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COPY

# CITY OF Danville Kentucky

# BENEFITS CONSULTING AND BROKERAGE SERVICES, RFP #2020-01

## Proposal by Strongside Solutions, LLC

Wendell Strickland

678-957-7248

wstrickland@strongsidesolutions.com

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Milton, Georgia 30004

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February 7, 2020

The City of Danville Kentucky
Attn: City Clerk
P.O. Box 670
445 W. Main St.
Danville, KY 40423-0670

RE: BENEFITS CONSULTING AND BROKERAGE SERVICES, RFP #2020-01

Dear City of Danville,
Strongside Solutions wants to thank you for the opportunity to provide our proposal to the City of Danville. We are pleased to compete to service the Benefit needs for the City, Staff and Employees of the City of Danville. Strongside Solutions specializes in providing strategic solutions to Cities that enrich benefits to employees and lower costs to the City and tax payers.

Designated Point of Contact:

Wendell Strickland
CEO / Lead Consultant
Strongside Solutions, LLC.
13680 Hwy 9
Suite G200
Milton, GA 30004
Phone: 678-957-7248
Fax: 678-248-9233
wstrickland@strongsidesolutions.com

Strongside Solutions, a values driven company, exceeds in developing and implementing proprietary cost reduction programs while delivering unparalleled relationships and exceptional service for our clients. Our program eBenefix™ reduces healthcare and RX costs up to 40% while delivering better benefits and healthcare experiences to your employees.

Thank you very much for your consideration. Please do not hesitate to give me a call to discuss these options.

Best regards,

Wendell Strickland
President & CEO
Strongside Solutions

# Benefits Consulting and Broker Services - RFP#2020-01

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February 7, 2020

Dear City of Danville,

Strongside Solutions standard suite of services includes all the requirements included in the City of Danville's "Scope of Services".

- **Analysis and reporting** - Included
- **Liaison and Problem Intervention** - Included
- **Compliance** - Included
- **Annual Renewal Process and Evaluation** - Included
- **Other Service Requirements** - Included

Strongside Solutions LLC is a privately held Georgia based healthcare consulting firm delivering services to our clients for over 15 years. We are experts in delivering Human Capital Management and healthcare cost containment through comprehensive consulting services, techniques and partners. We consistently save our clients 12% - 42% in their benefit costs by implementing strategies that eliminate fraud, waste, abuse and inefficiencies in the delivery of healthcare and pharmacy services, billing and administration of Medical and Prescription Drug programs.

Strongside Solutions is unparalleled in the resources and expertise that we deliver to our clients, including:

- Consulting
- Actuarial Services
- Insurance Brokerage
- PBM and RX analysis
- Medical Claims Audit and Recovery Services
- Account Management
- Wellness Services and Programs
- Communication and Enrollment of Benefit programs
    - Employee Benefit Service Center
    - Educational Meetings
    - One-on-One Communication
    - Printed Communication
    - Educational Meetings
    - Benefit Communication, Enrollment and Administration Technology

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- Implementation of Insurance Programs and Technology
- Operational structure specifically designed to support Employer Initiatives and Employee Solutions

## Scope of Services

Proactive partner to solicit, evaluate, and identify high value proposals and comprehensive services for each benefit offered to the Union City's employees, included but not limited to:

- Health/Medical Plan and Prescription Drug Plan
- Dental Plan
- Vision Plan
- Optional Life Insurance
- Basic life insurance with AD&D
- Short-term and Long-term Disability
- Wellness Programs
- Disease Management and Preventive Care Options
- FSA/DCA/ HIPPA/ COBRA Administration
- Supplemental Insurance

## Program Administrator

- Act as an independent liaison between City and insurance providers. Provide ongoing, unbiased, professional advice and recommendations that benefit the City.
- Assure that insurance policies are marketed and placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.
- Provide service for the insurance policies placed for the City including processing all changes and endorsements. Be familiar with the coverage provided by all relevant insurance policies and documents issued to the City.
- Review insurance premiums charges and changes on timely manner. Analyze and help reconcile monthly invoices from the insurance company.
- Provide timely customer service and assistance to City staff, and employees with issues involving provider billing, claims, vendor service issues/problems, advocacy for services, disputes, interpretation of contracts and services, changes and general troubleshooting.
- Assist with ongoing plan administration to ensure that City benefit programs are incompliance with State and Federal legislation.

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- Review and disseminate information to City staff on an ongoing basis regarding new or revised State and Federal legislation that impacts benefit programs.
- Assist in the development of short and long-range goals and strategies, including making projections of potential savings.
- Develop additional benefits communications specific to the needs of the City's employees.
- Help conduct quarterly benefit audit of payroll deductions.
- Provide a service analysis for areas of improvement.
- Develop and provide various communication materials and tools including, but not limited to: open enrollment, annual meetings, qualifying events and wellness programs.
- Develop enhancements and improvements for communications specific to the needs of the City's employees.

## Brokerage and Consulting Services

- Conduct annual renewal of all insurance products. Analyze and negotiate renewals and obtain competitive bids from the insurance industry in order to negotiate the best terms and coverage for the various vendors. Provide insurance summaries of each policy which will include all pertinent information regarding limits, deductibles, perils, exclusion, providers, prescription cost, etc. Present all alternatives to the City in a timely manner (preferably three months prior to open enrollment).
- Perform annual review of insurance proposals (both new policies and renewal policies) for accuracy and conformity of specification and negotiated coverage.
- Provide consultation related to plan designs of Insurance program including utilization, access and cost impact on medical, dental, vision insurance plans as well as for the local disability insurance plans. Make recommendations for changes to benefit offerings for all insurance plans based on state and national market, expert knowledge, and financial constraints of the City.
- Provide periodic comparisons of plan benefits and employer/employee contributions to nearby municipalities. The report should include, but not be limited to, number of employees, deductibles, co pays, premiums, and analysis of in and out of network providers.
- Act as an advocate or ombudsman in any appeal, arbitration or court process between the City and the providers on unresolved issues if needed. Provide advice when needed to enforce city, employee, or their dependents' rights.

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- Assist the City in proactive mitigation of negative impacts or disruption of services to employees from benefit and provider network changes.
- Provide a pharmacy prescription program that maximizes the use of discounts for both generic and brand-named drugs. In addition to prescription plans that maximize pharmacy options, an option for mail order for convenience and additional savings will receive preference. Provide specific and clear instructions on the use of the prescription program in addition to prescriptions and equipment covered and not covered and any resulting deductibles. The pharmacy prescription program shall also include specific coverage from pharmacies outside of the local service area.
- Be available to prepare, provide and present various types of reports as needed, such as cost analysis for benefit changes, and other statistical, financial, forecasting, trending, or experience reports, as well as new products and audits, as requested.
- Establish a strategy for benefits, both annually and three to five years in the future. Consider trends, prospective legislations, new delivery systems and geographic health- care practices to make long-term projections.

## Open Enrollment

- Facilitate the Open Enrollment process and provide various communication materials and tools prior to open enrollment. Provide proper staffing during open enrollment services and onsite representatives. Coordinate with insurance providers for provider representation.
- Provide HR with updated employee benefits information prior to open enrollment.
- Attend and coordinate the annual Employee Benefits Fair and Open Enrollment meetings.
- Coordinate Health Fairs - Partner with carriers, local hospitals and other agencies and host an on-site health fair to promote health and wellness within the City.

## Employee Services

- Provide available options of web site technologies to support on-line enrollments, qualifying event changes and employee education to assist employees in self-management of benefits. Maintain employee self-service program. Ensure that the self-service program is updated prior to open enrollment.
- Develop and evaluate employee needs and satisfaction surveys.

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- Provide day-to-day consultation on plan interpretation and problem resolution, including, but not limited to, explanation of plans and assisting employees with selecting plans that meet their needs.
- Assist in the development and implementation of an employee wellness program to improve employee health and reduce employee healthcare costs, both in the short-term and in the long-term.
- Attend, as needed, meetings with City staff, elected officials, and employees to facilitate and assist in the management of the City's employee benefits plans.

