

Topeka Metropolitan Transit Authority

Gallagher Response to Request for Proposal

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Gallagher Benefit Services, Inc.

July 13, 2023



Gallagher

Insurance | Risk Management | Consulting

Cover Letter

Gallagher Benefit Services, Inc. (Gallagher) is pleased to submit our proposal to partner with Topeka Metropolitan Transit Authority (Topeka Metro). We are confident you will find Gallagher has the experience, integrity, resources and innovative solutions necessary to meet Topeka Metro's benefit needs. We will invest in our relationship and commit to understanding your culture and relationships in the areas in which you operate.

Gallagher's proposal provides Topeka Metro with a strong partner in today's marketplace. Our regional footprint combined with our market intelligence will provide several advantages to the benefits team at Topeka Metro. Gallagher's strategic perspective allows us to help you attract, retain and engage employees while containing costs. Our value proposition includes:

- Our ability to demonstrate expertise in designing, developing and negotiating benefit plans that meet the specific needs of Topeka Metro
- Our commitment to provide a level of honesty and transparency, along with a level of independence, in all dealings and communications with service providers and the Topeka Metro team
- Our client service model that combines high touch customer service with extensive resources required in today's complex healthcare environment
- The current team focuses on fully-insured clients; the service team may be altered as your needs change
- Our expertise in helping clients comply with the multitude of employee benefit laws and regulations including the ACA
- Our ability to provide exceptional quality and services for a competitive price
- Our commitment to offering ongoing communication and resources through our Benefit Advocate Center
- Our Wellbeing Resource Inventory will be utilized to understand what resources your organization has today and begin to develop a gap analysis for future opportunities
- Our partnership with Employee Navigator which provides you and your employees access to online administrative, enrollment and communications solutions

Our model is to help you craft a tailored solution that balances your unique priorities, goals and financial realities. Together, we will design a benefits program that will deliver a positive, sustainable impact for your employees and organization alike. We have the ability to delve into your industry's data to better understand the marketplace. Our deliverable to you is a level of engagement that generates insights and informed recommendations to help you thrive.

We are confident our RFP response will illustrate our expertise, passion and commitment to helping Topeka Metro provide a holistic benefits package, and we look forward to discussing our approach in greater detail at our follow-up meeting. Thank you for allowing Gallagher to participate in this opportunity.

Sincerely,



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Proposed Exceptions and Modifications to Terms & Conditions

Upon review of the Topeka Metropolitan Transit Authority (“Metro”) RFP, Gallagher has the following comments:

- Section 1.0 (Page 4) - Gallagher cannot agree to permit Metro to audit for 3 years after the agreement ends. They can audit during the agreement.
- Section 13.0 (Page 6) - Indemnification should be limited to grossly negligent acts and omissions, breaches of the contract, intentional misconduct, or violations of law.
- Section 23.0 (Page 7) - Gallagher may retain copies of its work product that contain Confidential Information for archival purposes or to defend its work product, and in accordance with legal disaster recovery and records retention requirements, store such copies and derivative works in an archival format (e.g. tape backups), provided that the information will remain Confidential as long as it is retained.

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Contract Requirements

Our Consulting Approach

Our consulting approach is centered on working with you to understand your workforce, culture, strategic goals, specific institution issues, and budget. Gallagher Better WorksSM includes physical & emotional wellbeing, financial wellbeing and career wellbeing, delivering across the entire needs of an employee population. Unique in the market, we can offer you the holistic consultancy solution you need, to help you recruit, protect, reward, engage, retain, and inspire and your people.

Gallagher Better WorksSM builds a better organization by focusing on your:

- **Organizational Wellbeing:** Individual employee wellbeing is only part of the puzzle. Gallagher can help you develop a comprehensive strategy for managing risk, staying on top of compliance and clearly communicating your organization's vision.
- **Physical and Emotional Wellbeing:** Medical insurance is only the tip of the iceberg when it comes to your employees' physical and emotional wellbeing. Gallagher Better WorksSM has dozens of ways to promote a healthier, happier workforce.
- **Career Wellbeing:** In addition to developing a compensation structure that rewards the individuals who help your organization grow, Gallagher can help you set your employees up for career-long success.
- **Financial Wellbeing:** Many employees experience financial stress. Meet your employees wherever they are in their financial journey with education, communications and solutions supporting their spending and savings efforts. Gallagher can guide your investment strategy and help ensure your people are retirement ready.



Gallagher Better WorksSM builds a better workplace with a holistic focus on employee and organizational wellbeing. It's the guiding principle that informs every aspect of Gallagher's comprehensive approach to benefits, compensation, retirement, employee communications and workplace culture. Gallagher Better WorksSM is how you turn your workplace from an obligation to a destination. It's how your best becomes better and your organization becomes stronger.

We understand that selecting a benefit consultant is critical to Topeka Metro achieving your key strategic goals within your current and projected financial reality. It is our obligation and commitment to help you design programs to attract and retain high-quality staff while operating under budget parameters. Thus, our consulting philosophy is centered on working with you to understand your workforce, culture and people to align human capital investments with the needs and preferences of all stakeholders. Better alignment means more efficient and cost-effective spend on your most valued assets.

Gallagher Better WorksSM Assessment

As part of the strategic planning process, Gallagher can utilize our tool, Gallagher Better WorksSM Assessment. We gather your data through a proprietary series of questions about the complexities of your organization's employees and objectives your C-suite and key leaders' perspectives. It will take each stakeholder approximately 10 minutes to complete the 42 questions spread across each area of employee wellbeing (physical & emotional, career and financial). After completion of the Gallagher Better WorksSM Assessment, Gallagher aggregates individual responses into organization-wide results to provide your decision-makers with an interactive report defining top areas of urgency.

[Click here for sample Gallagher Better WorksSM Assessment](#)

Workforce Evaluation Tool

Gallagher will also utilize our proprietary Workforce Evaluation tool. This tool is the method we use to design tailored benefit programs that are more cost-effective for the employer and more valued by the employee. We start by creating a profile of your entire workforce based on life/career stage indicators, tenure, employee classes and performance indicators. We will evaluate benefit enrollment trends indicating implicit needs of your workforce, as well as distribution of your benefit dollars by employee type, tenure or performance. From here, we will identify gaps where current benefit strategy does not address the implicit needs of predominant populations or the target top talent resulting in potential reverse discrimination affecting key employees. This information will serve as the foundation as we work with Topeka Metro to design a benefit strategy in support of long-term recruitment and retention goals of specific population groups identified as the target workforce.

[Click here for sample Workforce Evaluation Report](#)

People Insights Report

We review career stage distribution and tenure by career stage to understand current and likely future state as well as understanding the human capital strategies we should be deploying to meet employee needs and leverage benefits to maintain a healthy career stage distribution throughout the workforce. While this helps us meet human capital goals, this does also help influence financial risk as well, as high concentrations of late career and pre-retirement will increase the likelihood of age-related chronic conditions, cancer and impacts Rx spend significantly. We are also able to gain insights into social determinants of health that help both improve the lives of our client's team members, but also can reduce financial risk when we leverage the data to solve these issues. Lastly, this report also helps us to examine topical data points that are good indicators of whether a full compensation study is necessary. Wages by career stage and gender can help indicate if your compensation strategy is skewed towards a specific group, but also the report will index each employee's compensation against the average rent for a 1-bedroom apartment in their county to help you see where employees may be rent disadvantaged. This not only plays into a high level overview of wage appropriateness but can also help address social determinants of health; if an employee cannot afford housing, it's highly unlikely they have the means, tools or resources to effectively manage their health.

[Click here for sample People Insights Report](#)

Gallagher Proprietary National Benefits Survey

Gallagher conducts an annual Benefits Strategy & Benchmarking Survey that collects thorough, detailed data from over 4,000 U.S. organizations nationwide. Results allow comparisons by industry, region, organization revenue, organization type and number of employees for specific employee benefits categories. They include medical benefits, dental benefits, life insurance, wellness programs, retirement plans, paid-time-off policies, voluntary benefits and other typical program offerings. In addition, various survey reports are available to provide clients with an in-depth look at current practices and emerging trends in employee benefits strategy and design. The insights clients gain can help them make effective, competitive near-term decisions and guide their intermediate and long-term strategic planning.

The data captured in this survey can be sliced and diced to inform plan design and strategy benchmarking by geographic region, employer size, industry, and more to help the District see how competitive its benefits programming and strategies are in the marketplace.

[Click here for sample Benchmarking Report](#)

Employee Surveys

Gallagher supports its clients in conducting employee benefit surveys. In addition to the development of the survey tool, we extend an electronic survey system that enhances participation and provides for an efficient and timely compilation and analysis of the results. Generally, this support is included in our core fees.

Gallagher also works closely with clients to develop and conduct stakeholder interviews and focus groups regarding an array of benefits, compensation, total rewards or other organizational topics. These services may be subject to additional fees, depending on the nature of our involvement.

Strategic Planning

Our long-term strategic approach aims to not only help design and manage benefits programs satisfying current needs, but to develop a forward-looking strategy with built-in cost containment measures for upcoming years. We will work with Topeka Metro to develop a multi-year plan that will ensure the benefits program is in sync with your short and long-term objectives and takes into consideration what Topeka Metro employees want and need. Topeka Metro will review, analyze and make appropriate recommendations in terms of competitiveness, cost-effectiveness and benefits philosophy as they relate to the strategic plan. The following five steps are what we undertake across the entirety of your benefits programs.

