Full Benefit Consulting Team Roles

In order to achieve long-term growth in FBC, we must be effective at 3 functions:

1. Developing quality teams to serve the groups
    - Full Benefit Consultant (FBC)
    - Account Manager (AM)
    - Inside Service Representative (ISR)
    - Director of Health Plan Analtyics (DHA)
    - Sales Administrative Support (SAS)
2. Provide excellent case management that helps our employers be strategic about their benefits vs. only transactional (FBC service model).
3. Ongoing and effective prospecting
    - FBC
    - Insured Product AR referrals
    - Marketing support

The above are all equal priorities because if we are not effective at all 3, we will fail at achieving sustainable growth.

The High-Level Roles and Responsibilities Are as Follows:

Regional Vice President (RVP)

The person responsible for assembling the team, fostering the team support, providing direction on regional strategy, and holding the team accountable for all 3 primary functions.

1. Working as a team
2. Great case management (FBC service model + New/Renewal FBC Checklists)
3. Prospecting/new sales

Full Benefit Consultant (FBC)

The "Team" leader and is responsible for helping the team develop, function effectively, nurturing the team, and being a good team member.

This role's #1 role/responsibility is achieving their annual new FBC sales goals and working within their FBC Team for retention of all in-force groups.

- Participate in weekly team meetings with AM, ISR on client review and strategy
    - WEEKLY FBC TEAM MEETING AGENDA *AM leads using the FBCSM, Bundled Report and current issues
        - Current group review
        - Internal actions to be taken (assigned)
        - Group needs
        - Group climate
        - Group expectations
        - Notify Sales Admin Support of any upcoming projects/jobs

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- Actively participate in and follow FBCSM timeline for internal and external Client Management actions with FBC team and client
- Direct medical sales to accounts in their states
- Daily (weekly?) prospecting
- Quoting
  - Collect initial data for quoting
  - Review account with ‘Senior Sales Assistant’
  - Review proposal and present to group
- Ultimate Overall Responsibility[1] for
  - Formal RFP responses
  - Completion of FBC New Group Checklist
  - Oversite of internal/carrier case implementation/group set up (Stage 1 of FBCSM) - AM owns, ISR included
  - Ongoing service at a group including:
    - Use of the NIS service model - AM owns
    - Renewals
    - Insurance Committee meetings
- Introduce/Implement enhancements to achieve client’s goals and improve overall quality, i.e. Regenexx, etc.
- Vendor relationship management
- Document material client/prospect interactions in CRM
- Spend 30 minutes a day learning/reading/etc.

The FBC is also the person to help provide strategic oversight and support to ensure we provide “Best-in-Class” case management by fully utilizing the FBC service model.

Account Manager (AM)

Provides day-to-day oversight of the case management to accomplish the strategic goals outlined in the FBC service model.

This role’s #1 role/responsibility is to perform Best-in-Class Client Management, using the FBCSM, for our FBC clients with a goal of 100% retention for all in-force groups.

- Lead weekly team meetings with FBC, ISR on client review and strategy
  - WEEKLY FBC TEAM MEETING AGENDA *AM leads using the FBCSM, Bundled Report and current issues
    - Current group review
    - Internal actions to be taken (assigned)
    - Group needs
    - Group climate
    - Group expectations
    - Notify Sales Admin Support of any upcoming projects/jobs
- Actively owns, and participate in, and follows FBCSM timeline for internal and external Client Management actions with FBC Team and client
  - AM provides input and direction to team
- In direct coordination/collaboration with client team:

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- Fully utilize (implement and maintain) FBCSM to achieve Best-in-Class Client Management
- FBC Renewal Checklist (all new LOBs) – Work with carrier/FBC to obtain plan documents, rate info and other items needed to set up group in system
- Provide face-to-face customer service to our medical clients
- Attend employee meetings as requested
- Attend (and at times, lead) insurance committee meetings, if applicable
- In partnership with ISR, implementation of Benefit Administration System, if applicable
  - AM and ISR should both be involved with testing phase prior to employee "go live date"
- Implement benefit enhancements (Regenexx, etc.), if applicable
  - Provide customer service to all LOBs for medical groups
- Perform annual BP calls for life and LTD
  - Assist with escalated issues
  - Field policy related questions from group/employees. If needed, follow up with carrier/Consultant/ Zywave to answer. Delegate to ISR as appropriate.
  - Complete any needed spreadsheets (medical, dental, etc.) plans for a current carrier when illustrating only current carrier alternative plans
  - Document Creation/Assistance – Create Benefit Summaries, reports, and other items groups may request in order to administer plan and open enrollments. Gather appropriate info and send to Administrative (SAS) for completion. Approve final draft of benefit summaries and other documents
  - Document material client interactions in CRM
  - Open enrollment meetings

Inside Service Representative (ISR)

Provides ongoing service support to the team and the customer in coordination with the team.

This role's #1 role/responsibility is to perform Best-in-Class client service for our FBC clients with a goal of 100% client/employee satisfaction for all in-force groups.

