

City of Stamford

*Lockton Companies Response to Stamford
RFP No. 884 for Health Care Advisory Consultant*

September 15, 2022

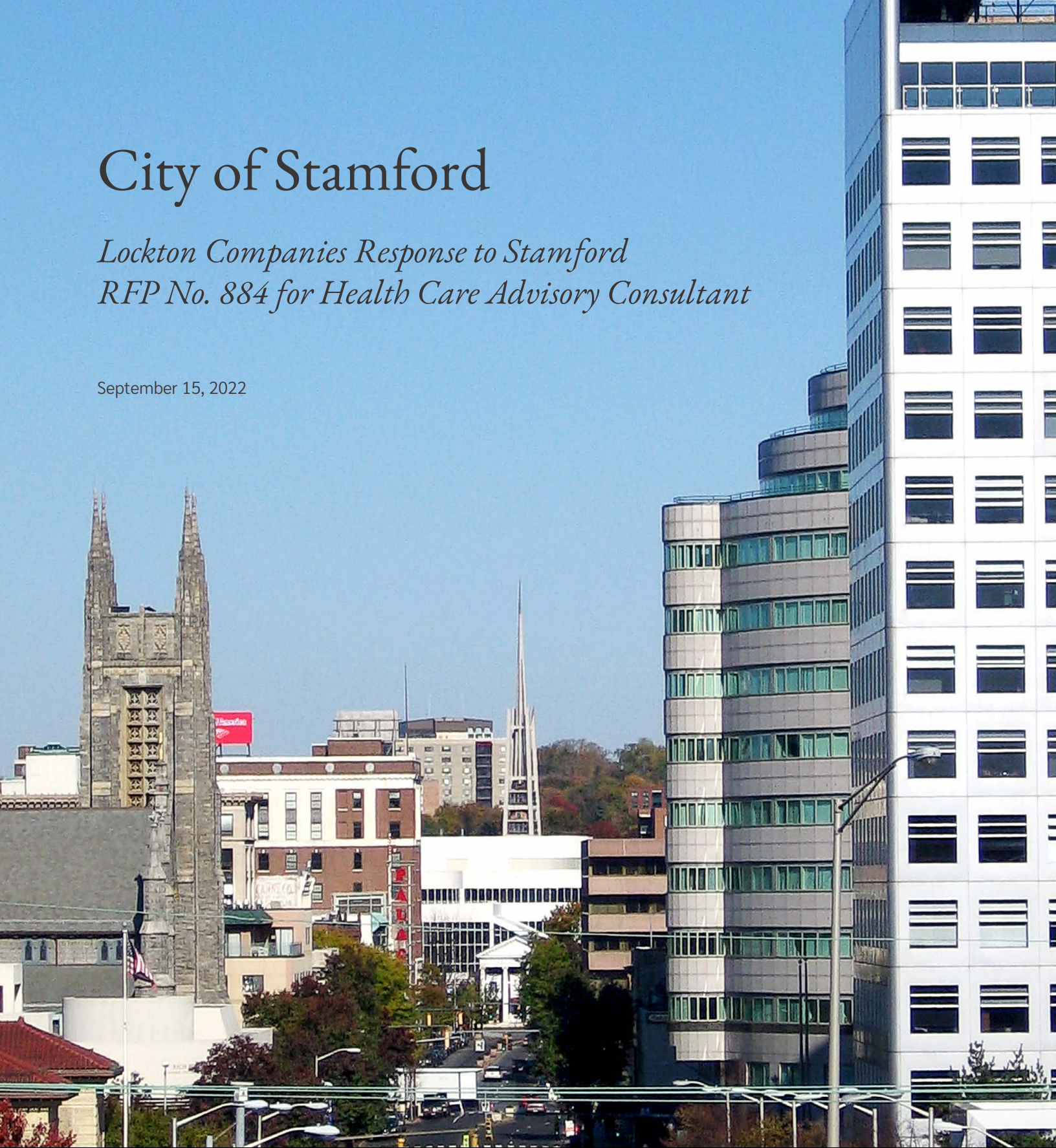


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CITY OF STAMFORD

PROPOSAL FOR HEALTH CARE ADVISORY CONSULTANT

The undersigned has read, understands, and agrees to comply with the requirements contained in the Request for Proposals for Health Care Advisory Consultant. The undersigned submits this proposal in good faith and without collusion with any other person, individual or firm.

The proposal consists of this cover page and the following attachments:

Name and Address of Firm:

Lockton Companies

76 Batterson Park Rd, 3rd Floor

Farmington, CT 06032

Name, Title and Contact Information (phone, fax, email) of Authorized Representative:


Debra Testa, CIC

SVP, Public Sector Practice Leader

203.676.9831 – Cell

dtesta@lockton.com

Signature of Authorized Representative:



(Attach additional sheets as necessary)

Letter of Transmittal

September 15, 2022

Mr. Alfred C. Cava
Director of Human Resources
Stamford Government Center
888 Washington Boulevard
Stamford, CT 06901

Dear Mr. Cava:

Enclosed is Lockton's response to the City of Stamford's Request for Proposals for Health Care Advisory Consultant. We are grateful for the relationship we share with the City and sincerely hope to be able to continue our partnership with you.

Lockton has a long history serving public sector clients throughout Connecticut and across the country, providing them with consulting services that meet the unique challenges they face. We are honored to have the opportunity to continue to collaborate with the Stamford team as you face the challenges of providing a robust employee benefit program. We understand the dynamic budgeting process, the need for communication with a range of stakeholders, including elected officials, collectively bargained employees, and board members. We work with our public sector clients on everything from budgets and wellness initiatives, to the mitigation of OPEB liabilities.

We are very confident that Lockton can continue to successfully perform the full range of services and responsibilities outlined in the proposal. (We have provided a Stewardship Report on page 12.) The current team assigned to the City of Stamford (Stamford) will remain in place to ensure continuity. The Lockton team truly enjoys working with all of you, and has a strong desire to maintain the relationships that have been established. We feel confident that we have the knowledge and experience necessary to continue to serve as your Consultant in an effective and collaborative manner.

Lockton has earned our stellar reputation in the public sector market by providing our clients with a full range of resources including:

- A dedicated stop loss consulting group that manages over \$1,200,000,000 in placement for over 1,200 employer groups, producing over \$274,000,000 in verified claims expense reductions
- Full compliance support on all federal, state and local legislative/regulatory issues, and our dedicated Healthcare Reform Advisory Practice
- Collective bargaining support before, during and after negotiations – including assisting labor attorneys with drafting benefits related bargaining language
- A team of communications experts who will work with you to communicate benefit changes and educate employees on their benefit programs and on wellness/disease management initiatives

- Medical directors and wellness coordinators on staff that can work with Stamford's specific claims data and Lockton's proprietary data analytics tool, Infolock®, to develop targeted programs for your employees
- Pharmaceutical professionals and actuaries who will evaluate your program to determine your optimal purchasing options and benefit plan design.

Our proposal outlines Lockton's financial expertise, experience, market recognition and influence. We will continue to provide unmatched value by combining our national resources and technology with your senior team of experienced consultants that understand the public sector employee benefits arena and are well respected in the public sector market.

Our goal is to complement Stamford's management teams by providing proactive counsel, value-added resources, and superior service to facilitate management of your healthcare benefit program. The team working with Stamford will maintain its active participation in the health insurance industry and public sector environment through organizations such as GFOA, ConnPELRA and CASBO in order to provide you with the counsel and service necessary to maintain a viable and competitive benefit program within your financial and contractual obligations.

At Lockton People Solutions, we always work in the best interests of our clients in an environment where clients truly do come first. Our history and references will confirm our professionalism and dedication to our clients.

We look forward to receiving feedback on our proposal and engaging in further discussion on the value that Lockton can continue to bring to Stamford. Again, thank you for the opportunity and for your consideration of our proposal.



Debra Testa, CIC

Senior Vice President

Public Sector Practice Leader

76 Batterson Park Rd, 3rd Floor
Farmington, CT 06032
203.676.9831 – Cell
dtesta@lockton.com

*We're purposefully unconventional, insatiably curious
and Uncommonly Independent.*

About Lockton

Lockton Overview

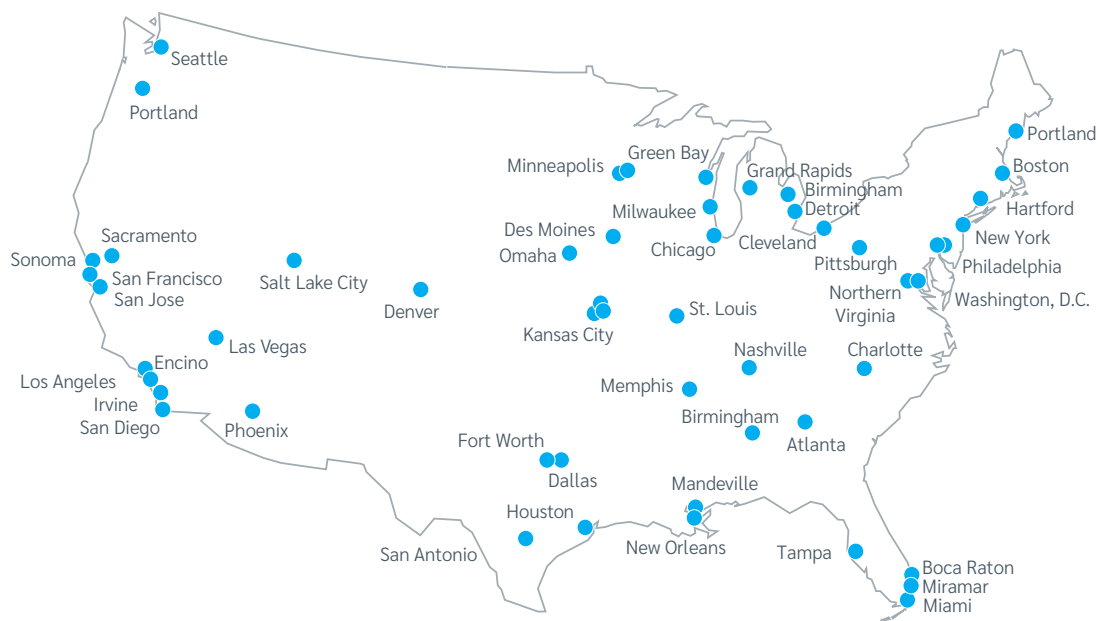
The 5,500+ U.S. professionals of Lockton Companies serve more than 15,000+ clients with risk management, insurance, employee benefits consulting, and surety services. Lockton is the world’s largest privately owned, independent insurance broker, with 2021 U.S. revenues of \$1.59 billion and 52 offices across the country.

Lockton is recognized for its leadership and innovation in client service. Clients value our expertise and our passion for our work. Lockton’s motto, “WE LIVE SERVICE!®,” sums up our entrepreneurial culture—a culture that helps us retain 97 percent of our U.S. clients annually, the best record in the business.

KEY FACTS ABOUT LOCKTON

Clients:	65,000+
U.S. Client Retention:	97% (industry average 85%)
U.S. Associates:	5,500+
Premium Placed:	\$57+ Billion
U.S. Revenue:	\$1.59 Billion (2021)
Locations:	52 offices in the U.S.
Headquarters:	Kansas City, Missouri, USA
Ownership:	Private
Year Founded:	1966

U.S. Locations



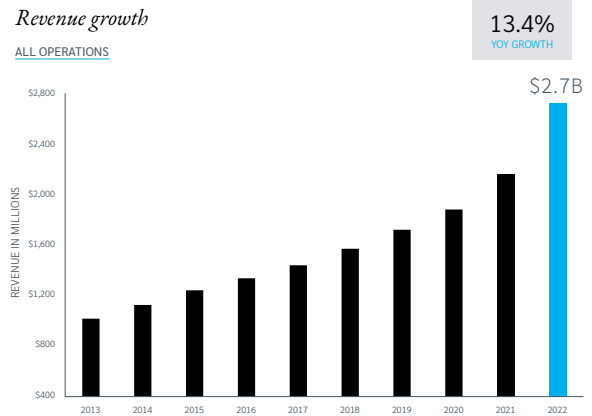
LOCKTON COMPANIES	
Company Name	Lockton Companies
Headquarters	444 West 47th Street, Suite 900, Kansas City, MO 64112
Servicing Office Address	76 Batterson Park Road, Farmington, CT 06032
Telephone Number	860.678.4000
Web Address	www.lockton.com

Lockton's Privately Held Structure

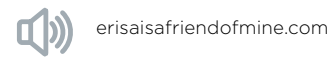
One of Lockton's most distinguishing characteristics is being the largest private, independent insurance broker in the world. We are not distracted by quarterly earnings reports, stock price, investors, or analysts. Our Associates are focused on our clients. As a client you will see the impact of higher-level service and broader resources.

Financial Stability

As is shown by the chart to the right, Lockton has been steadily growing since our inception in 1966. For our fiscal year ended April 30, 2022, global revenues were \$2.7 billion, and profit and equity retention are at levels our ownership finds satisfying. Our financial statements are audited and we have never received any less than a "clean" unqualified audit opinion.

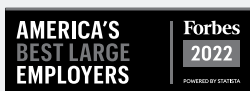


Connect with Us



Business Insurance and Best Companies Group conduct independent research to honor companies that create superior workplaces where people thrive. Lockton is proud that we have been named to this list for 13 consecutive years, every year it has been given. We are the only top 10 broker to receive the award.

An award-winning culture that attracts attention and talent.



Lockton People Solutions

Lockton's People Solutions Practice was formed in the mid-1980s to address the needs of customers in the area of employee health and benefits insurance. This entity provides professional consultative and brokerage services to over 4,600+ U.S. clients representing 7,800,000 members. Mirroring the success of our property/casualty operation, this division is one of the most successful and fastest-growing benefit groups in the country with a strong presence in the marketplace.

What the Industry Writes About Us

As evidence of the commitment and engagement of our Associates, Lockton has earned the "Best Places to Work in Insurance" award from Business Insurance magazine and Best Companies Group for thirteen consecutive years, every year it has been given. Lockton is the only top 10 broker to receive the award.

The Lockton Philosophies

The Lockton Companies will

- Be committed to the highest standards of excellence in everything we do
- Practice the Golden Rule and sustain a highly ethical, moral, and caring culture
- Recognize our Associates as our most valuable assets
- Provide opportunity and support to allow all Associates to grow, improve, and achieve their ultimate potential
- Recognize and substantially reward exemplary Associate performance
- Respect, value, and nurture each of our client and carrier relationships
- Be composed of people who demonstrate a passion for delivering unparalleled service — internally and externally
- Make a recognizable difference to our client's business through innovative solutions to meet their insurance needs
- Be proactive in sustaining a meaningful corporate social and civic responsibility
- Maintain our independence and private ownership
- Manage our business for consistent and orderly growth
- Be a fiercely competitive and aggressive sales organization
- Generate fair and healthy financial returns

It is worth noting that as your broker/consultant, we work solely and directly for Stamford. We do not work for or represent any particular insurance carrier, coverage or third party entity. We will establish at the outset your expectations of us and what will constitute a successful partnership in your view and act with that in mind.

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CONSECUTIVE YEARS AS
BEST PLACES TO WORK

95%

ASSOCIATE RETENTION

Lockton's employee retention of 95% allows for cohesion and consistency in client teams. Because of this continuity, Lockton Associates don't need to waste time constantly having to re-educate themselves on your goals and objectives. Rather, our focus is progressing the successful strategies in place and proactively identifying any potential hurdles.

*Giving back —
A legacy of community commitment*

For more than 50 years, Lockton Associates have given back to their communities, not because they have to, but because they want to.

At Lockton, success means doing the right thing not just for clients but also for each other and those in need. We believe this commitment to social responsibility builds stronger families, better professional relationships and more committed Associates. **IT IS SIMPLY THE RIGHT THING TO DO.**

Lockton Cares! Over the past several months the Northeast has been out in full force supporting our communities. From Boston to DC, our Associates have been busy at area food banks, supporting local restaurants and donating PPE. To date, the Northeast Series has donated over \$35,000 to worthy causes.

Lockton has been supporting local families through these difficult times by making a \$2,000 donation to the CT Food Bank 2020, and in 2021 a \$2,000 contribution to the CT Diaper Bank on behalf of our Public Sector clients.



*Lockton stands in solidarity with the Ukrainian people.
Lockton stands for freedom.*

The escalating conflict and resulting humanitarian crisis in Ukraine are devastating. Lockton remains steadfastly committed to the safety and well-being of the people and communities in which we live and work, including Ukraine and its neighboring countries.

Lockton has made an initial \$150,000 donation through our Lockton Cares fund to the International Committee of the Red Cross (ICRC) to provide on-the-ground support. The ICRC, along with its partners, remain on the front lines of this conflict, supporting the immediate and long-term needs of Ukrainian citizens.

This initial donation will kick-off an internal effort to come together in support of the humanitarian crisis in Ukraine. Associates will be able to continue to participate in our relief efforts through the Lockton Cares giving portal that allows for donations to provide ongoing support. Every donation will be sent to the ICRC on behalf of Lockton's people and our Caring Culture.

Snapshots of Community Commitment



Move United Warfighter

For over 6 years, the Lockton Companies Northeast Hartford office has been a proud sponsor of the Move United Warfighter's Charity Challenge, an event that has raised \$500,000 annually. Move United Warfighters is a non-profit organization devoted to the promotion of parasports among youths and adults with physical disabilities.



DC Supports Back on My Feet

Several Washington, D.C., Associates participated in the Back on My Feet Treadmill Challenge... using their feet. Back on My Feet's mission is to combat homelessness through the power of running, community support, and employment and housing resources. Team Lockton collectively ran more than 30 miles and contributed \$2,500 toward the DC charity's \$20,000 goal.