Discovery & Analysis

- **Business Environment** – Evaluate future business and staff changes
- **Demographics** – Analyze employee characteristics
- **Total Wellbeing** – Benchmark plan with industry and develop strategy focused on quality service, cost containment, and employee satisfaction
- **Cost and Financial Modeling** – Inventory programs while focusing on key cost drivers, outcomes and comparisons with benchmarks
- **Satisfaction** – Survey population and provide employee assessment of current benefits program including the communication of benefits
- **Project Cost** – Estimate benefits program cost based on status quo

Desired State and Goal Setting

- **Determine Differences** – Identify areas where meaningful changes are expected for the organization, employees and macro environment
- **Identify Impacts** – Provide evaluations of the preferred future state and impacts of changing variables
- **Develop Specific Goals** – Using tangible metrics, outline goals

Gaps and Opportunities

- **Identify gaps** – Evaluate current programs compared to goals
- **Prioritize opportunities** – Rank each gap and develop a plan of action to close the gap

Strategic and Tactical Options Evaluation

- **Develop Strategic Alternatives** – Leveraging the gaps and opportunity analysis creates options for reaching goals
- **Propose Tactics** – Evaluate tactics that will support strategic alternatives while taking into consideration company culture, benchmarking data, and other factors

Implementation and Management

- **Vendor Selection** – Select and secure the most qualified vendors with the most favorable terms (including performance guarantees) to deliver the programs and designs determined by this strategic planning process
- **Implementation** – Onboard newly customized programs based on identified needs
- **Integration** – Introduce programs to operations and employees ensuring a positive on boarding experience
- **Measurement** – Identify key metrics to be regularly tracked to determine performance and provide strategy insight for continued strategic opportunities
- **Communicate and Engage** – Develop a communication strategy to educate and engage staff so that they perceive value

Service Approach

Gallagher takes a great deal of pride in the manner in which we deliver service to our clients. We recognize that successful relationships are the key to our success and ongoing existence. Our philosophy for servicing an account is rooted in our mission and values, specifically:

- To build the best benefit service practice with consultants who understand the value of relationships and inspire confidence and trust with our clients.
- To provide superior cost effective benefit products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.
- To measurably help our clients manage and grow their business through our expertise and counsel in benefit services.

Given our philosophy and mission, Gallagher has invested a great deal of time and effort in our service approach and delivery mechanisms.

- **Customized Service Teams:** Gallagher surrounds our clients with teams that are designed to meet their specific needs. Pertinent and relevant experience is critical to the process of selecting individuals best suited and equipped to satisfy the needs of each and every client. Team size is also a major consideration as we want to make certain the number of members on the team is adequate and appropriate to ensure delivery of timely, quality service. We find our co-team structure for the management of Medical/Rx and Ancillary is extremely effective and provides our clients with additional horsepower to accomplish their goals and objectives. We also find our approach to folding in subject matter experts as an integral part of the team ensures the best possible thinking.
- **Senior Executive Service Team Management:** Each service team is appointed a senior executive consultant who manages the overall client satisfaction process and adjusts the team both in terms of its people and its depth in order to ensure adequacy and sufficiency. The executive consultant ensures that the consulting team is fulfilling all goals, objectives and deliverables and that the client is completely satisfied with the service they receive.



- **Senior Consultant Service Team Leadership:** Each team is quarterbacked by a Senior Consultant and supported by staff and systems specifically dedicated to the day to day administration of benefit plans thus ensuring client access to a point person trained to expeditiously resolve issues related to claims payments, new hire enrollment, employee communications, open enrollment, plan marketing and may other administrative aspects of the plan.
- **Strategic Business Partner:** Gallagher partners with our clients acting as an extension of their team and strategic business advisor. We assist with creating Executive Summaries for leadership presentations, building materials to most effectively communicate with employees and managers and work cross-functionally with internal teams.
- **Mandatory Standards:** Mandatory Standards are the professional standards to which all Gallagher staff must adhere in our daily business operations. Mandatory Standards provide a platform which supports Gallagher's philosophy of maintaining a consistent level of high quality service and professionalism across all offices, and they help to minimize potential E&O liability. Mandatory Standards take the form of checklists, documents, and/or policies or procedures. As part of our ongoing commitment to continually improve the quality of services, each Gallagher office has a formal Peer Review program. Such program establishes a quality standard for our written work product to ensure we will produce work products that are in compliance with regulatory requirements, professionally communicated, comprehensive, technically accurate, responsive to client needs, and consistent with Gallagher's operating standards.
- **No limit to meetings and visits:** We are a hands-on organization so that the number of meetings and visits we have with a client is never limited but rather determined and dictated by each client and their unique needs.
- **Planning Tools and Stewardship processes:** We begin each of our relationships with a discovery process which in turn results in the development of a mutually agreed upon Client Service Plan. The plan includes timeframes and timelines on key deliverables and milestones with regular and ongoing contact maintained with the client at all times in order to ensure that we remain in synch with corporate goals/initiatives – status quo, transient, evolving and/or representative of a total change in direction. Once the strategy meetings are completed, Gallagher will develop a schedule for meetings designed to regularly check in with the client, monitor progress, and report results throughout the year.

During the course of the year, before beginning any new initiative or project such as annual enrollment or a benefit marketing, the consulting team will also outline all tasks to be performed, assign and track key delivery dates, establish meetings and outline communications to make sure all parties; client team, consultants and vendors/carriers are aware and meet deadlines necessary for the success of the initiative.

At the end of each plan year, Gallagher prepares our Annual Stewardship report for our clients. This report outlines the stated goals and accomplishments for the past year, assesses overall performance and initiates our conversation for the upcoming Plan year, setting new goals and priorities.

Annual Operational Timeline

While we have provided a sample below, we do not believe in a one-size-fits-all approach for any of our clients. We would work with Topeka Metro to discuss needs, expectations and timing of any meetings/decisions or budget deadline requirements to create a custom calendar that meets your needs in coordination with availability of reporting, renewal and any other carrier activities.

Our typical cadence would consist of quarterly strategic meetings, with an informal meeting cadence on a weekly/biweekly/as needed basis to discuss ongoing projects, tasks and connect to ensure open communication and ensure we are able to address any items that may be on Topeka Metro's plate where we can intervene and serve as an extension to your team. We would add additional strategic meetings to deliver any project outcomes, results, or vendor meetings as necessary.

The service calendar is intended to be a working document that evolves based on discussions between Gallagher and Topeka Metro to ensure that initiatives align with your philosophy and goals. Your entire Gallagher team is by your side every step of the way and is always available by phone or email outside of any formal scheduled meetings and may be reached at any time to serve as an extension of Topeka Metro's team.

SAMPLE ANNUAL SERVICE CALENDAR

Major Milestones for a January 1st Renewal

January <ul style="list-style-type: none"> Plan Entry Compliance Review Define focus for 2024 Define Strategic Wellness Initiatives 	February <ul style="list-style-type: none"> 2023 Review (Internal) Update Annual Service Calendar Internal Business Operating Standards Disseminate ERISA Wrap Document 	March <ul style="list-style-type: none"> 2024 Strategic Planning Meeting Identify Gallagher resources needed Review Market Trends Review Benefits Benchmarking Analysis
April <ul style="list-style-type: none"> Client Agreement Review & Execution Revised Wellness Program Launch Annual Compliance Training Wellbeing & Engagement Team 	May <ul style="list-style-type: none"> Communication Strategy execution Quarterly Client Meeting (Optional) 	June <ul style="list-style-type: none"> Pre-Renewal & Plan Options Prep (Internal) 5500 Filing – Gallagher Review (Internal)
July <ul style="list-style-type: none"> Review Plan Performance & Benchmarks Identify Plan Marketing Opportunities 5500 Filing Due 	August <ul style="list-style-type: none"> Pre-Renewal Meeting Develop Marketing Benefits Analysis Financial Projections Funding Feasibility Study 	September <ul style="list-style-type: none"> Initial EE Contribution Analysis Initial Open Enrollment Material Development Renewal Release (if Self-Funded)
October <ul style="list-style-type: none"> Quarterly Renewal Meeting & Recommendations Execute Plan Marketing Renewal Negotiations Open Enrollment Vendor Coordination 	November <ul style="list-style-type: none"> Carrier & Plan Design Decision On-site Open Enrollment Meetings Review contracts & performance guarantees Disseminate Annual Notices 	December <ul style="list-style-type: none"> Open Enrollment files to vendors Monitor Enrollment Submission Final Data Integration

RENEWAL METHODOLOGY

Our experience and knowledge of innovative benefit program approaches allows us to thoroughly review and identify the best options for you. We will also review industry and marketplace trends with you and develop regular projections specific to your health benefits program.

Gallagher’s in-house underwriting and analytical people resources include an experienced team of analysts. They are backed by the actuarial services of Healthcare Analytics. Considered in the industry as a world-class actuarial consulting practice, Healthcare Analytics is a Gallagher subsidiary. Our underwriters and analysts utilize tools developed and supported by Healthcare Analytics, including a health plan rating model, an IBNR reserve model, discount database, data warehouse and predictive health risk score.

Gallagher will provide and negotiate annual renewals from carriers and benefits-related service organizations on behalf of Topeka Metro, including providing information pertinent to underwriting and procurement of data held by such carriers or organization on your behalf. We will prepare detailed bid specification for carriers in cooperation with Topeka Metro, provide you with detailed analysis of proposals received, and counsel Topeka Metro regarding contemplated changes in programs or levels of benefits. This includes evaluating the responses and recommending changes to Topeka Metro based on the RFP findings.

We have developed a thorough renewal methodology that involves a number of steps, many of which happen concurrently.

