

**GLENBROOK HIGH SCHOOLS**  
**Office of the Assistant Superintendent for Business Affairs**  
**Regular Meeting Monday, February 24, 2014**

**TO: Dr. Michael Riggle**

**FROM: Hillarie Siena**

**DATE: February 24, 2014**

**RE: Discussion/Action: Insurance Consultant Agreement**

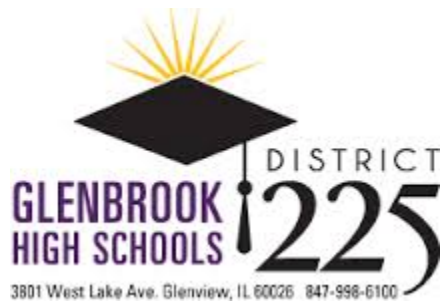
Pursuant to direction from the Board of Education at the February 10, 2014 meeting, a revised proposal has been obtained from Gary J. Gabel, President of Group Alternatives. The scope of the original proposal has been expanded to include the District's dental plan within a review of current and historical data relative to plan design, claims experience, and projected increases in costs, for the District's medical and pharmacy plans. The revised proposal also includes a network analysis for the medical, dental and pharmacy plans, with a focus on bringing new and innovative ideas to the District within the purview of current and future collective bargaining and ongoing District efforts relative to insurance cost containment.

This service is in addition to existing contracted services with Corporate Benefits Consultants (CBC), who serves as the District's insurance broker and consultant, services currently provided by HPN Worldwide, who serves as the District's wellness consultant, and additional services provided at no cost to the District by GCG Financial relative to benchmarking surveys and compliance with the Affordable Care Act (ACA). This independent review is also in addition to the District's ongoing work with the Insurance Cost Containment Committee and expert review by the Board of Education.

The cost of this proposal, as amended, is \$22,500. It is recommended that the Board of Education approve the proposal as submitted.

**CONSULTING PROPOSAL**

**FOR**



**PREPARED FOR:** **HILLARIE SIENA, ED.S.**  
**ASSISTANT SUPERINTENDENT FOR  
BUSINESS AFFAIRS**

**DATE:** **FEBRUARY 12, 2014**

**PRESENTED BY:** **GARY J. GABEL, CEBS**



February 12, 2014

Hillarie Siena, ED.S., Assistant Superintendent of Business Affairs  
Glenbrook High Schools  
District 225  
3801 W. Lake Ave. Ste. 203  
Glenview, Illinois 60026

Dear Hillarie,

Per our meeting yesterday, attached is our amended proposal which has been revised to include the additional services requested by the Board of Education.

Specifically, the Dental benefit plan has been added to the list on page 1 and a PPO, HMO and Dental network analysis has been added to the list on page 2. Our consulting fee has been increased for these additional services, as shown on page 6.

Thank you for the healthy amount of information you have already provided. We will begin reviewing this right away in anticipation of the formal acceptance of this revised offer. Please contact me with any questions. We will be in touch next week with any questions about the benefit plan information received and/or other needed items.

Sincerely,

A handwritten signature in black ink that reads "Gary J. Gabel".

Gary J. Gabel, CEBS  
President

## **GLENBROOK HIGH SCHOOLS DISTRICT 225**

The benefit plans covered under the scope of the proposed consulting agreement including the following:

- a) Medical
  
- b) Prescription Drug
  
- c) Dental

The specific services to be provided are listed on the following page.

# **GLENBROOK HIGH SCHOOLS DISTRICT 225**

## **SCOPE OF SERVICES**

A summary listing of Group Alternatives' primary services is provided below. We will work with you to rank these based on your current needs and priorities.

- \_\_\_\_\_ Review the existing benefits and provide a factual, concise summary of the current plans along with observations and suggestions for future changes.
- \_\_\_\_\_ Analyze the claim experience and other costs, including financial projections and implications of maintaining the existing benefits and funding arrangements.
- \_\_\_\_\_ Evaluate current and alternative Medical and Dental provider networks for claim discount levels and provider access for plan participants.
- \_\_\_\_\_ Benchmark the current benefits and employee contributions to a real time database of other employer's benefit plans. Comparative information from this database (over 5,000 employers) may be selected by industry, number of employees and/or geographic region.
- \_\_\_\_\_ Provide information and a proven strategy for using Consumer Driven Health Plans to reduce benefit costs, including a 2-3 year flat budget approach.
- \_\_\_\_\_ Evaluate the impact of the Affordable Care Act (ACA) requirements and provide compliance strategies.
- \_\_\_\_\_ Review current use of benefit technology for enrollment transactions and billing/claim eligibility records with recommendations for potential enhancement/improvement in efficiency and accuracy.
- \_\_\_\_\_ Provide employee behavior modification strategies, including:
  - Wellness
  - Disease Management
  - Large claims/chronic co-morbidity
- \_\_\_\_\_ Review the Prescription Drug benefit and provide cost control strategies.

# **GLENBROOK HIGH SCHOOLS DISTRICT 225**

## **OPTIONAL SERVICES**

The following services would be available after completion of the initial project, at an additional cost, and are suggested for your consideration:

### 1. Human Resource and Benefit Technology Analysis and Recommendations

Please see page 4 for a detailed explanation. Items a, b and c are included in the initial project. Items d, e and f are the optional services.