Shatterproof Boston

Northeast's Boston office led all Lockton teams by raising \$6,980 for 2019's Shatterproof event, held on September 22. More than 1,300 participants raised \$280,000, and the Lockton Boston team was the top-performing corporate team. Associate Alyson Ferguson raised the most of any Lockton Associate across the country with \$2,900 total donations.



Capital Area Food Bank

During the Capital Area Food Bank volunteer event, our DC and NoVA Associates sorted and packed hundreds of Weekend Bags. The Weekend Bags program bridges the long gap between Friday and Monday faced by kids 5 to 18 years old who rely on their school food programs for meals. This is the fourth year the two offices have joined to volunteer at the CAFB, which provides more than 30 million meals annually in Washington, D.C., Maryland and Virginia.

All Associates are given a full day off work every year to volunteer for a charity of their choice.

American Cancer Society
 American Diabetes Association
 Boys & Girls Clubs
 Children's Bureau
 The Children's Place
 CityTeam Ministries
 Cystic Fibrosis Foundation
 Goodwill
 Habitat for Humanity
 Harvesters — The Community Food Network
 The Help Group

The Humane Society
 Insurance Industry Charitable Foundation
 Junior Achievement
 Leukemia & Lymphoma Society
 Lloyd's Community Programme
 March of Dimes
 Muscular Dystrophy Association
 Phoenix House
 Ronald McDonald House Charities

The Salvation Army
 Society of St. Vincent de Paul
 Solace House
 Special Olympics
 Sunshine Kids
 Susan G. Komen
 Toys for Tots
 United Way
 YMCA
 Young Life

Delivering on The City of Stamford's Scope of Services



City of Stamford Projects Stewardship Report

SEPTEMBER 2019 - SEPTEMBER 2022

1. Budget Projection

Lockton provides a budget projection yearly that includes medical, dental, prescription drug, vision, life, disability and Medicare costs which is presented to the financial team at the City of Stamford. Once approved then it is presented to the Board of Finance. Multiple meetings are then held to update the Budget Projections for any migration by union to the State Partnership Plan (SPP). All Budget Projections are calculated separately for Active and Retiree costs.

Lockton actuarial team annually provides an Incurrent but Not Reported (IBNR) reserve amount for the City financial team for budget purposes.

2. Stop Loss Annual Marketing

Prior to the City moving the majority of their unions to the State Partnership Plan, Lockton's Stop Loss team would market the City's Stop Loss coverage annually. Our Stop Loss team reviews the market for best practice terms, multi-year rate caps and no new laser provisions. Our Stop Loss team with their purchasing strength typically can provide premiums that are 20% lower than market average.

3. Rate Setting by Union

Prior to migration to the SPP plan Lockton's actuarial/financial team developed rates for the City of Stamford for the purposes of employee contributions. Lockton continues to develop rates for bargaining units that have not migrated to the SPP plan. Lockton also develops rates for the Retiree population currently being managed by Zenith and the Prescription Drug rates for the Pharmacy Benefit Manager.

4. Carrier Relationships & Carrier Negotiations

Lockton has established excellent working relationships with the different carriers supporting the City of Stamford. The strength of our relationships enable us to procure the data needed for budget and rate setting in a timely manner. In addition, our strong connections with our carrier partners have enabled us to negotiate a Wellness Fund, donations for our annual Health Fair at the City and fee guarantees.

5. Collective Bargaining Support

Lockton serves in an advisory capacity during negotiations with the City's bargaining units, providing plan design options, analyzing benefit proposals, providing counsel and providing supporting documents to the negotiators. We are also available for negotiation, mediation and arbitration sessions as needed. We are also able to testify at arbitrations sessions.

6. Migration of Active Unions and Under and Over 65 Retirees to SPP

Lockton provides detailed Cost Analyses for each bargaining unit preparing to migrate to the SPP. The Lockton team prepares benefit comparison for each bargaining unit and creates customized communication for employees and their families. Lockton then notifies all current carriers of the migration. Lockton team members are actively engaged in the education and implementation process, participating in both in-person and virtual meetings.

Lockton also provided a cost analysis on both the Dental and Vision to compare benefit design and cost to the SPP in order to provide guidance to the City of Stamford.

Lockton team has provided an Aetna Over 65 Retiree Cost & Benefit Comparison to SPP

7. HSA, FSA & Transit RFP and Implementation

A full marketing was completed on these lines of coverage for January 1, 2023 with the objective to save costs, mirror benefits and achieve purchasing efficiencies. The Lockton team provided the City with a summary report of administrative costs for budget purposes. We are actively engaged in the implementation process, participating in bi-weekly calls.

8. Virtual Health Fairs for 2020 & 2021 and In Person Health Fair for 2022

The Lockton team plays a vital role in the coordination of the Annual Health Fair. In partnership with the Stamford team, Lockton assists in planning an event with carrier partners and local vendor participation both in person and virtually.

9. Communication

Lockton's Marketing and Communication team has provided the following materials over the last (3) years:

- Enrollment Forms & Flyers
- Virtual Health Fair Flyers
- Retiree Communications
- Lockton's Compliance Team sends regular Compliance Alerts and Webinars
- Lockton provide PCORI Fee calculation for 720 IRS forms on an annual basis
- Lockton provides access to Mineral, a HR Platform and LockWell Hub, a Wellness platform

10. Ongoing Service

Lockton assists the Stamford team when issues arise with carriers, claim issues, benefit coverage questions and day to day service issues.

We provide information regarding new carriers and vendors, and help the City evaluate funding options.

Lockton provides the City and its employees with a variety of communication materials. Lockton's Marketing and Communication team has provided the following materials over the last (3) years:

- Enrollment Forms & Flyers
- Virtual Health Fair Flyers
- Retiree Communications

Lockton provides the Stamford team with regular updates on state and federal compliance issues and offers webinars for detailed analysis of any material changes.



Other Requirements



A.

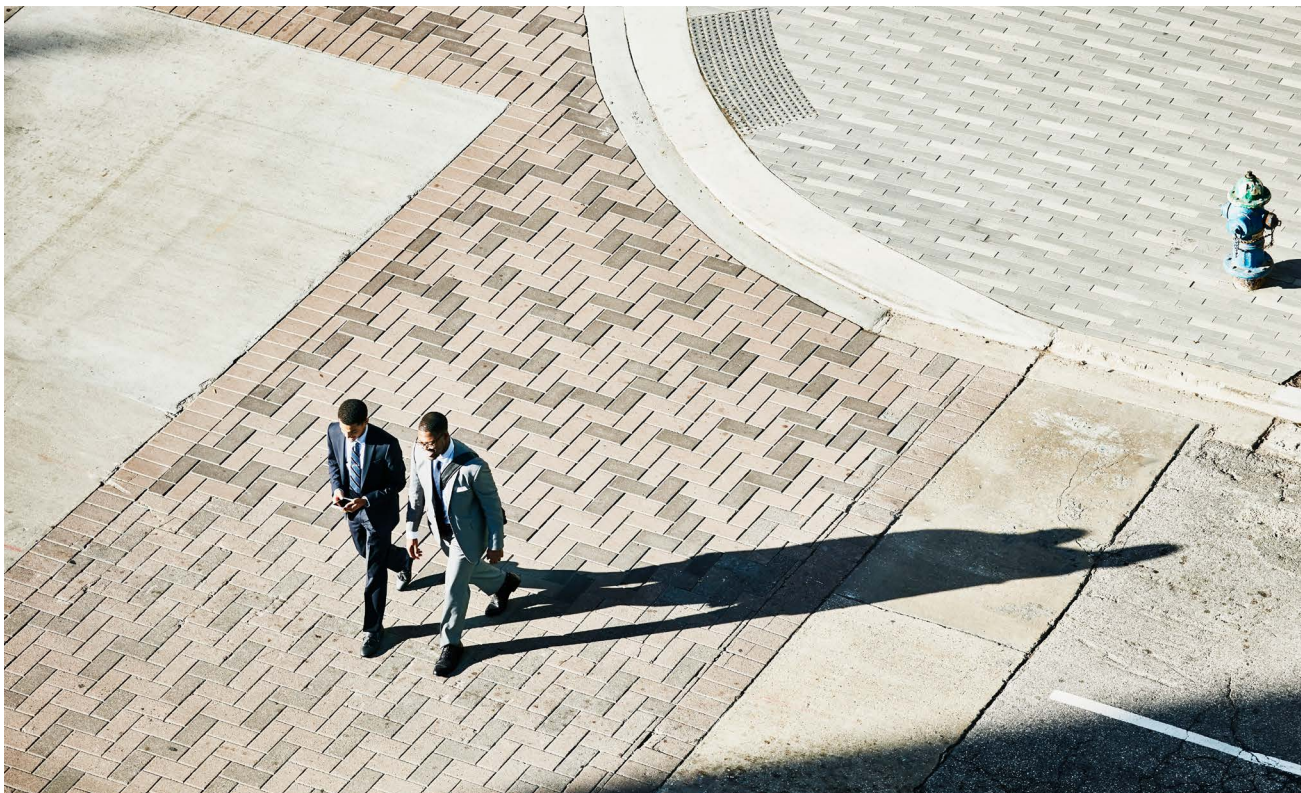
Brief statement as to the firm's particular abilities and qualifications related to this project.

Our Public Sector Expertise

Lockton has a long history of providing services to Connecticut's public sector employers. We currently provide services to 32 public sector groups in Connecticut and over 50 others across the country.

OUR PARTNERSHIP APPROACH – Stamford's Trusted Advisor

Lockton is your strategic partner and trusted advisor and functions as an extension of your human resources and financial management teams. We understand the public sector insurance marketplace, the collective bargaining process and the public sector budgetary and legislative environments. We take into consideration not only your labor situation and strategy, but also current trends and purchasing options, as well as economic, demographic, labor and legislative developments including state and national legislative and regulatory initiatives. Our current counsel includes innovative and progressive recommendations to help you provide the most competitive benefit programs within your management, labor and budgetary objectives.



LOCKTON'S RESOURCES – Stamford's Resources

As a Lockton client, Stamford has a consulting partner who provides valuable information and resources efficiently and cost effectively. This information includes benchmarking of plan/cost data, benchmarking of collective bargaining provisions during negotiations, actuarial data for active employee and retiree medical programs, employee education and communication materials, and compliance updates.

At Lockton, we are extremely fortunate to have on-staff resources, eliminating the need to subcontract essential services such as compliance and employee communications. Stamford has access to our in-house compliance attorneys, medical directors, wellness coordinators, HRIS experts, actuaries, and communication specialists — all in addition to the day-to-day service team — at no additional cost.

Our public sector clients enthusiastically refer us to new opportunities, which we consider to be the highest compliment to our services.

LOCKTON'S PUBLIC SECTOR EXPERIENCE – Stamford's Industry Source

Lockton maintains our leading-edge approach by actively participating in health insurance industry and benefit consulting events and professional organizations both nationally and locally.

Participation in these professional development and industry activities and organizations is paramount for Lockton consultants to maintain the ability to provide proactive counsel for our clients. Personal and professional development activities are incorporated into each consultant's annual performance and professional development objectives. **We regularly bring in labor attorneys, mediators and other industry experts to provide training to our teams.**

OUR COLLECTIVE BARGAINING SUPPORT – Stamford's Labor Advantage

Your Lockton team serves in an advisory capacity before, during, and after all negotiations with your collective bargaining units. Working hand-in-hand with your negotiating team and labor counsel, we analyze benefit proposals, provide benchmarking information, provide plan design modeling and valuation, provide counsel to negotiators and participate in negotiation sessions as needed. Once plan changes or carrier changes take place, your Lockton team coordinates implementation activities and ensures that changes take place as agreed. We provide expert advice and/or testimony in situations that may arise between Stamford and its labor unions. We also ensure that all negotiated arrangements pertaining to the employee benefit program are strictly adhered to for your benefit.

COMPLIANCE AND ADVISEMENT – Stamford’s Well-Being

Lockton maintains a team of legal experts, including three full-time compliance officers/benefit attorneys. Your Lockton team uses these resources to provide compliance analysis and recommendations to ensure that all plans are in full compliance with the requirements of state and federal agencies, regulations, statutes, mandates and laws. We proactively inform you of changing legislation and legal decisions affecting the management of employee benefits. We provide counsel and support with regard to the legislative and tax implications of implementing wellness programs and/or negotiating incentives into collective bargaining agreements. We also advise and discuss methods for complying with these changes.

Lockton conducts seminars and webcasts on current topics, including regular, ongoing healthcare reform legislation updates to help our clients understand how new legislation impacts their programs. Specific questions can be directed to Lockton benefit attorneys at any time, saving you the costs associated with using outside counsel.

Our Health Reform Advisory Practice works diligently to keep our clients informed and will continue to assist Stamford as any future legislation develops. We will advise on the timeline for implementation of the law’s provisions, your options, and what course of action makes the most sense for your organization and employees. We have the resources available to provide Stamford with an extensive amount of support to properly manage the new legislation including timelines, financial impact modeling and considerations, strategic decision tools, sample employee communications, disclosure support and Q&A assistance.

Communicating To All Stamford Constituencies

The key factor to the success of any plan we implement with clients is employee education and communication. We will continue to work with your team to understand what forms of communication and technology work best for you employees and their families, with an eye toward a format and style that is consistent with your culture.

For some clients, we develop a variety of communication vehicles depending on the message and constituencies.

Whether our audience is comprised of employees, human resources or finance staff, board members, or other elected officials, our objective is to fully educate everyone on the impact of the benefit changes taking place. Concise, repetitive and “high touch” communications have worked with Stamford, and with our clients around the country.

Conclusion

Working with Lockton, you will continue to have a team that has unrivaled experience and the resources of a national brokerage and consulting firm to provide the financial, regulatory and legislative resources necessary to assist you with the day-to-day issues that arise in the management of a public sector employee benefits program. At Lockton, we truly see ourselves today as an extension of your management team with a strong desire to help you achieve success for you and your employees.

B.

List of municipalities in Connecticut and other states for which the firm has provided similar services in the last three years. Connecticut public schools or municipal references are preferred. Please also include the name and contact information for these references.

Lockton's Public Sector Expertise in Connecticut

Lockton has a long history of providing services to Connecticut's public sector employers. We currently provide services to 32 public sector groups in Connecticut and over 50 others across the country.

Municipality/Organization	Dates services encompass
Town and BOE of Avon	9/1/2019 - present
Town and BOE of Branford	7/1/2008 – present
City and BOE of Bristol	2018 - present
Town and BOE of Colchester	7/1/2012 - present
City of Danbury	3/1/16 - present
Town of Darien	2/16/2006 – present
Town and BOE of East Hartford	7/1/2006 – present
Town of East Haven	3/1/2019 - present
Town and BOE of Enfield	5/1/2019 - present
Town of Farmington	2014 – present
Farmington Public Schools	6/2021 - present
Town and BOE of Granby	6/2022 - present
City of Groton	2012 - present
Town and BOE of Hamden	6/2022 - present
Town and BOE of Madison	3/2019 - present
Town and BOE of Manchester	4/2019 - present
Town and BOE of Mansfield	4/2016 - present
Town of Monroe	10/2007 - present
City and BOE of New Britain	7/2017 - present
Town and BOE of Newington	2006 - present
Town and BOE of Orange	5/2020 - present
Town and BOE of Plainville	3/2016 - present
Town and BOE of Putnam	7/2009 - present
Town and BOE of Simsbury	10/2018 - present
Town and BOE of Seymour	2006 - present
Town and BOE of South Windsor	3/2019 - present
City of Stamford	9/2019 - present
Town and BOE of Tolland	8/2019 - present
City and BOE of West Haven	3/ 2016 - present
Town and BOE of Westport	4/1/14 - present
Town and BOE of Windham	11/9/2006 - present
Regional School District #14	4/1/2016 - present
Windsor Public Schools	2014 - present

Client References

TOWN/BOE OF NEWINGTON

**Jennifer Massaro-Cook,
Insurance & Benefits Administrator**

860.665.8524

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Janet Murphy, Director of Finance

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jmurphy@newingtonct.gov

**Lou Jachimowicz, Business Manager
Newington Public Schools**

860.665.8641

ljachimowicz@npsct.org

Lockton Client since April 2006
All aspects of Employee Benefit Consulting

TOWN/BOE OF ENFIELD

**Steven Bielenda, Esq.,
Assistant Town Manager**

860.253.6346

sbielenda@enfield.org

Judy Zaylor, Benefits Department

860.253.6537

jzaylor@enfieldschools.org

Lockton Client since 2019
All aspects of Employee Benefit Consulting

TOWN/BOE OF EAST HARTFORD

Sandy Franklin, Director of Benefits

860.291.7223

sfranklin@easthartfordct.gov

Christopher T. Wethje, HR Director

860.622.5129

wethje.ct@easthartford.org

Lockton Client since 2006
All aspects of Employee Benefit Consulting

CITY/BOE OF BRISTOL

Sam Galloway, Ed.D.

Director of Talent Management

samuelgalloway@bristolct.org

860.584.7022

**Diane Waldron, Comptroller
City of Bristol**

dianewaldron@bristolct.gov

860.584.6127

Lockton Client since 2018
All aspects of Employee Benefit Consulting

CITY/BOE OF NEW BRITAIN

Mary Pokorski

Associate City Attorney

860.826.3423

mary.pokorski@newbritainct.gov

Lockton Client since 2017
All aspects of Employee Benefit Consulting

Lead Personnel

Lockton Companies has assigned an experienced team, consisting of our Public Sector Practice Leader (Deb Testa), a Client Executive (Dave McCluskey), an Account Executive (Lisa Daley), and a Senior Account Manager (Addie Gaines), as well as a team of Communication Consultants. This team is supported by additional Lockton professionals and resources (e.g., compliance/benefit attorneys, wellness coordinators, medical director and consulting analysts) both locally and nationally on an as-needed basis. This team will continue to provide Stamford with an experienced, knowledgeable, well-rounded and well-connected group of people to support the many unique needs of Stamford. All team members provide the necessary background and experience to meet the service needs required in the public sector marketplace and those specifically outlined in this Request for Proposal.

