

Thursday, October 12,

22

The Bainbridge Township Board of Trustees met in special session at the Bainbridge Town Hall on October 12, 2022. Those present were Trustees Kristina O’Brien, Michael Bates, and Jeffrey Markley and Fiscal Officer Janice Sugarman. Mrs. O’Brien presided and called the meeting to order at 4:02 P.M.

In Attendance

Mrs. Kim Klefman, Oswald Companies  
Mr. Brian Feliciano, Oswald Companies

Lora Fletcher, Lori Downs, Lorrie Benza: Bainbridge Township Police Department

Purpose

The trustees met with representatives from Oswald Companies to prepare for the township’s health care renewal in April 2023. The township will complete FormFire in January in order to go out to the marketplace for quotes. Oswald discussed a number of cost-saving options with the trustees, but nothing is certain until the township receives its renewal information after the first of the year. The complete Oswald presentation is attached to and becomes a permanent part of these minutes.

Since there was no further business to come before the Bainbridge Township Board of Trustees, the meeting was adjourned at 5:50 P.M.

Respectfully Submitted,

Janice S. Sugarman,  
Fiscal Officer, Bainbridge Township

\_\_\_\_\_

\_\_\_\_\_ Date

\_\_\_\_\_

\_\_\_\_\_ Date

\_\_\_\_\_

\_\_\_\_\_ Date

Minutes Read: \_\_\_\_\_

Minutes Approved: \_\_\_\_\_

# Bainbridge Township

2023 Strategy Meeting



October 12, 2022

oswald

A UNISON RISK ADVISORS Company

# Agenda

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- 1) Oswald Re-Introduction
- 2) Historical Summary
- 3) Benefit Program Analysis
- 4) 2023 Strategies & Considerations
- 5) 2023 Renewal Timeline
- 6) Appendix



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A UNISON RISK ADVISORS COMPANY

AKRON / MEDINA

COLUMBUS

CINCINNATI

**Cleveland**

DETROIT

TOLEDO

PITTSBURGH



## CORE VALUES

Passion for  
Excellence

Integrity

Resourcefulness

Commitment to  
Community

Women's  
Leadership  
Council

oswald

taylor  
oswald

oswaldthrees

oswaldcares

oswaldCLIMBS

## PARTNERSHIPS & INITIATIVES

creating a diverse, equitable  
and inclusive culture at Oswald.

## WHAT WE DO

# STRATEGIC RISK MANAGEMENT AND INSURANCE BROKERAGE

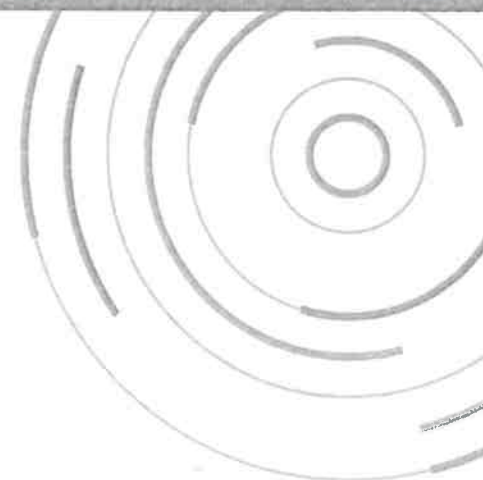
Property & Casualty

Employee Benefits & Health Management

Life Insurance

Retirement Plan Services

Personal Risk Management



## AWARDS AND ACCOLADES

TOP  
WORK  
PLACES  
2021

8 Consecutive  
Years!

THE PLAIN DEALER  
cleveland.com

CRAIN'S 2020  
COOL  
PLACES  
TO WORK



FORTUNE  
100  
BEST  
COMPANIES  
TO WORK FOR

North  
Coast

BUSINESS  
INSIDER

GREAT  
PLACE  
TO  
WORK

400+

100%  
EMPLOYEE  
OWNED

with over 400 employee-  
owners and growing!

