



PASO ROBLES JOINT UNIFIED SCHOOL DISTRICT

EMPLOYEE BENEFITS CONSULTING SERVICES PROPOSAL

BURNHAM BENEFITS INSURANCE SERVICES

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1. EXECUTIVE SUMMARY

Thank you for allowing Burnham Benefits the opportunity to be considered for Paso Robles Joint Unified School District's insurance consulting needs. In our attached proposal you will find detailed information about our firm, a list of recent success stories and our proposed fee for services requested.

Burnham Benefits is confident that we are the best match for PRJUSD's needs. With our experience in public sector and established relationships with other K-12 school districts, we are unmatched in expertise. Supporting over 90 public entities has lent us a deep knowledge and understanding of the various school purchasing pools including SISC, CVT, CalPERS, ASCIP, VEBA, and ACSIG. Also lending to our public sector expertise, our talents in consulting to more than 600 private sector employers gives us the unique capabilities to transfer creative ideas and strategies. This experience directly benefits all of our clients as we are able to navigate and lead marketing, negotiations, claim issues, and billing issues effectively and efficiently. Additionally, the internal resources at Burnham such as our in-house attorney, underwriting team, and communications department gives your Burnham team all of the tools needed to support your objectives related to all aspects of your employee benefits program.

Our experience in benefits consulting from marketing, to ACA compliance, to employee communications and overall support specific to schools has made Burnham a key resource to our School District clients. We hope to have the opportunity to serve as your exclusive benefits consultant. Should you require any additional information to make your final selection, please feel free to contact me directly.

Thank you for your consideration.

Best Regards,

Maggie Lepore

Maggie Lepore, *Senior Consultant*

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2. ABOUT BURNHAM

Burnham Benefits is full-service employee benefits consulting and brokerage firm headquartered in Irvine, California. We also have offices in San Francisco, Los Angeles, San Diego, Santa Barbara and San Luis Obispo. The firm is among the largest in the state to specialize solely in strategic employee benefits consulting and brokerage services. Burnham Benefits was originally founded in 1891, and has been under President, Kristen Allison's leadership since 1995. Burnham has grown at an average 24.3% over the past 10 years, representing more than \$1.5 billion in premiums for more than 700 clients.

Burnham Benefits keeps strong relationships with Trusts, JPA's and freestanding markets. We have worked with clients to move them both to and from pooled arrangements, fully-insured and self-funded programs with a minimum of 10% savings to their current programs.

Our advisors work with employers to design cost-effective, innovative benefit strategies. Burnham helps public entities use their benefit programs to achieve key business results and to foster the health of their employees. In today's post-reform era, our proactive approach to compliance will help lead Paso Robles confidently through even the most complex legislation. Burnham's high touch consultative service solution provides counsel, guidance, and education to clients every step of the way.

In planning for the future of the PRJUSD benefit programs, few consulting firms are as qualified as Burnham Benefits and fewer yet, are as creative in understanding employee and retiree benefit programs. We are confident that our experience and Burnham's proven track record of over 22 years as an employee benefits consulting firm will ensure quality deliverables in the required time frames and budgets agreed upon between PRJUSD and Burnham Benefits.

Burnham is dedicated to ensuring extraordinary benefits program performance and continuous improvement year after year. While we are an established industry leader offering proven solutions, we remain an independent firm providing flexibility and personal service, giving our clients the best of both worlds.

Burnham Benefit's team of more than 150 highly skilled industry professionals includes in-house underwriters, compliance officers, healthcare reform consultants, communications specialists and wellness experts. Through a strategic partnership with Burnham Gibson Wealth Advisors, Burnham also provides retirement planning and wealth management services.