- Plan Review:** Utilizing our underwriting and financial analysis resources, we will first provide an evaluation of the annual renewal calculations of existing benefits providers and plan design options.
- Strategic Positioning:** When market exploration is recommended, we will work to optimally position you with prospective vendors. This includes an in-depth analysis of the available product pool, identifying target products and vendors, and preparing and distributing RFPs.
- Modeling Alternatives:** Utilizing our internal resources (including sophisticated predictive modeling capabilities), we will forecast scenarios and discuss comparative benefits of each to help arrive at the correct decisions to optimize costs and benefits over a period of three to five years.
- Summary:** The data derived from our review and market exploration—along with a thorough understanding of your employee base, culture and strategic objectives—we will serve as the basis for our summary of recommendations, which we will present to the designated decision makers.

Gallagher’s renewal approach includes analyzing loss ratios, retention levels and billing margins during contract renewal, and negotiating favorable rates, benefit levels, plan design, terms & conditions and performance guarantees. Annually we provide employee and employer contribution rates complying with your organization’s various bargaining agreements.

Renewal Process

All resources on the core consulting team—Managing Consultant, Strategic Partner, Client Manager and your Financial Benefits Consultant will play a role in the renewal process and we call upon our actuarial team where relevant.

The process includes utilization and plan performance meetings with vendors as well as formal pre-renewal meetings. During these strategic meetings, Gallagher will deliver a year-to-date financial analysis of plan activity, based on available data, supplemented with our broad knowledge of marketplace trends and developments. In order to assist you in determining your renewal objectives, we will facilitate discussion of:

- Contribution and plan design within context of total rewards strategy/philosophy
- Marketplace trends and new product evaluation
- Current vendor and plan financial, service or network issues
- Benchmark utilization of key plan provisions as well as review the status of any wellness initiatives and performance of consumer-driven products being offered
- Review of new or upcoming legislative plan changes and their pricing impact
- Alternate funding opportunities
- Recommendations for potential plan, network or vendor changes
- Early projections of next year's claims and fixed-cost levels
- Review and integrate clinical and financial data for pre-renewal and renewal planning as well as outcome analysis

Based on the objectives established during the pre-renewal meetings, Gallagher will:

- Request all vendor renewals
- Negotiate current plan design with vendors, based on our projected cost estimates and sound underwriting and actuarial principles
- As appropriate, discuss with each vendor to review any service issues
- Explore and negotiate any performance guarantees
- Explore the feasibility of network changes and/or direct contracting with specific network facilities
- Arrive at the best achievable outcome, based on current plan design, and report to Topeka Metro

Once renewals and negotiations are finalized, we then will:

- Request pricing for any desired plan design changes
- Perform parallel cost impact analyses relative to plan design, using underwriting expertise and proprietary actuarial tools and resources
- Compare impact analyses with carrier pricing and use as basis to proceed in finalizing additional negotiations
- Work with Topeka Metro in modeling budgetary impact of employer/employee contribution scenarios
- Prepare a formal renewal report with recommendations
- Provide renewal confirmation summaries to Topeka Metro and all carrier/vendors

NEGOTIATING STRENGTH

Gallagher is valued as a top employee benefits consulting firm/brokerage and enjoys preferred vendor status with most insurance carriers. Gallagher receives a block of business analysis from primary carriers in the region. Receiving such a report confirms our successful, stable, long-term position with these key vendors. These analyses continually validate our ability to negotiate competitive rates.

Example #1: In a recent analysis and meeting with underwriters from a top, locally based insurance company, we were shown to negotiate, on average, 2.5% lower rates than all other brokers combined due to our underwriting expertise, market knowledge and leverage as a trusted business employee. We repeatedly hear similar feedback from other carriers.

Example #2: During the recent renewal for a new client, we successfully negotiated a 30% discount on their administrative fee due to our benchmarking and understanding of their TPA's pricing methodologies. This is a long-standing client with the TPA, and no plan or compensation changes were made to obtain this fee reduction.

PLAN ADMINISTRATION

Gallagher is committed to being an extension of your HR department. As a result, we provide a full range of services related to the selection and administration of your organization's vendor relationships.

We will represent your best interests in ongoing interactions with carriers and vendors including negotiations and handling all ongoing service. Gallagher will make vendor performance an agenda topic in our meetings. Your Gallagher client team will provide the service,

support and training your staff needs to work with the vendors, including difficult claims and billing issues, contract and benefit plan interpretation, and performance issues.

Our scope of services is designed to be client-focused. This means that for each client, we create a custom, integrated service platform, incorporating the appropriate expertise and resources needed to help the client attain its strategic objectives in employee benefits management.

Gallagher is distinguished among our competitors with a comprehensive, team oriented value proposition. Gallagher offers a full range of consulting, brokerage, and administrative services. For each client, we create a custom service platform, incorporating all the appropriate expertise and resources needed to help you attain your strategic objectives.

PLAN DOCUMENT REVIEW

We are meticulous in our review of all contracts and regularly interact with our vendor partners to assure compliance. This works to our clients' advantage. Through reviewing these agreements, we confirm that each contract accurately reflects the appropriate provisions. These reviews also deepen our understanding of the key provisions within our client's policies and agreements, which increases the quality of our consulting services.

Gallagher's Professional Standards, developed by our national corporate compliance unit, internal audit team and (in some cases) directly from legislative initiatives. These standards provide a platform that allows Gallagher to maintain a consistent level of high quality service and professionalism across all services provided to Topeka Metro, such as meeting timely deadlines for plan document and contract review. Our Professional Standards mandates all contract reviews will be completed within 30 days of receipt, or as soon as we receive them, from the carriers.

VENDOR PERFORMANCE ASSURANCE

As a routine measure, we implement service guarantees with vendors to ensure that our clients' needs are met. We have been successful in negotiating refunds of administrative fees from third-party administrators and other health and welfare vendors that failed to meet the requirements specified in the performance guarantees. In addition, as part of our special service arrangements with insurance carriers, we set above-average service standards for our accounts, such as aggressive implementation timelines, same-day return of calls and e-mails, and claims resolution typically within 48 hours. We measure vendor performance on an ongoing basis.

MARKET TRENDS

Gallagher continually explores trends in all major aspects of employee benefits plan design. We will help you understand what those trends mean, and work with you to decide how they should factor into your organization's employee benefit strategies and planning. To keep your benefits plan aligned with your organization's business goals in the near term, medium term and long term, your Gallagher team will consider the value of all options and opportunities.

Gallagher continually monitors, measures and interprets marketplace trends affecting employers as a routine—and essential—business practice. Some of our information comes from external resources and experts. We also rely on data and findings brought to light by proprietary analysis and benchmarking tools, and research conducted by our Survey Practice team and our Healthcare Analytics practitioners. Gallagher's thought leaders in all areas of employee benefits, as well as specific industries, draw practical insights from the relationship of data to current market behaviors.

ACCOUNT SERVICE

Your core Gallagher team is available to meet with Topeka Metro at any time, either in person or via phone. Formulating a strategy and project plan will likely require weekly onboarding meetings to begin with, but once we put the strategy framework in place we recommend monthly meetings, then quarterly as services are fully implemented. However, we will always remain flexible and available to change our approach based on Topeka Metro's needs.

Reporting and Analytics

As a Gallagher client, you have access to our substantial toolset of analytics that includes contribution modeling, planners, data modelers, workforce evaluation systems, and more. You get the insights you need to build not just a great employee benefits and compensation plan, but also a great workforce who are engaged, motivated, and invested in your success.

ANALYTICAL TOOLS

Gallagher regularly evaluates and monitors clients' benefit plan designs and financial performance to ensure that client benefit goals are achieved. This analysis is a rich source of valuable information in the strategic planning process, giving clients the facts they need to successfully navigate the fiscal performance of their health programs.

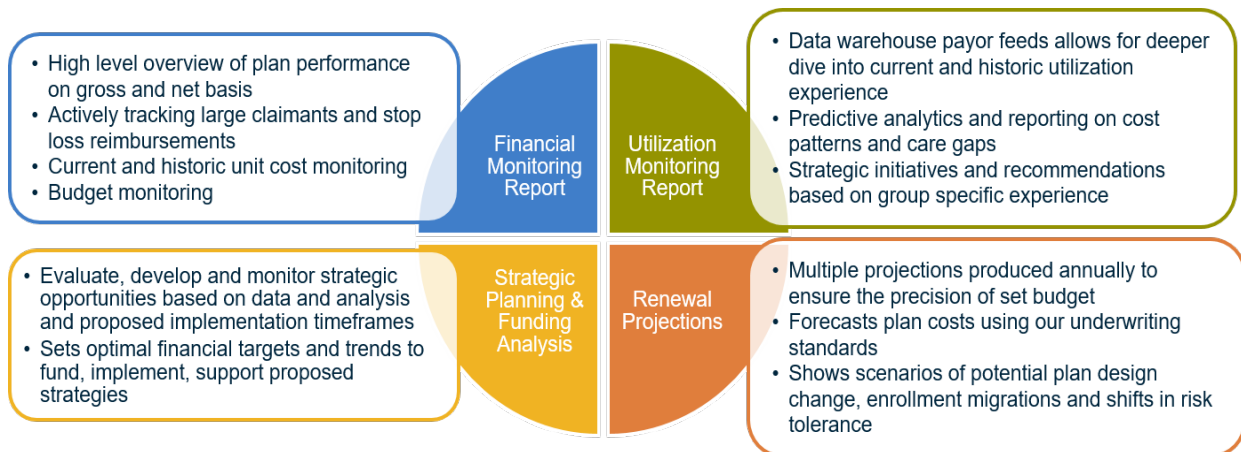
The sampling of tools highlighted below are designed to provide you with current information on trends and analytics to deliver cost effective benefit programs for your employees. Proprietary tools bring complex data into focus and help clarify your long-term strategy. The tools below are all the tools available in a self-funded scenario. A subset of these tools is available if Topeka Metro remains fully insured.