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# The City of Danville
# Request for Proposal
*Benefits Insurance Broker and Consulting Services*
**RFP # 2020-01**

**Consultant Proposal Requirements**

## Section I: Brokerage Services

**a) Confirm that you are a licensed broker in the State of Georgia and provide documentation.**

Wendell T Strickland
Broker License # 1068347
(See Addendum)

**b) Briefly describe your company's organization, philosophy, and management. Also, provide a brief company history.**

Strongside Solutions LLC is a privately held Georgia based healthcare consulting firm delivering services to our clients for over 15 years. We are experts in delivering Human Capital Management and healthcare cost containment through comprehensive consulting services, techniques and partners. We implement strategies that eliminate fraud, waste and abuse in the delivery of healthcare, billing and administration of Medical and Prescription Drug programs.

Strongside Solutions philosophy is to provide creative comprehensive solutions and services to our clients in order to lower costs, reduce trend increases, reduce administrative burden, drive compliance and allow the employer to gain control of their benefit plans.

Strongside Solutions consulting practice focuses on two functional areas to service our client's needs:

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- Broker Services: Broker Services are the transactional administrative functions that supports employers bidding, implementation, renewal and administration of employee benefit programs.
- Cost Management Consulting: Cost management consulting is Strongside Solutions expertise and proprietary programs through eBenefix™ that lower the costs of medical and pharmacy programs while increasing benefits to employees.

Strongside Solutions created eBenefix™ to restructure the healthcare program so that each portion of the medical plan is isolated and controlled. We take a complex problem, implement our services quickly and effectively and provide support to your staff and employees.

Our program ensures that our clients receive the best possible value for their benefit spend while reducing administration and staying compliant. Strongside Solutions eBenefix™ Healthcare Program offers Cities, Counties, School Systems and private employer's better insurance plans at a lower cost and with more control. Our cost management programs have averaged an initial plan savings of 15%-40% and only a 2% annual trend increase since 2008. We have achieved these results without reducing benefits or shifting costs to your employees.

While providing cost management solutions, Strongside Solutions also provides comprehensive Broker Services that address most of the requirements in this RFP.

Strongside Solutions LLC was founded in 2004, and its primary contact information is:

Strongside Solutions

Attention: Wendell Strickland

13680 Hwy 9, Suite G200

Milton Georgia 30004

Phone: 678-488-5702

Fax: 678-248-9233

**c) Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e. actuarial services, data information services, etc.).**

Strongside Solutions has contractual relationships with 100's or organizations that allow us to customize our services to the needs of each client. Depending on the strategic path you choose to develop with Strongside Solutions will determine what we implement and who we utilize for services.

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Categories of these service partners are but not limited to:

- Insurance Carriers
- Third Party Administrators
- Stop Loss Markets
- Pharmacy Benefit Managers
- Captives
- Benefit Administrative Technologies
- Law Firms and Compliance Partners
- Analytical Tools and Software
- International Partners

**d) How long has your organization been providing brokerage services?**

Strongside Solutions has been developing solutions and servicing our clients for 15 years.

**e) Please provide a list of four verifiable references, all of whom are able to comment of your organization's relevant experience. Please include group name, contact name, and telephone number. It is the Consultant's responsibility to provide valid reference information and the City of Danville reserves the right to use reference checks in its evaluation of proposals. You should include:**

**i. services you provided**
**ii. benefit programs addressed**
**iii. number of covered employees**
**iv. contact name and phone number**

| **Reference # 1** | |
|---|---|
| Group Name | City of Villa Rica |
| Contact Name | Tom Barber - City Manager |
| Telephone Number | 404-983-1952 |
| Services Provided | Benefit Strategy, Renewals, Open Enrollment, Employee Education, Problem Resolution, Cost Analysis, eBenefix™ |
| Benefit Programs Addressed | Medical, Dental, Vision, Basic Life, Vol Life, STD, LTD, Wellness |
| Time Period Covered | June 2015 - Present |
| Number of Covered EE's | 136 |

| **Reference # 2** | |
|---|---|
| Group Name | City of Hapeville |

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| | |
|---|---|
| Contact Name | Tim Young - City Manager |
| Telephone Number | 770-462-2988 |
| Services Provided | Benefit Strategy, Renewals, Open Enrollment, Employee Education, Problem Resolution, Cost Analysis, eBenefix™ |
| Benefit Programs Addressed | Medical, Dental, Vision, Basic Life, Vol Life, STD, LTD |
| Time Period Covered | April 2018 - Present |
| Number of Covered EE's | 145 |

| **Reference # 3** | |
|---|---|
| Group Name | City of Hogansville |
| Contact Name | Lisa Kelly - City Clerk |
| Telephone Number | 706-637-8629 |
| Services Provided | Benefit Strategy, Renewals, Open Enrollment, Employee Education, Problem Resolution, Cost Analysis, eBenefix™ |
| Benefit Programs Addressed | Medical, Dental, Vision, Basic Life, Vol Life, STD, LTD |
| Time Period Covered | February 2018 - Present |
| Number of Covered EE's | 37 |

| **Reference # 4** | |
|---|---|
| Group Name | City of Bowdon |
| Contact Name | Susan Pierce - City Clerk |
| Telephone Number | 770-258-8980 |
| Services Provided | Benefit Strategy, Renewals, Open Enrollment, Employee Education, Problem Resolution, Cost Analysis |
| Benefit Programs Addressed | Medical, Dental, Vision, Basic Life, Vol Life, STD, LTD |
| Time Period Covered | 2016 - Present |
| Number of Covered EE's | 45 |

**f) Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and Consultant selection.**

Strongside Solutions has a well-established renewal process that begins with a Renewal strategy kick-off meeting 6 months before the renewal date, and then has intermediate

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deliverables across the next 5 months to ensure that the new plan is ready & approved 30 days before the Effective Date of the plan.

Weekly status meeting s are held with the Project Team and the Principal to ensure all items are on track to meet the deadlines or escalated accordingly.

- 6 months prior to renewal, Strongside Solutions and the client meet to set renewal timeline expectations and develop strategies to meet the client's needs for the following benefits plan year.
- If instructed, 5 months from renewal Strongside Solutions prepares a products marketing RFP for insurance Bids. After obtaining all the vendor proposals, Strongside Solutions compiles all the plan information into a comprehensive analysis.
- Strongside Solutions performs a financial and cultural analysis on the impact of the vendor proposals.
- 4 months prior to renewal, with input from the client, Strongside Solutions compiles the best plan alternatives into a presentation that benchmarks against current plans
- Strongside Solutions presents to the City Manager, Benefits Team and Council / Commissioners all the relevant options and respective financials.
- Strongside Solutions receives input from City Manager, Benefits Team and Council / Commissioners and finalizes suggested modifications and illustrates their impact on the benefit program.
- 3 months prior to renewal, employee communications go out to employees for enrollment schedule and benefit plan modifications. If selected, Strongside Solutions Benefit Enrollment and Administration System are tested with Payroll, Carriers etc.
- 2 months prior to renewal Strongside Solutions and client facilitates open enrollment.
- 30 days prior to plan Effective Date, Strongside Solutions implements the approved changes, sends enrollment data to carriers and payroll deduction information to employer's payroll system.
- 30 days after the first billing cycle, Strongside Solutions helps the employer audit and correct first carrier bills. Resolve any enrollment, billing and coverage items.
- 90 days after renewal date, Account Management and Broker conduct renewal review, determine adjustments needed for the next renewal cycle and resolve an open item.

**g) How will you facilitate or participate in the implementation, communication, and enrollment process to assure a seamless product transition?**

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We have developed a process to better understand your organization, your employees, and your benefit needs. This process is powered by 7 strategic steps and optimizes our ability to provide the best possible solution for your needs at the optimum coast.

These 7 steps are:

1. Discovery:
We want to understand who you are and what makes your culture unique so that we can determine how to customize our services to meet and exceed your needs.

1. Gap Analysis:
Strongside Solutions will work with the client to identify the gaps between where they are and where they want to be as an organization.