Comprehensive Services

For You, The Employer



Consultative
Expertise & Analysis



Renewal &
Negotiations



Employee Wellness
Strategies



Ongoing
Administrative
Support



ACA & Compliance
Resources



Human Resources
Services

For Your Employees & Retirees



Comprehensive
Health Plans



Innovative
Voluntary Benefits
& Solutions



Educational
Resources



Branded
Communication
Deliverables

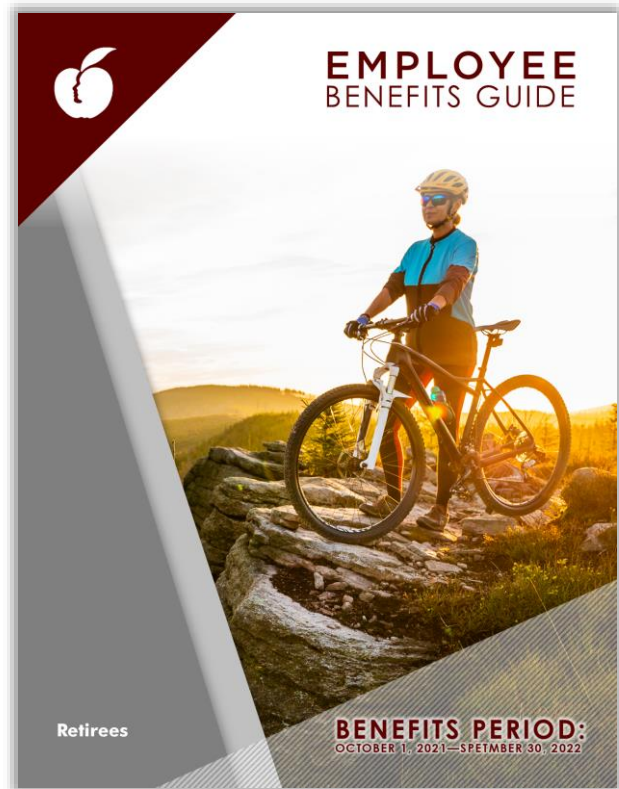
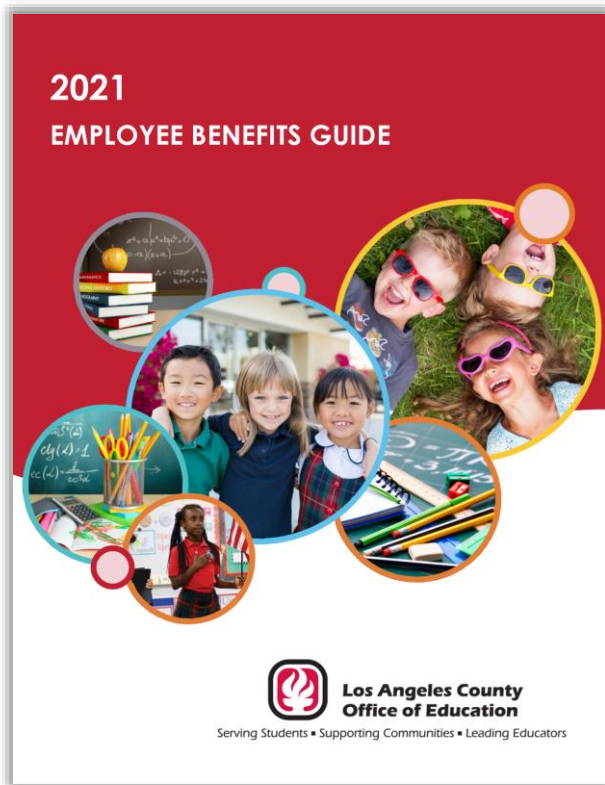


Easy Open
Enrollment
Processes



Advocate &
Personalized
Assistance

Customized Communications



RECENT SUCCESS STORIES

CASE #1

District Name: Goleta Union School District

Number of Employees: 275

Strategy:

- Implemented new district contribution model
 - Changed from 2-tier to 3-tier rates
 - Reduced district contribution for Single employees by 50%, for 2-Party by 10%
- Implemented plan comparison calculator for use by employees
 - Assist with making educated choice among benefit plan options

Savings Achieved: \$429,000

CASE #2

District Name: San Luis Obispo County Office of Education

Number of Employees: 77 (Classified Employees Only)

Strategy:

- Conducted full benefits marketing to JPAs, Trusts and Fully-Insured markets
- Implemented new district contribution model
 - Changed from composite to 3-tier rates
 - Reduced SLOCOE contribution for Single employees by 50%
- Implemented plan comparison calculator for use by employees
 - Assist with making educated choice among benefit plan options

Savings Achieved: \$160,000

CASE #3

District Name: Lompoc Unified School District

Number of Employees: 700

Strategy:

- Conducted a vision benefits marketing to Self-Insured markets
- Migrated district to self-funded vision plan
- Implemented new district contribution model
 - Shifted district contribution from PPO 100% to PPO 80%, with buy-up to other options, dental carved-out (Certificated Only)