REPORTING & ANALYSIS

Gallagher has the capability to customize your reporting package to meet your organization's exact needs. We will work with you at the beginning of the program to identify the reports you require, including analysis of actual claims to budget, tracking large claims and identification of plan costs by specific lines of coverage.

Gallagher's solution utilizes proprietary algorithms to uncover, pinpoint and automate the information process to help you manage your medical risk across the health plan. We capture, diagnose, optimize actual claims data and provide predictive and prescriptive modeling for high-risk consumers.



Quarterly Reports: Comparison of plan costs to projections, identification of services provided, utilization review, and plan trends

Annual Reports: Executive summary of program expenses, comparison of current costs to renewal costs, renewal alternatives, Incurred but not Reported projections, overview of stop loss projections, future plan cost projections, dollars saved by contract negotiation, percent of benefit dollars paid by members, claims by size, benefits paid by type of service, plan funding/budget comparison, and fixed expense Comparison

BENCHMARKING CAPABILITIES

We routinely perform a variety of benchmarking analyses for our clients, which are included as part of our standard scope of services.

PLAN UTILIZATION BENCHMARKING

This proprietary analysis is performed through our Gallagher Insider methodology and would compare your organization's claims data by category to the national benchmarks for groups with similar employee demographics. Benchmarking is performed against a national data warehouse with more than four million claims records also used by many national insurance carriers.

PLAN ATTRIBUTES BENCHMARKING

These studies are performed by our in-house analysts. The purpose is to compare your plan designs, eligibility rules, rates and employee contribution levels to the regional and national benchmarks of groups of similar sectors, employee demographics and compensation structure. We have a broad range of benchmarking resources at our disposal to perform this type of analysis, including a proprietary database of Gallagher clients nationwide, as well as many other national and regional data sources to which we have access.

GALLAGHER BENEFITS STRATEGY AND BENCHMARKING SURVEY

This national survey was designed to yield deeper insights than other benefits benchmarking studies. With over 4,000 participating employers, it is the most robust survey in the market. In addition to looking at plan design, cost, and employee contributions, it allows us to benchmark your organization's benefits and approaches to top performing companies – not just the general average.

BEST-IN-CLASS BENCHMARKING ANALYSIS

The annual Best-in-Class Benchmarking Analysis will provide you with insights and best practices for managing benefit costs while also attracting and retaining top talent. This special edition of our National Benchmarking Survey (NBS) details the patterns and practices of top-performing organizations, which includes data specific to profile groups deemed "best in class." To make the insights relevant and practical, the analysis is further segmented into separate reports for mid-size (100-999 FTEs) and large (1,000 or more) employers.

Compliance

Our in-house legal compliance practice aims to assist our clients in meeting the complex legal requirements for health and welfare plan sponsors. Gallagher has a deep bench of in-house benefits attorneys and compliance professionals, who act as an extension of our client service teams and assist us in providing timely, understandable compliance assistance and compliance tools for clients. In total, our team consists of over 30 compliance professionals, including over 20 attorneys. Our compliance team provides both administrative and strategic support on a variety of benefits compliance issues under the ACA, ERISA, COBRA, HIPAA, and other laws and regulations affecting your health and welfare plans.

Below are some of the methods we employ to support our clients:

Compliance toolkits, guides, and FAQ's: In-depth information on major topics, such as our Employer's Guide to COBRA, Designing a Compliant Wellness Program, resources on HSAs, FSAs, HRAs, and more.

Compliance education: Our compliance experts interpret legislative developments on such topics as the ACA, ERISA, COBRA, HIPAA, and many others, and circulate that information through newsletters, monthly campaigns, educational guides, compliance alerts, and webinars. We pride ourselves on developing educational resources that are user-friendly and jargon free.

- **Directions Newsletter:** Our signature bi-monthly publication featuring articles on employee benefits and HR topics that affect our diverse group of clients nationwide.



- **Compliance Connections:** Publications highlighting a wide variety of compliance topics for employers to consider. Each issue will focus on a specific topic that confronts Topeka Metro as you continue to better your compliance.
- **Compliance Alerts:** Updates on developments in Congress, the regulatory agencies, and the courts, that are the most newsworthy or time sensitive.
- **Compliance Webinars:** Explanations and walkthroughs of important compliance tasks and requirements, led by members of Gallagher's compliance team.

Compliance consulting: Our compliance experts will work alongside your Gallagher consulting team and with your staff and/or your legal counsel to help resolve complex situations and answer questions on ongoing plan administrative issues.

ACA Employer Mandate and 1095-C/1094-C Compliance: Worried about employer mandate and related reporting requirements under the ACA? We have got you covered. We know that ACA employer shared responsibility and reporting rules can be confusing so we maintain detailed counting hours and employer reporting toolkits, and regularly counsel our clients in this area.

Wellbeing

Gallagher's Physical & Emotional Wellbeing Consulting team is led by the National Wellbeing Consulting Practice Leader. This team consists of 30 dedicated professionals, providing consulting to clients of various sizes and various industries nationally. Your organization will be assigned a Wellbeing Consultant who can provide first-hand local and regional insights and is backed by a vast network of national expertise. Together with the rest of your Gallagher team, we will focus on your goals and leverage your resources to efficiently and effectively design a strategy that makes the most impact on the strength of your overall employee value proposition.

In addition to the consulting provided, as a Gallagher client, you will have access to the following wellness resources:

LIVE WELL MONTHLY

Gallagher's wellbeing resource featuring the following materials in English, Spanish, and French Canadian:

- Monthly newsletters you can send out to your employees with tips, tricks, and information about living a healthy lifestyle including healthy recipes
- Printable posters to hang in your workplace that correspond to a theme from the newsletter
- Templates for total wellbeing activities or challenges with tracking cards tied to each month's theme that can easily be executed by HR, the wellbeing champions, or a team of employees

LIVE WELL TOOLKITS

A valuable set of documents with ideas for establishing or evolving your wellbeing initiatives in the following areas:

- Wellbeing Best Practices
- Building a Wellbeing Committee
- Planning a Flu Vaccine Clinic
- Planning a Health Fair

Vendor Management

Proper vendor management begins with the selection of the right partner for Topeka Metro's employee benefits program. As one of the leading employee benefits consulting and brokerage companies, Gallagher has strong working relationships with the top markets in the industry. On both a national and local level, we interact with them regularly to fully understand their current capabilities and offerings, product innovations and Accountable Care Organizations (ACO's) and will selectively recommend to you those companies, products and services that meet your needs. Gallagher regularly negotiates performance guarantees with vendors and reviews performance against these set standards. During our regular meetings, vendor management will always be on the agenda.

With thousands of clients nationwide, Gallagher has tremendous negotiating leverage with and knowledge of the range of health and welfare vendors both locally and nationally. This is invaluable to our clients as they continue to seek ways to ensure they are getting the most value for their dollar. Our team members serve on the advisory boards for many of the local and national insurance carriers. We stay close to the carriers so we are current on new product offerings, changes in underwriting or other matters that may affect our clients. We also share ideas from the marketplace and client feedback. We maintain high-level contacts locally and nationally so we have leverage when it is needed.

Acting as a full-service extension of Topeka Metro's HR department, Gallagher will represent your best interests in all interactions with carriers and vendors, including negotiations and handling all ongoing service. We will attend and lead all scheduled vendor meetings,

and we'll make vendor performance a standard agenda topic for our meetings with you. Your Gallagher team will also provide the service, support and training your staff needs to work effectively with the selected vendors. We will coordinate all open enrollment activities and support all of your communications needs. A vendor's ability to deliver on their promises is an important consideration in the vendor selection process.

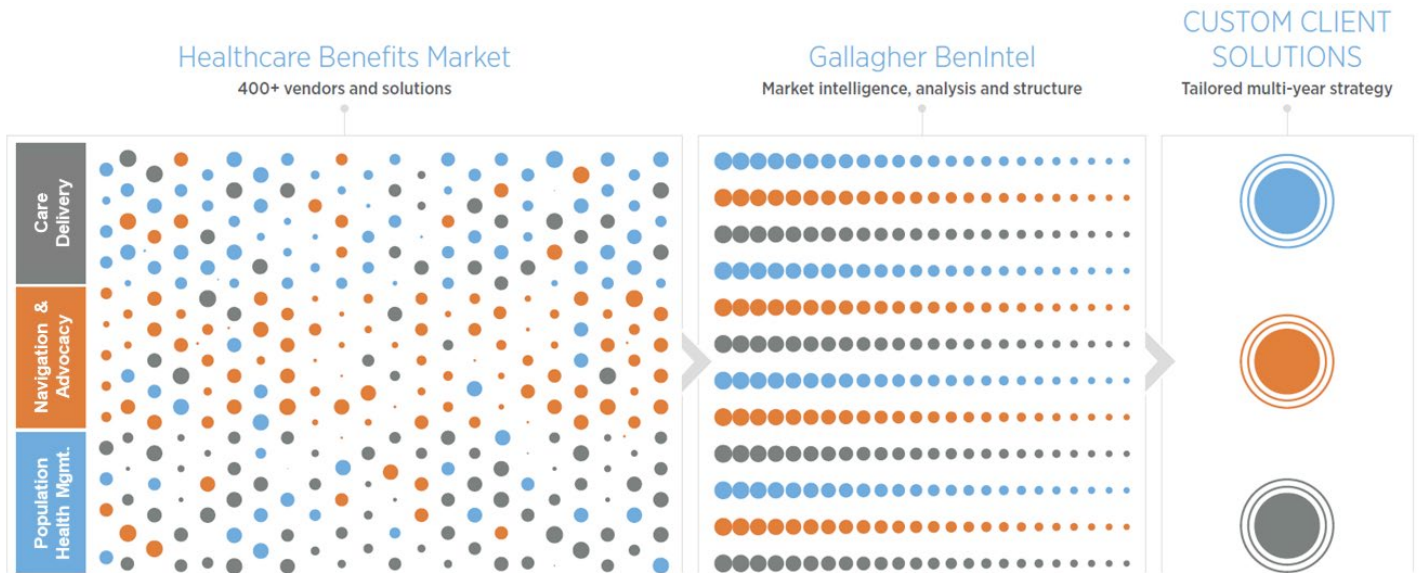
VENDOR FINANCIAL STABILITY

The financial stability of our vendors/carriers is very important. Gallagher takes the responsibility in assisting our clients in placing their insurance very seriously. This includes working with high quality insurance carriers whenever possible. We will only recommend vendors to you with an A- (Excellent) or better rating from A.M. Best. Compliance with the Gallagher Solvency Policy is mandatory. Any unauthorized exceptions to the Solvency Policy and related guidelines will result in penalties or other measures recommended by the Solvency Committee.