- Participate in weekly team meetings with FBC, AM on client review and strategy
  - WEEKLY FBC TEAM MEETING AGENDA *AM leads using the FBCSM, Bundled Report and current issues
    - Current group review
    - Internal actions to be taken (assigned)
    - Group needs
    - Group climate
    - Group expectations
    - Notify Sales Admin Support of any upcoming projects/jobs
- Actively participate in Stage 1 of the FBCSM with the AM for integration into the account and completion of Stage 1.
  - Claims – Work with group/claimants to help resolve claim issues/questions with carrier.
  - Enrollment – Work with group/carrier on enrollment related questions/issues i.e. Life events, late enrollees, etc.
  - General Questions – Field policy related questions from group/employees. If needed follow up with carrier/FBC - AM/HR Hotline/Keenan Legal to answer.
  - Receives/installs FBC New/Renewal Group Checklist info and material for input to Policy Admin and

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OnBase
- » Ben Admin System team member for implementation/renewal and year-round servicing
- » COBRA, FSA, HRA, HSA, employer/employee service, guidance and escalated issues

- Document all client/prospect interactions in CRM
- Spend 30 minutes a day learning/reading/etc.

Director of Health Plan Analytics - DHA (Pierre Guilfoile)

This role's #1 role/responsibility is to provide our internal FBC Staff and the client with Best-in-Class underwriting and analytical support to assist with renewals and account management as needed on a case-by-case basis. Also help train the other team members on utilization of the analytics. Serve as MN Point Person for entire Self-Funding Advantage (SFA) process with FBC/AMs.

- Ongoing monitoring of the financial health of our clients' group health insurance plans using the following tools:
  - » Carrier experience reports
  - » Windsor
  - » Claros
- Work closely with the Benefits Consultant and carriers to negotiate/generate appropriate renewal actions for SFA, other Self-funded (SF) and Fully Insured (FI) cases (FI case size 125 – considering fluctuation)
- When appropriate/requested, assist in bidding medical groups
  - » Work with Senior Sales Assistant to issue RFP
  - » Evaluate all responses
  - » Provide recommendation to FBC/AM
    - ▪ Occasionally present results to insurance committee and school boards
  - » Review statutory write up for RFP results
- Attend meetings to provide data analytics expertise[2] for groups of 250+ for FI and any SF group. Potential meetings include, but are not limited to:
  - » Board meetings
  - » Insurance committee meetings
  - » Finalist presentations
  - » Prospecting meetings
- For large groups, attend initial FBCSM planning meeting with new clients
- Monitor trends in the health insurance marketplace
- Monthly claim evaluations for large groups (approximately 250 lives and up, depending on credibility, funding mechanism)
  - » Current claim position
  - » Future claim analysis
- Visit with large groups
  - » Self-funded groups – visit quarterly
  - » Fully insured groups – visit annually – groups of 250 + TBD by FBC/AM
- As requested, create medical statistic related collateral for Benefits Consultant to present
- Create medical analysis support materials (i.e. 2-5 years claims analysis) for medical prospecting meetings

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- Evaluate prospect claim and market evaluations
  - When requested, present prospect claim and market evaluations
- Assist with new sales strategy
- Assist with bargaining positions for existing FBC clients
- Manage carrier relationships in conjunction with the RVP and FBCs
- Attend relevant client and prospect conferences
- Attend relevant carrier events
- Evaluate self-funded dental renewals
- Assist in NIS market strategy/product development
- Spend 30 minutes a day learning/reading/etc.

Sales Administrative Support (Jody Thelen/Tim Carter - MN, Office Services - MN/WI)

- HITA duties (MN only)
- Creation of FBC benefit summary books
  - Jody Thelen for MN
  - Tim Carter for WI/MI; MN as backup
    - All dependent on full completion of FBC New/Renewal Checklist and FBCSM Stage 1
    - Final draft to be reviewed by FBC/AM for confirmation
- Upload renewal letters into OnBase (Tim Carter)
- Provide telephone support (Tim Carter)
  - Carrier contacts; scheduling carrier appointments.; FBC or AM to provide proper contacts, info
- Copying and mail support (Tim Carter)
- Help reps schedule appointments. (Tim Carter)
  - Help FBC/AMs schedule client management visits, carrier appointments
    - FBC or AM need to provide time frames, call duration, travel times between appointments, and personnel to contact
- Help FBC/AMs prepare for upcoming meetings (Tim Carter)
  - Prepare/print benefit summaries, census, etc.
- Provide Word, Excel, and PowerPoint help to the regions (Tim Carter)
  - AM manages needs and timeframes
    - Provides direction outline of content
      - Updated rates, renewed plans, contributions
  - SAS responsible for using most recent document version provided by marketing
    - Populates with all known info
    - Hands off to FBC/AM to complete open areas
  - FBC/AM responsible to populate open areas
  - FBC/AM delivers back to SAS
  - SAS completes and delivers back to FBC/AM
  - Final draft to be reviewed by FBC/AM for confirmation
  - Any training needs will be set up for personnel

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