2. New Strategy:
Strongside Solutions will develop a long term 3-5-year strategy that meets the employer's needs. These strategies comprise of cost savings, both standard and creative solutions, wellness, technological and administrative.

3. Cost Savings:

- Predictive modeling, health plan gap identification and stratification of health risks so that your clinic or local medical service provider can eliminate or modify health conditions
- Developing a Domestic Plan with local medical providers
- On-site clinic / medical services program development
- Claims Audit Recovery
- Dependent Eligibility Audits
- Identification of specific cost drivers and formulating custom solutions and plan modifications
- Wellness Solutions
- Domestic / international medical tourism program development
- Telemedicine programs
- Self-Funded programs
- Level Funded programs
- eBenefix™ options

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4. Product and Service and Selection

Strongside Solutions will develop insurance RFPs, go to market and analyze the vendor proposals for appropriate coverage, cost effectiveness and value to the employees.

We will prepare an executive summary and detailed analysis for our client to evaluate. We will present these findings and solutions to the Council / Commissioners, selection team and staff. With the direction and instruction of our client, we will help you finalize your benefit selections.

5. Implementation

Develop, communicate and execute a consistent annual renewal and open enrollment process, with all support parties having well-defined rolls, and with an open enrollment access easily available to all employees and all locations by the most efficient means for those employees.

Prepare and facilitate all carrier changes and implementation activities to ensure a smooth transition and that all carriers are set up properly.

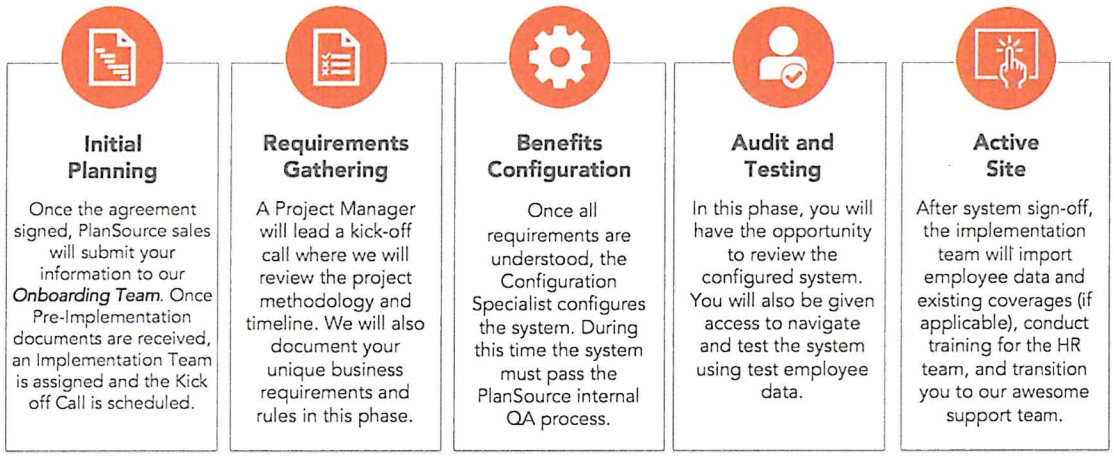
6. Ongoing Service and Performance Monitoring

Strongside Solutions will continue to be an extension of your HR department. We will work with your employees and staff to quickly address and resolve any eligibility, billing or coverage issues. We will be responsive to any requests for on site for management and Council meetings. We will continue to be available during regular and extended office hours to meet your needs.

7. Technology

Strongside Solutions also provides best-in-class technology to facilitate benefit enrollment and communication.

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Our approach to implementation is rooted in collaboration through the establishment of a partnership. To enable a truly successful implementation, it is necessary that the client is an active and collaborative partner throughout all of these phases. While PlanSource team members will be leading the process, HR resources will need to contribute critical path information, remove road blocks when identified, and validate configurations when presented. We combine the right approach with the right methodology to deliver projects on time, on budget and on scope.

The two most important factors that lead to a successful implementation are as follows:

- Thorough requirements gathering with your benefits experts - It's important that the requirements gathering process is thorough, and that the right people are involved from the client to ensure that PlanSource truly understands your requirements. Benefits can be complex, and the PlanSource system is highly configurable. PlanSource understands the configurations and capabilities of the system, and your team understands the intricacies of your benefits program. This up-front dialogue with your benefits experts ensures that we have captured your benefits accurately. Small changes in understanding can have a big impact if discovered late in the process, so we work hard to ensure that we understand the nuances of your benefits at the start of the project. And of course, we'll test it with you, too!
- High-quality data, or the appetite to fix the data as part of the project - We see a lot of variation in the quality of benefits data among our clients. Most clients have high confidence in their data for employee demographics, but the quality of benefits data can vary from benefit

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to benefit depending on the source of the data. At PlanSource, we have a data conversion service offering where we can import your data from multiple sources into our system; however, if the quality of the data is low, it's difficult for PlanSource to fix that without involvement from your team. You know your data best! If your data is not reliable, then your team will need to get involved to help us reconcile and clean-up the data as part of the project, in order to ensure that the project is successful. If your data is relatively clean, then everything will be much smoother. Often our clients don't plan enough time to reconcile bad data during the implementation project.

We staff our projects with these factors in mind. There will be a designated Implantation Project Manager as well as a Configuration Specialist and Data Analyst.

Depending on current commissions, some or all of the technology costs could be shared by the client.

The Project Manager oversees the Implementation project from an operational perspective ensuring that all tasks are successfully completed to meet the go live date while keeping all stakeholders informed of progress and aligned on the project objectives.

The Configuration Analyst gathers requirements, builds the site, supports testing, and leads training.

The Data Analyst is assigned to each team to manage the establishment of data exchanges with the carriers, TPAs and HRIS vendors.

**h) Provide any additional information regarding your organization or services that you feel would be beneficial in helping the City of Acworth to select a benefits broker.**

It is our opinion that most benefit brokers' focus on activities that support the transaction of insurance. We believe that very little is created or implemented to control the cost of health care.

Strongside Solutions believe that brokers have to deliver both broker services and strategies and solutions that control costs. We have worked

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diligently for 15 years to build a benefits consulting practice that delivers both broker services and creative strategies and solutions that reduce costs and improve patient experience.

## Therefore, we created:



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Healthcare Simplified

Strongside Solutions restructures the healthcare program so that each portion of the medical plan is isolated and controlled. We take a complex problem, implement our services quickly and effectively and provide support to your staff and employees.

Our *eBenefix*™ program ensures that our clients receive the best possible value for their benefit spend while reducing administration and staying compliant. Strongside Solutions Restructured Healthcare Program offers Cities, Counties, School Systems and private employers better insurance plans at a lower cost and with more control.

Our *eBenefix*™ programs have consistently averaged an initial plan savings of 15%-40%, and only a 2% annual trend increase since 2008. We have achieved these results without reducing benefits or shifting costs to employees. And, many clients have chosen to invest some of these savings back into other employee initiatives that would have otherwise been unfunded - and not available to help attract and retain the quality of employees required to provide the best services to their citizens and to their community.

**i) Please detail your administrative capabilities on benefits plan compliance issues.**

We contract directly with one of the largest Benefits Law firm in the Southeastern USA, Morris Manning & Martin LLP, and with Miller & Martin LLP. We have dedicated Partners at each firm under retainer; their bios are included on our Proposed Resources section. We provide direct access to our Law Firm partners, their Lawyers and bring them on site to support your compliance needs.

Many of our competitors belong to association or membership organizations like NFP, Assurex, Secure Risk and others. These organizations sign up hundreds of insurance brokers, charge them a fee and provide shared services like compliance.

These organizations share limited resources across many brokers and agencies across the USA. You cannot get the level of compliance support from a shared resource that you need to ensure your clients are compliant. I should know. I was a contract broker for several large consulting practices in

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Georgia. I could never get the level of service that is required for today's benefit complexity. Strongside Solutions chooses to partner directly and maintain retainers with the "Best in Class" law firms.

Partnering directly with one of the leading benefits legal practices ensures Strongside Solutions delivers the most up to date and easily accessible compliance services across the United States. Morris Manning & Martin employee benefits team is comprised of individuals with a wealth of public and private experience (including at the IRS, the DOL, and the PBGC).