Savings Achieved: \$392,000

CASE #4

District Name: Desert Sands Unified School District

Number of Employees: 2200

Strategy:

- Conducted full benefits marketing to JPAs, Trusts and Fully-Insured markets
- Migrated district to a new JPA with competitive pricing
- Included additional employer and employee value added services achieved
- Negotiated cap lower than cost of plan, district absorbed savings

Savings Achieved: \$3.5 million

CASE #5

District Name: Tustin Unified School District

Number of Employees: 1600

Strategy:

- Conducted full benefits marketing to JPAs, Trusts and Fully-Insured markets
- Implemented new low option HMO plan
- Implemented new district contribution model
 - Reduced district contribution for Single employees by 10%, for 2-Party by 8%
 - New hire contribution applied to lower HMO plan for first 2 years of employment

Savings Achieved: \$2.3 million

CASE #6

District Name: East Whittier City School District

Number of Employees: 800

Strategy:

- Conducted full benefits marketing to JPAs, Trusts and Fully-Insured markets
- Negotiated 2% off Kaiser renewal
- Implemented Dual HMO network plan (Anthem HMO Advantage)

Savings Achieved: \$2 million

CASE #7

Name: Aspire Public Schools

Number of Employees: 1800

Strategy:

- Conducted full benefits marketing to all available Fully-Insured markets
- Migrated entity to new Fully-Insured carrier with competitive pricing

Savings Achieved: \$900,000

CASE #8

Name: Ventura County Community College District

Number of Employees: 1600

Strategy:

- Conducted full benefits marketing to JPAs, Trusts and Fully-Insured markets
- Migrated entity to new carrier with competitive pricing

Savings Achieved: \$10+ million

3. LIST OF SERVICES & FEE

Annual Fee: **\$70,000 (paid in monthly installments)**

Burnham Benefits Services List	
Benefits Consulting, Development & Cost Management	
	Strategic plan development & management
	Renewal evaluation, carrier marketing & negotiations
	Cost analysis, market study & carrier trend analysis
	Comprehensive plan design evaluation
	Network comparisons and utilization
	Benchmarking data research and reports
	Continual account stewardship reporting
	Monthly Billing Reconciliation Services
	Data platform to house benefit data in one central location
	Build and Deliver Custom Reports needed to manage the benefits program cost/billing
	Voluntary benefits program
	Presentations to Committee, Unions, Board of Trustees, District Management
Underwriting and Analytics	
	Budgeting & contribution modeling
	Custom interactive contribution calculator for each bargaining group
	Self-funding feasibility analysis
	Claims analysis - self funded & fully insured (based on availability)
Communications	
	In-House Marketing & Communications Design Team
	Open enrollment meetings
	Custom benefit brochures, Actives & Retirees
	Employee surveys
	Market ready collateral (ACA, wellness, financial tips, etc.)
	EASE Online Benefits Enrollment System
Compliance Services (State and Federal)	
	In-House Attorney, Compliance Department
	ACA, COBRA, HIPAA, ERISA, State & Federal Legislative Updates
	Contract review & notice disclosures
Affordable Care Act Compliance	
	ACA analysis & financial modeling, including:
	- ACA compliance & applicability
	- Actuarial Value Assessment
	- Affordability Report
	- Full-time Employee Analysis and Variable Hour Assessment
	ACA Reporting Support
	IRS ESRP Response Evaluation & Preparation
	Summary of Compliance Recommendations
	Webinars, Educational Meetings, and Presentations
	ACA Reporting Preparation and e-Filing (print/mail/e-file extra fee)
Education Seminars (Included but not limited to topics below)	
	▪ Employee Benefits 101
	▪ Self-Funding 101
	▪ Insurance Purchasing Pools
	▪ Composite versus Tiered Rating
	▪ Advantages of an Insurance Committee
	▪ Importance and Value of Effective Employee Communication and Education
	▪ Flexible Spending Accounts, Health Savings Accounts
	▪ ACA Reporting

4. REFERENCES

San Luis Obispo County Office of Education

Sheldon Smith, Assistant Superintendent of Business Services
(805) 782-7210

Santa Barbara County Education Office

Bill Ridgeway, Assistant Superintendent of Business Services
(805) 964-4711 ext. 5700

Santa Barbara City College

Tracy Janecek, Payroll Manager
(805) 730-4142

Ventura County Community College District

Dr. David El Fattal, Vice Chancellor of Business Services
(805) 652-5536