

NIS Full Benefit Consulting Services

Because of our exclusive commitment to serve only public sector organizations since 1969, National Insurance Services (NIS) is uniquely qualified to serve as your full benefits consultant.

Not only do we work with benefit structures like yours every day, we are in touch with the political atmosphere, budgetary constraints, and negotiations you face. We will partner with you every step of the way – at the negotiating table, in front of your board, at insurance committee meetings – wherever you need us.

Our Full Benefits Service Model includes:

- Analysis of your **claims experience** and **individualized strategic solutions** to tackle issues.
- Addressing your **budget concerns** and helping you **contain costs**.
- Leveraging our carrier relationships to **best represent you** in negotiations.
- **Reviewing your contracts** to help avoid employer liability and grievances.
- Building a **strategic benefit plan** specific to your culture and plan analytics.
- Thoroughly evaluating your **early retiree benefits** for plan sustainability.

Improving outcomes for public sector employers and schools is our exclusive focus. That's all we do. We look forward to working with you.



The NIS Service Philosophy

Our central focus is our customers. This means...

- When you call during business hours, our phones are answered by a person.
- If your representative is not available, we will attempt to route you to another representative, if desired.
- We make every effort to return calls and emails within 24 hours or explain why a reply may take longer.

We strive to deeply understand our customers' needs. This means...

- We seek to understand before being understood.
- We pro-actively reach out to you on a regular basis in person, by telephone and through e-mail, based on your needs.
- We ask our customers what we can do better.
- We occasionally hold client councils so that we can truly appreciate our customers' world.

Our customers' needs drive our internal decision making. This means...

- We put ourselves in our customers' shoes whenever we make a decision.

Our customers' wants and needs inspire product and service innovation.

We use our public sector expertise to proactively deliver solutions instead of waiting for problems to happen. This means...

- We share strategic insight gained from our success with other public sector organizations with you. We do not rely on quick fixes.
- We advise and guide you, passing up short-term opportunities if it does not make long-term sense.
- We use a proactive "Best Practices Checklist" (gathered from years of public-sector expertise) to be sure you are administering your plans correctly to help you avoid liability.

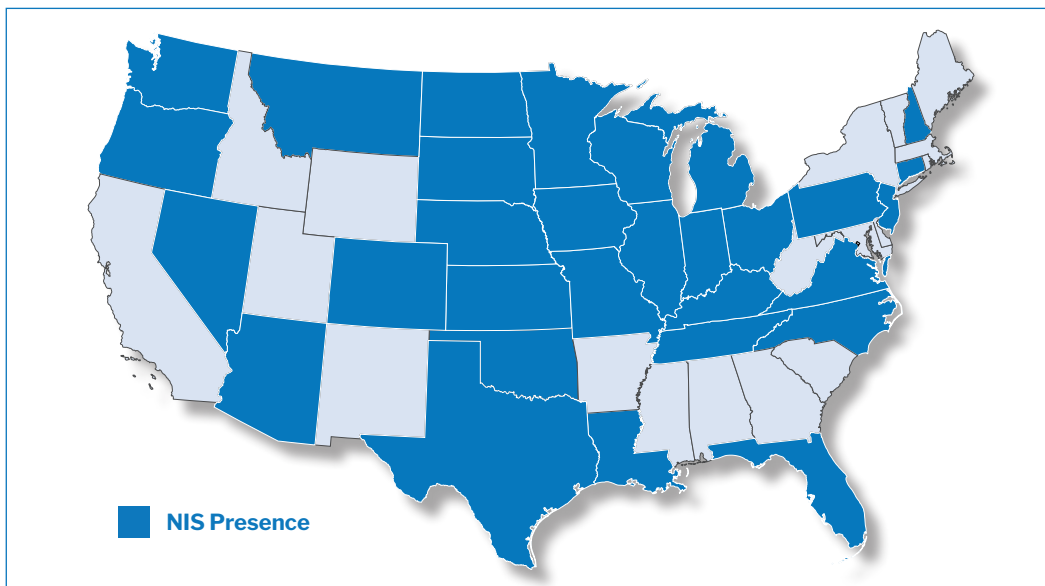


4 Things That Make NIS Different:

01 Exclusive Public Sector Focus

NIS is committed to the needs of public sector organizations such as schools, cities, and counties.

- We understand your culture, political atmosphere, budgetary constraints, and challenges.
- We don't wait for problems to happen. We proactively address common public sector issues before they take place.
- We pour through your contracts and benefit promises to look for gaps in coverage.
- We bring compliance and regulation issues to your attention and guide you toward solutions.