Our attorneys can help you handle all aspects of your employee benefit programs. We represent both large and small employers, whether for-profit, tax-exempt, or governmental in nature. We have experience in virtually every area of employee benefits law, including health and welfare plans, retirement plans, and executive compensation.

We have access to the best databases to ensure we stay current with changes in the law, and our attorneys are frequent writers and speakers which helps us to stay ahead of the curve. We are business-oriented and listen to our client's goals and market norms to keep a pulse on practical and timely strategies.

We commonly assist clients of all sizes with compliance questions that arise from day-to-day operations. Recent examples include:

- Line-by-line assistance with, and developing best practices to, completing Forms 1094 and 1095 (B and C series).
- Determining whether mid-year enrollment is permitted under plan terms or the IRS's cafeteria plan rules
- Analysis of salary banding premium cost strategies to meet business cost needs and designing salary banding structure that satisfies discrimination testing under the cafeteria plan rules and section 105(h).
- Review and analysis of plan documents, summary plan descriptions, participant communications, and open enrollment guides to ensure compliance with the tax code, ERISA, and the Affordable Care Act.
- Analysis of whether related entities are within a controlled group under ERISA.
- Review of suspected HIPAA breach by medical provider plan sponsor who treated employee onsite and developing mitigation strategy.
- Represent and defend DOL and IRS audits.

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## Section II: HIPAA/COBRA

**a) Do you provide COBRA administrative services? If yes, please explain the services provided and whether there is an additional fee associated with this service.**

We take a different approach to COBRA administration. Strongside Solutions focuses our expertise on fixing the rising cost of healthcare and providing excellent results to our clients.

COBRA administration is a very complex and compliant driven service. There are many service providers in the marketplace that provide specialized administration. Strongside Solutions partners with 2 of the best in class providers in the marketplace. We have been utilizing the services of Admin America and MedCom for many years.

Our partnered COBRA capabilities are some of the most reliable and comprehensive anywhere; however, our most valuable offering is the personal service our people provide each customer. Our customers rely on our team of experts to ensure they understand and comply with all of COBRA's requirements and avoid the law's potential penalties. At Admin America, we offer in-depth consultative services to the plan sponsor or agent at initial implementation as well as the annual renewal. This ensures that the proper strategy is utilized for communications of coverage, rates and administrative charges with existing COBRA participants and Qualified Beneficiaries within the election period.

Our services include:

- Initial/General Notifications of COBRA Rights & Obligations
- COBRA Election notices
- Election processing
- Consistent application of COBRA eligibility
- Toll-free COBRA hotline
- Live COBRA assistance, Monday-Friday 8:30 am - 5:00 pm (ET)
- 24-hour access to COBRA records via online portal
- Monthly premium collections
- Semi-monthly premium distribution with itemized reporting

**b) Do you provide HIPAA administrative services? If yes, please explain the services provided and whether there is an additional fee associated with this service.**

We contract directly with one of the largest Benefits Law firm in the

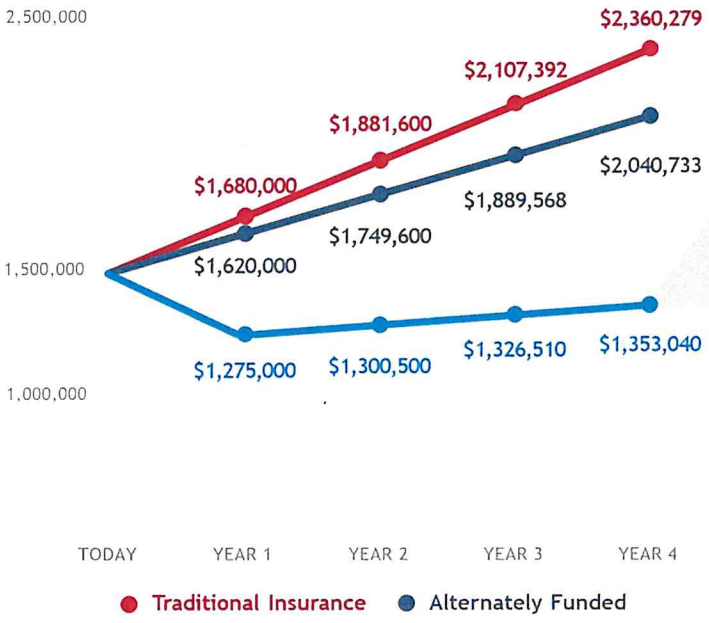
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Southeastern USA, Morris Manning & Martin LLP, and with Miller & Martin LLP. We have dedicated Partners at each firm under retainer; their bios are included on our Project Team in Section

We provide direct access to our Law Firm partners, their Lawyers and bring them on site to support your compliance needs. These firms provide HIPAA training and support services.

## Section III: Broker / Value Added Services

a) Describe how you help control the cost of healthcare to the City employees.
b) How do you improve the quality of benefits to City Employees?