FOUNDED IN  
1893

7 OFFICES IN OHIO  
AND MICHIGAN

Cleveland, OH headquarters  
Akron, Cincinnati, Columbus,  
Detroit, Medina, Toledo



Assurex  
GLOBAL








LOCAL SERVICE.  
GLOBAL SCALE.

Proud member of the world's  
largest association of privately  
held insurance brokers.

oswald  
A UNISON RISK ADVISORS COMPANY



## CUSTOMER FOCUS IS OUR DNA | DRIVING VALUE IS OUR PASSION

*Oswald and Taylor Oswald have 45 current clients in the government, union, or civil space.*

# Strategy/ Brokerage



# The Oswald Client Experience

AN EXTENSION OF YOUR BENEFITS TEAM



## Employer Support

- Direct contact to your Oswald service team
- Employer and employee access points through microsites
- HR-specific library accessible to all HR & Trust personnel
- Full communication support through multiple channels
- Benefit Guide creation



## Analytics

- Monthly claims reports
- Quarterly dashboard
- Annual STAR
- Renewal projection
- Funding analysis
- Stop loss evaluation
- Industry-specific benefits benchmarking



## Health Management

- SWOT analysis & strategic planning
- Access to ER wellness portal
- Online EE wellness portal
- Incentive tracking
- Reasonable alternative management



## Compliance Support & Assistance

- Annual checklist review
- Assist with review of SBC/SPD documents
- Annual open enrollment disclosure notices
- Schedule A collection
- 1095 coding/filing assistance



## Communications

- Consistent with your brand and culture
- Enhances perceived value of your benefits program
- Provides easy access to benefits information
- Campaigns to support strategic objectives
- Showcases your benefits to prospective employees

# Historical Review

Medical & Ancillary

	2017	2018-2020	2020	2021	2022
<b>Medical</b>					
<i>Initial Increase</i>	5.5%	9.9% 24-month guarantee	30.4%	35.2%	35.22%
<i>Final Increase</i>	<b>2.9%</b>	w/Premium Holiday <b>3.2%</b> (per year)	<b>15.0%</b>	<b>21.99%</b>	<b>24.5%</b>
<b>Dental/Vision</b>					
<i>Initial Increase</i>	5% dental	0%; Rate lock until 2020	0%---No rate action	0%	0%
<i>Final Increase</i>	5% dental/added vision coverage	0%; Rate lock until 2020	0%---No rate action	0%	0%
<b>Life/Disability</b>					
<i>Initial Increase</i>	Life: 6%/ STD: 5.77%	Life: 5% / STD: 3.6%	0%---No rate action	0%	0%
<i>Final Increase</i>	Life: 6%/ STD: 5.77%	0%; Rate lock until 2020	0%---No rate action	0%	0%
<b>Comments</b>	Negotiated Medical rate relief. No plan changes. Guardian: Added Vision coverage in 2017	MMO offer – 24-month rate guarantee at 9.9% with Premium Holiday in the 24 <sup>th</sup> month. Two-year average, including move from under 50 contract to over 50 contract equals a 3.2% average increase. Guardian – negotiated to flat renewal	Renewed with MMO with negotiated rate relief and wellness fund	Renewed with MMO with negotiated rate relief and wellness fund	Renewed with MMO. Plan change to increase plan deductible. Wellness fund included. Rate hold on Guardian ancillary lines.

\*Average increase over 10-year period, 2013 – 2022= **10.5%**  
vs. Average Market Trend of **13%-15%**



# Medical/Rx Plan Overview

2022 Medical Mutual Plan

## GENERAL INFORMATION

Funding Type	Fully Insured
Association (if applicable)	COSE
Plan Type	PPO
Network Indicator	SuperMed Plus
Benefit Summary	NSTD SMP HRA 4000