Deb Testa is an active participant in several public sector professional organizations, including CASBO, GFOA and ConnPELRA. She is also a member of the CT Public Pension Forum's Board of Directors. Deb started her career in Anthem Blue Cross & Blue Shield's public sector practice for eight years before joining Lockton eighteen years ago. In addition, all of our senior consultants have worked as underwriters with major carriers, such as CIGNA, United Healthcare and Aetna, and thoroughly understand their products, rating methodologies and service structures and, more importantly, how these best fit within the public sector management/labor structure and budgetary environment. All of our consultants possess strong working relationships with senior executives, underwriters and actuaries at all of the health insurance markets, which will be beneficial as we work on your behalf to negotiate the most competitive benefit packages.

We are also fortunate to have the expertise of Scott Bush, ASA, MAAA. He leads an in-house team of actuarial and financial Associates to support our client teams and provide proactive development of models and evaluation of solutions. Additionally, each client service unit has a Financial Consultant with an underwriting background and access to a dedicated actuary. The Financial Consultant is responsible for measuring and managing the financial aspects of client activity.

In addition, the above-mentioned Lockton consultants work closely with other Lockton consultants throughout the United States. This benefits our clients by keeping the Lockton/Stamford team abreast of national trends as they develop.

At Lockton, we are extremely fortunate to have on-staff resources which eliminate the need for subcontractors. Lockton clients have access to our in-house compliance attorneys, medical directors, pharmacists and pharmaceutical staff, wellness coordinators, HRIS experts, actuaries, and communication specialists – in addition to the day-to-day service team – at no additional cost.

Debra Testa, CIC
Senior Vice President
Public Sector Practice Leader



Please see the Appendix for Debra's biography.

Your Lockton Service Team

CORE CONSULTING TEAM



Deb Testa
Senior Vice President
Public Sector Practice Leader
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Addie Gaines
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David McCluskey
SVP, Unit Manager
860.678.4027
dmcccluskey@lockton.com



Monica O'Ravitz
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Arch Henderson
SVP, Benefit Solutions Group
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SPECIALTY RESOURCES

HEALTH RISK SOLUTIONS



Kelly Fogg
AVP, Director of Health Risk Solutions
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COMPLIANCE



Mark Holloway, J.D., CEBS
Director of Compliance Services
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mholloway@lockton.com

COMMUNICATIONS



Thais Moore
SVP, Director of Marketing and
Communications
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DATA ANALYTICS



Tammy Quinn
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PHARMACY



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BENCHMARK REPORTING



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HRIS CONSULTING



**Brad Mandacina, CEBS,
Fellow ISCEBS**
Director of Technology & Outsourcing
816.751.2374
bmandacina@lockton.com

Please find full bios for each team member in the Appendix.

D.

Additional information or documentation that may be useful and applicable to this project.

*Services Provided by Lockton**

Many factors make Lockton different, but the most important is the passion Lockton Associates have for client service. We focus every day on earning our clients' trust and helping them make their employee benefit programs as effective and efficient as possible by delivering results. Our client retention rate of 97 percent is evidence that we are delivering on that promise.

Perhaps even more important than what we do is how we do it. We have an intense focus on client service. It is at the heart of what we do. We have passion for our work. Lockton's energy is hard to describe, but you feel it when you work with us. You benefit from a performance culture that is focused on delivering results. It all adds up to the phrase that's been part of Lockton for decades:

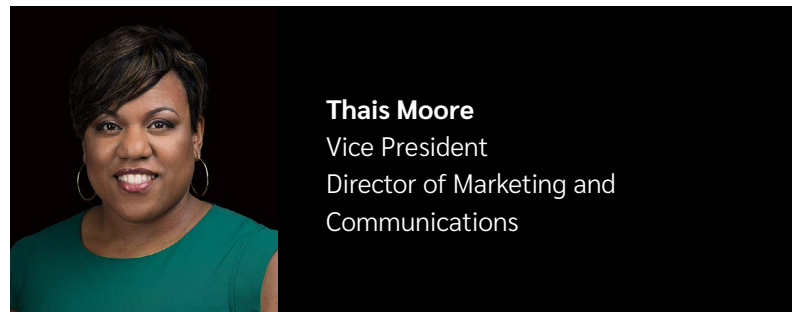
WE LIVE SERVICE!

* Please see the City of Stamford Stewardship Report on pages 12 and 13 of this response.



Employee Communications

Lockton will provide written communications to employees about regulatory changes that impact their benefits and for any the matters related to benefits. We regularly give presentations to employee groups during open enrollment, carrier changes, plan design implementation, and labor negotiations.



Thais Moore
Vice President
Director of Marketing and
Communications

Creating a Communications Strategy

Lockton understands that timely, easy-to-understand communication pieces enhance the value of the benefit programs. We also understand that the benefit strategies we develop with Stamford's teams are only effective if the employees understand them. Thais Moore, Marketing & Communications Practice Leader, understands the value of proactive and thoughtful communication to ensure employee (and dependent) understanding and appreciation of the Stamford benefit program.

Our communication support begins with a thorough review of your current communication process. Based on our findings and input from you, we can provide a gap analysis to ensure that your employees are receiving all communications necessary to understanding the value of their benefit programs.

Next, Lockton works with Stamford to develop an annual service delivery plan that is effectively integrated with the overall plan strategy. Our typical services include open enrollment materials, ongoing materials for recruitment and new hire orientation, and online communications counsel as required. We can also incorporate wellness related communications into the service delivery plan.

Mobile Apps

We work with a number of vendors like HealthJoy, Mobile Health, etc. who provide smartphone applications that deliver real-time information about an employer's benefits, keeping information simple, accessible, and up-to-date.

- Comprehensive listings of employer benefit providers
- Coverage categories (Medical, Pharmacy, etc.) are identified and included to-date, with flexibility to add more
- Ability to capture and centralize benefits information like ID cards, group numbers and/or doctor names, etc.

Text Messaging

Text message or SMS (Short Messaging Service) is an incredibly powerful communication tool that is extremely effective when used properly by marketers. The numbers behind text messaging are staggering:

- Text messaging is still the largest mobile marketing channel by revenue.
- 95-98% of text messages are read within minutes of receipt.
- 86% of consumers send or receive a text message every week.
- 30% of consumers interact with a brand via text message.



On Demand Videos

Simplifies Complex Topics:
Delivers effective and powerful communications through the power of video.

Measurable ROI:
Stamford can quantify the return of their efforts through built-in feedback mechanisms and data analytics.

Anywhere, Anytime:
Mobile technology enables engagement with employees in many demographics.

75%

OF THE WORLD'S EMPLOYEES WILL BE MILLENNIALS BY 2025*

* According to the Deloitte Millennial Survey

181

THE AVERAGE NUMBER OF TEXTS PER DAY SENT

72%

OF COMPANIES USE ONLINE HR COMMUNICATIONS TO SAVE PAPER



TRANSLATION SERVICES

The ability for employees and their dependents to understand communications is critical for employee engagement. Therefore, Lockton utilizes translation services for our clients. This allows our clients to clearly articulate their message to their entire member population.

Compliance

Lockton maintains in-house compliance attorneys and resources to provide compliance support, analysis and recommendations to ensure all plans are in full compliance with requirements of state and federal regulations, statutes, mandates and laws. This includes assistance with compliance such as COBRA administration, and HIPAA privacy and security requirements.



Mark Holloway, J.D., CEBS
Director of Compliance Services

Lockton keeps you informed of trends, recent insurance/benefits developments, labor, public sector and legislative changes through newsletters, bulletins, and other venues provided through our internal Compliance Department.

The benefits attorney who supports Lockton Northeast, and will work directly with Stamford, is Mark Holloway. Mark possesses more than 25 years of experience as an attorney, 20 of them as an employee benefit specialist. He has extensive experience in dealing with the complex regulatory and other compliance issues that arise under federal and statutory legislation for health and benefit plans. **Mark has been a guest speaker at several public sector professional organizations in Connecticut, including the CT Town & City Manager Association, the Government Finance Officers Association and the CT Public Employer Labor Relations Association.**

For a specific compliance issue, we discuss the compliance situation with our client and then notify and discuss it with Mark if we (Lockton):

- Can exclusively help solve the problem (local core team with specialty attorneys);
- Can work in conjunction with outside labor/benefit attorney or
- Determine it is best for Stamford to work with their outside counsel.

Many times Lockton compliance attorneys can be involved, which helps minimize costs of using outside counsel. In-house compliance services are a value added service performed for our clients at no additional cost.



Compliance Education

Lockton continues to make significant investments in resources and intellectual capital to guide our clients through the increasingly complex compliance maze. Lockton tracks and monitors timely information regarding developments in the industry through our membership in several professional and lobbying groups, including the American Benefits Council and the Council of Insurance Agents and Brokers. These groups, multiple subscription services, and a wide variety of daily and weekly electronic magazine and web-based list-serve memberships (e.g., membership on CMS, IRS and DOL email lists) keep our compliance team keenly aware of developments in the state and federal courts, legislatures and regulatory bureaus.

Lockton's Compliance Services supplies clients and the Lockton Associates who serve them with a broad range of compliance-related support for employee benefit issues arising under HIPAA, COBRA, the Internal Revenue Code, and other select federal and state statutes and regulations. Lockton's attorneys, paralegals, and other professionals will continue to offer Stamford recommendations by way of:

- Health reform updates: Comprehensive coverage presented in a variety of electronic formats that provides information, advice, and assistance with analysis and implementation of health reform legislation requirements.
- WebEx presentations: Online programs presented by our top experts on topics such as HIPAA privacy training, wellness programs, domestic partner benefits, and health reform, among others.
- Compliance alerts and e-blasts: Timely legislative alerts by Lockton experts addressing compliance issues and changing regulations.
- Compliance newsletters: Online newsletters that go into greater detail about compliance-related developments and information.
- Employer guides: Employer handbooks that cover such diverse topics as wellness, benefits for same-sex spouses and domestic partners, and Medicare benefits.
- Compliance Calendars and notice matrices: Tools to pinpoint the many and varied notices and reporting obligations your plan must meet, including deadlines, summary of the notice or report, who receives it, and how they receive it.

Strategic Approach to Collective Bargaining

The Lockton team will continue to serve in an advisory capacity before, during, and after all negotiations with your collective bargaining units. Working hand-in-hand with your negotiating team and your labor attorney, we will analyze benefit proposals, provide benchmarking information, provide plan design modeling and valuation, and participate in negotiation sessions as needed.

Your Lockton team is
always working
hand-in-hand with
your negotiating team.

Lockton has partnered with our clients and their labor attorneys to successfully implement preventive care requirements, biometric screening requirements, high deductible health plans, and cost share differentials through both the negotiation and arbitration processes.

We also work closely with our clients and their labor attorneys to write collective bargaining language around plan designs, contributions strategies, wellness initiatives, and legislative changes, and then assist in negotiating this language into their labor agreements.

In the event that the parties are not able to come to a mutual agreement and mediation/arbitration is required, we are fully prepared to testify on our clients behalf.

Analysis of Collective Bargaining Agreements

Your Lockton team collects the data needed to begin the analysis. The collective bargaining agreements are analyzed and all pertinent data (benefit levels, contribution levels, retiree benefits, etc.) is outlined by the collective bargaining unit. The data is compared to the summary plan descriptions provided by your insurance carriers to ensure that all benefits are being correctly administered and to be sure that all necessary information is outlined clearly in both the collective bargaining agreement and the summary plan description.

This data is then entered into our Public Sector database to enable us to provide you with on demand benchmarking services.



Recommendations/Benchmarking

Once the data is compiled, recommendations are clearly outlined for each bargaining unit based upon current trends in benefit design within the public sector marketplace.

Current benefit levels are benchmarked against other public sector entities based on size, location and/or bargaining units so that Stamford has a solid reference as the negotiation process begins. In addition, information is provided on the successes and/or failures of other public sector entities at the negotiation table. Having this information helps your negotiating team to establish reasonable expectations of the particular negotiation they are entering.

Development of a Strategic Plan

The development of long-term goals and objectives for the healthcare benefits of both active and retired employees is crucial in this time of skyrocketing medical costs, potential changes to healthcare reform laws, and GASB requirements for reporting OPEB liabilities. Your Lockton team meets with the parties involved in the negotiation process to develop a plan that evolves over time. This plan is a working document and requires changing and updating regularly as contracts are settled, legislation is approved, and new products, programs and vendors are introduced.

Lockton is also beginning to work with our clients on strategies to attract younger generations of employees within the confines of the collectively bargained environment. New generations of employees are looking for flexibility, and a different array of benefits than what has been the norm for decades, and your Lockton team can provide suggestions and guidance as you plan for the future.

Lockton understands that every collective bargaining situation is unique. For some situations we provide counsel, information, and actuarial data to support negotiation strategies, while remaining in the background. For others, we are a visible part of the management-labor process to provide education on benefit and cost trends in the benefit arena as well as presentations of the cost benefit analysis of proposed plan changes. Providing benchmark data, health care cost data, actuarial values for plan design alternatives, and presenting them with our benefit/actuarial credentials has proven to be an invaluable asset in the labor negotiation process.

For each management-labor situation, we work diligently to understand the current management-labor process and the role our client needs us to play. In many situations, our participation has made a difference facilitating the collective bargaining process and enhancing desired outcomes.

Benefit Plan Benchmarking

Lockton has developed a comprehensive database of public sector clients in Connecticut and around the country, allowing us to provide on demand benchmarking based on a variety of data points, including rates, HSA funding, and specific benefit levels. We can calculate the maximums, minimums and means for each data point, and can accommodate any combination of information requested. The data is updated at the beginning of each plan year.

BenefitPoint, Lockton's benchmarking tool, contains our entire book of business which includes over 5,000 employee medical plans. "Real Time" benchmarks can be reported by plan type, group size, industry, and client location, or any combination thereof. Our database is the most up-to-date in the industry as it is updated quarterly rather than annually. This has been very beneficial for our clients as many benchmark reports and surveys do not keep up with the rapid pace of change in employer benefit plans, provisions and cost sharing strategies.

We provide benchmarks on individual plan design attributes such as deductibles, copays, coinsurance, and HSA/HRA design. BenefitPoint is unique in that Lockton's actuarial team has combined all individual plan design attributes to develop with benchmarks based on total benefit value.

We benchmark many types of fees and costs - employee contributions, employer contributions, employee share of premium, and fixed costs including administrative fees for self-funded plans. A unique feature of our tool is our ability to benchmark the portion of total plan cost the employee pays through plan design. This measure can be invaluable in evaluating current plan designs and in understanding the employees true out-of-pocket cost. In addition to BenefitPoint, we readily access and provide benchmarking information to our clients from a variety of other sources. Access to a variety of sources provides our clients the broadest possible spectrum of benchmarking information to support their decision making and provide a thorough understanding of the positioning of their own plan against industry peers, regional norms, and U.S. employers.

Our proprietary claims analytic tool, Infolock®, provides additional benchmarking and normative data with respect to utilization trends for six million member lives associated with large, experience-rated and self-funded employers around the country. These benchmarks include chronic condition prevalence, average cost data for 30 chronic conditions, utilization statistics and associated member monthly claim costs. Categories of low compliance can then be shared with the disease management vendor to ensure steps are taken to improve compliance and ultimately reduce frequency and/or degree of high-cost claimants.

Actuarial Services

Keeping an eye on your bottom line is crucial as costs rise and plan auditing becomes tighter and more scrupulous. Lockton's in-house Actuarial Services provides Stamford additional confidence that your benefit dollars are used productively. In addition to any accountability reporting from vendors and carriers you may already receive, our Actuarial Services team provides independent analysis to verify results and identify opportunities to reduce costs.

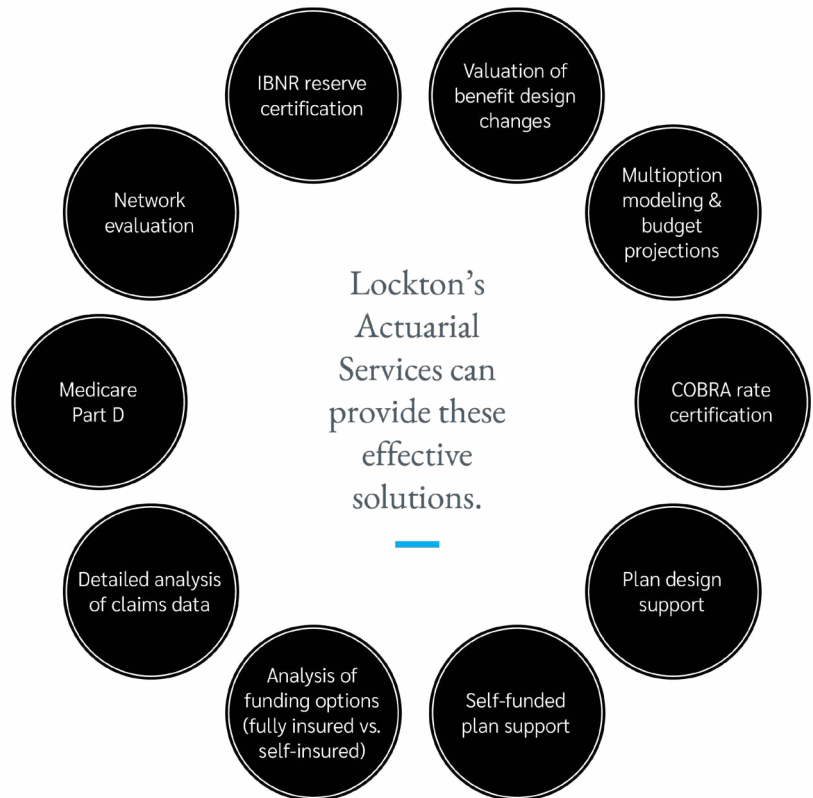


Lockton's experts are ready to partner with you to address each challenge presented by health reform so your company can maintain a healthy benefits bottom line. Our on-staff actuaries continually suggest money-saving strategies in the ever-changing market.