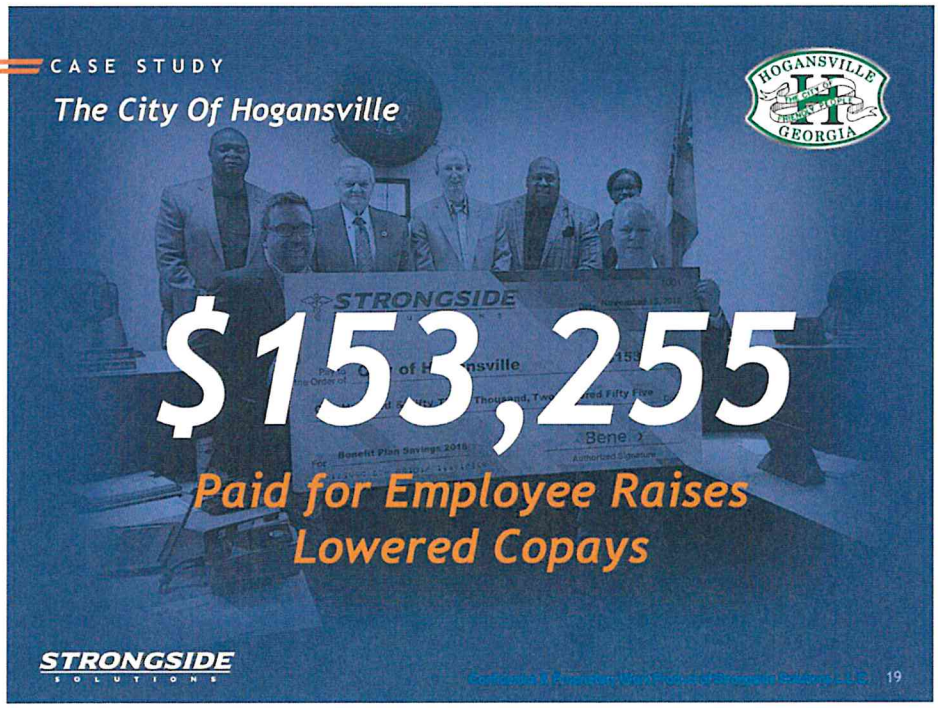

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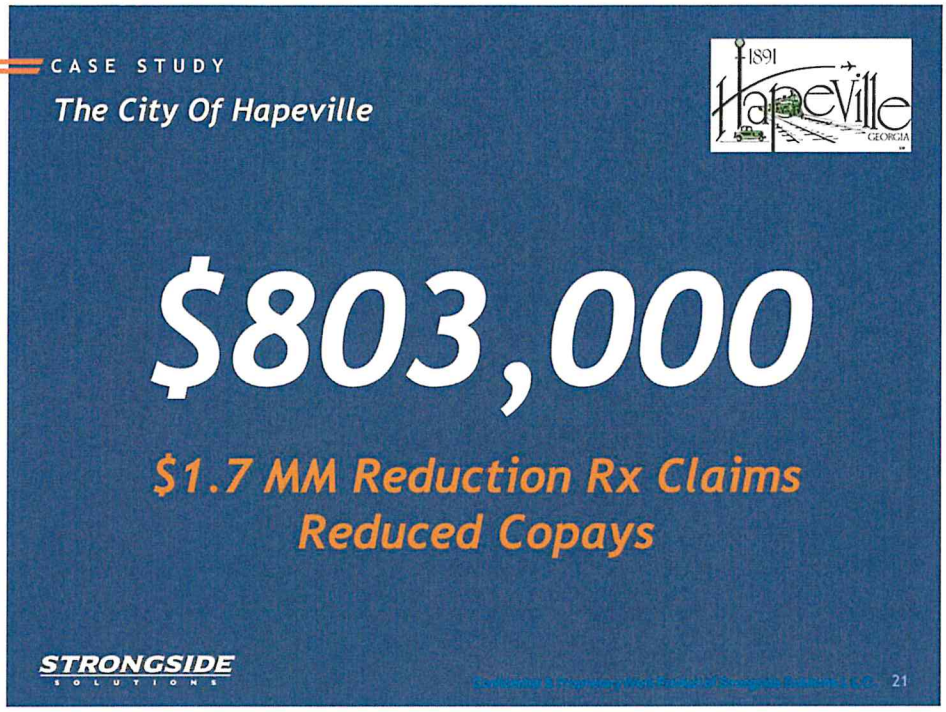
Strongside Solutions restructures the healthcare program so that each portion of the medical plan is isolated and controlled. We take a complex problem, implement our services quickly and effectively and provide support to your staff and employees.

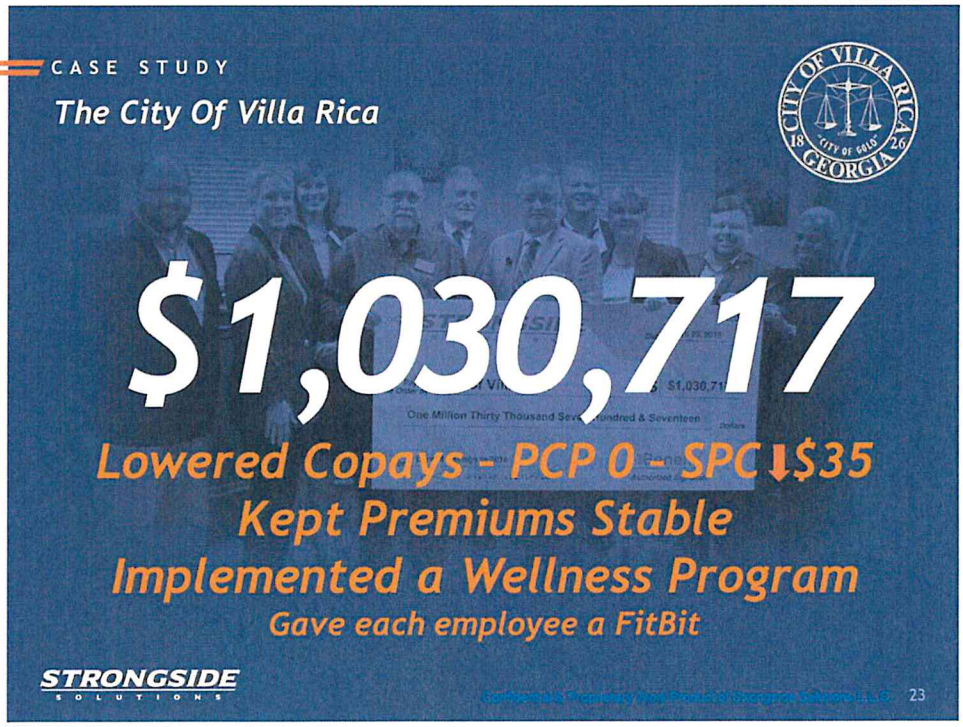
Our *eBenefix*™ program ensures that our clients receive the best possible value for their benefit spend while reducing administration and staying compliant. Strongside Solutions Restructured Healthcare Program offers Cities, Counties, School Systems and private employers better insurance plans at a lower cost and with more control.

Our *eBenefix*™ programs have consistently averaged an initial plan savings of 15%-40%, and only a 2% annual trend increase since 2008. We have achieved these results without reducing benefits or shifting costs to employees. And, many clients have chosen to invest some of these savings back into other employee initiatives that would have otherwise been unfunded - and not available to help attract and retain the quality of employees required to provide the best services to their citizens and to their community.



13680 Hwy 9, Suite G200 Milton, GA 30004
678-957-7222



# City of Danville
# Request for Proposal
*Benefits Consulting and Brokerage Services*
**RFP # 2020-01**

**Proposed Resources**

| **Lead Consultant:** |
|---|

**Project Team (list below)**

| Resource | Specialty |
|---|---|
| Wendell Strickland - President & CEO | Lead Consultant & Broker |
| Grant Gunnigle - EVP | Operations and Reporting |
| Terry Harp - Director | Bidding and Operations |
| Lisa Culpepper - Account Executive | Account Management |
| Scott Wagner, Esq | Benefits/ERISA Attorney |
| | |
| | |

**Additional Information about Lead Consultant and Project Team: (or include Attachments)**

**SEE ADDENDUM**

STRONGSIDE
SOLUTIONS

# Wendell Strickland
# President & CEO

## Professional Background

Wendell specializes in employee benefit plan consulting, such as group medical, dental, disability income and life insurance plans.

Wendell works closely with our clients to develop strategies that reduce costs, deliver healthier employees, drive compliance and reduce the overall administrative burden for benefits administration. Wendell is an expert in working fully-insured plans and crafting self-funded group insurance offerings to meet our client needs.

A Core Value that Wendell has built into all Strongside Solutions' services is to listen first, and offer solutions only when the business objectives and needs of our clients are understood. Our consultants provide strategic direction and develop a 3-5 year action plan that will be measured against plan analysis, forecasting and financial planning, contract negotiations and carrier / vendor management. Our consultants assume total responsibility for the client.

## Current and Past Relevant Experience

In 1998 Wendell was an owner in Sylinq Corporation, a national employer benefit HRIS technology company. After acquisition of Sylinq by Ceridian, Wendell was appointed to Vice President Business Development Ceridian Corporation where he integrated and bundled Human Resource, Benefit Administration, Compliance, COBRA and Payroll solutions to mid- market employers, TPA's and Insurance Brokers.

In 2002, Wendell was asked by Brown and Brown to open and build their benefits practice in Georgia. After winning several awards such as Top Gun and fastest growing practice, Wendell became a contract consultant helping several other insurance agencies build their benefits practice and opened Strongside Solutions in 2004.

Strongside Solutions employs consultants that care about the business of our clients. Our consultants are responsible solely for client management and marshaling the Strongside Solutions resources to meeting the needs of the organizations they service.

Strongside Solutions listens first, and offers solutions only when the business objectives and needs of our clients are understood. The consultant will provide strategic direction and develop a 3-5 year action plan that will be measured against plan analysis, forecasting and financial planning, contract negotiations and carrier / vendor management. The consultant assumes total responsibility for the client.

Wendell has over 20 years' experience in:

- Benefits consulting for Middle and Large Market Employers
- Consulting experience on public sector, private sector and school system clients
- Self-Funded and Fully Insured plan design and implementation experience
- Analyzing and developing Stop Loss contract designs that meet client needs
- PBM Analysis experience in delivering savings on RX programs
- Medical Claim Analysis
- Wellness Clinics
- Population Health Management

## Education

- E-6 Nuclear Missile Program - United States Navy, 1982-1988
- Licensed Life, Health & Accident Agent

## Project Roles

- Principal
- Broker
- Senior Healthcare Consultant

STRONGSIDE
SOLUTIONS

# Grant R Gunnigle
## Executive Vice President

### Professional Background

Formerly serving as Chief Operating Officer & Chief Information Officer to a well-known global consumer products company, Grant is an accomplished leader with 25 years of extensive experience in operations, information technology, finance, and marketing. His technical business acumen has allowed him to build global organizations while managing hundreds of millions of dollars in growth over the past decade. He has opened offices, distribution centers, and factories around the globe. He has successfully designed & built the technical architecture automating back office processes integrating & servicing over 80,000 client locations worldwide.