## Medical Mutual of Ohio

## BENEFIT SUMMARY

	In-Network	Out-of-Network
Annual Deductible/Individual	\$4,000	\$4,500
Annual Deductible/Family	\$8,000	\$9,000
Employer Funded HRA (Individual)	\$3,750	N/A
Employer Funded HRA (Family)	\$7,500	N/A
Coinurance	0%	40%
Office Visit/Exam	0% after deductible	40%
Outpatient Specialist Visit	0% after deductible	40%
Annual Out-of-Pocket Limit/Individual	\$4,000	\$9,000
Annual Out-of-Pocket Limit/Family	\$8,000	\$18,000
Deductible included in Out-of-Pocket limits	Yes	
Deductible Embedded	Yes	
Inpatient Hospital Services	0% after deductible	40%
Surgical Services	0% after deductible	40%
Emergency Services	0% after deductible	
Urgent Care	0% after deductible	40%
Prescription Drug Benefits		
Prescription Drug Deductible	Combined with Medical	
Retail		
Generic / Tier 1	0% after deductible	Does Not Apply
Brand (Formulary/Preferred) / Tier 2	0% after deductible	Does Not Apply
Brand (Non-Formulary/Non-preferred) / Tier 3	0% after deductible	Does Not Apply
Specialty / Tier 4	0% after deductible	Does Not Apply
Mail Order		
Generic / Tier 1	0% after deductible	Does Not Apply
Brand (Formulary/Preferred) / Tier 2	0% after deductible	Does Not Apply
Brand (Non-Formulary/Non-preferred) / Tier 3	0% after deductible	Does Not Apply
Specialty / Tier 4	0% after deductible	Does Not Apply

HRA funding effective  
1/1/2021:

