Professional Services Overview

BimGroup
Benefit Consultants & Advisors
859.255.9455 | bimgroup.us

BimGroup

Good decisions start here.

The Bim Group experience is more than a service, it's a partnership.

We maintain a relentless work ethic to serve our clients with innovative advice, strategic direction, and counsel. Our team members challenge one another in a creative and collaborative process to deliver a unique client experience that is designed to exceed expectations.

We hold ourselves to the ideals we make possible for clients. Bim Group strives to better places of work – while being a better place to work.

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Bim Group Benefit Advisors / Leadership



L. Briggs Cochran
CEO
briggs@bimgroup.us

- Subject matter experts in employee benefit planning
- Strategic plan development
- Thought Leadership

Briggs founded Bim Group in 1980 after graduating from the University of Kentucky with a degree in Business Administration. Under Briggs' leadership, Bim Group has grown into a regional market leader while earning a reputation for delivering exceptional value in all aspects of employee benefit consulting. Briggs' practice primarily serves employers with 100+ employees with emphasis on clients who have adopted a merger and acquisition growth strategy or have a global footprint and workforce. Briggs has also worked extensively with senior corporate leaders in establishing select executive compensation plans. He has served on numerous employee benefits related private and public advisory committees and is a frequently requested speaker on employee benefits matters. Briggs is proud to lead a team of professionals who have voted Bim Group one of Kentucky's "Best Places to Work." Bim Group is also an exclusive "Partner Firm" in United Benefit Advisors, a unique community of the most successful and trusted independent employee benefit advisory firms in the nation.



Jamey Bennett
Sr. Benefit Advisor
jamey@bimgroup.us

- Subject matter experts in employee benefit planning
- Strategic plan development
- Thought Leadership

Jamey is a 1983 graduate of Morehead State University where he earned a degree in Bachelor of University Studies in addition to excelling as a college athlete in baseball. As a thirty five year career professional in employee benefits, Jamey provides his clients with experienced consulting in all aspects of plan management with emphasis on plan design, financing, and employee communication.

Jamey is recognized for actively giving back to his community in addition to serving on the Board of Trustees of Frankfort Regional Medical Center. Jamey is also active in industry affairs as a board member of the Kentucky Association of Health Underwriters.



Heather Taylor
Sr. Director of Operations
heather@bimgroup.us

- Responsible for assembling and deploying a team of professionals that exceed client expectations
- Directs and oversees all aspects of employee benefit services
- Liaison between all departments to capture and establish best practices
- Develop service protocols and work flow process via policy & procedure documentation

Heather graduated from the University of Louisville in 1993 and has more than 20 years of experience in the employee benefit industry. As Director of Employee Benefit Services, Heather is Bim Group's champion for continuous improvement and adherence to our standards-based management system. Her leadership in developing account management teams is an invaluable asset to the Bim Group.

She is also responsible for deploying account management teams to execute each client's employee strategy. Heather is a valued member of Bim Groups executive leadership team.

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Bim Group Account Management



Kyle Stacy
Account Executive

kyle@bimgroup.us

- Strategic plan development & execution
- Development & adherence to time lines
- Financial reporting & renewal analysis

Kyle has been a Team member for over 10 years serving multiple roles on the Bim Group team. Kyle began his tenure with Bim as an Account Manager working with self-funded and fully insured key accounts. Kyle's gift for relationship building and communication skills led him to a role as a Client Service Specialist in which he is responsible for providing employee communication materials, conducting employee meetings, planning wellness initiatives, and is deeply involved with executing each client's strategic planning activities relating to employee engagement and communication. Kyle is currently able to utilize all of his highly specialized skills in a hybrid Account Executive / Client Service Specialist role. Kyle is passionate about developing and maintaining long-lasting client relationships.



Jan LaBonde
Client Service Specialist

jan@bimgroup.us

- Employee Communication & Engagement
- Population Health Improvement Coordination
- Carrier training & coordination
- Delivery of customized resources

Jan has been with Bim Group for over 12 years. In her current position as Client Service Manager, she is known for her commitment to excellence in building and maintaining positive relationships with Large Group Accounts. With sound expertise in problem resolution, she is recognized for her ability to see any issue through to completion. In addition to managing day to day issues, Jan is involved in the strategic planning process, wellness initiatives, and employee/ management survey development and execution. She has excellent employee communication skills utilizing print pieces, employee meetings, technology, and one-on-one delivery.



Bonnie Cupps
Account Coordinator

bonnie@bimgroup.us

- RFP coordination & analysis
- Team lead technology implementation
- Financial reporting preparation
- Client service resolution

Bonnie has been with Bim Group since 2013. She has over 15 years of experience in customer care and administrative coordination. As the Account Coordinator on our Large Group Account Service Team she serves both the internal team and the clients in initiatives such as the renewal process, high level customer service issues, and other strategic projects with a focus on electronic enrollment implementation and data management.