During his career, Grant has managed companies with a staff size between 10 and over 500. Grant understands both the employer and employee experience in benefits and the challenges an organization faces in making the right choice to recruit and retain the right talent.

Leveraging Grant's deep background in business management, reporting & analytics and process automation, Strongside Solutions can deliver a level of information and metrics that allows employers to understand how their money is spent and how their investment is performing.

### Current and Past Relevant Experience

Strongside Solutions, LLC - Executive Vice President
- Client Cost Management Consulting
- Firm Operations and Finance
- Client and Vendor Performance Management
- Client and Vendor Integration/Automation
- Information Technology

Gunnigle Consulting, LLC - Owner
- Technology Consulting
- Operational Excellence Consulting
- Supply Chain Consulting
- Start-Up Venture Consulting

Kids II, Inc - Chief Operating Officer & Chief Information Officer
- Led team of 250 employees in U.S. & Asia in all areas of Supply Chain including Manufacturing, Global Logistics, Product Integrity, and Consumer Services. Implemented distribution and operations in 8

different countries around the globe and led operations and administration for multiple corporate acquisitions. Managed strategy/planning for 15 Asia factory partners and one joint venture factory as well as procurement budget of over $150M.

- Additionally, as the 'Corporate Technology Evangelist', responsibilities include leading a global team of 30 to focus on cost-reducing automation, business partner integration, business intelligence, and business applications for over 20 locations worldwide with agile execution and within budget. Kids II Business Systems and Business Intelligence have been critical in the company's explosive 500% growth since 2000.

Board Member - Various

- Kids II - Board of Advisors
- George Center Foundation - Vice Chairman

## Project Roles

- Benefits Strategy
- Client Consulting & Strategy
- Client Success Management
- Vendor Performance Management
- Client Analytics

STRONGSIDE
SOLUTIONS

# Lisa T. Culpepper

## Account Manager

### Professional Background

Strongside Solutions account manager is the day-to-day employer contact person. The account manager partners with the consultant to assume full responsibility for meeting the client objectives. Your account manager is responsible for open enrollment, new hire and termination processing to payroll and the insurance carriers, billing reconciliation, escalated claim resolution, appeals, and developing the new hire kits. Strongside Solutions account manager will act as the employer primary support function, responding to questions and delivering critical data to client staff.

Lisa Culpepper joined Strongside in 2015 and currently has over 25 years of experience in the employee benefits industry. She is one of our leading Account Managers as she fully exemplifies our commitment to maintaining a high level of customer service. This includes her exemplary skills in successfully managing new group and renewal implementations, enrollments (annual and new employee), carrier contract negotiations, complex billing, eligibility and claims, enrollment communications, and compliance including Workers' Compensation, COBRA, HSA, FSA, and HRA administration vendor management.

Lisa also effectively and clearly presents benefits to all levels within each client's organization. Her twenty-five plus years of experience within the Human Resource Field has helped her in obtaining a deep understanding of employee benefits and administration on both the group and individual platforms. Lisa has proven to be an asset to this organization time and time again bringing with her the hands on experience of working with employees on an individual basis to meet their needs as well as conduct herself with a level of understanding that allows the employees to feel confident in their benefit decisions.

### Current and Past Relevant Experience

Lisa, for over 9 years, was the primary support to an organization of 275 employees and their benefits. It was her responsibility to take care of all new hire requirements, E-verify, followed strict I-9 instructions for Employment Eligibility Verification, State Withholding and Federal W-4 Withholding, benefit assignments, garnishments, child supports, retirement plan enrollments and contributions, accumulation of all payroll time sheets, data entry, payroll reconciliation, payroll distribution, payroll tax remits for both State and Federal levels, terminations, retirements, and loss of life assistance to employee's families.

Lisa maintained all Workers' Compensation filings including first reports of injuries. Followed through with Workers' Compensation Carriers providing necessary documentation to assure a smooth processing of claim. Making sure that all Workers' Compensation related matters followed strict Workers' Compensation Laws. Acted as liaison for employees and Workers'

Compensation Carriers so that all pertinent information obtaining to the case was made available to both parties. Assisted with Workers' Compensation Attorneys in building cases for disputed claims.

Lisa's experience with Human Resources is further supported by extensive training classes with ACCG, Association County Commissioners of Georgia, throughout the state of Georgia. Training that pertained to but not limited to Workers' Compensation, insurance programs, retirement through GEBCORP defined benefits, financial services, wellness programs and grant application and maintenance of Wellness Programs, etc. She still maintains a great relationship with several GEBCORP and ACCG staff and maintains working relationships with representatives at Valic and GebCorp.

Lisa currently manages a diverse block of our business from small to national account size cases in the government and private sectors. Lisa brings with her a long history of client and employee services based on her reputation for professionalism, accuracy, expertise in multiple products, effective communication of benefits, and overall level of service. Lisa's current clients also appreciate her attention to detail and responsiveness. In her career she has received multiple "Performance Recognition Awards" and certifications directly related to the exceptional service she provided her clients.

## Education

- Continuing Education through ACCG 2005 -2014
- General Studies, Columbus State University, 1986

STRONGSIDE
SOLUTIONS

# Terry Harp
# Director of Healthcare Supply Chain

## Professional Background

Terry's role as Director of Healthcare Supply Chain at Strongside Solutions is to help select our vendors and ensure our vendor partners are delivering the services as promised to generate the impact that we desire to have on our clients' healthcare spend. In this role, Terry oversees the different vendors and the eBenefix™ product solution to ensure smooth implementation and transition from fully insured plans and to overlay self-funded opportunities. Supply chain management is the process we use to understand how to restructure the supply chain of healthcare so that our processes, services, and procedures can support our eBenefix™ product and culture.

Terry's prior role was a Software Developer for a major Healthcare Information Technology vendor supplying enterprise healthcare billing solutions to hospital groups. Terry's experience inside the healthcare delivery and billing systems provides a unique perspective and opportunity to understand how employers and consultants work together to deliver the value proposition in supply chain reengineering and restructuring according to our eBenefix™ program. Terry works closely with the executive levels at Strongside Solutions, Consultants, Account Managers, to integrate our solutions across all disciplines of our company.

Terry is a 1994 graduate of Georgia State University in Atlanta, GA. Terry resides with his wife and two daughters in Milton, GA.

STRONGSIDE
SOLUTIONS

## Legal Advisor -

## Scott Wagner
**Partner** - Morris, Manning & Martin LLP

### Professional Background

Scott advises clients on matters relating to the design, drafting, and administration of defined benefit and defined contribution tax-qualified and non- qualified retirement plans, including cash balance plans, 401(k) plans, ESOPs, health and welfare plans top-hat plans, 403(b) and 457(b) and (f) plans, and executive compensation and 409A issues. Scott regularly advises clients on benefit matters in mergers and acquisitions and other corporate transactions, and inbound and outbound international assignments and cross-border compensation issues.

Scott also has extensive experience with the Patient Protection and Affordable Care Act, and has advised clients on compliance with that Act, with HIPAA, and various other federal and state laws relevant to health and welfare plans.

Scott represents clients in federal and state courts in employee benefits litigation and before regulatory agencies including the IRS Employee Plans Compliance Resolution System (EPCRS) and the DOL Voluntary Fiduciary Correction Program (VFCP).

### Current and Past Relevant Experience

- Regularly counsel companies (including governmental companies) on broad-based health and welfare issues, such as plan design and administration, participant and provider claims, and compliance with federal and state laws, including Patient Protection and Affordable Care Act, HIPAA, and COBRA compliance.
- Represent numerous employers through IRS and DOL retirement and welfare plan audits and investigations, including ACA investigations and assessments.
- Prepare and advise on corrections for qualified plans under the DOL's and IRS's correction programs.
- Structure executive deferred compensation programs and advise companies on compliance with Section 409A of the Internal Revenue Code.
- Assist with broad-based retirement plan matters, including plan design, administration, committee representation and training, drafting amendments, reviewing and negotiating service agreements, and compliance with the Internal Revenue Code.