- Employee first  
\$250/\$500
- Employer last \$3,750/  
\$7,500

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# HRA vs. HSA Strategy

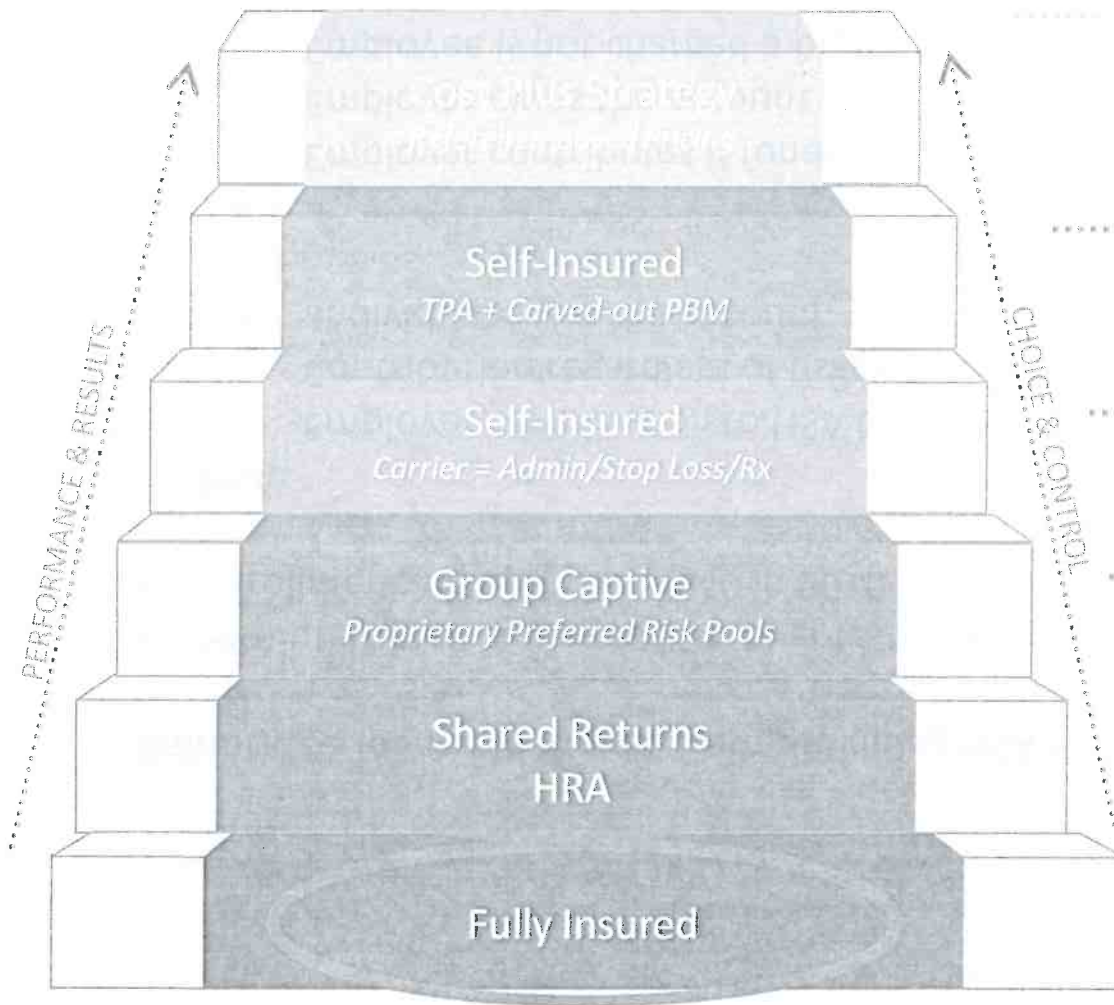
HRA Strategy since 2010

**Bainbridge Township moved from providing HSA funding to HRA funding in 2010**

- HRA utilization averaged 70% over last 12 years
- Enrollment increased from 40 in 2010 to 65 in 2022
- **HSA:**
  - Employer contribution to HSA bank account
  - Contribution regardless of usage
  - Individual owns the account
- **HRA:**
  - Employer contributes if funds utilized
  - Employer owns the account
  - Employee is not charged a premium for the HRA plan
  - Over 12-year period the approximate savings = 30% funding
    - *Approximately \$700,000+ Reserved for the Township and Employees*

# Funding Strategies

Risk + Reward

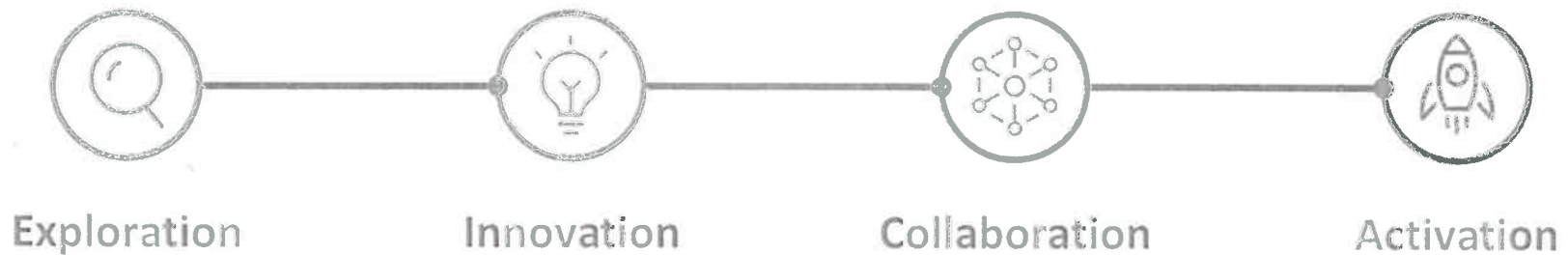


- Set Monthly Budget; Guaranteed cost
- Carrier assumes the risk as claims are insured by the carrier; carrier reaps the reward in a good claims year
- ACA taxes/fees, state tax/fees apply
- Less flexibility in plan design

## Innovation through Disruption

# univationlabs

powered by  PEOPLEONE  
HEALTH





# Level-Funded Options & Packaged Solutions

Shared Returns/Contingent Premium

## UHC All Savers



- Min 5 enrolled
- Potential for 50% of surplus refunded in month 16
- Additional savings with Select Network & In-Network Only
- benefit plans
- Multi-line discounts
- Real Appeal & Motion included on all plans at no cost
- Virtual Visits free for all plans, including HSA plans through
- Healthiest You. Plus, non-enrolled dependents eligible
- 1094 & 1095 filing requirements