Health Plans

For Stamford's health plan, our actuarial experts assist with rate setting and reserving, funding estimates and forecasting, and other budget support; plan design and contribution modeling; network discount and access analysis; detailed claim analytics, utilization analysis, and cost drivers; pharmacy analytics, funding strategy and risk management; evaluation of stop loss levels and terms; health reform financial modeling; and financial analysis of private exchange alternatives for active employees and retirees.

Lockton has developed a wealth of actuarial best practices to help make your plan more cost efficient.



Pharmacy Analytics

In light of ever-increasing pharmaceutical costs and the growing use of specialty medications, understanding prescription-drug trends is in every company's best interest. The prescription-benefits industry is in a state of flux. Lockton can assist Stamford in driving waste from your pharmacy program through pharmacy diagnostics.

A Lockton pharmacy diagnostic provides a 360-degree review of your pharmacy benefit. We analyze all components of your pharmacy program:

- Pricing
- Contract
- Plan design
- Clinical

Our deep analysis is based on your actual claims data—each and every drug. We uncover areas of hidden risk and show you opportunities for savings. Armed with the results of the pharmacy diagnostic, Lockton will then work with you to develop a strategic plan.

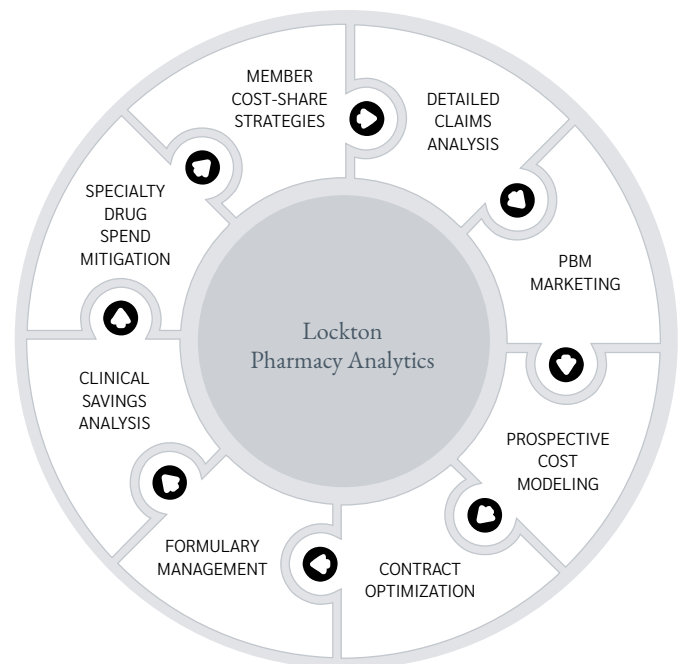


Lockton's Approach to PBM Procurement

We have achieved average client savings of \$100 per employee per year through pharmacy benefit manager (PBM) renewals and marketing. Significant Rx saving opportunities exist if the latest and tightest PBM contract pricing and terms do not exist — many times without changing the existing PBM.

- Standardize all definitions, performance guarantees, and terms.
- Collect all of the information that affects your cost and risk.
- Negotiate dollar-for-dollar guarantees covering all cost variables and drug mix.
- Perform a rigorous financial valuation and compare each bid on an equal basis.
- Conduct comprehensive annual audits of the existing or winning PBM.

To further assist you, Lockton will target key disease states with impactful drug-utilization programs. We will also help you shift as much risk as possible to your PBM through actionable guarantees, and we will ensure that your PBM's performance is consistent with its guarantees.



Health Risk Solutions

Lockton has a dedicated Director of Health Risk Solutions to oversee our clients' wellness programs. Our consultants have developed hundreds of wellness programs involving ongoing evaluation and refinement for clients, some for more than five years.

We use our Lockton Best Practices, national expertise, specialty resources (clinical reporting and data analytics professionals) and tools/reports to monitor health plan performance from a variety of perspectives. This multi-disciplinary team applies years of experience in actuarial services, employee benefits, and clinical settings along with a passion for data analytics and technology to build data exhibits that provide meaningful measurement. These experts work closely with the entire HRS team to help interpret data and predict potential outcomes, and this service is provided at no additional cost.



Kelly Fogg
Director of Health
Risk Solutions

Lockton's approach to health and wellness involves designing multi-year strategies that build on experience, results, and evolving health/cost trends. We design our strategies using a comprehensive set of data sources, such as reports on health plan cost and utilization, Lockton's Infolock, workers' comp and disability, and an organization's culture, industry, and overall corporate goals. Once the organization's high-impact targets are selected, metrics that best monitor the targets are chosen. The performance metrics are then monitored and compared to baseline, wellness program goals and benchmarks. For example, if reducing emergency room (ER) utilization is selected as a strategy, measures might include: ER visits per 1000, urgent care visits per 1000, number of potentially avoidable visits, number of members using the ER two or more times a year, number of weekend visits, and/or number of health plan outreach discussions with members who are high utilizers. Measures can be based on performance, outcomes, quality, participation, or education.

Our experience in developing wellness programs and strategies range from morale-based to participation based to progress-based to out-come based programs including incentive and valued-based plan design alternatives.

Morale-Based Program

- Passive and non-intrusive
- Provide or collect information
- Examples:
 - Health risk assessment (HRA)
 - Health fair
 - Lunch-n-learn education
 - Communication campaign
- Uses carrier programs to engage employees
- Disease related charity walks/runs
- Physical activity, weight loss challenges (use of tracking devices)

Participation-Based Program

- Some incentives/disincentives tied to activity:
 - Completing HRA
 - Completing biometric screening (based on country relevance)
 - Completion and/or participation in class(es), challenges.
- Financial and resiliency programs
- HRA/biometric data integrated with claims data (U.S.)
- Uses third-party vendor or advanced carrier programs
- Considering ways to track and measure program progress
- Attend safety courses
- Flu shots
- Weight management & tobacco cessation

Progress-Based Program

- Small incentives/disincentives tied to participation and/or outcomes:
 - HRA/screening completion and/or achieving target outcomes
 - Health coaching
 - Weight management & tobacco cessation
- Focus on changing behavior
- Measure and track program progress toward desired outcomes
- Based on data — customize program for improved effectiveness
- Consider innovative best-in-class programs (on-site clinic, targeted disease management (DM), etc.)
- Infolock® data feeds (U.S.)
- Annual vendor program reporting

Outcomes-Based Program (U.S. only)

- Heavy incentives/disincentives tied to outcomes
- Infolock data feeds
- Data/vendor integration (EAP, DM, safety)
- Absence management programs (FMLA, etc.)
- Integrate with workers' compensation, short-term disability, long-term disability
- Comprehensive use of third-party vendor(s)
- Include spouses/ dependents
- Advanced integration of innovative delivery models (ACO, PCMH)
- Pushing envelope of outcomes-based programming
- Attention to productivity, absenteeism

*Infolock® Employee Benefits**

Infolock® Employee Benefits is Lockton’s proprietary claims-analysis system, developed with our partner EXL Health. Lockton’s data-analysis team and medical directors use this unique program to help you visualize trends. Our analysts import data (medical, pharmacy, eligibility, and health risk assessment information) from more than 60 carriers, apply a Q&A process to check for validity and consistency, and then apply clinical risk models to help identify potential participants and Lockton Health Risk Solutions® systems.

The goal of this enterprise solution is to identify possible trends in chronic disease, high-cost claims, and utilization patterns. Armed with this information, Lockton can recommend strategic, focused wellness- and disease-management initiatives while optimizing benefit-plan design with an eye toward saving Stamford’s dollars spent on healthcare.



Tammy Quinn
Senior Vice President
Director of Data Analytics

Lockton has access to many national employee benefit surveys and benchmarking tools both from internal and external resources. BenefitPoint, Lockton’s benchmarking tool, contains our entire book of business, which includes more than 4,600 employee medical plans. “Real Time” benchmarks can be reported by plan type, group size, industry, and client location, or any combination thereof. Our database is the most up-to-date in the industry and is updated quarterly. Our benchmarking is industry specific – we can develop a national service provider report.

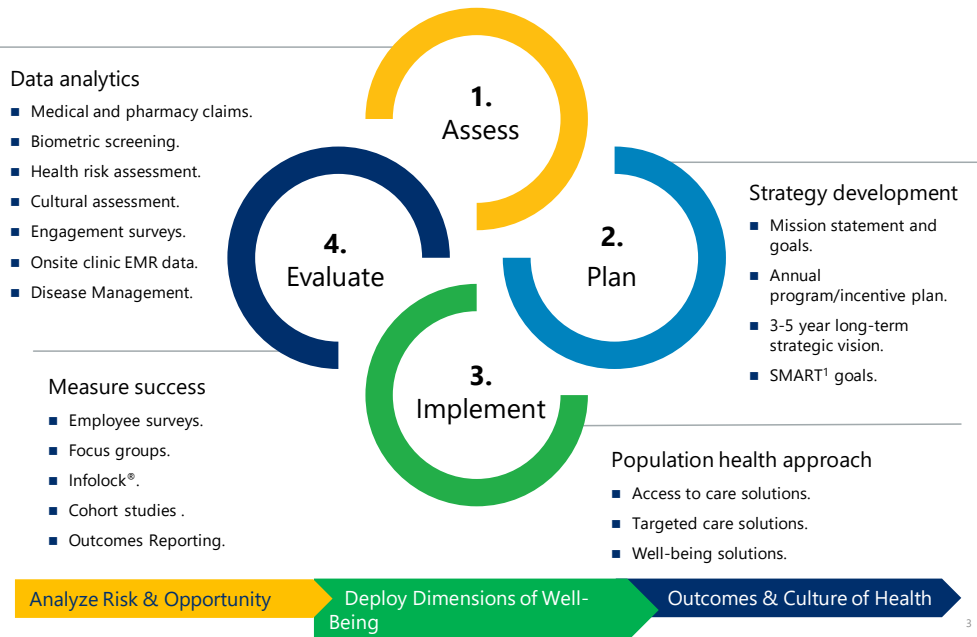
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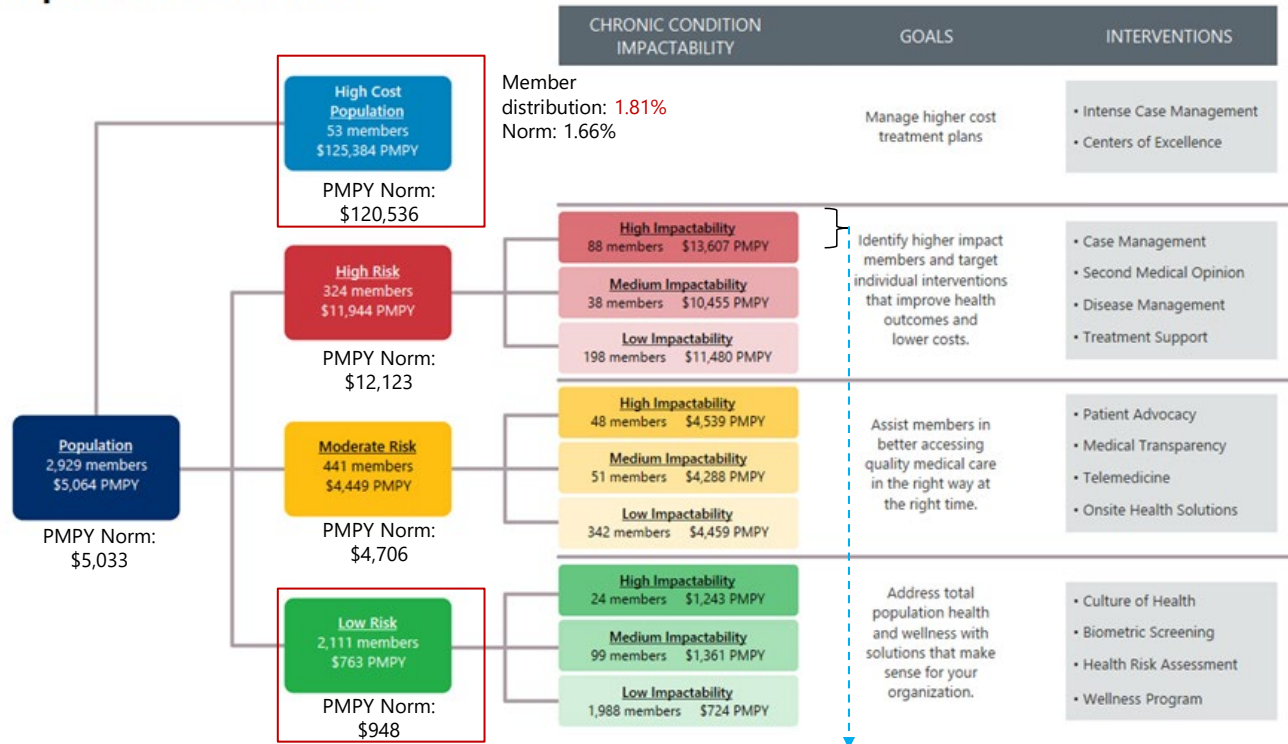
In addition to BenefitPoint, we readily access and provide benchmarking information to our clients from a variety of other sources. Access to a variety of sources provides our clients the broadest possible spectrum of benchmarking information to support their decision making and gives them a thorough understanding of the positioning of their own plan against industry peers, regional norms, and U.S. employers.

***This information is being provided for informational purposes, in the event that Stamford finds it necessary to return to a self-insured arrangement.**

Lockton's approach to population health management



Population Stratification



Impactability reflects whether standards of care are not being met for certain conditions, and that closing care gaps could lead to the likelihood of reduced inpatient admissions and ER visits.
 ✓ 3% of High Risk members have High Impactability (Norm: 2.5%)

Stop Loss & Complex Claims Practice*

Lockton's Size and Culture Provide A Distinct Advantage when it Comes to Marketing and Effective Negotiations.

As the stop loss marketplace has dramatically changed, Lockton's Complex Claims Practice has become more important. Each year the number of \$1,000,000 claimants increases. This is happening while stop loss markets have become even more consolidated while demanding high prices. Lockton's unique and decade-long tested Complex Claim Practice and the fact that we place more stop loss premium than any broker/consultant in the world has allowed our clients to make substantial gains.



***This information is being provided for informational purposes, in the event that Stamford finds it necessary to return to a self-insured arrangement.**

Stop Loss/Complex Claim Success Stories



Improving a Member's Quality of Care While Reducing Costs

Lockton was asked to consult on a member who was receiving high-cost infusions and responding poorly to treatment. Lockton's review revealed that the cost of annual infusions amounted to \$2 million, and they were being charged seven times more than specialty pharmacy benchmark prices.

Foremost, Lockton wanted to address the member's struggles. Lockton suggested a referral to a center of excellence and the employer agreed to cover travel costs. Lockton's medical director helped coordinate their visit and assisted with the member's questions. During the visit, the provider identified that the current

regimen was causing high toxicity and changed the dosage of the drug.

The Lockton team concurrently identified various drugs running through the plan's medical benefits that could be filled through specialty pharmacies for a significant reduction in costs. The member that was seen at the center of excellence was also identified as one that could get a cost reduction on their drug charges through Lockton's drug review.

After being seen at a center of excellence the member's care was able to be transitioned to home infusions instead of at a hospital.

The member was extremely pleased with the experience of home infusion and had a better response to treatment as a result of their referral.

The member was extremely pleased with the experience of the home infusion and had a better response to treatments. The member's wife, who is a nurse, even asked how to administer the infusion herself for future treatments.

The success of the home infusions, coupled with the new prescribed dosage, helped avoid liver failure and the need for a transplant. The client's specialty drug costs were also reduced with the new plan design as a result of Lockton's drug review.

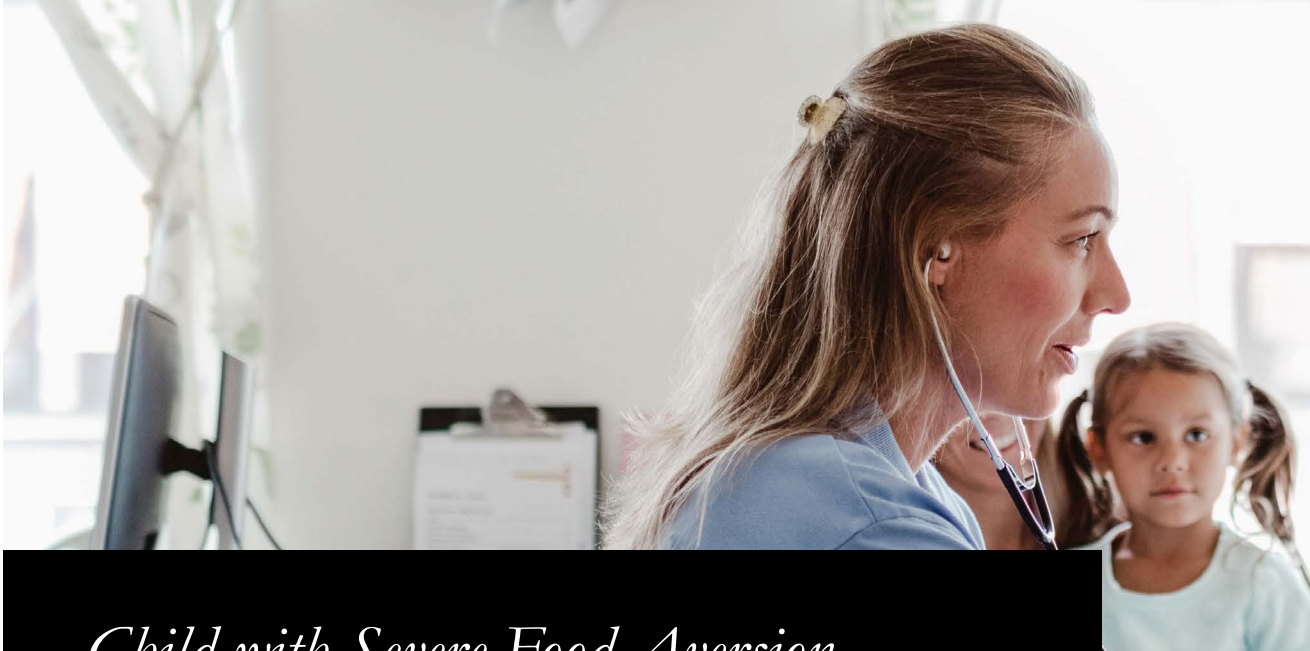


Annual Savings on Member's Infusions

\$1,650,000

Learn more at
vimeo.com/locktondunning/quality-of-care





Child with Severe Food Aversion

Lockton was referred a case where a middle school child was having complications due to their food allergies and food aversion. Along with their nut, egg, and milk allergies, they had limited oral intake due to their limitations surrounding food textures. Because of their lack of nutrition, their doctor placed a gastric feeding tube to maintain sufficient daily nutrition.