BENINTEL

To help our clients find solutions that best fit their strategies we developed Gallagher BenIntel, our national healthcare benefits innovation hub. Gallagher BenIntel manages a proprietary market intelligence platform designed to help our consulting and client service teams identify, assess and recommend point solutions. This platform includes the following components:

- Dynamic vendor/solution directory with 700+ vendors and growing
- Consultant – vendor – client communication platform
- Solution reviews and feedback by Gallagher consultants across the country
- Solution analysis and consulting guidance by national Subject Matter Experts (SMEs)
- Solution-specific ROI analysis across Gallagher's book of business
- In-depth vetting (including legal, financial, and IT) for select vendors
- Preferential partnership arrangements with select vendors



Communications

OPEN ENROLLMENT, BENEFIT BOOKLET

Gallagher places high importance on the role of communications in employee benefits. An employee who has a greater understanding of his/her benefit program will value it more and will be more likely to stay with your organization longer. Increasing employee retention, engagement, and recruitment are critical by-products of a strong communications program.

Effective communications do more than informing the workforce about their benefits. They create an ongoing dialog through targeted, personally relevant messages that engage employees and strengthen their cultural connection. Employees should gain a clear understanding of key policies, procedures and programs – and any required or optional actions to take.

All of our communication materials are generated from experts within our firm, on our Communications team. Gallagher's communications services, resources and technology solutions include:

PAPER AND ELECTRONIC EMPLOYEE COMMUNICATIONS

We will work with your organization to develop both paper and electronic communications that meet your employee needs and organizational structure. These communications could include open enrolment and new hire materials, employee education and wellness monthly newsletters/posters, employee wallet cards, and home mailers. We pride ourselves on making these communications both informative and attractive.

[Click here for Sample Benefit Guide](#)

ANNUAL OPEN ENROLLMENT COMMUNICATIONS

Gallagher will help to plan the most effective approach to open enrollment based on Topeka Metro's employee demographics, available communication channels, enrollment goals and budget. Items which are included in scope and may be recommended, upon strategy development, include:

- Standard Benefit Summaries
- Organization of vendors and applicable materials
- Announcement letters (i.e. benefit fairs, carrier/plan design changes)
- Open enrollment literature/PowerPoint presentation
- Articles for the company newsletter or Intranet

EMPLOYEE NAVIGATOR

Gallagher can help with identifying benefit administration and enrollment technology to meet your company's needs and lighten its administrative load. Our HR technology consulting department would help in the technology evaluation and decision process.

Gallagher partners with Employee Navigator to provide you and your employees access to online administrative, enrollment and communications solutions. Employee Navigator's online enrollment and administrative services allow your HR staff to focus more time on strategy, and your employees to experience improved service quality. What often follows is greater overall satisfaction with your employee benefits plans and the administration process. Your employees can take advantage of the customized Employee Navigator web portal – both Android and iPhone friendly. This robust tool enables employees to be more self-sufficient by providing access to benefit plan information, carrier and contact information, downloadable forms, and instructional videos. Best of all, employees will appreciate the 24/7 convenient access via the web or their smart device.

Employee Navigator can:

Streamline employee management: Know instantly when enrollment events occur and minimize claim and billing issues. Easily track time-off and onboard new hires. Empower employees with our easy-to-navigate self-service portal puts employees in the driver's seat. Improve employee communication for compliance or company communications. We believe in using technology to modernize benefits and HR.

Simplify 1095-C / 1094-C ACA Compliance: Worried about the reporting & tracking requirements for ACA? Employee Navigator has got you covered. We know the Affordable Care Act can be confusing so we built a set of simple yet powerful tools to make compliance easier.

Eligibility tracking for hourly employees:

- Set-up stability and administrative periods
- Easily track hours during measurement periods
- Quickly identify eligible employees
- Simple import of hours

The best data collection tool for 1094/1095 reporting:

- Track and categorize your employees
- Import health plan enrollment data
- Calculate affordability & your monthly FTE
- Generate and send 1094-C and 1095-C reports

Employee Navigator is available for an additional fee.

Experience

Gallagher started as a single office in Chicago and has grown to a publicly traded global organization with more than \$6.9 billion in adjusted revenues, 850 offices in 68 countries, more than 39,000 team members with service capabilities in 130-plus countries. Our business units and subsidiaries provide the full spectrum of specifically tailored risk management products and solutions for complex operations.



The infographic consists of several colored boxes and images. A blue box on the top left says 'Founded in 1927'. A blue box on the top right says '130+ Countries Served'. A brown box on the top right says 'Global Reach Local Presence' with sub-points: 'Shared values', 'Passion of excellence', and 'Promises delivered'. A yellow box on the bottom left says '1,200+ Offices Globally'. A blue box on the bottom left says '\$8.4B Total Adjusted Brokerage & Risk Management Revenues (2022)'. A grey box on the bottom center says '43,000+ Employees Worldwide'. A central image shows two women clapping. A bottom right image shows a skyscraper. A small award logo in the center reads '2023 WORLD'S MOST ETHICAL COMPANIES ETHISPHERE 13-TIME HONOREE'.

World's Most Ethical Companies™ and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Arthur J. Gallagher & Co. has been recognized as one of the World's Most Ethical Companies™ in 2010, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022 and 2023.

Our Culture

The ideals, principles and values embodied by the founder whose name still appears on our door are part of our corporate DNA. Gallagher's approach to business, fostered through three generations of family leadership, has always centered on creating relationship value as true partners to our clients. Your Gallagher team understands they can make a genuine difference in protecting and supporting your human capital only if they fully engage in your business. We take the time to ask the right questions so that we can offer you the best recommendations. By specifically addressing your unique challenges, benefit objectives and business goals, your consultants gain the insights they need to help you act strategically in the present with a long-term view of success. Our mission statement, and the shared values we refer to as The Gallagher Way, describe how our culture and people are dedicated to yours.

Mission

- To build the best benefits services practice with brokers and consultants who understand the value of building relationships and trust, and creating experiences and results that inspire our clients' confidence.
- To provide superior, cost-effective benefit products and services that meet the ever-changing needs of employers, while striving for the highest professional excellence in the delivery of those solutions.
- To measurably help organizations manage and grow their businesses through our benefit services expertise and counsel.

We accomplish our mission with the leadership that grows our company by enriching our culture. We will honor the moral and ethical standards that are vital to gaining organizations' trust, and their confidence in our ability to continually build and develop a Gallagher benefit services team that excels at what we do.

The Gallagher Way

The Gallagher Way is a one-page document written in 1984 by our former chairman and CEO, Robert E. Gallagher, which defines the Gallagher culture. It describes the principles, behaviors and beliefs that have produced great work at Gallagher—and great working relationships—since the company was founded. The document's 25 shared values guide business conduct for each of us as individuals, and all of us as a team.

[Click here to read The Gallagher Way.](#)

Net Promoter Score

Gallagher conducts an annual Client Experience Survey to identify how satisfied clients are with our services. In addition to gaining insight into Gallagher's strengths and opportunities for improvement, the results of the survey include our Net Promoter Score (NPS). NPS measures the willingness of our clients to recommend Gallagher to others. Based on the Client Experience Survey, Gallagher's NPS score is 74 (the industry average is 36). Any organization scoring above 70 is considered an 'Excellent' rating. Digging into the data from the survey and the NPS rating responses, each Gallagher account team will be able to build an action plan to address client responses to ensure that we are successfully meeting or exceeding client expectations or addressing opportunities for improvement.

We find that being proactive and understanding our clients, we're able to remain on target and exceed expectations with all deliverables—but we ask for that one-to-one feedback and regularly check in to ensure we are on the same page and determine if an adjustment in course is needed based upon performance, changes in the business or external factors.

About The Practice

HEALTH & WELFARE

Gallagher Benefit Services, Inc., a wholly owned subsidiary of Arthur J. Gallagher & Co., has provided brokerage and consulting services since the benefits division was founded in 1961, and now has over 4,500 employees. For over 50 years, Gallagher has specialized in strategic benefits consulting, brokerage and administration.

Gallagher's Health & Welfare Consulting team will evaluate your workforce demographics, and survey and analyze competitor trends. Our data-driven focus will gather new insights and develop best practices that promote your organization's productivity and growth. Gallagher partners with you to design, implement and manage benefits that center on the full spectrum of organizational wellbeing — employees' health, talent, financial wellbeing and career growth.

With a wellbeing-centric culture, your people thrive and perform at a higher level, optimizing your investment in talent, mitigating organizational risk and maximizing profitability. Best of all, improved employee wellbeing provides a competitive advantage as a workplace that simply works better.