## Aetna Funding Advantage (AFA)



- Min 2 enrolled (Ohio)
- Potential for 50% of surplus refunded to employer group
- Can not exceed 10% of out-of-state employees
- Group can see reporting-(utilization and claims)
- Value Plus Formulary
- Value Adds: Apple Watch, Peer Fit, \$0 Copay at CVS Minute
- Clinics
- EAP include with all plans
- Every plan includes Teladoc

## Cigna Level Funded



- Min 20 enrolled
- Potential for 50% of surplus refunded in month 16
- Claims reporting
- Nationwide plan options
- 24/7/365 Customer Service + Pre-enrollment Hot line
- 1094 & 1095 filing requirements, PCORI Fee filing requirements

## Emunah Health Packaged Solution

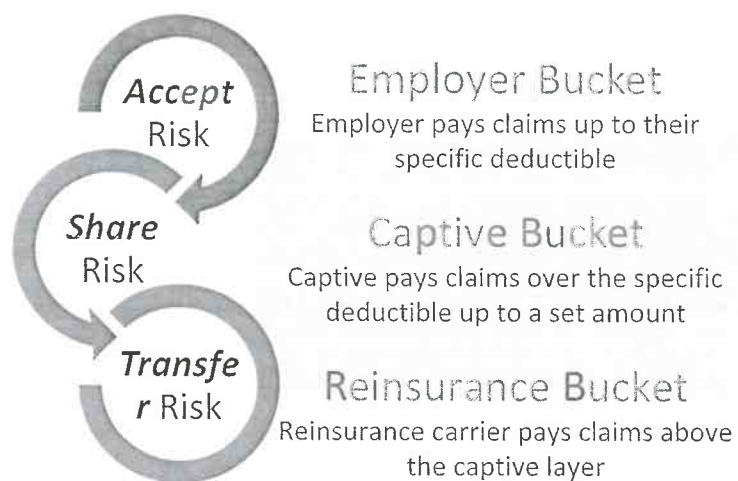


- For Ohio-based companies
- For groups with 5-500 enrolled
- Employees choose between Northeast Ohio Hospital Network
- Group can see reporting-(utilization and claims)
- State-of-the-art Phone App
- Free, unlimited telehealth visits
- Assigned concierge to assist employees

# Captives

Innovative Self-Funded Solutions

**Advantages:** Preferred Risk Pool ♦ Self-Funding Opportunity for Small Employers ♦ Surplus Reimbursement Potential



## Oswald Affinity Middle Market Captive

Oswald coordinates the self-funding partnerships so it feels like a traditional, fully-insured plan with all the advantages of self-funding.

## Bowtie Captive



Comprehensive Medical Care + Health Guardians = A Lower Overall Cost of Care & Better Health Outcome

# Oswald Middle Market Affinity Captive

3

## REINSURANCE LAYER

- Catastrophic claims in excess of \$300,000 are paid by the Reinsurance carrier

2

## CAPTIVE LAYER

- Employers pay into the group captive pool to cover the cost of medium-size claims over their Specific Deductible
- Employers share profits/losses when claim payouts are less/more than the balance of the pool

1

## EMPLOYER SELF-INSURED LAYER

- Each employer will self-fund claims up to the Specific Deductible per member, per policy period
- Employers have a Third-Party Administrator (TPA) to handle claims processing