02 Proactive Service Model

Your consulting team follows a proactive, proprietary service model described below. Before and after each step is completed, the information is recorded in our custom-designed software system. The system outputs a document at every stage that we share and review with you on an annual basis.



Strategy

During implementation, your NIS team will analyze the following to identify areas for improvement:

- **Initial Claim Analysis:** We will analyze claims to detect trends for planning purposes.
- **Funding Assessment:** We will assess your plans to determine suitability of a self-funded or fully-insured plan.
- **Retiree Benefits:** We will evaluate your retiree benefits to help you plan for restructuring, if desired.
- **Written Strategic Plan:** After the initial benefit plan analysis, a comprehensive strategic plan is created.



Service Modules

Annually, we work with you on the following service modules based on priorities you determine.

- **Communication Plan:** We will help you communicate your benefit plan with emails, newsletters, posters, etc.
- **Wellness Planning:** We will help you launch or plan your wellness program from A to Z.
- **Insurance Committee:** We will help manage your insurance committee, or assist you in creating one.
- **Enrollment:** We will evaluate past enrollments and work with you to improve your upcoming enrollment.
- **Bidding & Renewal:** 120 days prior to renewal, we will benchmark your plan, run a claim analysis, and perform cost modeling/renewal estimates to be sure you are being charged appropriately.



Annual Review

On an annual basis, your NIS consultant will meet with you to:

- Analyze the prior year's strategic plan to review the completed work.
- Assess results.
- Discuss how things went.
- Review areas of concern and areas of improvement.
- Review industry trends and current issues.

After the annual review, another comprehensive strategic plan is drafted and presented to your team.

"It's the carrier's job to get the highest renewal, and our job to get you the lowest. We don't wait for the renewal. We've already done the analytics and predictive modeling."
NIS CONSULTANT

03 Retirement Benefits

Because of our public sector focus, we understand the unique retirement needs of early retirees (prior to age 65). NIS has developed a number of solutions that ensure plan sustainability, as well as honor public employees as they transition into retirement.



Retiree Payout Solutions

- Payouts for accumulated leave, OPEB buyouts, and retirement incentives into a Retiree-Only HRA
- Payouts for accumulated leave and retirement incentives into a 403(b)/401(a) Special Pay Plan
- 415 excess benefits trust



Retirement Savings Accounts

- Single vendor employer-sponsored plan for 403(b) and 457(b)
- FICA alternative 3121 Plan



Early Retiree/OPEB Solutions

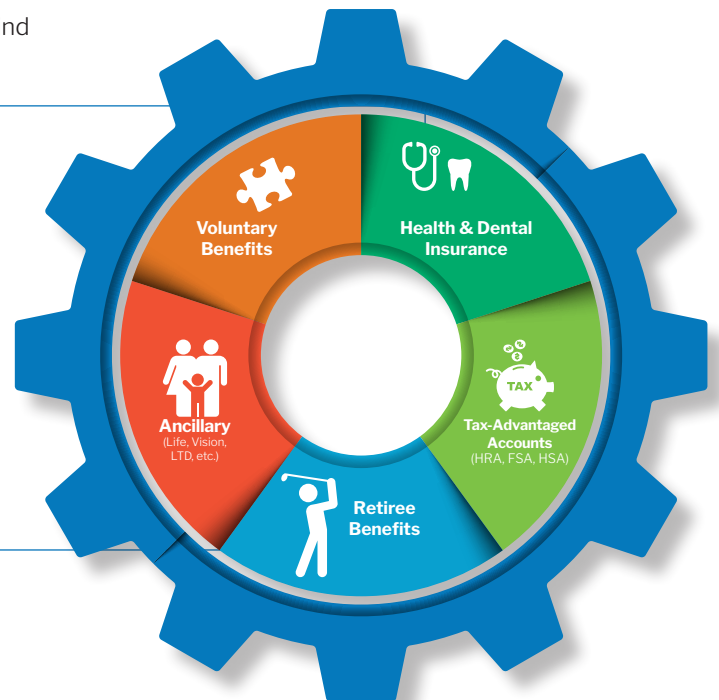
- Payments in lieu of retiree health insurance using a Retiree-Only HRA
- Defined contribution plan using a Retiree-Only HRA
- Post-Employment Benefit Trust