Gallagher also strengthens Topeka Metro with the following:

- Innovative solutions for workforce evaluation, benefit stop-loss captives, data warehousing, point solutions and other needs
- Communications for an informed workforce that understands the value of benefits and compensation
- Customized strategies to control the costs of claims, liability, noncompliance and data security
- Expert data analysis, interpretation and forecasting to improve budgeting and decision making
- Risk management and wellbeing strategies that resonate with employees and foster a culture of health and wellness
- Local, regional, and national professionals who apply current thinking and knowledge on:
 - Medical plans, including consumer-driven health plans, health savings accounts and health risk assessment/wellness programs
 - Life insurance and accidental death and dismemberment coverage
 - Long-term and short-term disability
 - Voluntary and worksite benefits

The many specialized services available to Topeka Metro's HR department include:

- Compliance consulting to meet your regulatory obligations, compliance newsletters, alerts and seminars on FMLA, COBRA, HIPAA, ERISA and cafeteria plan rules
- Benchmarking for plan competitiveness and cost-effectiveness
- Benefit technology solution consulting
- Open enrollment support and online communication solutions
- Merger and acquisition due diligence support related to compliance and potential liability
- Support for those transitioning to Medicare or need for individual insurance solutions

At Gallagher, our teams specialize in analytics, finance, compliance, governance, wellness, risk management, retirement and other disciplines. Each practice team has industry-focused expertise in energy, healthcare, higher education, public sector, hospitality and restaurant, private equity, religious and nonprofit, and other industries. They are uniquely qualified to assess your needs, provide guidance and help ensure benefits decisions align with your organizational objectives.

With the resources of a global partner and the customer focus of a dedicated team, Topeka Metro can foster a culture of health and wellbeing, creating an organization that seizes opportunities, competes with confidence and thrives.

While all businesses have many of the same employee benefits needs, each industry has its own particular challenges in providing its employees the right set of benefit options. For instance, employees in various industries work different hours, so the enrollment and communications challenges will vary. Some jobs are more skilled than others, signaling the need for custom solutions. Certain laws or regulations may impact one industry and not another. At Gallagher, we have understood these differences and the need to specialize since our inception in 1927.



Brian Rose
Senior Benefits
Consultant

Brian joined Gallagher in 2019 as a Senior Benefits Consultant. He came to Gallagher from a carrier partner where he spent over 23 years creating solutions, untangling complex situations and overseeing the financial performance of groups. His 30+ years in the insurance industry positions him to come alongside clients and their employees to not only create sustainable solutions, but communicate those solutions to assist with organizational wellbeing.



Meg Masterson
Account Manager

Meg Masterson began her career in the insurance industry in 1985 and joined the Gallagher Benefit Services Wichita team in June 2013 in Account Management. She moved to San Diego, CA in late 1988 and over the next decade worked in purchasing, marketing and human resources. Meg returned to the healthcare industry in January 2000 after returning to Wichita. Prior to joining Gallagher Benefit Services, Meg worked as an Account Manager at Preferred Health Systems for 13 ½ years.

Meg has worked with both small and large companies servicing clients as well as renewing business. Her experience includes retention of renewal and new business; develop/maintaining appropriate relationships with assigned accounts and brokers, preparing/presenting formal presentations, negotiations, extensive product knowledge, competition's strategy in the marketplace and keeping abreast of Health Care Reform changes.

In her role as Account Manager, Meg's primary focus is on renewals, proposals, benefit communications, contract reviews, implementation, and open enrollment. Meg's strong commitment to excellence, superior customer service and team player attitude makes her an asset to both clients and her Gallagher team.

Meg attended Wichita State University.



Andria Devine
Account Coordinator

Andria DeVine began her career in the insurance industry in 1992 and joined the Gallagher Benefit Services Wichita team in May of 2016 as an Account Coordinator. Prior to this, Andria was an Account Associate in the Marketing Department at Aetna.

As an Account Coordinator, Andria provides administrative support to Account Managers and Benefit Consultants by preparing presentations, creating benefits guides, and assisting with enrollments and customer service calls. This includes, but is not limited to, assistance with organization of reports and files, preparation of communication materials for internal and external use, data entry, and other miscellaneous projects as directed. Andria maintains a mature and thoughtful approach to multitasking and constant change, and is a self-starter who is motivated to make a difference and complete responsibilities in an effective and efficient manner.

Andria attended Wichita State University and holds a Life and Health License.

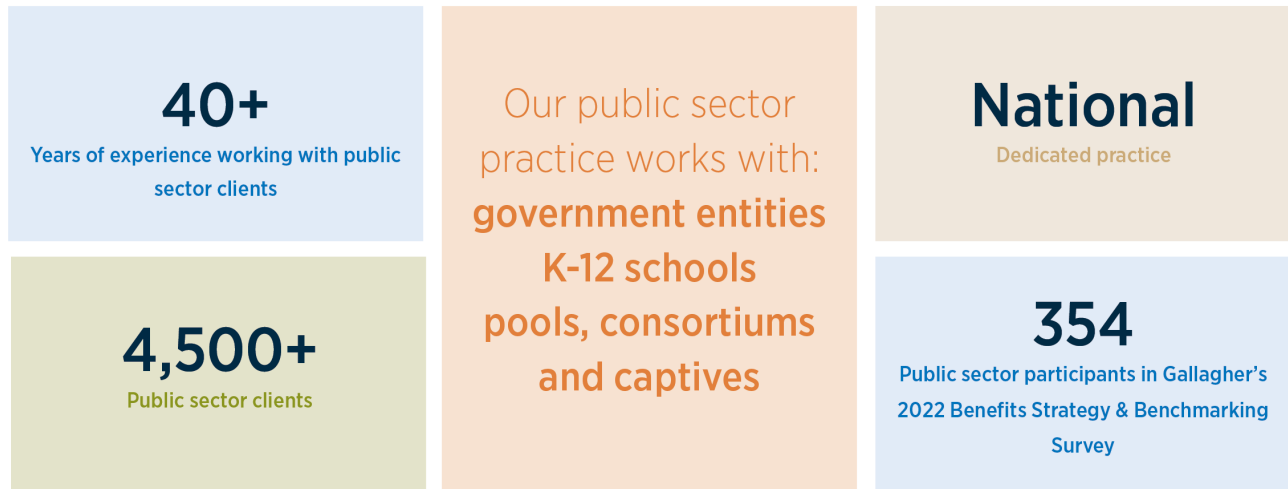
<p>Kevie Mikus HR & Compensation</p>	<p>Devin Clement Voluntary Benefits</p>	<p>Tom Tran Pharmacy Benefit Management</p>
<p>Jeff Schober Retirement Consulting</p>	<p>Nancy Farnam Compliance Consulting</p>	<p>Amanda Schuster Wellbeing</p>

Public Sector Experience

Across our entire organization, we work with more than 13,500 public sector and K-12 education clients ranging from 100 to over 2,000 employees, including:

- Individual cities, counties, parishes,
- Schools and school districts
- Special districts and tribal government presence
- State government
- Public sector and K-12 education pools

Our level of service and proactive consulting does not vary with the size of the group. You will know that Topeka Metro is our priority. Gallagher has a significant presence beyond the public sector. Our work has enabled us to foster excellent working relationships with all insurance carriers, TPAs, health systems and other key vendors.



Members of the proposed account team have extensive knowledge and experience with consulting and managing the full range of benefit program elements for public sector clients, as well as expertise with all relevant industry trends and legislation. The individuals that make up the Gallagher service team consult with public sector employers almost every day. Each team member is accustomed to contextualizing information for the public sector. We are regularly invited to:

- Participate in union group presentations
- Provide materials to support the collective bargaining process
- Support the development of insurance committees and facilitate ongoing committee meetings
- Help develop wellbeing programs contextualized to the public sector environment
- Perform legislative marketing exercises and support required transparency reporting
- Consult on the impacts of federal legislation and state legislation
- Support public sector human resource departments and finance offices in administering the benefits program, answering program administration questions and resolving employee claim issues
- Develop communication programs aimed at boosting public sector employee engagement related to the employer's benefit program

Your assigned team members are leaders in the public sector benefit consulting space and they have access to leaders throughout the country. If there are pathways Topeka Metro wants to pursue, your team has access to real case examples from like markets. Your assigned team interacts with you using a concierge service model. We are onsite, or virtually with you, with the right expertise for the situation at hand as often as needed. We proactively schedule meetings to drive progress on critical program objectives. We truly do operate as an extension of your staff.

What Makes Us Different

Our proposal articulates our overall value proposition, our unique client service model and our strong commitment to this engagement. STRATEGY + CREATIVITY = RESULTS. We are confident Gallagher can provide the support to execute on Topeka Metro's overall objectives by providing in-depth resources, a comprehensive service and support team, along with deep technical knowledge and relevant client experience. We believe Gallagher is an excellent fit for Topeka Metro's needs because of our:

INTEGRATED SERVICES & VALUE PROPOSITION

Gallagher is differentiated by our comprehensive, integrated value proposition. We characterize our approach as a concierge service. We see ourselves as a strategic partner and extension of your team. Gallagher works to exceed your expectations, and diligently seeks solutions to any HR or benefits need you may have. Gallagher does not "nickel and dime" our clients with extra fees. For example, we do not bill our time, which means we do not have strict financial constraints and metrics placed on our team members.

IN-HOUSE SERVICES AND RESOURCES

We offer a full range of in-house brokerage, consulting and administrative services and resources. For each client, we create a custom, integrated service platform, incorporating all the expertise and resources needed to help you attain your strategic objectives. Our platform includes: strategy and design, reporting and analytics, member support, plan management and benefits administration, compliance, wellbeing, employee communication, and engagement. In addition, we have developed robust resources that exceed the local offerings of our competitors, including fully staffed legal compliance and employee communications departments. These advanced capabilities are at your disposal and deliver an unmatched depth and quality of service.