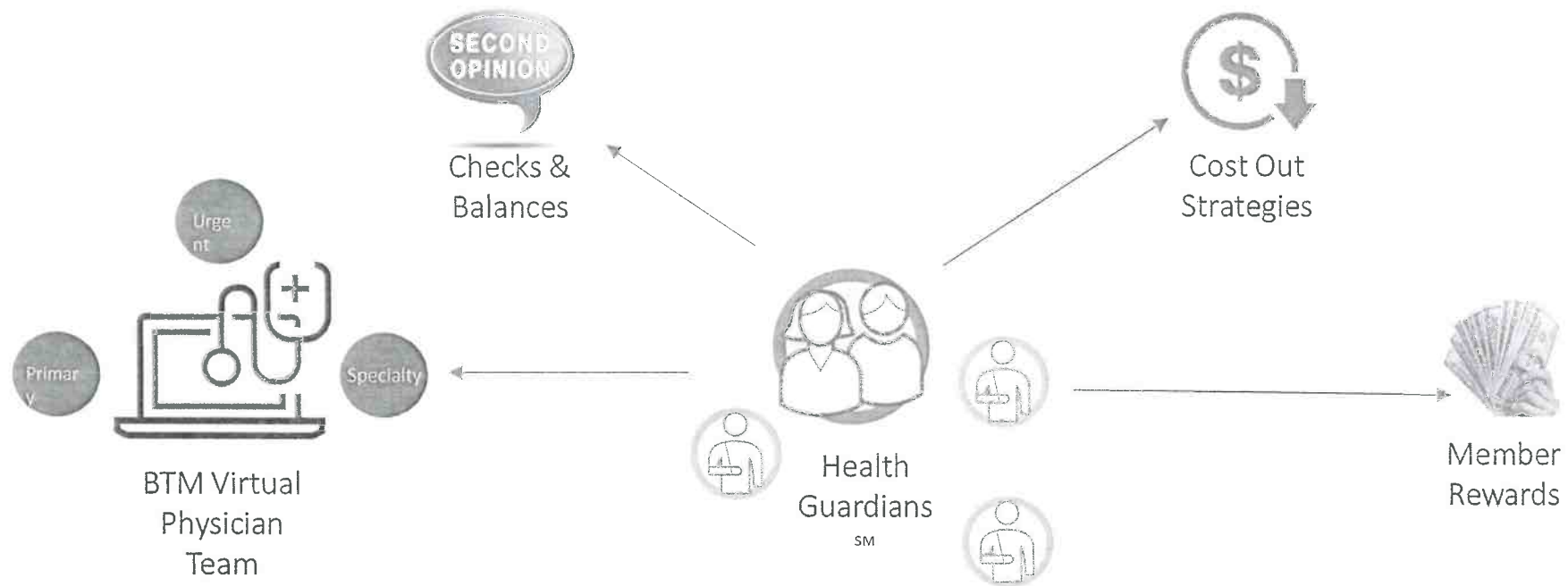
## Advantages of Self-Funding with Captives

- Preferred Risk Pool
- Larger group = pricing leverage
- Enables small employers to participate in self-funding
- Reduces stop loss rate volatility
- Protects large individual claim exposure
- Premium surplus is retained in the Captive
- Surplus returned to participants

Specific Stop Loss Deductible will vary by employer group depending on group size & risk tolerance