After they started using their feeding tube, their food aversion worsened, and they no longer had the desire to eat additional foods. They were getting tube feeds three times per day. Their mother no longer knew what to do to help her child. Concerned for their health and social wellbeing, she reached out to the case manager for help.

This case was presented during a weekly case manager rounds with the administrator. The Lockton team thought this would be a good case for the Mayo Clinic and suggested a referral. Their mother agreed to go to the Mayo Clinic, understanding they would have to fly out to Mayo Clinic's Rochester campus for pediatrics.

The first visit to the Mayo Clinic for this child was very successful. The Mayo Clinic updated their diagnosis and they started a new treatment plan, which included new medications, additional vitamins and supplements, social therapy, and occupational therapy. They also recommended they apply for a two-week feeding therapy program that takes place in the summer. Their mother was happy to report they drank their very first smoothie that visit, which was a big accomplishment for them.

E.

Rates for any additional work that the consultant recommends beyond the original scope of services contained in this RFP should be submitted as a formal proposal. The proposal should detail the requirements and the deliverables as well as a capped cost.

Lockton's model is to provide our clients with a lump sum fee that includes all of our services within that one fee. This provides our clients with the security of knowing that anything they need, at any time, is covered and that they will not receive additional bills. We want our clients to know that we are always working in their best interests, and that whatever they need, we can take care of without additional cost. We are flexible in the method of compensation, depending on the City of Stamford's preference to either receive an invoice for services or to have the annual fee offset through insurance commissions. The majority of our Public Sector clients have requested direct billing on a quarterly basis.

In all circumstances we subscribe to a policy of total compensation disclosure. The account executive discusses (annually) all compensation in advance and provides formal documentation to his/her clients.

Additionally, your assigned service team is not compensated by or incented to add new products or services, ensuring objectivity across all recommendations.

EXCEPTIONS TO LUMP SUM FEE:

1. Some larger employee communication printing projects
2. HRIS vendor selection and consulting
3. Text messaging application

F.

Prior to contract, the winning firm will be required to show evidence of insurance coverage of a kind and in an amount satisfactory to the City. The City's insurance requirements are attached to this RFP in Appendix B.

Lockton carries all of the standard insurance coverages that are required for operating as a commercially licensed company in the United States and throughout the world. The following coverages and limits are what we traditionally share with prospects as evidence of primary programs in place:

- **COMMERCIAL GENERAL LIABILITY** — \$1 million
- **AUTOMOBILE LIABILITY** — \$1 million
- **WORKERS' COMPENSATION**
- **UMBRELLA LIABILITY** — \$10 million
- **PROPERTY** — blanket limits for real and personal property
- **ERRORS AND OMISSIONS** — \$10 million
 - \$10 million each wrongful act
 - \$10 million aggregate excess of \$6 million deductible wrongful act
 - \$4 million deductible for LBG \$1 million/\$3 million deductible for Lockton Affinity

As is currently the practice, Lockton will supply Stamford certificates evidencing the insurance annually or upon renewal. Such certificates will provide that notice to be delivered in accordance with the policy provision should any of the policies be cancelled before the expiration date.

ACORD		CERTIFICATE OF LIABILITY INSURANCE		5/1/2022	DATE (MM/DD/YYYY)	4/29/2021
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>						
<p>PRODUCER: Lockton Companies 444 W. 47th Street, Suite 900 Kansas City MO 64112-1906 (816) 960-9000</p>			<p>INSURER AFFORDING COVERAGE</p> <p>INSURER A: AIG Specialty Insurance Company</p> <p>INSURER B: 175 WATER STREET</p> <p>INSURER C: NEW YORK, NY 10038</p> <p>INSURER D:</p> <p>INSURER E:</p> <p>INSURER F:</p>		<p>NAIC #</p> <p>26883</p>	
<p>INSURED: LOCKTON, INC 444 WEST 47TH ST, STE 900 KANSAS CITY MO 64112</p>						
<p>COVERAGES ***1LAKC01***</p>			<p>CERTIFICATE NUMBER: 15350391</p>		<p>REVISION NUMBER: XXXXXXX</p>	
<p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p>						
TYPE	TYPE OF INSURANCE	RISK RATING	POLICY NUMBER	START DATE (MM/DD/YYYY)	EXPIRES DATE (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY		NOT APPLICABLE			EACH OCCURRENCE \$ XXXXXXX
	CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					TENURE TO PREMISES \$ XXXXXXX
	GENERAL AGGREGATE LIMIT APPLIED PER:					PERSONAL & ADV INJURY \$ XXXXXXX
	POLICY <input type="checkbox"/> RET <input type="checkbox"/> LOC <input type="checkbox"/>					GENERAL AGGREGATE \$ XXXXXXX
	OTHER					PRODUCTS - COMPROP AGG \$ XXXXXXX
A	AUTOMOBILE LIABILITY		NOT APPLICABLE			COMBINED SINGLE LIMIT \$ XXXXXXX
	ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS NON-OWNED AUTOS ONLY					BODILY INJURY (Per person) \$ XXXXXXX
	UMBRELLA LIAB		NOT APPLICABLE			BODILY INJURY (Per accident) \$ XXXXXXX
	EXCESS LIAB					PROPERTY DAMAGE (Per accident) \$ XXXXXXX
	RETENTION \$					\$ XXXXXXX
	WORKERS COMPENSATION AND EMPLOYERS LIABILITY		NOT APPLICABLE			EACH OCCURRENCE \$ XXXXXXX
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED (Mandatory in NH)					AGGREGATE \$ XXXXXXX
	DESCRIPTION OF OPERATIONS below					PER \$ XXXXXXX
A	INS AGENTS/BROKERS PROFESSIONAL LIABILITY	N	01-232-41-64	5/1/2021	5/1/2022	PER \$ XXXXXXX
						E.L. EACH ACCIDENT \$ XXXXXXX
						E.L. DISEASE - EA EMPLOYEE \$ XXXXXXX
						E.L. DISEASE - POLICY LIMIT \$ XXXXXXX
<p>DESCRIPTION OF OPERATIONS (LOCATIONS VEHICLES ACORD 99, Additional Remarks Schedule, may be attached if more space is needed) PROVIDES COVERAGE FOR ANY PARTNER, DIRECTOR, OFFICER OR EMPLOYEE OF LOCKTON, INC. AND ITS SUBSIDIARIES, INCLUDING LOCKTON COMPANIES, LLC, LOCKTON RE, LLC, MYLO, LLC, LOCKTON AFFINITY, LLC.</p>						
<p>CERTIFICATE HOLDER</p> <p>15350391 FOR INSURANCE COMPANY OR INTERMEDIARY CONTRACT USAGE ONLY</p>			<p>CANCELLATION</p> <p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p> <p><i>John M. Agnello</i></p>			
<p>ACORD 25 (2016/03) The ACORD name and logo are registered marks of ACORD © 1988-2015 ACORD CORPORATION. All rights reserved.</p>						

G.

Information concerning any suits filed, judgments entered or claims made against the firm during the last five years with respect to employee assistance program services provided by the firm or any declaration of default or termination for cause against the firm with respect to such services. In addition, state whether during the past five years the firm has been suspended from bidding or entering into any government contract.

As the largest privately held, independent broker in the world, Lockton has been a party to, as well as a witness in, litigation and has responded to regulatory inquiries as part of the normal course of business and our clients' businesses. With respect to litigation, the nature and scope of such litigation is commensurate with the nature and scope of our business. Such involvement does not affect our ability to perform work on behalf of Stamford.

Lockton's CT office is not party to any litigation or arbitration with any current or previous clients.

H.

Utilization report format.

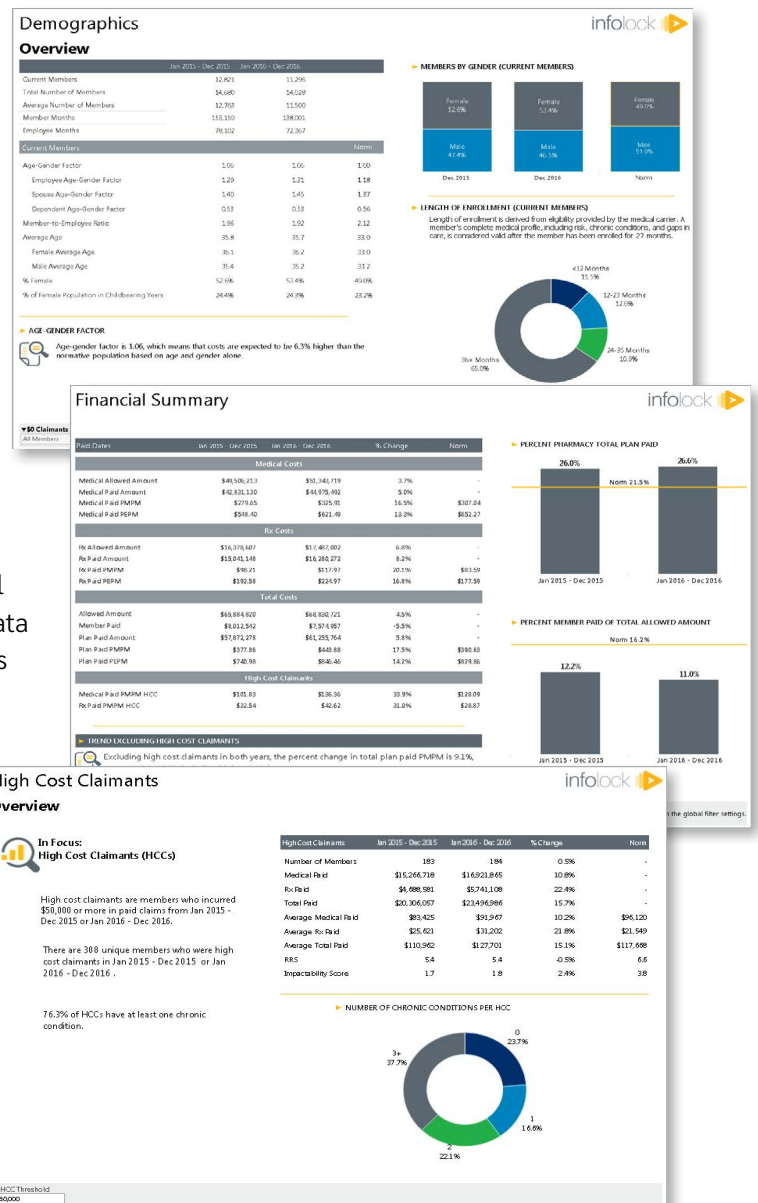
We incorporate vendor reporting and our own Inflock reporting to evaluate our clients healthcare plan utilization.

Vendors today tend to have fairly good reporting on financial and utilization metrics, and our role is primarily to focus them on delivering solutions and recommendations specifically tied to your data, rather than rehashing what has already happened. We ask them to model the effect of any proposed solutions prior to our meetings, so we can make informed recommendations efficiently.

We use our proprietary data mining tool Inflock to import historical ASO claim files and create an unlimited number of ad hoc reports to analyze health risks, utilization and clinical patterns. Inflock affords us the ability to deliver powerful data analysis, predictive modeling tools and solutions for wellness and disease management.

The Inflock longitudinal warehouse takes on even greater significance if you have multiple medical carriers or transition from your existing carrier, as we maintain full claim history for 36 months.

Most importantly, we use Inflock to measure the effect of your wellness and health management strategies over time to determine what is working. By incorporating biometrics and health assessment, we can see health risks before they translate to claims and can determine whether we are getting people to reduce their health risks.



I.**Vendor should describe their confidentiality policy.**

Lockton People Solutions maintains a privacy and security policy pursuant to which Lockton employs reasonable prophylactic measures to ensure the confidentiality, integrity and accessibility of all confidential information related to our clients and their employees, whether the information is financial, medical or otherwise personal.

Lockton maintains comprehensive guidelines for the protection of confidential information and provides initial and annual refresher training for employees who may have access to HIPAA-protected information, concerning the obligation to maintain the confidentiality of the information, and reasonable strategies employees should utilize to secure the information. The policy embraces the receipt, use, transmission, storage and disposal of PHI, in hardcopy and electronic form.

In addition, Lockton's Information Technology Department works closely with Lockton's internal compliance and operations departments to ensure that all reasonable and appropriate measures are employed to protect the confidentiality of electronic confidential information.

Lockton has included in its privacy and security policy, and its workplace training, guidelines issued by the Centers for Medicare and Medicaid Services, related to use of portable media devices to transport sensitive information. Thus, workforce members have been trained on the need to avoid use of such devices except where absolutely necessary, and where use of such devices is necessary, to exercise extreme caution to safeguard the devices.

Fee Proposal



APPENDIX A
FEE PROPOSAL

My proposal to provide Health Care Advisory Consultant is as follows:

Cost/Year One:	\$125,000
Cost/Year Two:	\$125,000
Cost/Year Three:	\$125,000
Cost/Year Four (Optional):	TBD
Cost/Year Five (Optional):	TBD
Total Cost:	

In the event that Stamford leaves the State Partnership Plan, Lockton would respectfully request a discussion with the Stamford team regarding fees.

An aerial photograph of a residential neighborhood during the autumn season. The houses are mostly white with grey roofs, and the trees are in various stages of fall color, including bright reds, oranges, yellows, and greens. A semi-transparent white banner is overlaid across the top of the image, containing the word "Appendix" in a black serif font.

Appendix



Debra Testa

CIC
SVP, Public Sector
Practice Leader
dtesta@lockton.com

Employee Benefits

Joined Lockton in 2004

Prior Experience

Anthem Blue Cross & Blue Shield

EXPERTISE

As Senior Vice President and Public Sector Practice leader in Lockton's Hartford office, Deb supports the needs of public sector clients, ensuring that all Employee Benefit team members are fully aware of the unique issues encountered by public sector entities.

In addition to her experience in the public sector, Deb also has a long history of assisting clients with their collective bargaining needs as they pertain to employee health benefits. She actively participates in union negotiations, mediations and arbitration sessions on behalf of her clients.

Deb was named a Public Sector Power Broker of the Year by Risk & Insurance in 2013. During her tenure at Anthem Blue Cross & Blue Shield, Deb handled more than 30 municipal accounts ranging in size from 50 employees to more than 5,000 employees. She has experience with all forms of funding arrangements.

Deb works closely with the finance directors, personnel directors, and chief executives for towns, boards of education, and public sector agencies to establish priorities and to develop strategic plans for achieving those goals.

EDUCATION

BS in healthcare management | Quinnipiac University; Hamden, Connecticut

PROFESSIONAL DESIGNATION AND AFFILIATIONS

Certified Insurance Counselor (CIC)
Connecticut Public Pension Forum | board member
Government Finance Officers Association (Conn. & National Chapters) | Member
Connecticut Conference of Small Towns | Member
Public Employer Labor Relations Association (Conn. & National Chapters) | Member
Connecticut Association of School Business Officers | Member

CIVIC AFFILIATIONS

Goodwill Industries International | past board member
Goodwill Industries of Southern New England | board member
Clifford Beers Guidance Clinic | past board member
YMCA of Wallingford | past board member



Lisa Daley

AVP, Account Executive
ldaley@lockton.com

Employee Benefits

Joined Lockton in 2019

Prior Experience

Milliman

Anthem

EXPERTISE

Lisa is an Assistant Vice President and Account Executive in Employee Benefits for Lockton Northeast's Hartford office. In this role she supports clients with union negotiation planning, communication programs, funding and cost analysis, employee contribution strategies, wellness initiatives, education surrounding benefit plan options, and day-to-day program management and service.

Lisa has more than 24 years of experience in the benefits industry working and managing public sector employers in all areas of their health and welfare benefit programs. Her expertise includes analyzing group healthcare benefit programs to help clients manage costs and implementing long-range plans with regard to benefit structure and plan design.

EDUCATION

BA in communications | Southern Connecticut State University; New Haven, Connecticut



Addie Gaines

Senior Account Manager
againes@lockton.com

Employee Benefits

Joined Lockton in 2017

Prior Experience

Sun Life Financial

EXPERTISE

Addie is a Senior Account Manager in Employee Benefits for Lockton Northeast's Hartford office. In this role, she is responsible for providing day-to-day service to clients, including answering benefit and compliance questions, offering guidance on overall health and wellness strategies, and coordinating with both clients and carriers to ensure a smooth plan year and renewal process. She understands the importance of timely and efficient responses to her clients when addressing their needs and strongly believes in building a solid relationship to ensure an effective, long-term partnership.

