

NIS Full Benefit Consulting Fact Sheet

FBC Approach and Role:



Designed to be truly consultative; to give professional advice and recommendations; eliminate extraneous actions to concentrate on moving the needle; create and take action on solutions; employer goal oriented.

1 **Blueprint Consulting Approach (Proprietary to NIS)**

Definition of Blueprint: a detailed plan or program of action.

We developed a proprietary 4-step NIS Blueprint process to assist employers in evaluating their current benefit plans and creating a blueprint for success. The NIS Blueprint (Full Benefit Consulting Service Model - FBCSM) enables us to create a strategic, documented employee benefits plan that achieves your benefit goals versus just reacting. Engagement in the process enables us to optimize your coverage, save money, and run your employee benefit plan and your business your way.

BENEFIT: The most in-depth discovery and assessment of your needs, wants, and desires for your employee benefits program ever performed. Receiving a custom built blueprint for your employee benefit program before any commitments are made. We hold ourselves accountable for giving you the clarity, confidence and STRATEGY you need to manage your employee benefits in a way that counts.

2 **NIS Full Benefit Consulting Service Model (FBCSM) (Proprietary to NIS)**

The importance of your Employee Benefits and your annual spend deserve a detailed work plan. Recognizing this important need, we created our FBCSM. This is a goal oriented, detailed work plan for each individual client. Something of this importance and cost deserves the professionalism you should expect with the accountability and results that come from next level planning, action and service. Success comes from a joint, well thought out, and documented plan of action.

BENEFIT: Taking part in and creating a strategy for your second highest monthly expenditure. Working a plan instead of reacting and being subjected to Insurance carrier renewals, your employee's utilization, etc. Consultant accountability. Taking control and working as part of the solution.

3 **NIS Enroll (Proprietary to NIS)**

Our Benefit Administration/ Electronic Enrollment System offering can help you improve the effectiveness of your entire benefits program and its management. One-on-one, face-to-face, screen share, or telephonic enrollment education and communication with each of your employees throughout the entire year. NIS Enroll simplifies your employee benefits administration, reporting, and coordination with your insurance carriers. NIS Enroll is offered to you at no cost.

BENEFIT: No cost Benefit Administration/Enrollment System; One Employer central repository for all benefits; one on one employee education and communication and enrollment; year round use and interaction for employer/employee.

(over)

4 NIS Self-Funded Advantage Plan (SFA) (Proprietary to NIS)

We have exclusive/proprietary arrangements with partners that are best in class within the self-funding industry. These exclusive/proprietary arrangements (Stop Loss, PBM, etc.) are provided at a lower cost so this gives you the Self-funded components to best manage and control your benefit spend versus reacting to a renewal.

BENEFIT: Self-funded Stop Loss and PBM cost discount through NIS' parent company AssuredPartners. Additional leverage and negotiation powers by using our own Stop Loss and PBM national arrangements.

5 CompleteCare (Partnership with NIS)

CompleteCare is an innovative product that incentivizes eligible employees to waive medical coverage on a voluntary basis and enroll in their spouse's employer's group medical plan. Employees that participate in CompleteCare can be reimbursed up to 100% of their out-of-pocket medical expenses on their new plan.

BENEFIT: Offering employees with other coverage available an option to your plan; improvement of employees coverage who choose CompleteCare; improved risk within your group; making the employee "whole".

6 Retirement Income Solutions (Proprietary to NIS)

- Defined contribution plan using a Retiree-Only HRA or Employer Sponsored 403(b)/401(a)
- Payments in lieu of Retiree health insurance using a Retiree-Only HRA
- Retiree payouts for sick leave, buyouts, and early retirement incentives – HRA/Special Pay Plan 403(b)/401(a)
- Supplemental Early Retirement Plan (SERP)
 - » A unique plan developed exclusively for organizations to encourage employees to retire earlier than anticipated
 - » Provides an attractive incentive to employees while taking into consideration your organization's financial ability in funding the plan
 - » Generates cost savings through the differential in salary costs for a retiring employee and a new hire.

BENEFIT: Shift (medical) in retiree liability off your plan; fill in a budget deficit; potentially avoid furloughs or lay offs; making the employee "whole".

7 Centers of Excellence – AP/Keenan (Proprietary to NIS)

AP/Keenan COE consolidates all elements of the clients internal and external benefit management products, services, and efforts. This is done by tying all elements into one central repository such as:

- Consulting/Analytics
- HR Professional Services
- Communications
- Compliance
- Consolidated Billing
- Benefit Administration
- Employee Advocacy
- Pharmacy and Analytics

BENEFIT: With one centralized repository and "point of contact" for all benefits and services syncing the employer creates efficiency, ease of management and time/cost savings. This is an advanced form of employer benefit management.

8 Assured Excellence – AP (Proprietary to NIS)

The Assured Excellence program is designed for Self-funded employers to connect their employees and dependents with high quality health care at minimal to no cost, including a travel and lodging stipend for employees, by using specific Centers of Excellence and bundling the cost.

The program includes benefits for a broad range of services such as:

- Orthopedic procedures
- Surgical cardiac and cancer procedures
- Organ transplants
- Gender reassignment
- Bariatric surgery
- Bleeding and clotting disorders
- Anorexia
- Substance abuse treatment
- Other

Facilities/Providers: Hazelden Betty Ford, Johns Hopkins, Midwest Orthopedics at Rush, and more

BENEFIT: The employee receives the best care at a top-level facility/provider; the employer saves claims cost through the bundled charge at a reduced rate.

9 Optional Orthopedic Procedures – Regenxx/Others (Partnership with NIS)

Optional Orthopedic procedure partners offer our Self-funded clients/prospects the choice to receive regenerative Stem Cell procedures. These Stem Cell procedures use the patients own Stem Cells to affected areas to heal using the patients own organic material, resulting in a much less invasive experience, faster recovery, and positive outcomes.

BENEFIT: Providing an option to employees for their care at a much-reduced cost with faster recovery and less absenteeism.

10 Grand Rounds (Partnership with NIS)

A 360 degree whole-patient concierge care and a 24x7 telemedicine service, our integrated solution guides members to high-quality, low-cost physicians to:

- Reduce wasteful spending
- Improve health outcomes
- Create a unified member experience

BENEFIT: Providing employees with the best most appropriate care for their medical needs while eliminating medical practice waste and reducing claims spend.