# BowTie Medical

## Employee Value



*Eliminating Waste AND Improving Care Quality*

Confidential- Property of BowTie Medical- Do Not Distribute



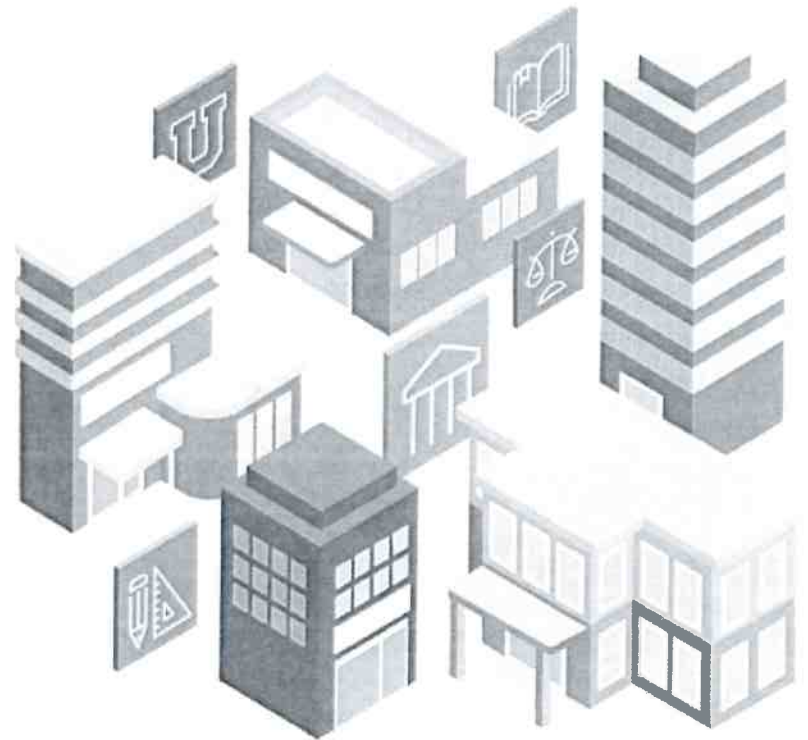
# Public Smart

Innovative Solutions



**A smarter way to manage risk for public sector employers through creative thinking, innovative strategy and risk pooling.**

PublicSmart is a risk management system designed to expose hidden cost savings and better coverage for public sector entities. Whether you're a municipality, library, school, county, university, board of developmental disability, etc., you're faced with protecting your people, property, and future of the organization amidst a wide-range of risk and uncertainty.



# ICHRA by Oswald

## Individual Coverage Health Reimbursement Arrangement

The ICHRA allows employers to reimburse employees for insurance policies purchased in the individual market or for Medicare premiums

### It works this way:

Employer designs a plan that fits their culture and budget.  
Employer defines reimbursement limits and employee eligibility requirements.



**2** Oswald sets up a custom website for employees to purchase a qualified individual insurance policy specific to their needs, including Medicare policies for those who qualify.



**3** Employees are reimbursed for their premium expense in the amount determined by the employer.

# Spousal Evaluation

## Spousal Surcharge

		Current		Proposed	
Enrollment <sup>1</sup>		HRA 3000		HRA 3000	
	Employee Only	24		28	
	Employee + Spouse	11		7	
	Employee + Child(ren)	5		14	
	Employee + Family	25		16	
	Annual Subtotal	65		65	
	Annual Total		65		65
Rates	Employee Only	\$1,125.63		\$1,125.63	
	Employee + Spouse	\$2,473.24		\$2,473.24	
	Employee + Child(ren)	\$2,004.04		\$2,004.04	
	Employee + Family	\$3,371.65		\$3,371.65	
	Annual Subtotal	\$1,783,587		\$1,573,359	
	Annual Total		\$1,783,587		\$1,573,359 -11.8%
Contributions	Employee Only	(\$132.56)		(\$132.56)	
	Employee + Spouse	(\$247.32)		(\$247.32)	
	Employee + Child(ren)	(\$202.40)		(\$202.40)	
	Employee + Family	(\$337.17)		(\$337.17)	
	Annual Subtotal	(\$178,359)		(\$157,336)	
	Annual Total		(\$178,359)		(\$157,336) -11.8%
Net Cost	Employee Only	\$1,013.07		\$1,013.07	
	Employee + Spouse	\$2,225.92		\$2,225.92	
	Employee + Child(ren)	\$1,821.64		\$1,821.64	
	Employee + Family	\$3,034.49		\$3,034.49	
	Annual Subtotal	\$1,605,228		\$1,416,023	
	Surcharge Amount			(\$9,000)	
	Annual Total		\$1,605,228		\$1,407,023 -12.3%
		Current	Proposed	Δ (\$)	Δ (%)
Premium		\$1,783,587	\$1,573,359	(\$210,227)	-11.8%
Employee Contributions		(\$178,359)	(\$157,336)	\$21,023	-11.8%
Surcharge Amount			(\$9,000)	(\$9,000)	
Total Cost		\$1,605,228	\$1,407,023	(\$198,204)	-12.3%

By implementing a spousal surcharge, Bainbridge Township may reduce estimated total cost by 12.3%. This estimate assumes that 50% of spouses currently on the plan have access to other coverage and 25% of those with access to other coverage will elect to pay the surcharge amount of \$150.00 PEPM.