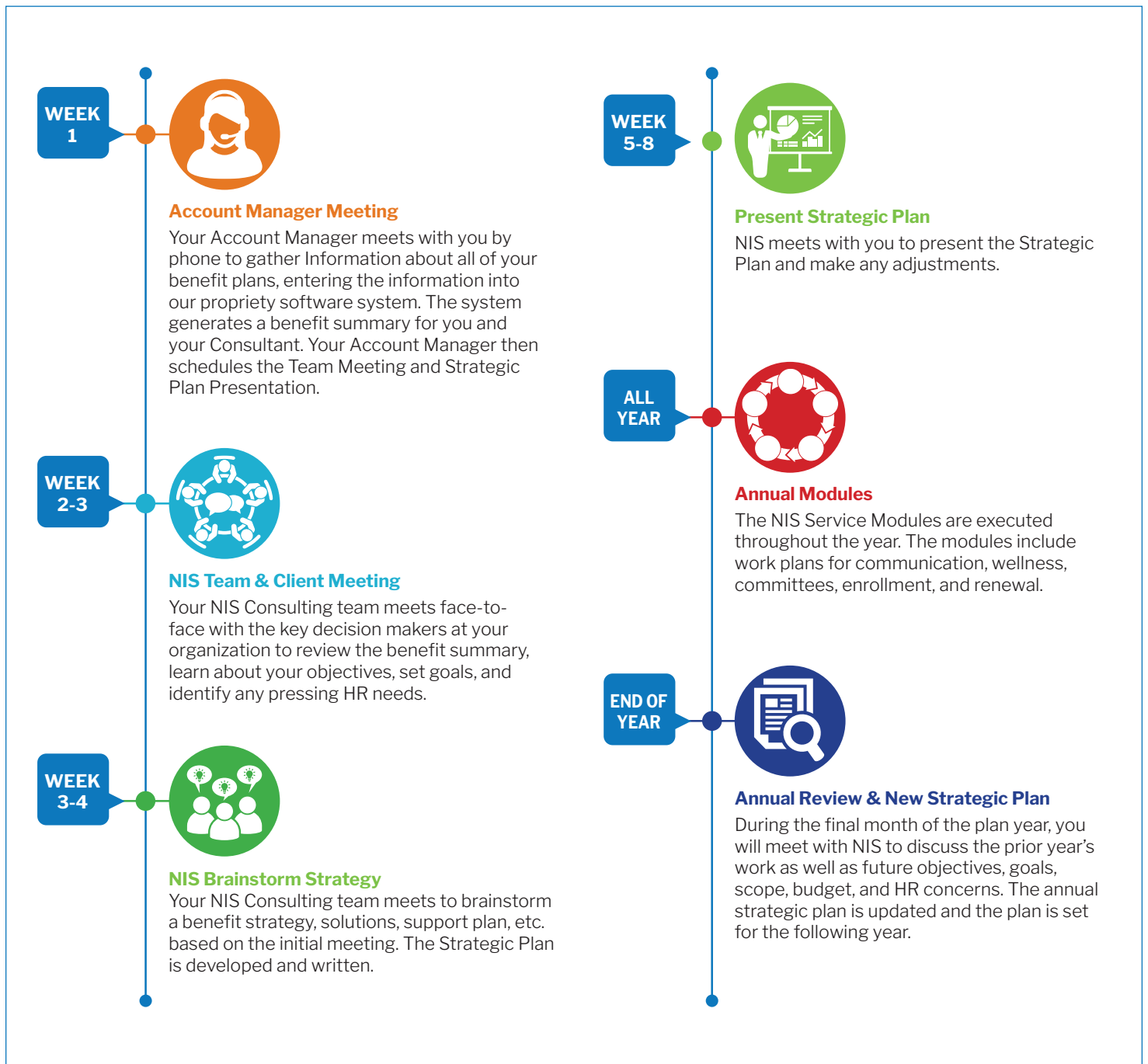
04 Benefit Integration

We don't try to fit conventional plans into your unique structure. We find the fit that works for you.

- Connecting benefits can reduce costs and improve health outcomes.
- We understand how retiree benefits impact OPEB balances, how medical prices relate to negotiations, and how contributions affect cash flow.
- Ancillary coverage is not really ancillary. All your benefits plans impact each other and can be integrated for maximum effectiveness.
- We recognize how each benefit impacts the medical plan and your entire benefits program as a whole.



Implementation - What You Can Expect from Us



About National Insurance Services:

Since 1969, National Insurance Services (NIS) has worked with public sector organizations such as schools, cities, counties, municipalities, libraries, and community mental health organizations providing employee benefit consulting services, as well as brokerage services for medical, dental, life, disability, and vision insurance benefits. NIS also specializes in early retiree benefit restructuring services, tax-free options for retiree payouts, as well as, on-site and near-site medical clinics.

NIS is trusted by over 2,500 public sector organizations and 500,000 insured individuals in 29 states. We are headquartered in Brookfield, Wisconsin with regional offices in Indiana, Iowa, Michigan, Minnesota, Nebraska, and Pennsylvania.

To learn more about NIS, visit our website NISBenefits.com.



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