### 2. Marketing of the Benefit Plans

Please see page 5 for a detailed explanation. In summary, marketing the existing benefit plans would include:

- Providing a report with a financial comparison of all quotes received
- Evaluating the offers and providing revised pricing recommendations
- Developing a selection strategy for finalists, if desired

## **GLENBROOK HIGH SCHOOLS DISTRICT 225**

### **HUMAN RESOURCES AND BENEFIT TECHNOLOGY ANALYSIS AND RECOMMENDATIONS**

Group Alternatives, Inc. will manage a complete assessment of current transactional workflow and use of technology, and a needs analysis to discover potential technology alternatives for improved efficiency and data accuracy/communication. Primary services and expertise will be provided by EmployeeTech under the direction of Group Alternatives, Inc.

Key project areas may include benefits enrollment/administration, HR communication portals, HRMS, payroll, wellness program technologies, recruiting, time and attendance and talent management.

These services include:

- a) A review of the existing technology in use for Human Resources (HR) and benefits functions.
- b) An assessment of current HR and benefits processes, including cost, engagement, human capital and compliance issues.
- c) A needs analysis for potential improvement in staff efficiency, employee self service, overall communication of benefit information, and accuracy of enrollment transactions and data storage/transmission to carriers and vendors.
- d) Writing the specifications for the Request for Proposals for any HR or benefits system.
- e) Reviewing the proposals and evaluating the vendors.
- f) Assisting with the vendor/system selection and implementation.

## **GLENBROOK HIGH SCHOOLS DISTRICT 225**

### **MARKETING OF THE BENEFIT PLANS**

Group Alternatives, Inc. will prepare the marketing specifications for the fully insured and self-funded markets. The goal will be to determine the most competitive alternatives available for Glenbrook High Schools District's benefits.

Marketing services include:

- a) Writing the specifications for the Request for Proposals.
- b) Marketing to no fewer than eight (8) markets.
- c) Reviewing the proposals for accuracy and plan duplication.
- d) Preparing and presenting a Marketing Report to Glenbrook High Schools District 225.
- e) Assisting Glenbrook High Schools District 225 with interviewing up to four (4) carriers/administrators as possible providers of benefit services.
- f) Facilitating the final selection process.





## CONTRACT FOR SERVICES

This contract is entered into between Glenbrook High Schools District 225 and Group Alternatives, Inc. to engage the services of Group Alternatives, Inc. as outlined in the proposal dated January 10, 2014.

These services will be provided by April 1, 2014 if this proposal is accepted by February 18, 2014. The fee for these services is \$22,500 payable in two (2) installments. The first installment of \$13,500 is payable upon acceptance. The second installment of \$9,000 is payable by April 30, 2014. The second installment is only payable if Glenbrook High Schools District 225 is satisfied with the quality of the services and information. Glenbrook High Schools District 225 will determine the definition of satisfaction. All reports will be in writing when presented.

Glenbrook High Schools District 225 remits an initial check payable to Group Alternatives, Inc. in the amount of \$13,500 to engage the services of Group Alternatives, Inc.

This agreement is entered into this \_\_\_\_ day of \_\_\_\_\_, 2014.

Signed By,

\_\_\_\_\_  
Gary J. Gabel  
Group Alternatives, Inc.

\_\_\_\_\_  
Michael D. Riggle  
Glenbrook High Schools District 225

# **GLENBROOK HIGH SCHOOLS DISTRICT 225**

## **INFORMATION NEEDED**

1. CENSUS (all employees including those waiving and part-time)
  - a) Name
  - b) Gender
  - c) Date of Birth
  - d) Coverage status for each benefit (i.e. single or family)
  - e) Employee contribution for coverage
  - f) Job description or title with weekly hours worked
  - g) Income
  - h) Geographic location, include home zip code
  - i) Include Retirees, if applicable
  - j) Include COBRA: gender, DOB, coverage status, COBRA effective date
  
2. PLAN DESIGN
  - a) Current plan design
    - i) Copy of benefit booklet for each line of coverage
    - ii) Copy of Master Contract
  - b) Prior plan design
    - i) Explanation of any changes in the last three years
    - ii) Effective date of each change
  
3. PREMIUM INFORMATION
  - a) Current premium by line of coverage
  - b) Renewal letters confirming final rates for the last two plan years
  - c) Premiums by line of coverage for past two years
    - i) Include any changes in carrier
    - ii) Include effective date of any rate changes
  - d) Employer/employee contribution level for each line of coverage
  - e) Current Stop Loss / claim funding contracts

# GLENBROOK HIGH SCHOOLS DISTRICT 225

## INFORMATION NEEDED (CONTINUED)

### 4. CLAIM EXPERIENCE INFORMATION

- a) Month by month paid claims, by line of coverage, for past two years minimum (three years preferred)
- b) Month by month employee/dependent count for each line of coverage
- c) A list of shock losses in the past 24 months (claims over 50% of pooling point or specific level)
  - i) Employee or dependent?
  - ii) Gender
  - iii) Date of birth
  - iv) Date of onset
  - v) Diagnosis/prognosis
  - vi) Treatment given
  - vii) Claim amount
  - viii) Current status