$10 Generic, \$25 Preferred Brand, \$50 Non-Preferred Brand)	▼
HDHP Medical Plan Options	
Increase Deductibles from \$1,500/\$3,000 to \$2,000/\$4,000	▼
Increase Out-of-Pocket Max. from \$3,000/\$6,000 to \$4,000/\$8,000	▼

Current Network Out-of-Pocket Max. \$1,600/\$3,200
Increase Out-of-Pocket Max. from \$1,600/\$3,200 to \$1,750/\$3,500
Increase Out-of-Pocket Max. from \$1,600/\$3,200 to \$2,000/\$4,000
Increase Out-of-Pocket Max. from \$1,600/\$3,200 to \$2,250/\$4,500

*This BenScan® graphic depicts a simple model. Findley Davies | BPS&M will customize BenScan® to suit your needs including the most sophisticated plan designs.*

## ▶ Streamline the RFP Process E-Procurement

Leverage technology and our team of experienced RFP process management consultants to simplify your health and group benefits vendor selection process. We utilize an e-procurement system to enhance and streamline the RFP process. The e-procurement system provides a portal for:

- All minimum essential requirements
- Questions and answers
- Weightings/scoring
- Vendor responses
- Client scores

This allows for easy and robust reporting and enables an “apples to apples” comparison approach among vendors. Clients and vendors alike appreciate the e-procurement system’s simplicity and ease of use and our team’s experience in managing the selection process.

**Client Success Story**

**Medical TPA RFP Management**

**Background**

Complex vendor procurement project delivers results that are on schedule with improved member experience and millions in healthcare expense savings.

[www.findleydavies.com](http://www.findleydavies.com)

**Solution & Results**

Findley Davies | BPS&M conducted provider disruption and Medical claims pricing analysis. In addition, our e-procurement system was used in scoring an extensive RFP (backscatter) customized for the client to gauge each respondent’s capability and reliability in meeting their unique needs. Findley Davies | BPS&M facilitated focused interviews and two on-site visits. In addition, we negotiated reductions in proposed AOD fees and the time period of contract and claims trend guarantees. The results achieved included:

- A national carrier was selected under which all TPA services would be consolidated, including CDWA, TPA, RFA and RFA services;
- A 3-year contract was negotiated with discount and AOD claims trend guarantees that would reduce projected claims and AOD fees by nearly \$4 million;
- New Coverage member services were introduced to improve member education and care coordination;
- New claims, customer management and high cost trending services were introduced and projected to save an additional \$8 million over three years;
- Improved implementation and operational performance guarantees were included with significant cost savings of \$1.5 million per year;
- A single lead time was created to ensure the transition and ongoing change management services with the benefits administration reduction and ongoing communication.

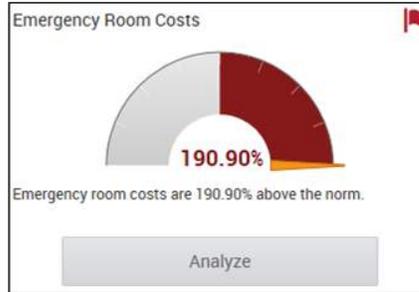
The success demonstrates our firm’s expertise in conducting complex vendor procurement projects and delivering results that are on schedule and of high quality and value.

**Findley Davies**  
**BPS&M**

**CLICK HERE**

### In depth Analysis of Claims Data to Understand Cost Drivers

ClaimScan® provides ad-hoc reports on lifestyle related claims, preventive care costs, and employee claims vs. dependent claims.



### ► Benefits Administration



Clients who may need additional support in administering benefits because of staff reduction, significant work load, or special expertise required, we can help.