## Relevant Training and Education

| University |
|---|
| Georgetown University |
| George Mason University |
| George Mason University |

## Recent Publications

- "A 2016 Guide to the Affordable Care Act," PEO Insider, NAPEO, March 2016.
- "ACA Reporting under Section 6055 and 6056," PEO Insider, NAPEO, May 2015.
- "Parental leave laws in the U.S. and abroad: Evolving international standards," Parts 1 and 2, InsideCounsel magazine, December 15, 2014 and January 12, 2015.
- "HR strategies for same-sex secondments internationally," Parts 1 and 2, InsideCounsel magazine, October 17, 2014 and November 17, 2014.
- "Deferred Compensation: Rabbi and Secular Trusts," Lexis Practice Advisor.
- "U.S. Pensions Guide," Ius Laboris Global Knowledge Database.
- "Regulation of Qualified Retirement Income Plans Generally: Life Insurance in Qualified Plans," Employee Benefits Law, 2013-15 Cumulative Supplements, BNA/Bloomberg (Dana M. Muir, et al. eds. 2013).
- "ERISA Preemption and Removal," *ERISA Litigation 2011 Cumulative Supplement*, BNA/Bloomberg (Jayne E. Zanglein, et al. eds. 2012).
- "Hedge Funds: The Final Frontier of Securities Regulation and the Last Hope for Economic Revival," *Journal of Law, Economics & Policy*, 2009.

## Project Roles

- Compliance
- Legal Consulting
- ACA Consulting
- Regulatory Changes

ACKNOWLEDGEMENTS

_✓_ We acknowledge that we take no exceptions to the specifications.

OR

_____ We acknowledge that we do take exceptions to the RFP requirements and specifications and an itemized list of exceptions is attached.

_____ We acknowledge we have signed and attached the two (2) Consultant and Sub Consultant Affidavits.

_____ We acknowledge that service will commence within City's required time frame.

COMPANY NAME: Stronyside Solutions

SIGNATURE: _____ CEO 2-7-2020

COMMONWEALTH OF KENTUCKY

# ANDY BESHEAR

## GOVERNOR

KNOW ALL MEN BY THESE PRESENTS THAT:

**WENDELL THOMAS STRICKLAND**

**CUMMING, GA**

having complied with the necessary provisions of the Insurance Laws of Kentucky, and having produced evidence satisfactory to the Commissioner of Insurance thereof, is hereby granted a license as:

**NON-RESIDENT AGENT FOR:** **HEALTH AND LIFE INSURANCE**

and may perform and act as such, subject to the obligations and limitations imposed thereon, by law, for a period beginning on the date of issue herein, and to continue in force as long as the licensee is entitled thereto, under this Code, or until suspension, or revocation, by the Commissioner of Insurance.

DEPARTMENT OF INSURANCE COMMONWEALTH OF KENTUCKY FRANKFORT-KENTUCKY

**Nancy G. Atkins**

Commissioner

This license shall at all times be the property of the Commonwealth of Kentucky, and upon any expiration, suspension, revocation, or termination thereof, the licensee shall promptly deliver said license to the Commissioner of Insurance.

DOI ID : 1068347 Print Date : 12/19/2019

NPN ID : 8379100

#1348522-1-2

MERCER

Mercer Consumer, a service of
Mercer Health & Benefits Administration LLC
P.O. Box 8146
Des Moines, IA 50306-8146
Phone: 866-795-2041
Fax: 515-365-0494

April 16, 2019

Wendell Thomas Strickland
5340 Avonshire Lane
Cumming, GA 30040

RE: Life Agent Professional Liability Policy
Policyholder: Mercer Financial Services Professional Risk Purchasing Group
Underwriting Company: Continental Casualty Co.
Customer Number: 206025
Certificate Number: CNA177327
**Certificate of Insurance**

Dear Wendell Thomas Strickland:

Thank you for selecting the Life Insurance Agent Errors & Omissions (E&O) Program for your insurance coverage needs. Attached please find your Certificate of Insurance (COI), applicable Endorsements and a copy of the Master Policy. Please file this COI and Master Policy together in a safe place and retain for your records. For your convenience, your policy holder information may be accessed online when you log in at www.my-eo-renewal.com.

**For Address, Credit Card Or Mid-Term Changes**: Please visit www.my-eo-renewal.com and select update profile in order to update your address. We will email you an updated Certificate of Insurance within 5-7 days. You also may obtain an upgrade request form to request a mid-term coverage change via email or obtain the authorization form to update your credit card information via our secure portal. Please note that any request for a mid-term change to your coverage must be approved by the Underwriting Company.

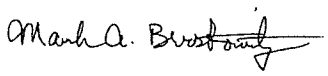
**Important Notice**: The insurer, Continental Casualty Company, one of the CNA companies, of the Mercer Financial Services Professional Risk Purchasing Group may not be subject to all the insurance laws and rules of the state of Texas.

Mercer Consumer, a service of Mercer Health & Benefits Administration LLC is the Program Administrator of the Life Agent E&O Insurance Program. If you have questions regarding your coverage or need assistance, please contact us at Mercer.Service@Mercer.com or at 866-795-2041 Monday through Friday, 8am to 5pm (CT).

MERCER

We appreciate and value your business.

Sincerely,



Mark Brostowitz
Principal
Mercer Consumer, a service of
Mercer Health & Benefits Administration LLC

CA License #0G39709 | AR License #100102691
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

**Attachments**:

Certificate of Insurance
Endorsements
Master Policy

**Claim Reporting**: The policy is a claims made and reported policy. If you become aware of a claim or an incident that could result in a claim, please report, in writing to:

CNA - Claims Reporting
P.O. Box 8317
Chicago, IL 60680-8317

OR

Email: SpecialtyProNewLoss@cna.com
Fax: 866-773-7504

CNA

## CERTIFICATE OF INSURANCE — LIFE AGENT PROFESSIONAL LIABILITY/ERRORS & OMISSIONS

**NOTICE:**

**THIS INSURANCE PROVIDES COVERAGE ON A CLAIMS-MADE AND REPORTED BASIS AND, SUBJECT TO THE PROVISIONS OF THE POLICY, APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST AN INSURED AND REPORTED TO THE INSURER IN ACCORDANCE WITH SECTION VII, NOTICE. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AFTER THE END OF THE CERTIFICATE PERIOD UNLESS, AND TO THE EXTENT THAT, THE EXTENDED REPORTING PERIOD APPLIES. DEFENSE COSTS REDUCE THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE RETENTION. PLEASE REVIEW THE POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.**
**THIS CERTIFICATE OF INSURANCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE INSURANCE POLICY.**

**NAMED INSURED:** Wendell Thomas Strickland
**ADDRESS:** 5340 Avonshire Lane
Cumming, GA 30040

**PRODUCER:**
Mercer Consumer, a service of
Mercer Health & Benefits Administration LLC
P.O. Box 8146
Des Moines IA 50306-8146
866-795-2041

**COMPANY AFFORDING COVERAGE: Continental Casualty Company**

**COVERAGE**
**THIS IS TO CERTIFY THAT THE INSURED LISTED ABOVE IS COVERED UNDER THE POLICY OF INSURANCE LISTED BELOW, FOR THE CERTIFICATE PERIOD INDICATED. THE INSURANCE AFFORDED BY THE POLICY DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY.**

| Policy Number | Certificate Number | Certificate Period 12:01 a.m. at the Named Insured's address shown above | | Limits of Liability |
|---|---|---|---|---|
| 287304298 | CNA177327 | 05/08/2019 | 05/08/2020 | $1,000,000 *Each* ***Claim***<br>$3,000,000 *Aggregate** |

**Privacy Protection** (if purchased)

$100,000 *all* ***Loss*** *in the Aggregate per* ***Insured***

$100,000 *Each* ***Claim*** *and in the Aggregate for* ***Privacy Injury Liability***

$100,000 *Each* ***Claim*** *and in the Aggregate for* ***Privacy Regulation Proceeding***

$25,000 *Each* ***Privacy Event***

* This policy is also subject to a Policy Year aggregate limit of liability of $20,000,000. The Policy Year aggregate limit of liability will be reduced by claims paid on behalf of all Insureds under the policy, including you.