EDUCATION

BA in sociology, minor in criminology | Central Connecticut State University



David McCluskey

SVP, Unit Manager
dmcccluskey@lockton.com

Employee Benefits

Joined Lockton in 2005

Prior Experience

Mercer Consulting

Marsh USA

United Healthcare

Travelers/United Healthcare

EXPERTISE

Dave is senior vice president and senior account executive, and senior consultant in the Health and Welfare Benefit Practice in Lockton Northeast's Hartford office. As an Employee Benefits team leader, subject matter expert, and client account manager, he helps provide life, health, disability and dental insurance solutions to organizations of every size.

With more than 25 years of experience in group health and welfare benefits, Dave is a seasoned consultant with experience in all aspects of group benefit financing, design, communication, and program management. His expertise is in the analysis of group benefit programs to assist clients in managing cost and implementing long-range strategies for benefit structure and design.

Dave regularly supports clients with due diligence activities, union negotiation planning, communication programs, funding and cost analysis, employee contribution setting, and day-to-day program management.

EDUCATION

BA in political science | Trinity College; Hartford, Connecticut
Graduate of Travelers Employee Benefits Group School



Monica O'Ravitz

Financial Consultant
moravitz@lockton.com

Employee Benefits

Joined Lockton in 2019

Prior Experience

Aetna

EXPERTISE

Monica is a Financial Consultant in Employee Benefits for Lockton's Hartford office. In this role, she is responsible for coordinating with our actuarial and account teams to manage healthcare costs by providing detailed financial analysis and strategic solutions that align with a client's long-term goals. She also regularly provides training on underwriting methods and concepts to benefit consultants.

Monica's expertise lies in analyzing financial funding changes, benefit design modeling, budget projections, and data-driven healthcare cost management.

EDUCATION

BA in international relations and theological studies | University of Saint Andrews; Saint Andrews, Scotland U.K.



Scott Bush

ASA, MAAA
VP, Northeast Actuarial Team Lead
sbush@lockton.com

Employee Benefits

Joined Lockton in 2017

Prior Experience

Buck

EXPERTISE

Scott is a vice president and the Northeast actuarial team lead in Lockton's New York City office. In this role he supports the needs of all Lockton Northeast Series offices by:

- Creating budget forecasts and performing financial analysis associated with benefit design changes for self-insured plans;
- Certifying reserve calculations for self-insured plans;
- Performing post-retirement medical valuations under Accounting Standards Codification Topic No. 715 and International Accounting Standard No. 19;
- Providing training for benefit consultants on actuarial methods and practices; and
- Leading a team of actuaries that supports accounts across Lockton's Northeast Series.

While at Buck, Scott was a client-facing lead actuary for small to mid-market clients in the corporate, non-profit and public sectors.

EDUCATION

Master's in statistics | York University; Toronto, Canada
Bachelor's in mathematics | Carleton University; Ottawa, Canada

PROFESSIONAL AFFILIATIONS

Associate of the Society of Actuaries
Member of the American Academy of Actuaries



Lori Lagasse

Senior Project Manager
llagasse@lockton.com

Benefit Solutions Group

Joined Lockton in 2017

Prior Experience

Capital District Physician's
Health Plan (CDPHP)

EXPERTISE

Lori is a Senior Project Manager for Lockton's Northeast Employee Benefits Practice in the Hartford office. She develops and maintains strong working relationships across Account Teams throughout the Northeast Series, as well as with our external carrier partners. She assists with fully completing the RFP (Request for Proposal) process for all lines of coverage, creating detailed reports as well as preparing accurate market exhibits for all proposals received. Lori also maintains several Lockton databases to ensure accurate, current and organized information/benefit details are reported in all systems for Northeast clients.

Lori has specific expertise in the RFP/Proposal Review Process, Benefit/Contract Review, Invoicing Set-up as well as working with databases such as Client Master, Benefit Point, Replicon, SharePoint and ThinkHR.

EDUCATION

B.A. in business administration | Sage College of Albany; Albany, NY



Arch Henderson

SVP, Unit Manager
ahenderson@lockton.com

Benefit Solutions Group

Joined Lockton in 2002

Prior Experience

USI Consulting Group
United Healthcare

EXPERTISE

Arch is senior vice president and unit manager in Lockton Northeast's Hartford office. His main areas of concentration include designing contribution logic and implementing consumer-driven plans for midsize and large employers. Among his key responsibilities are self-funding analysis, claim reserve calculations, benefit benchmarking, union negotiations, health risk management, employee surveys, focus groups, coordination of communication projects, and premium collections.

Arch has considerable experience with designing, funding, communicating and administering municipal and commercial group health benefit programs. He has worked extensively in merger situations with national clients to develop creative benefit solutions specific to each client's needs.

Arch's municipal clients in Connecticut include:

- Town of Darien
- Town & Board of Education of East Hartford
- Town & Board of Education of Glastonbury
- Town of Monroe
- Town & Board of Education of New Milford
- Town & Board of Education of Windham

EDUCATION

BS in insurance and economics | University of Hartford
Travelers Employee Benefit and Group School

PROFESSIONAL DESIGNATIONS

Southern Connecticut Society of Human Resource Management (SOCTSHRM)

PROFESSIONAL AFFILIATIONS

Completed and taught at Travelers Financial Underwriting School



Kelly Fogg



VP, Director of Health Risk Solutions
kfogg@lockton.com

Health Risk Solutions

Joined Lockton in 2019

Prior Experience

Arthur J. Gallagher

Tufts University

Benchmark Senior Living

Atria Senior Living

Erickson Living

EXPERTISE

Kelly is a vice president and director of Health Risk Solutions (HRS) in Employee Benefits for Lockton Northeast, working out of the Boston office. In this role, she works with Lockton Associates and clients to provide strategic consulting, program design, vendor management, and health data analytics and solutions, and she oversees the growth and development of a team of HRS consultants.

Kelly has more than 20 years of seasoned experience in population health management and employee engagement. Her specialty is leading transformation work, which focuses on strategic planning, identifying health improvement opportunities, and engaging organizations to improve culture through policy and environmental changes.

EDUCATION

BS in kinesiology | Northern Illinois University; DeKalb, Illinois

PROFESSIONAL DESIGNATIONS

Chronic Disease Self-Management Master Trainer (CDSMP-T)

ACE Medical Exercise Specialist

CIVIC AFFILIATIONS

Worksite Wellness Council of Mass. (WWCMA) | Executive Board, Governance & Nominating Chair

Served four years in the U.S. Navy; recipient of a Navy and Marine Corp Achievement Medal



Mark Holloway

JD, CEBS
Senior Vice President
Director of Compliance
mholloway@lockton.com

Compliance Services

Joined Lockton in 2007

Prior Experience

Aon Consulting

EXPERTISE

Mark has more than 30 years of experience in health and welfare employee benefits. He provides technical advice related to health and welfare benefit plans to Lockton Benefit Group professionals and their clients throughout the country. His expertise is in a variety of compliance-related issues, including health reform, HIPAA, COBRA, Section 125, discrimination testing, FMLA, state insurance laws, and legislative and regulatory issues at the state and federal levels.

Prior to joining Lockton, Mark was a Senior Vice President in Aon Consulting's health and benefits division and served as a Senior Vice President in Aon's research and technical services division.

Mark is a well-known and frequent speaker on many employee benefit topics. He was a keynote speaker at the Health and Welfare Plan Management Conference for Mid-Sized Employers.

Mark has written a number of articles and is a member of the editorial board of advisors for the *Benefits Law Journal*. From 2005 to 2013, he served as the co-author for the Federal Benefits Developments column for the *Benefits Law Journal*. Mark also served as the co-author and e=ditor of *The Coordination of Benefits Handbook*, which is published by the Thompson Publishing Group.

Mark received his undergraduate degree, summa cum laude, from Hartwick College; his J.D. from Wake Forest University; and his L.L.M. in taxation from Villanova University Law School. He has completed the Certified Employee Benefits Specialist (CEBS) program, sponsored by the International Foundation of Employee Benefit Plans.

EDUCATION

L.L.M. in taxation | Villanova University Law School; Villanova, Pennsylvania
J.D. | Wake Forest University; Winston-Salem, North Carolina
B.A. in history | Hartwick College; Oneota, New York

PROFESSIONAL DESIGNATION

Certified Employee Benefits Specialist (CEBS)

PROFESSIONAL AFFILIATION

Admitted to practice before the Pennsylvania Bar (deferred status)



Thais G. Moore

SVP, Director of Marketing & Communications
tmoore@lockton.com

Marketing & Communications

Joined Lockton in 2002

Prior Experience

USI Consulting Group (USICG)
Pitney Bowes

EXPERTISE

This is senior vice president and director of Marketing & Communications for Lockton’s Northeast series. She is a senior marketing and communication professional offering human resources and employee benefits strategy, tactics and deliverables to clients throughout the northeastern United States. This has worked in the consulting field since 1999 focusing on marketing, technology and employee communication solutions for employers.

This’s consulting support includes the strategy development and design of communications for employee benefit programs. Her expertise includes but is not limited to developing letters, plan guides, announcements, presentations, benefit statements, health risk solutions and workers’ compensation. This has helped many employers with lunch & learns, healthcare strategy sessions and employee surveys, and she has provided open enrollment and orientation support for employers throughout the country.

EDUCATION

B.A., communication sciences | University of Connecticut; Storrs, Conn.

PROFESSIONAL AFFILIATIONS

LOCKTON INITIATIVES

- Women in Leadership | Steering Committee
- Northeast Employee Benefits | Operating Committee
- U.S. Diversity Equity and Inclusion Council | Lockton Empowered Associate Network (LEAN) Sub-Committee
- Northeast DEI Council | Steering Committee

OUTSIDE ORGANIZATIONS

National African-American Insurance Association, Hartford Chapter

CIVIC AFFILIATIONS

- Dominate the Day Foundation | Secretary
- New Haven Chapter of Jack and Jill of America, Inc. | Technology Chair and Eastern Region Editorial Committee Member; Co-Teen Advisor



Tammy Quinn

Senior Vice President
Director, Data Analytics
tquinn@lockton.com

Data Analytics

Joined Lockton in 2006

Prior Experience

Wachovia Insurance Services/
Palmer & Cay/DeFrain Mayer
First Health

EXPERTISE

As Lockton's Director of Data Analytics, Tammy leads the team responsible for Infolock®, Lockton's data intelligence platform that enables Lockton's clinical and consulting teams to access the critical information necessary to do their jobs. Population health analysis is the integration of disparate claims and clinical data to identify targeted intervention opportunities involving both population-level and individual-level management solutions. The intention is to keep the healthy healthy and enable the chronically ill to better manage their conditions by closing gaps in care leading to reduced health risk and ultimately reduced cost to employers. Tammy coordinates national training initiatives to train sales consultants on Infolock data and how to deliver insights that lead to actions for clients.

As a member of Lockton's Health Risk Solutions leadership team, Tammy works to help clients implement focused health improvement and disease management initiatives while optimizing benefit plan designs to encourage behavior changes needed to improve health and reduce healthcare costs. Tammy also serves as the corporate liaison and subject matter expert for data intelligence topics, such as transparency and data use restrictions, with a focus on continually driving improvements in Lockton's predictive analytics and output design.

With more than 28 years of experience with group health benefits, Tammy has extensive expertise in the following areas:

Pharmacy Analytics | Works with account teams to aid clients in reducing or maintaining their pharmacy spend. Identifies contractual opportunities and risk points while helping structure best-in-class pharmacy agreements.

Reporting | Develops clinical and financial reporting that provides employers an in-depth look at their medical cost drivers, clinical disease prevalence, cost and utilization patterns, and health improvement opportunities.

Benchmarking | Aggregates comprehensive normative data benchmarks, allowing employers to evaluate their health plans' performance against a number of key indicators.

Clinical | Evaluates cost drivers and gaps in care for individuals and measures effectiveness of health risk solutions programs by analyzing population health changes.

EDUCATION

Bachelor's in liberal arts | University of Kansas; Lawrence, Kansas



Ryan Czado

PharmD
SVP, Director of Pharmacy Solutions
rczado@lockton.com

Employee Benefits

Joined Lockton in 2018

Prior Experience

Deloitte
Minuteman Health
Express Scripts

EXPERTISE

Ryan is director of pharmacy solutions for Employee Benefits in Lockton's Northeast Series Boston office. In this role he provides Lockton Northeast Series clients with comprehensive pharmacy consulting services, including prescription benefit contract negotiation, claims and financial auditing, and ongoing vendor/contract management. These services help reduce plan prescription costs by identifying clinical and ingredient cost savings opportunities across the entire pharmacy benefit.

EDUCATION

PharmD | Albany College of Pharmacy and Health Sciences; Albany, New York
MBA | University of Missouri; St. Louis, Missouri



Telye Hedrick

HIA
Senior Vice President
Director of Buisness Process
thedrick@lockton.com

Business Process

Joined Lockton in 1999

EXPERTISE

Telye is the Director of Lockton Benefit Group’s Business Process team. She has more than 20 years of experience in the employee benefits industry. Telye’s current responsibilities include managing the Employee Benefits Business Process team, which works in close collaboration with account teams to help streamline workload and improve the efficiency of Lockton Associates’ work product. Prior to joining Lockton, Telye worked in the human resources department of a local Kansas City company.

EDUCATION

B.S. in pyschology | University of Kansas; Lawrence, Kansas

PROFESSIONAL AFFILIATIONS

Employee Benefit Professionals Association (EBPA) | Member

Employment Practice Network (EPN) | Member

Life and health insurance license, Kansas



Brad Mandacina

CEBS, GBA, CMS, RPA
Senior Vice President
Director of HR Technology
bmandacina@lockton.com
Office | 816.751.2374
Mobile | 816.929.9256

HR Technology

Joined Lockton in 2012

Prior Experience

Gardner & White
Great West Retirement Services
UBS, MetLife

EXPERTISE

As Lockton's director of HR Tech, Brad supports his clients with selection and implementation of the optimal mix of HR technology and business process outsourcing to minimize resources dedicated to their non-core business operations such as employee benefits, payroll or talent management.

Employers can call on Brad's more than a dozen years of experience in human resources and technology to help automate the business processes providing the foundation of their business. As businesses seek to "do more with less," Brad and his team offer insight into technology direction, vendor management and assistance with return-on-investment analysis. HR Tech serves clients ranging in size from 48 employees to 48,000 employees; the current average client is around 4,000 employees. Areas of specialization include benefits administration, mid-market BPO, payroll and tax, vendor selection, and implementation.

Brad has achieved and maintains numerous industry designations through the Wharton School at the University of Pennsylvania and the International Society of Certified Employee Benefit Specialists (CEBS). He was named a top benefit technology innovator by *Employee Benefit Adviser*.

www.linkedin.com/in/bradmandacina/

EDUCATION

Certified Employee Benefit Specialist | Wharton School, University of Pennsylvania and ISCEBS; Philadelphia, Pennsylvania
B.A. | University of Missouri-Kansas City; Kansas City, Missouri

PROFESSIONAL DESIGNATIONS

Certified Employee Benefits Specialist (CEBS)
Group Benefits Associate (GBA)
Compensation Management Specialist (CMS)
Retirement Plans Associate (RPA)

PROFESSIONAL AFFILIATIONS

International Society of Certified Employee Benefits Specialists (ISCEBS)
American Society of Pension Professionals and Actuaries (ASPPA)
State licensure in life and health insurance

Employee Communication Samples



Associate Benefits Guide 2022

Medical Benefits Summary

Any deductibles, copays, and coinsurance percentages shown in the chart below are amounts for which YOU are responsible.

Key Features	UHC Choice Plus HSA Plan		UHC Select Choice Plus (High Deductible)		UHC Premier Choice Plus (Premium High Deductible)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
HRA Funding						
Individual	\$800	N/A	\$300	N/A	\$700	N/A
Family	\$1,000	N/A	\$1,400	N/A	\$1,400	N/A
Annual Calendar Year Deductible						
Individual	\$1,200	\$2,400	\$1,200	\$2,400	\$1,200	\$2,400
Family	\$2,400	\$4,800	\$2,400	\$4,800	\$2,400	\$4,800
Out-of-Pocket Maximum*						
Individual	\$4,000	\$8,000	\$4,000	\$8,000	\$4,000	\$8,000
Family	\$8,000	\$16,000	\$8,000	\$16,000	\$8,000	\$16,000
Coinurance (portion you pay)						
Individual	10%	30%	20%	40%	20%	40%
Family	10%	30%	20%	40%	20%	40%
Physician Services						
Office visit	10% after deductible	30% after deductible	30% after deductible	\$35 copay	40% after deductible	40% after deductible
Specialist visit	10% after deductible	30% after deductible	30% after deductible	\$55 copay	40% after deductible	40% after deductible
Children's Eye Exam (1 exam every 2 years)	10% after deductible	30% after deductible	30% after deductible	\$0	40% after deductible	40% after deductible
Virtual Visits	\$0	30% after deductible	30% after deductible	\$0	40% after deductible	40% after deductible
Preventive Care	10% after deductible	30% after deductible	30% after deductible	\$0	40% after deductible	40% after deductible
Lab and X-ray Services	10% after deductible	30% after deductible	30% after deductible	\$200 copay per occurrence then 20% after deductible	40% after deductible	40% after deductible
Inpatient Hospital Service (like admissions)	10% after deductible	30% after deductible	30% after deductible	\$75 copay per visit	40% after deductible	40% after deductible
Outpatient Surgery	10% after deductible	30% after deductible	30% after deductible	\$75 copay per visit	40% after deductible	40% after deductible
Emergency Treatment						
Urgent care copay	10% after deductible	30% after deductible	30% after deductible	\$75 copay per visit	40% after deductible	40% after deductible
Emergency room copay (inpatient if admitted)	10% after deductible	30% after deductible	30% after deductible	\$75 copay per visit	40% after deductible	40% after deductible
Initial Prescriptions (30-day supply)						
Generic	\$10 copay	\$40 copay	\$10 copay	\$40 copay	\$10 copay	\$40 copay
Preferred brand	\$10 copay	\$40 copay	\$10 copay	\$40 copay	\$10 copay	\$40 copay
Non-preferred brand	\$75 copay	Not covered	\$75 copay	Not covered	\$75 copay	Not covered
Non-Order Prescriptions (90-day supply)						
Generic	\$25 copay	\$100 copay	\$25 copay	\$100 copay	\$25 copay	\$100 copay
Preferred brand	\$25 copay	\$100 copay	\$25 copay	\$100 copay	\$25 copay	\$100 copay
Non-preferred brand	\$87.50 copay	Not covered	\$87.50 copay	Not covered	\$87.50 copay	Not covered
Specialty brand	\$87.50 copay	Not covered	\$87.50 copay	Not covered	\$87.50 copay	Not covered

*Includes deductible and all copays.