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Bim Group Specialists



Matt Clifford
Manager of Underwriting
& Data Analytics

matt@bimgroup.us

- Renewal projection & cost trend analysis
- Plan modification analysis
- Team lead carrier negotiations
- Clinical data integration & analysis

Matt received his Bachelors of Science in Accounting from the University of Kentucky and has been with Bim Group over 8 years as a financial analyst/ underwriter. Matt is the team lead of our analytics department, and is responsible for developing and maintaining client financial reports which identify plan costs and utilization patterns to facilitate data driven decisions. He utilizes actuarial tools to analyze proposed carrier renewals to ensure clients pay a fair and equitable rate. Matt also works closely with our benefit consultants to model the impacts of plan modifications and funding changes in both fully insured and self-funded plan designs.



Jake Gregory
Sr. Analyst, Underwriting
and Data Analytics

jake@bimgroup.us

- Renewal projection & cost trend analysis
- Plan modification analysis
- Clinical data integration & analysis

Jake is a graduate of the University of Kentucky with a Bachelors of Business Administration in Finance. Jake interned at Bim Group during his schooling and joined Bim Group full time over 5 years ago. He is recognized at BIM for his financial and analytical skills, with which he applies using Excel and other actuarial tools. Some of Jake's primary responsibilities include maintaining client's financial reports, as well as analyzing data in unique ways to present to current and future clients. He works closely with all members of Team BIM in order to help provide service to each of Bim Group's clients.



Kurt Kittinger
Graphic Design /
Technology Specialist

kurt@bimgroup.us

- Design & production of communication collateral
- Technology design & support

Kurt has been with Bim Group for over 7 years and has over 25 years of Graphic Design experience. He earned his BFA Degree in Graphic Design from Eastern Kentucky University. He is responsible for managing all aspects of design projects, including the creation, development and production of employee communication pieces in various forms of media utilizing the most current forms of technology. This includes customized posters, flyers, employee benefit overview booklets, client web portals, employee communication campaigns, and email communication pieces. Kurt's creativity and technical expertise helps our clients effectively share important information with their employees.



Rose Taylor
Client Service Concierge

rose@bimgroup.us

- Billing, eligibility, claims resolution
- Stewardship reporting

Rose serves Bim Group clients by handling billing and eligibility issues for our Large Group clients, she also provides accurate and timely resolution of complex claims issues. Rose has more than 20 years of experience in the insurance industry, with an emphasis on complex claims resolution. Over the years, Rose has developed dedicated concierge relationships with a large pool of insurance carriers, which enables her to respond to inquiries and resolve complex issues in a timely manner.

BimGroup

Professional Services Overview

ITEM	Included with Standard Services?	Inclusive in Base Fee	Optional Services Offered	Costs for Optional Services
Planning & Design				
• Plan Management				
- Strategic planning to establish one to three year goals	Yes	Inclusive		
- Annual plan debrief to review financial performance & opportunities for continuous improvement	Yes	Inclusive		
- Leadership executive summary	Yes	Inclusive		
- Assist HR & benefit staff in implementing all plans and overseeing implementation process	Yes	Inclusive		
- Assist in reviewing drafts of all benefit booklets, SPD's & plan documents	Yes	Inclusive		
- Review & finalize all vendor-carrier contracts	Yes	Inclusive		
- Adherence to standards based management system	Yes	Inclusive		
• Plan Analysis & Underwriting				
- Plan management	Yes	Inclusive		
- Plan benchmarking utilizing proprietary UBA Health Plan Survey and Milliman data	Yes	Inclusive		
- Medical network re-pricing analysis	Yes	Inclusive		
- PBM network re-pricing analysis	Yes	Inclusive		
- Network disruption analysis	Yes	Inclusive		
- Independent actuarial medical repricing / analysis	No	N/A	Yes	TBD
- PBM analysis	Yes	Inclusive		
- Proprietary PBM coalition pricing	Yes	Inclusive		
- Comprehensive ACA cost analysis (affordability testing, excise tax calculation, pay or play, taxes & fees, etc.)	Yes	Inclusive		
- Fully insured versus self-funded analysis (retrospective & prospective)	Yes	Inclusive		
- Full underwriting renewal projections for both fully insured & self-funded via in-house underwriter	Yes	Inclusive		
- Self-funding admin & reinsurance analysis	Yes	Inclusive		
- Appropriate stop loss deductible analysis using probability calculator & retrospective analysis	Yes	Inclusive		
- Stop loss underwriting gain / loss analysis	Yes	Inclusive		
- Premium equivalent development for self-funding	Yes	Inclusive		
- Enrollment migration analysis	Yes	Inclusive		
- Plan design cost implications modeling (both medical & Rx)	Yes	Inclusive		
- Payroll deduction analysis & development	Yes	Inclusive		