UNIQUE CORPORATE STRUCTURE

Gallagher is one of the few benefits consulting firms that offers a consulting staff of local, national and international caliber. This is demonstrated by our global client base, as well as nationwide recognition for industry leadership and awards for best practices. Gallagher is the only publicly owned global firm led by insurance professionals—as contrasted with bankers or management consultants who lead many other firms.

DEDICATED BENEFITS EXPERTS

Unlike other top national and international insurance brokerage houses, Gallagher's benefits division is an autonomous subsidiary with a direct reporting channel to top management, rather than through the property/casualty or retirement/wealth management divisions. We maintain this business model because we believe employee benefits is a distinct discipline requiring talent and resources very different from those of other insurance services. Therefore, while we collaborate with our property & casualty and risk management colleagues, you have a partner who is uniquely positioned to serve your employees and address your key employee benefit objectives.

GLOBAL RESOURCES, LOCAL SERVICE

Gallagher has developed a very flat organizational structure 1) to ensure our client support decisions are made at the local office level, and 2) which is designed to best support our client's objectives. This is a key piece of our service structure by providing strong national and regional support tools and teams in specific areas like compliance, HR consulting, service centers, etc., where these tools and teams are available to the local offices in a manner they deem appropriate to meet their client's needs.

This structure is critical, as most national firms with comparable resources do not allow for local control in deciding when to engage these support tools on behalf of the client, or make it cost-prohibitive to do so. Conversely, our local competitors seldom have the depth of resources needed to deal with the complexity of issues like the ACA compliance mandates we have all experienced in recent years. This provides us with the best of both worlds, strong resource support, with local decision making to tailor solutions for our clients.

BROAD HUMAN CAPITAL CONSULTING EXPERTISE

Our proposed core team has extensive experience in all facets of human capital consulting and approaches our employee benefits engagement with a view on optimizing total rewards for talent attraction and retention. This is a key differentiator to other brokerage and consulting competitors.

STRATEGIC AND ANALYTICAL EXPERTISE

Decisions for our marketing, business operations and client services are made in conjunction with a jointly decided actionable, forward-looking strategy backed by solid analysis and clear implementation plans.

RENOWNED COMPLIANCE TEAM

Gallagher’s local and national compliance teams work to ensure our clients stay up-to-date on legislative activities affecting benefit plan sponsors.

FOCUS ON ETHICS

At Gallagher, we pride ourselves on serving our clients with uncompromising integrity and openness. We are committed to complete transparency and disclosure in all our business dealings, including compensation.

Gallagher’s Core Scope of Services

Gallagher will provide the below scope of services to Topeka Metro. We have provided to you descriptions of how we will provide that scope of services.

**Gallagher has a broad and deep range of expertise and internal resources to meet the scope of services outlined. Should a need for additional services arise, Gallagher has agreements and long partnerships with outside firms that we trust to treat our clients with the same care we offer.*

Subject to any changes and additions as may be mutually agreed by the parties in writing, availability and delivery of data from the insurance carrier and other third party vendors, Gallagher will provide the following Services to Topeka Metro on an “as needed” basis:

Standard Scope of Services*	
Renewal Analysis	<ul style="list-style-type: none"> Review and evaluate carrier projections Prepare “shadow” renewal projection Create financial modeling reports using proprietary Apex software Coordinate carrier negotiations Create employee contribution modeling reports Review identified benchmarks of projected plan costs Develop “working” rates for the Topeka Metro’s analysis and approval Assist with budget projections Provide renewal alternatives with cost impact of benefit plan changes
Periodic Plan Financial Reports (Frequency to be mutually agreed upon)	<ul style="list-style-type: none"> Summary of plan costs Analysis of actual vs. budget Employee contributions Large claims tracking Identification of costs for specific line of coverage: Comparison of plan costs to aggregate stop-loss projections, if applicable Utilization review Comparison to prior claim period Plan trends
Annual Financial Reports (End of Year accounting)	<ul style="list-style-type: none"> Executive summary of program expenses Comparison of current costs to renewal costs Incurred But Not Reported (IBNR) claims analysis (if self-funded) Overview of specific Stop-loss projections (if self-funded) Future plan costs projections (if self-funded) Dollars saved by contract negotiation Percent of benefit dollars paid by employee Claims by size Physician visit details Benefits paid by type of service Plan funding/budget comparison (if self-funded) Fixed expense comparison

<p>Carrier Marketing & Negotiations (as directed by client)</p>	<ul style="list-style-type: none"> • Work with the Topeka Metro to develop a strategy to identify goals, analyze program costs and review both current and alternative funding arrangements • Manage the renewal process with the current carrier to control costs • Implement carrier renewal strategies with Topeka Metro • Develop timeline covering every aspect from RFP preparation to the delivery of employee communications • Provide analysis of employee disruption report and preparation of geo-access report • Provide analysis of discounts offered by various carriers by using CPT codes and carrier pricing data • Manage RFP development that tailors the RFP to the desires, needs and financial directions provided by the Topeka Metro • Evaluate vendor responses to track variations in coverage and costs as they are identified • Conduct finalist interviews to investigate and document intangibles such as personalities, service orientation and responsiveness • Draft renewal analysis report, based on renewal negotiation, covers program and claims cost projections as well as complete information on benefit designs • Facilitate decision process by coordinating close collaboration and discussions among the Gallagher team and Topeka Metro
<p>Legislative and Corporate Compliance Support</p>	<ul style="list-style-type: none"> • Provide legislative updates, including Technical Bulletins and Directions newsletters • Evaluate plan design to assist with compliance with state and federal regulations • Review benefit plan documents, including summary plan descriptions, contracts, employee summaries, and policies/procedures • Conduct periodic seminars on regulatory issues • Assist with the review and evaluation of COBRA and HIPAA compliance procedures • Provide general information and guidance to assist with compliance with ERISA, FMLA, USERRA, Medicare Part D and other Federal legislation that directly affects the administration of plan benefits • Provide template or sample compliance notices, certificates of creditable coverage and enrollment forms as reasonably requested by Topeka Metro • Complete a compliance audit to define any gaps or overages in coverage
<p>Day-to-Day Administrative Assistance</p>	<ul style="list-style-type: none"> • Provide assistance to the Topeka Metro’s HR/benefits contacts to help with resolving carrier service issues • Coordinate and participate in annual service meetings with Topeka Metro and select carriers
<p>Employee Education Programs</p>	<ul style="list-style-type: none"> • Facilitate focus groups • Benefit communications directed to employees • Educational meetings on coverage and trends
<p>Communication Materials</p>	<ul style="list-style-type: none"> • Assist with the drafting and distribution of participant Satisfaction Surveys • Assist with the drafting and distribution of Open Enrollment-New Member Orientation summary information and any other communications pertaining to the health and welfare program • Provide annual open enrollment guidance and employee meeting materials • Assist with marketing and oversight of Customized Enrollment Materials (if elected) • Assist with participant wellness initiatives, as directed by Topeka Metro
<p>Benefit Plan Design (or Redesign)</p>	<ul style="list-style-type: none"> • Help Topeka Metro identify business and HR objectives that impact benefits • Review with Topeka Metro possible benefit strategies to meet their objectives • Review benefit plan design and strategy benchmarking to best support your strategy • Help Topeka Metro evaluate/review current scope of benefits package – e.g., types & levels of coverage • Work with Topeka Metro to develop funding and contribution strategies • Assist with budget projections for design alternatives

Wellbeing Consulting

- Assesses current wellbeing programs and initiatives that are in place to support the physical and emotional wellbeing of our clients' people
- Uses knowledge of organizational goals, current resources, industry trends, and carrier's capabilities to build or evolve an impactful wellbeing program, tailored to a client's workforce
- Collaborates with clients to develop and implement a comprehensive short-term and long-term action plan that will encompass both health promotion and health risk solutions.
- Leverages a data-driven approach leading to measureable and meaningful outcomes aligned with a client's program objectives

References

At least three references with current contact information, for which you are providing the same services as specified in this RFB

REFERENCE 1

Client Name	Garden City Community College
Contact Name & Title	Alexis Saenz – Payroll Coordinator
Address	801 Campus Drive, Garden City, KS 67846
Email Address	alexis.asenz@gcccks.edu
Phone Number	620.276.0362

REFERENCE 2

Client Name	Nodaway County
Contact Name	Marilyn Jenkins – Collector Treasurer
Address	403 N. Market Street, Maryville, MO 64468
Email Address	nodcollector.treasurer@gmail.com
Phone Number	660.582.4302

REFERENCE 3

Client Name	Atchison County, Kansas
Contact Name	Jodi Moore, Human Resources Director
Address	423 N. 5th Street, Atchison, Kansas 66002
Email Address	jmoore@atcoks.org
Phone Number	913.804.6002




COVERSHEET

Proposer Information

Company Name Gallagher Benefit Services _____
Address 10333 E. 21st St. N. Suite 104 _____
City, State, Zip Wichita, KS, 67206 _____
Main Phone 316.977.9779 _____

Contact Person Information

Name Brian Rose [Michael Keller signer for Gallagher] _____
Job Title Senior Benefits Consultant _____
Phone 316.977.9794 _____
Alt. Phone 316.650.8997 _____
Email Brian_Rose@ajg.com _____

Signature  _____

Date: July 11, 2023



PRICE QUOTE

Proposer Gallagher Benefit Services

Renewal, Consulting, and Marketing - Medical and Dental,
Voluntary benefits (including Vision, Short-Term Disability, Accident,
and other indemnity plans), as well as Flexible Spending Account,
and Employee Assistance Program \$22,000

Open Enrollment and Ongoing Support \$Included

Employee Wellness Program \$Included

Compliance and Regulatory Support \$Included

Additional Charges: \$Value Adds Included

\$22,000 Consulting Fee, Ancillary commissions assumed from current

Arrangement [10% already built in], if Topeka Metro wants to continue

with Employee Navigator, those arrangements will be made and Topeka

Metro will have access to our Benefit Advocate Center at no charge.