Your Income Protection Benefits

ABC Company offers a variety of plans to provide replacement income for you or your beneficiaries in the event of disability, accident, or death through Unum. You should designate at least one beneficiary for your life and AD&D insurance and review your designations annually to be sure they are current.

Basic Life

Ratner provides you with basic life insurance in the amount of \$25,000 at no cost to you.

Supplemental Life and AD&D

You may purchase supplemental term life and AD&D insurance for yourself and your dependents.

- **Associate Life Insurance**—You may purchase Supplemental term life insurance for yourself in \$10,000 increments up to five times your annual salary or \$750,000, whichever is less.

- **Spouse Life Insurance**—If you elect Supplemental life for yourself, you may also cover your spouse for an amount equal to, or less than your own coverage. Rates are based on Associate's age. Domestic partners are not eligible for supplemental life insurance.

- **Child Life Insurance**—If you elect supplemental life for yourself, you can also purchase \$10,000 of coverage for your children up to age 26. You pay one rate to cover all children.

- **Supplemental AD&D**—Available for you, your spouse, and children to provide additional coverage in case of an accidental death or dismemberment (loss of limb or sight). AD&D follows the same plan maximums as referenced for the Life plans.

Evidence of Insurability (EOI) is required for an Associate amount greater than the lesser of three times your salary or \$375,000, or any amount greater than \$50,000 for spouses. EOI is also needed if you are electing or increasing your coverage after your initial eligibility.

Short-Term Disability

If you aren't able to work due to an eligible injury or illness, Short-Term Disability pays 60% of your weekly pay up to a maximum benefit of \$2,500 per week, for a maximum of 13 weeks. The Associate pays the full cost of coverage and can opt for either a 15-day waiting period or 30-day waiting period.

Long-Term Disability

This benefit pays a portion of your income if you continue to be disabled after 13 weeks of disability. To qualify, you must be disabled for 90 days. LTD benefits provide you with 60% of your annual base pay up to a \$10,000 monthly maximum. The Associate pays the full cost of this coverage and can elect a benefit duration of 5 years or up to age 65.

2021-2022 Benefits Uncommon Schools | Change History.

APRIL 12 > **APRIL 27**

Open Enrollment is April 12-27.

This is the time to enroll, change your benefits, and confirm beneficiary details for the plan year July 1, 2021, through June 30, 2022.

LOOK OUT FOR MORE INFORMATION IN THE COMING WEEKS.

SIGN UP FOR TEXT MESSAGING
Text Uncommon to 484848 for benefits updates.

Watch ALEX Sneak Peek Video
Visit myalex.com/uncommonschools/sneakpeek to learn more about open enrollment and how ALEX can help.



ENROLLMENT POSTER

VANDA
MULTI-MACROFINANCIAL, LLC

2022 OPEN ENROLLMENT

NOVEMBER 1 - 10, 2021
IMPORTANT UPDATES FOR THE 2022 CALENDAR YEAR

Health Benefits Open Enrollment is November 1-10—mark your calendar!

To All Vanda Employees,

Your benefits Open Enrollment period begins Monday, November 1st and ends on Wednesday, November 10th. Open Enrollment is your opportunity to review your benefit plan options, including covered dependents and make desired changes. Any changes that you make will be effective January 1, 2022 - December 31, 2022. You are required to re-enroll for the 2022 Flexible Spending Accounts only.

What do you need to know for the November 1-10, 2021 Open Enrollment?

- This is a **PASSIVE** enrollment for Medical, Dental, and Vision. These benefits will roll over into the 2022 plan year.
- You must **ACTIVELY** re-enroll in the 2022 Flexible Spending Accounts only.
- Voluntary Life Insurance enrollment opportunity. During this open enrollment period, you have a special opportunity to enroll or increase existing coverage amounts up to the guarantee issue amounts without submitting Evidence of Insurability (EOI), or in other words, without answering any health questions. Any amounts elected above the guarantee issue will be subject to EOI. All amounts of coverage are guaranteed for child(ren). You must purchase coverage for yourself before electing coverage for your dependents.

CHANGES FLYER

ANNOUNCEMENT POSTCARD

W.W. Williams
CONSIDER IT DONE.
W.W. Williams
5025 Bradenton Avenue, Suite 130
Dublin, OH 43017

Be sure to take this annual opportunity to elect coverage that you want for 2022.



From November 1st through November 15th you can go to Dayforce to see your options and costs, enroll or make changes.

IMPORTANT
Open Enrollment is active this year. That means your benefits will not roll over unless you specifically make an election. Remember, you will not be able to change to your benefits until the next Annual Enrollment period, unless you have a life event.

Questions?
Be on the lookout and times for the webinars hosted

COMING SOON

ANNUAL ENROLLMENT BEGINS ON NOVEMBER 1ST

GUIDE TO YOUR BENEFITS 2022 NEW HIRE BENEFITS GUIDE



Eligibility and Enrollment

2022

If you are a U.S. based employee regularly scheduled to work at least 30 hours per week, you are eligible to participate in the Solenis benefit plans outlined in this guide.

Your Eligible Dependents

DEPENDENTS ELIGIBLE FOR COVERAGE INCLUDE

- You or someone to whom you are legally married, including an unmarried spouse, a same-sex spouse or a common-law spouse.
- A partner for whom you can provide proper documentation.
- A spouse's/domestic partner's married or unmarried child who is under age 26, including a natural or legally adopted child, a child placed with you or for whom you or your spouse is the legal guardian.
- An unmarried child age 26 or older who is or becomes disabled and is dependent on you. A Statement of Dependence must be completed and approved by Highmark Blue Cross Blue Shield.
- A child for whom health care coverage is required through a qualified medical child support order, another court order or an administrative order.

IMPORTANT INFORMATION

When making your benefit selections, please select the options that best suit your needs, and include any other individuals who are affected by your benefit selections during the enrollment decision-making process. Social Security numbers and birthdates are required for all dependents you plan to enroll.



If you change between available plan options, you must reselect any eligible dependents you wish to cover. You are not required to add a new dependent during Open Enrollment.



★ SPOUSAL SURCHARGE

If you elect medical coverage for a spouse/domestic partner that has medical coverage available through their employer, you will pay a spousal surcharge of \$100 per month (\$46.15 per pay period).



NEW HIRE GUIDE

NEW EMPLOYEE ORIENTATION

BENEFIT PLAN COVERAGE TO-DO LIST (NON-UNION):

- Visit BenefitsInABottle.com (password: Benefits)
 - Listen to the Enrollment Presentation (found under > Resources > Benefit Presentations)
- Meet Alex! (link on BenefitsInABottle.com)
 - Alex can help you decide which plan is best for your unique situation
- Complete Wellness Incentive requirements below:
 - On the Virgin Pulse platform, reach 15,000 points to earn \$130 in wellness incentives each quarter
 - If you have not already signed up for Virgin Pulse, go to join.virginpulse.com
 - honicmantotalwellness.com
- Determine if you will take advantage of a Flexible Spending Account (FSA, FSA or Dependent Care FSA) or make an additional contribution to the Health Savings Account (HSA)-enrolled plan participants are only eligible to elect Plan B (HSA)
 - Health Savings Account (HSA)-enrolled plan participants are only eligible to elect Plan B (HSA)
 - The FSA allows you to pay for certain healthcare and dependent care expenses with pre-tax dollars
 - Selecting a FSA will be part of the enrollment process in Workday
- Enroll in Workday Benefits

RETIREMENT PLAN TO-DO LIST (NON-UNION):

- Read the Plan Highlights on the Retirement tab:
 - The Plan Name: Beverage Distribution Savings Plan
 - The Plan Number: **095612**
- If you decide if you want to bypass auto enroll and sign up for Vanguard, go to [Vanguard/retirementplans.com](https://vanguard.com/retirementplans) three (3) months go to
 - You will need your Social Security Number
 - You will need the Plan number (095612)

NEW HIRE LETTER

2022

2022 Benefits Overview



Welcome!

Numotion is pleased to offer a comprehensive benefits package that includes healthcare coverage for eligible team members and their families.

What Do You Need To Do?

- ✓ Review and share the 2022 Benefits Guide with your family.
- ✓ Evaluate your personal and financial situation to ensure your benefit elections will meet your needs.
- ✓ Make your 2022 benefit elections within 30 days of your hire date. Elections made during this time will be effective on the first of the month following 30 days of employment, and will remain effective until December 31st unless you experience a qualifying life event. Refer to the Benefits Guide for more information on qualifying life events.
- ✓ Decide if you would like to change or decline participation in the 401(k) retirement plan; see page 2 for more information.

When Can You Enroll?

Full-time employees who work a minimum of 30 hours per week are eligible for benefits. **New hires need to make their benefit elections by contacting Empyrean within 30 days of their hire date.** Elections made during this time will be effective on the first of the month following 30 days of employment, and will remain effective until December 31st unless you experience a qualifying life event. Refer to the Benefits Guide for more information on qualifying life events.

Eligible Dependents

Eligible dependents include your spouse, domestic partner, children to age 26, or disabled dependents of any age for medical, dental, vision, voluntary dependent life, critical illness and accident benefits. Dependent children may be covered to the end of the calendar year in which they turn age 26. If you are adding dependents to your benefits coverage, you will be required to provide dependent verification documents to Empyrean within 30 days of your hire date. For example, you'll need to submit a birth certificate to add a dependent child or a marriage certificate to add a spouse.

Resources On Numotion's Intranet

The Benefits Guide and other important benefits plan documents and notices can be found on the Benefits page on Numotion's intranet, <https://numotion.sharepoint.com/sites/HR>.

Enrolling In Your Benefits

Empyrean Benefit Solutions is Numotion's first point of contact for all benefit plan questions – including but not limited to enrollment, cost, and plan design questions.

To enroll in your benefits or for assistance, please contact Empyrean by calling 844-883-0003 Monday through Friday from 7am - 7pm CST OR by visiting the Empyrean portal, <https://compass.empyreanbenefits.com/numo>.



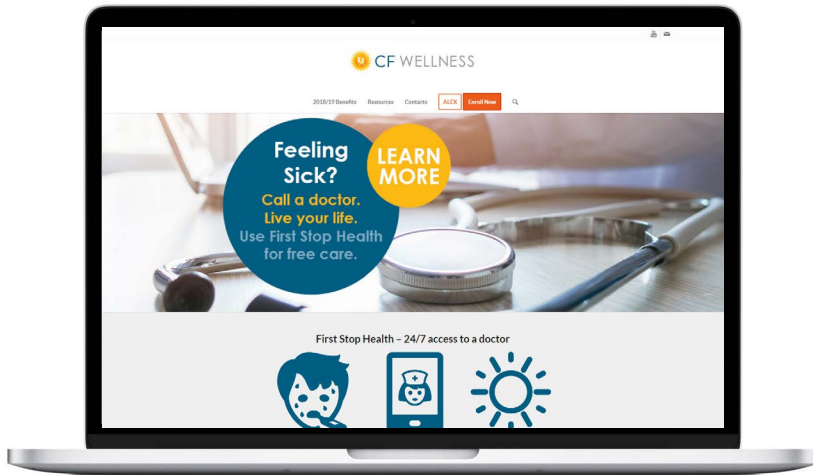
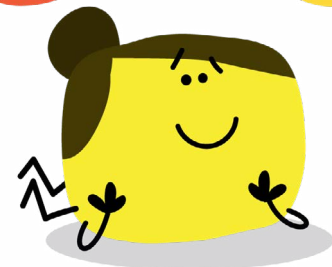
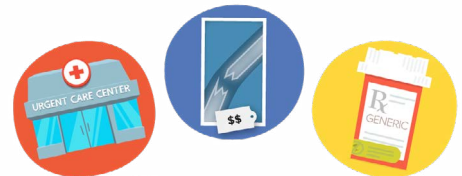
NEW HIRE BENEFITS AT A GLANCE



BRAINSHARK

Technology

Demos available upon request



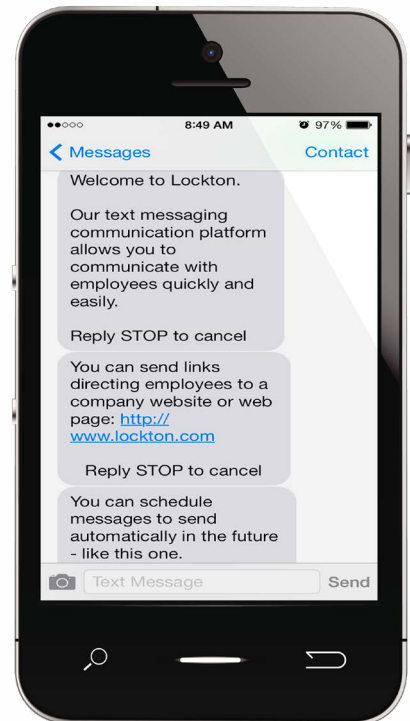
WEBSITE

alex CHOOSING YOUR PLAN

DECISION SUPPORT TOOL



ANIMATED VIDEOS



TEXTING

CONTRACTOR'S STATEMENT

Pursuant to Section 103.1 of the Stamford Code of Ordinances, I hereby provide the following:

If a joint venture, trustee, partnership, limited liability company or partnership, the names and addresses of all joint ventures, beneficiaries, partners or members:

David Lockton, Chairman, Suite 900, 444 W. 47th Street, Kansas City MO 64112

Ron Lockton, President and CEO, Suite 900, 444 W. 47th Street, Kansas City MO 64112

Peter Clune, President and COO, Lockton US, Suite 900, 444 W. 47th Street, Kansas City MO 64112

Bob Connolly, CEO, Lockton Northeast, 1801 K Street NW Suite 200, Washington DC 20006

Tim Ryan, COO, Lockton Northeast, Suite 2010, 1185 Avenue of the Americas, New York NY 10036

If a corporation, the names and addresses of all officers, and the names and addresses of all parties owning over 10% of its common stock or over 10% of its preferred stocks. If any of said stockholders is a holding corporation, the names and addresses of all persons owning a beneficial interest in over 10% if the common or preferred stock of said holding company.

The names and positions of all persons listed hereinabove who are elected or appointed officers or employees of the City of Stamford.

Name of Bidder/Proposer: Debra Testa, CIC

Signature of Bidder/Proposer: *Debra Testa*

Title: SVP, Public Sector Practice Leader

Company Name: Lockton Companies

Address: 76 Batterson Park Rd, 3rd Floor, Farmington, CT 06032

Indicate if company submitting this proposal is: MBE WBE DBE

Non-Collusion Affidavit

The undersigned, having been duly sworn, affirms and says that to the best of his/her knowledge and belief:

1. The prices in this Proposal have been arrived at independently without collusion, consultation, communication, or agreement with any other Proposer or with any competitor for the purpose of restricting competition.
2. Unless otherwise required by law, the prices, which have been quoted in this Proposal, have not been knowingly disclosed by the Proposer and will not knowingly be disclosed by the Proposer prior to opening, directly or indirectly, to any other Proposer or to any competitor.
3. No attempt has been made or will be made by the Proposer to induce any other person, partnership or corporation to submit or not to submit a Proposal for the purpose of restricting competition.

Name of Proposer: Lockton Companies

By: Debra Testa

Print Name: Debra Testa

Title: SVP, Public Sector Practice Leader

ACKNOWLEDGMENT

STATE OF CT

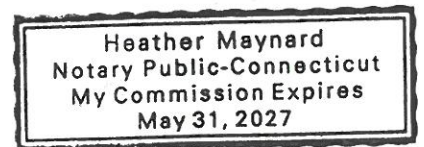
COUNTY OF Hartford ss. _____

Date: 9/14/22

Personally appeared to Heather Maynard as Debra Testa of the above named firm, and attested that the foregoing statements are true and accurate to the best of his/her knowledge and belief.

Heather Maynard
Signature of Notary Public
My Commission Expires: 5/31/27

EFFECTIVE: 2/24/09



CERTIFICATION AS TO CONTRACT SIGNATORY
For Limited Liability Companies (LLCs)
(Effective 9/1/2011)

I, William Humphrey III a Secretary of the Manager of Northeast Series of Lockton Companies
(name of member or manager) (Member or Manager) (name of LLC)

LLC, a limited liability company organized and existing under the laws of the State of Connecticut (hereinafter the "Company"), hereby certify that:

1. that Northeast Series of Lockton Companies, LLC is run by Managers
(name of LLC) (Members or Managers)


2. that William Humphrey III is a Secretary of the Manager of Northeast Series of Lockton Companies, LLC
(name of contact signatory) (Member/Manager) (name of LLC)

and

3. that as such William Humphrey III is not prohibited from or
(name of Member/Manager who is contract signatory)
limited by the articles of organization from binding the LLC.

IN WITNESS HEREOF, the undersigned has affixed his/her signature this 15th day of
September, 2022.