ITEM	Included with Standard Services?	Inclusive in Base Fee	Optional Services Offered	Costs for Optional Services
Planning & Design (continued)				
• RFP Facilitation				
- Comprehensive RFP development for all aspects of employee benefits (medical, Rx, ancillary, stop loss, etc.)	Yes	Inclusive		
- In-depth analysis & scoring processes to facilitate informed decision making	Yes	Inclusive		
- Finalist meeting facilitation	Yes	Inclusive		
- Expert negotiation of performance guarantees	Yes	Inclusive		
- Contract review (administrative services agreement, master policies, etc.)	Yes	Inclusive		
- Insurance Brokerage Exchange (IBX) (ancillary & stop loss market analysis via reverse auction)	Yes	Inclusive		
• Financial Reporting				
- Comprehensive customized reporting on all components of cost	Yes	Inclusive		
- Monthly executive dash board reporting via email	Yes	Inclusive		
- Full bi-annual reporting (during debrief & pre-renewal)	Yes	Inclusive		
• Unique Tools & Resources				
- Cedar Gate (meaningful insights to better manage and analyze the cost, care, provider quality, and risk of populations)	No	N/A	Yes	$0.74 PEPM
- Claros Actuarial Advisor (claims projection, trend analysis, benefit differential modeling, manual rate calculation)	Yes	Inclusive		
- Claros Risk Decision Support (actuarial modeling of deductibles & premiums)	Yes	Inclusive		
- Claros Enrollment Predictive Analysis	Yes	Inclusive		
- Medical Reserve Calculator (IBNR calculations)	Yes	Inclusive		
- Medical claims & dependent auditing	No	N/A	Yes	TBD
- AEGIS Stop Loss Benchmark	Yes	Inclusive		

ITEM	Included with Standard Services?	Inclusive in Base Fee	Optional Services Offered	Costs for Optional Services
Compliance				
- Director of Compliance access	Yes	Inclusive		
- ERISA Attorney access	Yes	Inclusive		
- Comprehensive compliance assessment on all topics relative to employee benefits (ERISA-COBRA-ACA-HIPAA)	Yes	Inclusive		
- Expert resource recommendations to bring all plans into compliance	Yes	Inclusive		
- Comprehensive employee notices	Yes	Inclusive		
- Various briefs, white papers & guides relative to all aspects of employee benefits compliance	Yes	Inclusive		
- RFP facilitation to outsource FMLA, COBRA, FSA, etc.	Yes	Inclusive		
- Legislative compliance alerts	Yes	Inclusive		
- COBRA Administration (as required by any or all of the plans)	Yes	Inclusive		
- ACA Reporting Resources (6055/6056)	No	N/A	Yes	TBD
- Form 5500 ERISA Filing	Yes	Inclusive		
HR Advocacy				
- Think-HR resource center (hotline – library – training)	Yes	Inclusive		
- Monthly HR webinars relative to employee benefit compliance (HRCI certified)	Yes	Inclusive		
- Bene-Admin Resources (on-line enrollment, call center, billing reconciliation, etc.)	No	N/A	Yes	$2 - $6 PEPM
- Employee claims resolution support	Yes	Inclusive		
- Billing & eligibility support	Yes	Inclusive		
- Employee opinion on-line survey support	Yes	Inclusive		
- Carrier admin training & website support	Yes	Inclusive		
- Language translation	No	N/A	Yes	TBD
- Video production	No	N/A	Yes	TBD

ITEM	Included with Standard Services?	Inclusive in Base Fee	Optional Services Offered	Costs for Optional Services
Employee Communication & Engagement				
- Customized employee benefit overview (EBO) / enrollment guide (annually)	Yes	Inclusive		
- Voice over technology for open enrollment & new employee on-boarding	Yes	Inclusive		
- Airbo innovative employee communication platform	No	N/A	Yes	$1.00 PEPM
- Employee self-service web portal	Yes	Inclusive		
- In-house graphic design & production of employee communication collateral, etc. (EBO, posters, payroll stuffers, HTML email)	Yes	Inclusive		
- Development of open enrollment communication strategy with supporting collateral (power-point, EBO, etc.)	Yes	Inclusive		
- Open enrollment and new employee call center	Yes	Inclusive		
- On-site open enrollment support in KY	Yes	Inclusive		
- On-site open enrollment support out-of-state	No	N/A	Yes	Travel costs
- Healthcare decision support tools for employees	Yes	Inclusive		
- On-site benefit counselors with lap-top enrollment (core & voluntary enrollment)	Yes	Inclusive		
Population Health Management				
- Health improvement strategy development (risk / goals / executive buy-in / wellness team / operating plan / engage / evaluate)	Yes	Inclusive		
- On-site health care delivery analysis & RFP	Yes	Inclusive		
- Direct to Employer consulting & analysis	Yes	Inclusive		
- Coordination of wellness fairs	Yes	Inclusive		
- Health risk assessment & biometric testing	No	N/A	Yes	$30-$50 PEPY
- Employee engagement strategy development	Yes	Inclusive		
- Health “contingent / outcome” based planning & administration	Yes	Inclusive		
- Disease management data mining	Yes	Inclusive		
- Disease management clinical intervention	No	N/A	Yes	TBD

NOTES





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