#### Benefits to Your Organization

Whether you've lost your benefits generalist or are continuing to try to do more with less, our approach optimizes administration through technology, process improvement, and compliance functioning as a true extension of your HR team while offering the following benefits:

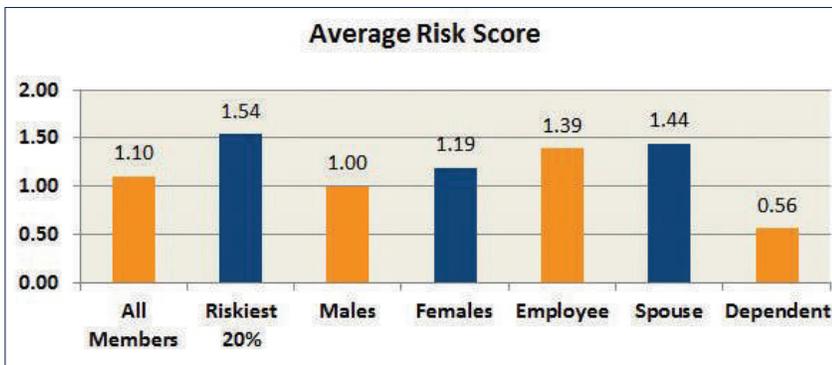
- Manage participant data and reports
- Offer technological, customer service, and call center support
- Mitigate compliance risk
- Evaluate benefits administration software

CALLS	Month	Year to Date	Cumulative
Total Calls Received	323	3,996	9,660
Total Calls Handled	321	3,925	9,518
Total Calls Abandoned	2	71	142
Total Average Number of Calls per Day	15	16	11
% Calls Handled	99%	98%	99%
% Calls Abandoned	1%	2%	1%
Service Level (% answered in 120 seconds)	96%	95%	95%
Average Time Talk (minutes)	6:52	7:16	6:59
Average Speed of Answer (ASA) (seconds)	22	26	25

### ► Strategic Employer Wellness



Findley Davies | BPS&M strategic employer wellness services help organizations rethink their health and wellness efforts to focus on lasting, organizational culture change. Rather than focus on activities and benefits incentives, high-performing wellness initiatives are designed to shift the organizational culture to support the well-being of each individual.



## ► Health & Group Benefits Consulting Services

### Type of Plans

- Medical
- Wellness
- Prescription drug
- Dental
- Vision
- Life insurance
- Supplemental life insurance
- Short- and long-term disability
- Other ancillary benefits

### Strategy

- Comprehensive, strategic planning session
- Wellness cultural readiness assessment
- Employee and executive data gathering
- Benchmarking
- Networks discount and fee benchmarking
- On-site or near-site clinic feasibility analysis
- Benefit design and cost modeling
- Annual benefit budget creation/funding analysis and options
- Employee contribution development/impact analysis
- Incentive cost/benefit analysis (ROI)

### Implementation

- Call Center
- Communication strategy planning
- Vendor summit/vendor management
- Vendor integration and enrollment coordination
- Vendor/plan change implementation management
- Retiree drug subsidy
- Retiree medical change management and communications
- Open enrollment
- Technology vendor evaluation and selection
- HIPAA risk assessments, documentation, and staff training
- Root causes and avoidable claims cost analysis
- Vendor renewals/selecting RFP's and negotiation
- Reserve and IBNR calculations
- PBM effectiveness and efficiency
- Dependent eligibility audits
- OPEB – retiree medical
- Vendor performance objectives and measures
- Annual 5500 form completion
- Nondiscrimination testing/oversight/pre-testing
- Ongoing experience monitoring and reporting
- Scorecards/dashboard creation and monitoring
- Compliance review
- Disability and absence management

## ► About Findley Davies | BPS&M

We are an independent consulting firm positioned to help you make critical decisions about employee benefits, compensation, and change management. We help more than 2,000 clients navigate the changing benefits landscape and successfully manage workforce issues.

Our objective as your consultant is to build an enduring partnership that grows in value year after year. We take the time to get to know your organization – how it operates, and its unique situation, requirements, and people. We then work as a team with your staff to tailor our services to your organization's needs.

*At a time when doing more with less is the new normal, we provide advice and administrative power as a true extension of your team.*