The Policy Year aggregate limit includes the total per claim/aggregate limits of the insurer regardless of the total number of Insureds under the Policy, the total


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| | | | | |
|---|---|---|---|---|
| | | | | number of Certificates of Insurance issued under the policy, Claims made under the policy, or persons or entities bringing such Claims. |
| Life, Accident, and Health Insurance (that does not require a securities license) | | Purchased: X Yes ____ No | | Retention: $ 0 Each **Claim** |
| Medicare Advantage and Medicare Supplemental (if purchased) | | Purchased: X Yes ____ No | | Retention: $ 0 Each **Claim** |
| Indexed Annuities/Fixed Annuities (if purchased) | | Purchased: ___ Yes X No | | Retention: $ Each **Claim** |
| Variable Annuities/Variable Insurance (if purchased) (that requires a securities license) | | Purchased: ___ Yes X No | | Retention: $ Each **Claim** |
| Disability Income Insurance (if purchased) | | Purchased: ___ Yes X No | | Retention: $ Each **Claim** |
| Mutual Funds (if purchased) | | Purchased: ___ Yes X No | | Retention: $ Each **Claim** |
| Per Enroller (if purchased) | | Purchased: ___ Yes X No | | Retention: $ Each **Claim** |
| Privacy Protection (if purchased) | | Purchased: X Yes ____ No | | Retention: $ 5,000 Each **Claim** |

| | |
|---|---|
| **NOTICE OF CLAIMS:** | CNA - Claims Reporting<br>PO Box 8317<br>Chicago, IL 60680-8317<br>OR via email at: SpecialtyProNewLoss@cna.com |

*Named Insured's Endorsements attached at Certificate Inception:*
GSL11314XX (6-2012) GSL11315XXC (6-09) GSL15174XX (9-09) GSL30219XX (3-11) GSL40879XX (8-11) CNA70925XX (9-12) CNA70926XX (9-12) CNA74276XX (6-13) CNA75823XX (8-13) CNA75822XX (8-13) CNA77381XX (12-13) CNA77382XX (12-13) CNA77703XX (1-14) CNA77383XX (12-13) CNA81726XX (3-15) CNA82272XXC (4-15) CNA82279XX (4-15) CNA84085XX (11-15) CNA88943XX (5-17) CNA88944XX (5-17) CNA88945XX (5-17) CNA92271XX (6-18) GSL40879XX (6-18) CNA92272XX (6-18) CNA92273XX (6-18) CNA92274XX (6-18) CNA92275XX (6-18) CNA92276XX (6-18) CNA92277XX (6-18) GSL7805GA (10-08) CNA86953XX (9-16)

| | |
|---|---|
| *DATE:* 04/16/2019 | *BY:* Mark A. Bradford<br>*Authorized Representative* |

**The Company affording coverage hereby certifies that the Named Insured named herein is insured under the Policy referenced above. The limits of liability, premium and effective date of coverage applicable to such Named Insured are as specified above. This certificate of insurance is not the contract of insurance and is merely for informational purposes. It is merely evidence of insurance provided under and subject to the Master Policy. All claims are subject to the terms, conditions, limitations and exclusions of the Master Policy. A copy of such policy and any endorsements thereto is provided via e-mail with this Certificate of Insurance. It is evidence of your insurance coverage.**


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# Addendum to Certificate of Insurance

## Errors & Omission (E&O Insurance)

| | |
|---|---|
| NAMED INSURED: | Wendell Thomas Strickland |
| CERTIFICATE NUMBER: | CNA177327 |
| POLICY EFFECTIVE DATE: | 05/08/2019 |
| CUSTOMER NUMBER: | 206025 |

## List of Business Names

WTS Consulting

Strongside Solutions

Issue Date: 04/16/2019

# Workers' Compensation and Employers' Liability

## Business Insurance Policy



(Policy Provisions: WC000000C)

## INFORMATION PAGE
## WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY

**INSURER:** The Hartford Accident and Indemnity Insurance Company
ONE HARTFORD PLAZA HARTFORD CT 06155

THE HARTFORD

**NCCI Company Number:** 10448
**Company Code:** 5

| | | Suffix | |
|---|---|---|---|
| | | LARS | RENEWAL |
| **POLICY NUMBER:** | 20 WEC AA9PMA | | 2 |
| **Previous Policy Number:** | 20 WEC AA9PMA | | |

1. **Named Insured and Mailing Address:** (No., Street, Town, State, Zip Code)
WTS CONSULTING, INC.
5340 AVONSHIRE LN
CUMMING GA 30040

**FEIN Number:** 27-1225758
**State Identification Number(s):**

**The Named Insured is:** Corporation
**Business of Named Insured:** Insurance Agencies and Brokerages
**Other workplaces not shown above:** 5460 MCGINNIS VILLAGE PL
ALPHARETTA GA 30005

2. **Policy Period:** **From** 12/01/18 **To** 12/01/19 ANNUAL
12:01 a.m., Standard time at the insured's mailing address.

**Producer's Name:** THE MALLORY AGENCY INC/PHS
PO BOX 1209
LA GRANGE GA 30241

**Producer's Code:** 20262960
**Issuing Office:** THE HARTFORD BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251
(866) 467-8730

**Total Estimated Annual Premium:**
**Deposit Premium:**
**Policy Minimum Premium:** GA (Includes Increased Limit Min. Prem.)

**Audit Period:** ANNUAL **Installment Term:** Ten Pay
The policy is not binding unless countersigned by our authorized representative.

Countersigned by Susan L. Castaneda — Authorized Representative — 10/22/18 Date

3. A. **Workers Compensation Insurance:** Part one of the policy applies to the Workers Compensation Law of the states listed here: GA

B. **Employers Liability Insurance:** Part Two of the policy applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are:

| | | |
|---|---|---|
| **Bodily injury by Accident** | $500,000 | **each accident** |
| **Bodily injury by Disease** | $500,000 | **policy limit** |
| **Bodily injury by Disease** | $500,000 | **each employee** |

C. **Other States Insurance:** Part Three of the policy applies to the states, if any , listed here:

ALL STATES EXCEPT NORTH DAKOTA, OHIO, WASHINGTON, WYOMING, U.S.TERRITORIES AND STATES DESIGNATED IN ITEM 3.A. OF THE INFORMATION PAGE.

D. **This policy includes these endorsements and schedule:**

SEE ENDORSEMENT-WC 99 03 68

4. **The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.**

| **Classifications Code Number and Description** | **Premium Basis Total Estimated Annual Remuneration** | **Rates Per $100 of Remuneration** | **Estimated Annual Premium** |
|---|---|---|---|

Total Standard Premium
Expense Constant
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
Catastrophe (Other Than Certified Acts Of Terrorism)
Estimated Annual Premium (before Surcharges)

*See the attached Schedule(s) of Operations for Location and State Level Premium Information

**Total Estimated Annual Premium:**
**Deposit Premium:**
**Policy Minimum Premium:** GA (Includes Increased Limit Min. Prem.)

**Interstate/Intrastate Identification Number:** Refer to Schedule of Operations

NAICS: 524210
**Labor Contractors Policy Number:** **SIC:**

# EXTENSION OF THE INFORMATION PAGE - ITEM 1 - NAMED INSURED

**Policy Number:** 20 WEC AA9PMA **Endorsement Number:**
**Effective Date:** 12/01/18 Effective hour is the same as stated on the Information Page of the policy.
**Named Insured and Address:** WTS Consulting, Inc.
5340 AVONSHIRE LN
CUMMING GA 30040

Item 1 of the Information Page is completed to include as named insured:

WTS Consulting, Inc. DBA Strongside Solutions, LLC

STRONGSIDE
SOLUTIONS

13680 Hwy 9, Suite G200 Milton GA, 30004
678-957-7222

# eBenefix™

A BETTER HEALTHCARE MODEL