(LLC Seal)
(Circle this L.S. if there is no seal)


Secretary (name of Secretary)

PROPOSER'S INFORMATION AND ACKNOWLEDGEMENT FORM

RFP No: 884

Date: September 15, 2022

Proposer's Name: Lockton Companies

Street Address: 76 Batterson Park Rd, 3rd Floor

Farmington CT 06032
 City State Zip

Business Telephone: 860.678.4000

Email: dtesta@lockton.com

Unique Entity ID: _____ Tax Id. No.: EIN 20-5846304

Indicate (Yes/No) if company submitting this proposal is:

_____ MBE _____ WBE _____ DBE
 (If yes, attach relevant certification)

Signature: Debra Testa Date: September 15, 2022

Printed Name: Debra Testa

Title: SVP, Public Sector Practice Leader

Addenda Acknowledgement – check and note date of addendum

<input checked="" type="checkbox"/> Addenda No. 1 <u>9/6/2022</u>	<input type="checkbox"/> Addenda No. 2
<input type="checkbox"/> Addenda No. 3	<input type="checkbox"/> Addenda No. 4
<input type="checkbox"/> Addenda No. 5	<input type="checkbox"/> Addenda No. 6
<input type="checkbox"/> Addenda No. 7	<input type="checkbox"/> Addenda No. 8
<input type="checkbox"/> Addenda No. 9	<input type="checkbox"/> Addenda No. 10
<input type="checkbox"/> Addenda No. 11	<input type="checkbox"/> Addenda No. 12

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Northeast Series of Lockton Companies, LLC	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input checked="" type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ <u>P</u> Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) <u>N/A</u> <small>(Applies to accounts maintained outside the U.S.)</small>
5 Address (number, street, and apt. or suite no.) See instructions. 76 Batterson Park Road, 3rd Floor	Requester's name and address (optional)
6 City, state, and ZIP code Farmington, CT 06032	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number										
or										
Employer identification number										
2	0		-	5	8	4	6	3	0	4

Part II Certification

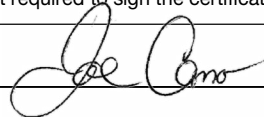
Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of U.S. person ▶



Date ▶ 9/1/2022

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

The contract to be awarded is subject to contract compliance requirements mandated by [Sections 4a-60](#) and [4a-60a](#) of the Connecticut General Statutes; and, when the awarding agency is the State, [Sections 46a-71\(d\)](#) and [46a-81i\(d\)](#) of the Connecticut General Statutes. There are Contract Compliance Regulations codified at [Section 46a-68j-21 through 43](#) of the Regulations of Connecticut State Agencies, which establish a procedure for awarding all contracts covered by [Sections 4a-60](#) and [46a-71\(d\)](#) of the Connecticut General Statutes.

According to [Section 46a-68j-30\(9\)](#) of the Contract Compliance Regulations, every agency awarding a contract subject to the contract compliance requirements has an obligation to “aggressively solicit the participation of legitimate minority business enterprises as bidders, contractors, subcontractors and suppliers of materials.” “Minority business enterprise” is defined in [Section 4a-60](#) of the Connecticut General Statutes as a business wherein fifty-one percent or more of the capital stock, or assets belong to a person or persons: “(1) Who are active in daily affairs of the enterprise; (2) who have the power to direct the management and policies of the enterprise; and (3) who are members of a minority, as such term is defined in subsection (a) of [Section 32-9n.](#)” “Minority” groups are defined in [Section 32-9n](#) of the Connecticut General Statutes as “(1) Black Americans . . . (2) Hispanic Americans . . . (3) persons who have origins in the Iberian Peninsula . . . (4) Women . . . (5) Asian Pacific Americans and Pacific Islanders; (6) American Indians . . .” An individual with a disability is also a minority business enterprise as provided by [Section 4a-60g](#) of the Connecticut General Statutes. The above definitions apply to the contract compliance requirements by virtue of [Section 46a-68j-21\(11\)](#) of the Contract Compliance Regulations.

The awarding agency will consider the following factors when reviewing the bidder’s qualifications under the contract compliance requirements:

- (a) the bidder’s success in implementing an affirmative action plan;
- (b) the bidder’s success in developing an apprenticeship program complying with [Sections 46a-68-1 to 46a-68-17](#) of the Administrative Regulations of Connecticut State Agencies, inclusive;
- (c) the bidder’s promise to develop and implement a successful affirmative action plan;
- (d) the bidder’s submission of employment statistics contained in the “Employment Information Form”, indicating that the composition of its workforce is at or near parity when compared to the racial and sexual composition of the workforce in the relevant labor market area; and
- (e) the bidder’s promise to set aside a portion of the contract for legitimate minority business enterprises. [See Section 46a-68j-30\(10\)\(E\)](#) of the Contract Compliance Regulations.

INSTRUCTIONS AND OTHER INFORMATION

The following [BIDDER CONTRACT COMPLIANCE MONITORING REPORT](#) must be completed in full, signed, and submitted with the bid for this contract. The contract awarding agency and the Commission on Human Rights and Opportunities will use the information contained thereon to determine the bidders compliance to [Sections 4a-60](#) and [4a-60a](#) CONN. GEN. STAT., and [Sections 46a-68j-23](#) of the Regulations of Connecticut State Agencies regarding equal employment opportunity, and the bidder’s good faith efforts to include minority business enterprises as subcontractors and suppliers for the work of the contract.

1) Definition of Small Contractor

[Section 4a-60g](#) CONN. GEN. STAT. defines a small contractor as a company that has been doing business under the same management and control and has maintained its principal place of business in Connecticut for a one year period immediately prior to its application for certification under this section, had gross revenues not exceeding fifteen million dollars in the most recently completed fiscal year, and at least fifty-one percent of the ownership of which is held by a person or persons who are active in the daily affairs of the company, and have the power to direct the management and policies of the company, except that a nonprofit corporation shall be construed to be a small contractor if such nonprofit corporation meets the requirements of subparagraphs (A) and (B) of subdivision [4a-60g](#) CONN. GEN. STAT.

2) Description of Job Categories (as used in Part IV Bidder Employment Information) (Page 2)

<p>MANAGEMENT: Managers plan, organize, direct, and control the major functions of an organization through subordinates who are at the managerial or supervisory level. They make policy decisions and set objectives for the company or departments. They are not usually directly involved in production or providing services. Examples include top executives, public relations managers, managers of operations specialties (such as financial, human resources, or purchasing managers), and construction and engineering managers.</p> <p>BUSINESS AND FINANCIAL OPERATIONS: These occupations include managers and professionals who work with the financial aspects of the business. These occupations include accountants and auditors, purchasing agents, management analysts, labor relations specialists, and budget, credit, and financial analysts.</p> <p>MARKETING AND SALES: Occupations related to the act or process of buying and selling products and/or services such as sales engineer, retail sales workers and sales representatives including wholesale.</p> <p>LEGAL OCCUPATIONS: In-House Counsel who is charged with providing legal advice and services in regards to legal issues that may arise during the course of standard business practices. This category also includes assistive legal occupations such as paralegals, legal assistants.</p> <p>COMPUTER SPECIALISTS: Professionals responsible for the computer operations within a company are grouped in this category. Examples of job titles in this category include computer programmers, software engineers, database administrators, computer scientists, systems analysts, and computer support specialists</p> <p>ARCHITECTURE AND ENGINEERING: Occupations related to architecture, surveying, engineering, and drafting are included in this category. Some of the job titles in this category include electrical and electronic engineers, surveyors, architects, drafters, mechanical engineers, materials engineers, mapping technicians, and civil engineers.</p> <p>OFFICE AND ADMINISTRATIVE SUPPORT: All clerical-type work is included in this category. These jobs involve the preparing, transcribing, and preserving of written communications and records; collecting accounts; gathering and distributing information; operating office machines and electronic data processing equipment; and distributing mail. Job titles listed in this category include telephone operators, bill and account collectors, customer service representatives, dispatchers, secretaries and administrative assistants, computer operators and clerks (such as payroll, shipping, stock, mail and file).</p>	<p>BUILDING AND GROUNDS CLEANING AND MAINTENANCE: This category includes occupations involving landscaping, housekeeping, and janitorial services. Job titles found in this category include supervisors of landscaping or housekeeping, janitors, maids, grounds maintenance workers, and pest control workers.</p> <p>CONSTRUCTION AND EXTRACTION: This category includes construction trades and related occupations. Job titles found in this category include boilermakers, masons (all types), carpenters, construction laborers, electricians, plumbers (and related trades), roofers, sheet metal workers, elevator installers, hazardous materials removal workers, paperhangers, and painters. Paving, surfacing, and tamping equipment operators; drywall and ceiling tile installers; and carpet, floor and tile installers and finishers are also included in this category. First line supervisors, foremen, and helpers in these trades are also grouped in this category.</p> <p>INSTALLATION, MAINTENANCE AND REPAIR: Occupations involving the installation, maintenance, and repair of equipment are included in this group. Examples of job titles found here are heating, ac, and refrigeration mechanics and installers; telecommunication line installers and repairers; heavy vehicle and mobile equipment service technicians and mechanics; small engine mechanics; security and fire alarm systems installers; electric/electronic repair, industrial, utility and transportation equipment; millwrights; riggers; and manufactured building and mobile home installers. First line supervisors, foremen, and helpers for these jobs are also included in the category.</p> <p>MATERIAL MOVING WORKERS: The job titles included in this group are Crane and tower operators; dredge, excavating, and lading machine operators; hoist and winch operators; industrial truck and tractor operators; cleaners of vehicles and equipment; laborers and freight, stock, and material movers, hand; machine feeders and offbearers; packers and packagers, hand; pumping station operators; refuse and recyclable material collectors; and miscellaneous material moving workers.</p> <p>PRODUCTION WORKERS: The job titles included in this category are chemical production machine setters, operators and tenders; crushing/grinding workers; cutting workers; inspectors, testers sorters, samplers, weighers; precious stone/metal workers; painting workers; cementing/gluing machine operators and tenders; etchers/engravers; molders, shapers and casters except for metal and plastic; and production workers.</p>
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3) Definition of Racial and Ethnic Terms (as used in Part IV Bidder Employment Information) (Page 3)

<p><u>White</u> (not of Hispanic Origin)-All persons having origins in any of the original peoples of Europe, North Africa, or the Middle East.</p> <p><u>Black</u> (not of Hispanic Origin)-All persons having origins in any of the Black racial groups of Africa.</p> <p><u>Hispanic</u>- All persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.</p>	<p><u>Asian or Pacific Islander</u>- All persons having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands. This area includes China, India, Japan, Korea, the Philippine Islands, and Samoa.</p> <p><u>American Indian or Alaskan Native</u>- All persons having origins in any of the original peoples of North America, and who maintain cultural identification through tribal affiliation or community recognition.</p>
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BIDDER CONTRACT COMPLIANCE MONITORING REPORT

PART 1 – Bidder Information

<p>Company Name: Lockton Companies Street Address: 76 Batterson Park Rd, 3rd Floor City & State: Farmington, CT 06032 Chief Executive: Ron Lockton</p>	<p>Bidder Federal Employer Identification Number: 20-5846304 Or Social Security Number:</p>
<p>Major Business Activity: Insurance brokerage (brief description)</p>	<p>Bidder Identification (response optional/definitions on page 1)</p> <p>-Bidder is a small contractor? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>-Bidder is a minority business enterprise? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>(If yes, check ownership category)</p> <p>Black <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian American <input type="checkbox"/></p> <p>American Indian/Alaskan Native <input type="checkbox"/> Iberian Peninsula <input type="checkbox"/></p> <p>Individual(s) with a Physical Disability <input type="checkbox"/> Female <input type="checkbox"/></p> <p>-Bidder is certified as above by State of CT? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>Bidder Parent Company: (If any)</p>	
<p>Other Locations in CT: (If any)</p>	

PART II - Bidder Nondiscrimination Policies and Procedures

<p>1. Does your company have a written Affirmative Action/Equal Employment Opportunity statement posted on company bulletin boards? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>7. Do all of your company contracts and purchase orders contain non-discrimination statements as required by Sections 4a-60 & 4a-60a Conn. Gen. Stat.? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>2. Does your company have the state-mandated sexual harassment prevention in the workplace policy posted on company bulletin boards? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>	<p>8. Do you, upon request, provide reasonable accommodation to employees, or applicants for employment, who have physical or mental disability? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p>3. Do you notify all recruitment sources in writing of your company's Affirmative Action/Equal Employment Opportunity employment policy? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>9. Does your company have a mandatory retirement age for all employees? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>4. Do your company advertisements contain a written statement that you are an Affirmative Action/Equal Opportunity Employer? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>10. If your company has 50 or more employees, have you provided at least two (2) hours of sexual harassment training to all of your supervisors? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/></p>
<p>5. Do you notify the Ct. State Employment Service of all employment openings with your company? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>11. If your company has apprenticeship programs, do they meet the Affirmative Action/Equal Employment Opportunity requirements of the apprenticeship standards of the Ct. Dept. of Labor? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/></p>
<p>6. Does your company have a collective bargaining agreement with workers? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>6a. If yes, do the collective bargaining agreements contain non-discrimination clauses covering all workers? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>6b. Have you notified each union in writing of your commitments under the nondiscrimination requirements of contracts with the state of CT? Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>12. Does your company have a written affirmative action Plan? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If no, please explain. <small>While we are not required to submit an Affirmative Action Plan, Lockton Companies, LLC is committed to the concept and practice of equal employment opportunity in all aspects of employment. We believe in fostering a positive work environment in which every Associate deserves to be treated with respect at all times. We employ people of all gender preferences, skill, integrity, and enthusiasm without regard to race, religion, sex, national origin, age, veteran status, medical history, disability, sexual orientation, or any other class protected by federal, state, or local law. In keeping with this policy, all employment-related decisions are based upon an individual's qualifications.</small></p> <p>13. Is there a person in your company who is responsible for equal employment opportunity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If yes, give name and phone number:</p>

1. Will the work of this contract include subcontractors or suppliers? Yes No

1a. If yes, please list all subcontractors and suppliers and report if they are a small contractor and/or a minority business enterprise. (defined on page 1 / use additional sheet if necessary)

1b. Will the work of this contract require additional subcontractors or suppliers other than those identified in 1a. above? Yes No

PART IV - Bidder Employment Information

Date: 9/15/2022

JOB CATEGORY *	OVERALL TOTALS	WHITE (not of Hispanic origin)		BLACK (not of Hispanic origin)		HISPANIC		ASIAN or PACIFIC ISLANDER		AMERICAN INDIAN or ALASKAN NATIVE	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Management	4	3	1								
Business & Financial Ops	38	20	17				1				
Marketing & Sales	1				1						
Legal Occupations											
Computer Specialists											
Architecture/Engineering											
Office & Admin Support	41	9	17	1	1	3	5		1		
Bldg/ Grounds Cleaning/Maintenance											
Construction & Extraction											
Installation , Maintenance & Repair											
Material Moving Workers											
Production Occupations											
TOTALS ABOVE											
Total One Year Ago											
FORMAL ON THE JOB TRAINEES (ENTER FIGURES FOR THE SAME CATEGORIES AS ARE SHOWN ABOVE)											
Apprentices											
Trainees											

*NOTE: JOB CATEGORIES CAN BE CHANGED OR ADDED TO (EX. SALES CAN BE ADDED OR REPLACE A CATEGORY NOT USED IN YOUR COMPANY)

PART V - Bidder Hiring and Recruitment Practices

1. Which of the following recruitment sources are used by you? (Check yes or no, and report percent used)				2. Check (X) any of the below listed requirements that you use as a hiring qualification (X)		3. Describe below any other practices or actions that you take which show that you hire, train, and promote employees without discrimination We take DEI seriously, we train all of our associates on the importance of DEI/face of the customer and unconscious bias We have local and national committees dedicated to ensuring DEI is in the forefront of our recruiting efforts. We volunteer with under-served communities and promote our open positions. We work with Community Partnership organizations that help youth from lower income communities who show leadership potential year round mentoring throughout high school, full scholarships to experiential programs to build soft skills, and support throughout college and their professional development including an alumni network We partner with and actively recruit from Minority Serving Institutions/Historically Black Colleges & Universities/ Predominantly Black Institutions/Hispanic Serving Institutions for our intern and analyst positions as well as leverage their alumni networks for experienced hire recruiting.
SOURCE	YES	NO	% of applicants provided by source			
State Employment Service	<input type="checkbox"/>	<input checked="" type="checkbox"/>		X	Work Experience	
Private Employment Agencies	<input checked="" type="checkbox"/>	<input type="checkbox"/>	15	X	Ability to Speak or Write English	
Schools and Colleges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10	for some roles	Written Tests	
Newspaper Advertisement	<input type="checkbox"/>	<input checked="" type="checkbox"/>		X	High School Diploma	
Walk Ins	<input type="checkbox"/>	<input checked="" type="checkbox"/>		depends on role	College Degree	
Present Employees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10		Union Membership	
Labor Organizations	<input type="checkbox"/>	<input checked="" type="checkbox"/>			Personal Recommendation	
Minority/Community Organizations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	5		Height or Weight	
Others (please identify)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	60	for some roles	Car Ownership	
	<input type="checkbox"/>	<input type="checkbox"/>			Arrest Record	
	<input type="checkbox"/>	<input type="checkbox"/>			Wage Garnishments	

Certification (Read this form and check your statements on it CAREFULLY before signing). I certify that the statements made by me on this BIDDER CONTRACT COMPLIANCE MONITORING REPORT are complete and true to the best of my knowledge and belief, and are made in good faith. I understand that if I knowingly make any misstatements of facts, I am subject to be declared in non-compliance with Section 4a-60, 4a-60a, and related sections of the CONN. GEN. STAT.

(Signature) <i>Debra Testa</i>	(Title) SVP, Public Sector Practice Leader	(Date Signed) 9/15/2022	(Telephone) 203.676.9831 – Cell
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