Total: \$22,000 CA + Ancillary

Topeka Metro is tax exempt. Do not include sales tax in your proposed price.

DISADVANTAGED BUSINESS ENTERPRISES (DBE) CERTIFICATION

This contract is subject to the requirements of Title 49, Code of Federal Regulations, Part 26, *Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs*. The national goal for participation of Disadvantaged Business Enterprises (DBE) is 10%. Metro's overall 2022-2024 goal for DBE participation is 1.62%; the race neutral goal is 1.25%, and the race conscious goal is 0.37%. There is no contract goal for this procurement.

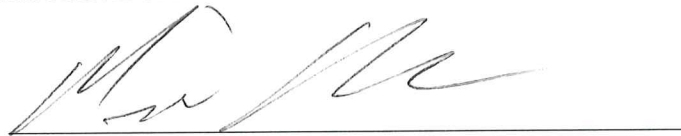
The contractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The contractor shall carry out applicable requirements of 49 CFR Part 26 in the award and administration of this DOT-assisted contract. Failure by the contractor to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or such other remedy as Metro deems appropriate. Each subcontract the contractor signs with a subcontractor must include the assurance in this paragraph (see 49 CFR 26.13(b)).

The contractor is required to pay its subcontractors performing work related to this contract for satisfactory performance of that work no later than 30 days after the contractor's receipt of payment for that work from Metro.

The contractor may not hold retainage from its subcontractors.

The contractor must promptly notify Metro, whenever a DBE subcontractor performing work related to this contract is terminated or fails to complete its work, and must make good faith efforts to engage another DBE subcontractor to perform at least the same amount of work. The contractor may not terminate any DBE subcontractor and perform that work through its own forces or those of an affiliate without prior written consent of Metro.

Signature: _____



Name and Title: Michael Keller, Sr. Vice President

Company Name: Gallagher Benefit Services

Date: July 11, 2023

LOBBYING CERTIFICATION

The undersigned contractor certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for making lobbying contacts to an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan or cooperative agreement, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions. See 49 CFR 20.100.

(3) The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by 31 USC. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure. [Note: Pursuant to 31 USC 1352(c)(1)-(2)(A), any person who makes a prohibited expenditure or fails to file or amend a required certification or disclosure form shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such expenditure or failure. See 49 CFR 20.400.]

The undersigned contractor certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the Contractor understands and agrees that the provisions of 31 USC 3801, et seq, apply to this certification and disclosure, if any.

Signature:  _____

Name and Title: Michael Keller, Sr. Vice President

Company Name: Gallagher Benefit Services

Date: July 11, 2023

NON-COLLUSION CERTIFICATION

This is my sworn statement to certify that this proposal was not made in the interest of or on behalf of any undisclosed entity. This proposal is not collusive.

This proposer has not been a party to any agreement or collusion in restraint of freedom of competition by agreement to bid a fixed price, to refrain from bidding, or otherwise. This proposer has not, directly or indirectly, by agreement, communication or conference with anyone, attempted to induce action prejudicial to the interest of Topeka Metropolitan Transit Authority, or of any proposer, or anyone else interested in the proposed contract.

Signature:



Name and Title: Michael Keller, Sr. Vice President

Company Name: Gallagher Benefit Services

Date: July 11, 2023

SUSPENSION/ DEBARMENT CERTIFICATION

In regard to 2 CFR Parts 180 and 1200

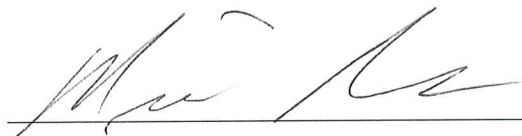
In accordance with 2 CFR Parts 180 and 1200, the contractor is required to verify that none of its principals or affiliates:

- 1) is included on the federal government's suspended and debarred list;
- 2) is proposed for debarment, declared ineligible, voluntarily excluded or disqualified;
- 3) within three years preceding this proposal, has been convicted of or had a civil judgment rendered against them for (a) commission of fraud or criminal offense pertaining to performing a public transaction, (b) violation of any federal or state antitrust statute, or (c) embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements or receiving stolen property;
- 4) is indicted or charged by a governmental entity for any of the charges in 3) above; and
- 5) has had any public transaction terminated for cause or default within three years preceding this proposal.

The contractor is required to include this requirement in any subcontracts related to this contract.

By signing and submitting its proposal, the proposer certifies that the certification in this clause is a material representation of fact relied upon by Metro. If it is later determined that the proposer knowingly rendered an erroneous certification, in addition to remedies available to Metro, the Federal Government may pursue available remedies, including but not limited to suspension and/or debarment. The proposer agrees to verify that none of its principals or affiliates is included on the federal government's suspended and debarred list at any time throughout the period of this contract. The proposer further agrees to include a provision requiring the same compliance in its subcontracts related to this contract.

Signature:



Name and Title: Michael Keller, Sr. Vice President

Company Name: Gallagher Benefit Services

Date: July 11, 2023



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Gallagher is pleased to submit this proposal to you. While this proposal is not meant to constitute a formal offer, acceptance, or contract, notwithstanding anything to the contrary contained in the proposal, Gallagher is submitting this proposal with the understanding the parties would negotiate and sign a contract containing terms and conditions that are mutually acceptable to both parties.

This material was created to provide accurate and reliable information on the subjects covered by should not be regarded as a complete analysis of these subjects. It is not to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services.



Richard Appelhanz

From: Brian Rose (Wichita) <Brian_Rose@ajg.com>
Sent: Wednesday, July 12, 2023 10:08 AM
To: Richard Appelhanz
Cc: Terri Miller
Subject: RE: Topeka Metro Employee Benefit Broker Services Final Bid Deadline Reminder RFB TO-24-02

Caution: This is an external email. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Richard, thank you for the response. We normally have a 3% escalator. Here is what that would look like.

Year 1 \$22,000
Year 2 \$22,600
Year 3 \$23,200
Year 4 \$23,800
Year 5 \$24,400

If Topeka Metro prefers to have the same amount for all five years, we will go with a \$23,000 Consulting Agreement for all 5 years.

Thank you for being proactive!

From: Richard Appelhanz <rappelhanz@topekametro.org>
Sent: Wednesday, July 12, 2023 9:55 AM
To: Brian Rose (Wichita) <Brian_Rose@ajg.com>
Cc: Terri Miller <tmiller@topekametro.org>
Subject: RE: Topeka Metro Employee Benefit Broker Services Final Bid Deadline Reminder RFB TO-24-02

[EXTERNAL]

Brian,

Bid received. We will be awarding a 5 year contract for our employee benefit broker services. Our Price Quote Form only contained rows for pricing for the first year of the contract. Will \$22,000 be your price for each year of the contract for a total of \$110,000 for five years or will you be raising your price for each year of the contract? If your price will change each year please provide the amount for each year below. I'll let you know if we have any other questions and thank you for submitting your bid!

Year 1 \$22,000
Year 2
Year 3
Year 4
Year 5

Thanks,

Richard A.

From: Brian Rose (Wichita) <Brian_Rose@ajg.com>

Sent: Wednesday, July 12, 2023 9:39 AM

To: Richard Appelhanz <rappelhanz@topekametro.org>

Cc: Terri Miller <tmiller@topekametro.org>; Brian Rose (Wichita) <Brian_Rose@ajg.com>

Subject: RE: Topeka Metro Employee Benefit Broker Services Final Bid Deadline Reminder RFB TO-24-02

Caution: This is an external email. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Richard and Terri, I hope your weeks are shaping up nicely.

Here is the Gallagher Benefit Services RFB response. I left the due date on the first page of the response, but wanted to get the information to you as soon as I was able to finalize it.

I look forward to the next steps in this process. You will see that I have included some additional value adds based upon lessons learned last year. I am confident that Gallagher will bring Topeka Metro significant value during the life of the contract.

Please let me know once you receive this. Thank you.

Visit [Gallagher's Pandemic Preparedness page](#) for information to prepare your business and your employees for pandemic outbreaks, including the recent Coronavirus (COVID-19).

Brian L Rose Senior Benefits Consultant
Health & Welfare | Consulting Practice



P: 316.977.9794 | M: 316.650.8997

Brian_Rose@ajg.com

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From: Richard Appelhanz <rappelhanz@topekametro.org>
Sent: Tuesday, July 11, 2023 8:41 AM
To: Richard Appelhanz <rappelhanz@topekametro.org>
Cc: Terri Miller <tmiller@topekametro.org>
Subject: Topeka Metro Employee Benefit Broker Services Final Bid Deadline Reminder RFB TO-24-02

[EXTERNAL]

Good Morning,

Topeka Metropolitan Transit Authority (Metro) has posted a request for bid from qualified firms to provide employee benefit broker services. This request is located on our website <http://www.topekametro.org>. The following link will take you directly to the request:

<https://topekametro.org/open-rfps/>

If you have trouble locating the request please let me know. We will post any potential changes, appendices, addendums, or questions and answers as soon as possible. **Bids must be received in the Topeka Metro office by 1:00 p.m. on Thursday, July 13, 2023.** Topeka Metro appreciates your time and interest and looks forward to receiving your bid.

Thanks,

Richard D. Appelhanz | *Chief Financial Officer*
TOPEKA METRO | 201 N. Kansas Ave. | Topeka, KS 66603
rappelhanz@topekametro.org | direct line: 785-730-8621
Main line: 785-233-2011 | Fax: 785-233-3063