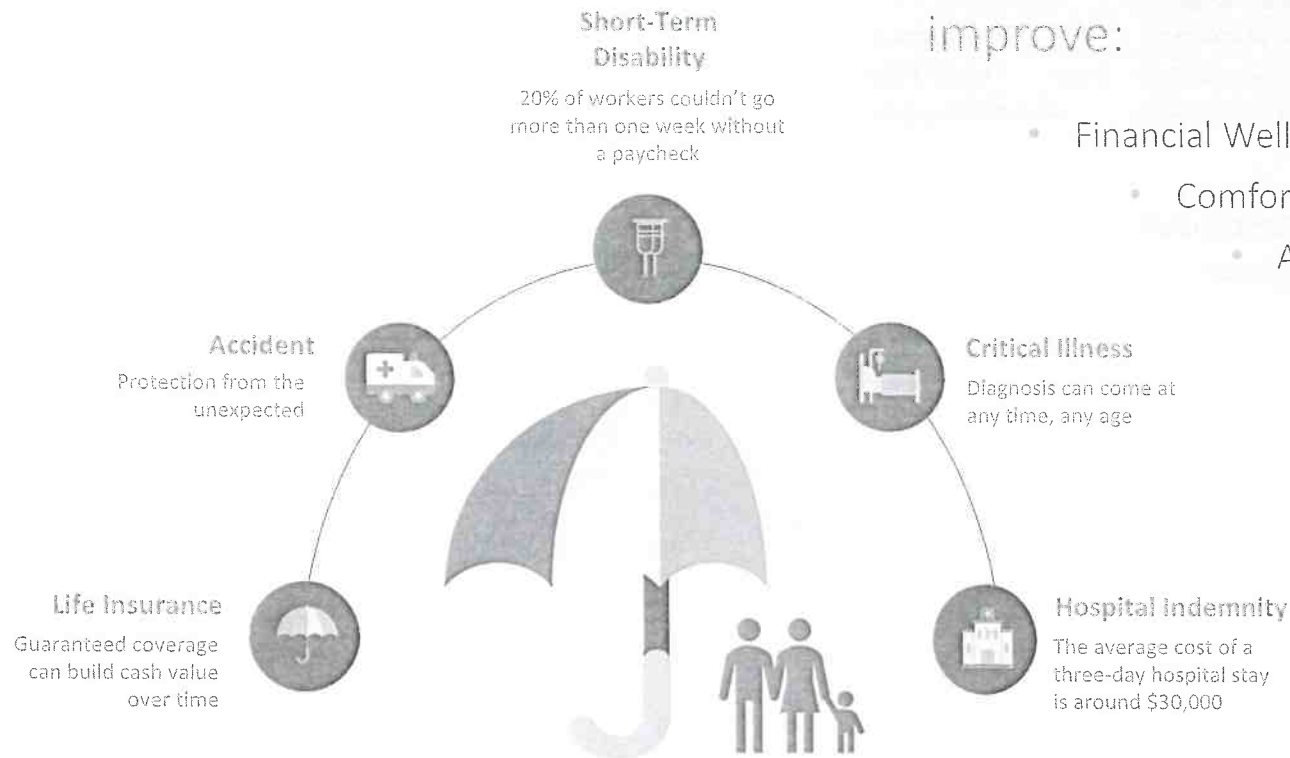
<sup>1</sup> Enrollment shift assumes all subscribers and dependents remain covered and plan selections remain the same from current to proposed. All calculations in this exhibit are based on estimates of enrollment shifts. Actual results may vary.

# Protection is More Important than Ever

Easy. Affordable. Guaranteed Cash Benefits.

Funded by employee payroll deductions,  
employer-sponsored Supplemental Plans  
improve:

- Financial Wellbeing
  - Comfort with High-Deductible Plans
  - Access to coverage
  - Consumerism
- Preventive Screening Participation





# 2023 Strategic Considerations

Using Data to Drive Strategy



## RFP to Alternate Providers

Evaluate relationships with an RFP to alternate providers for 4/1/23 on all lines of coverage. Push MMO for competitive renewal to retain.



## Alternative Funding Model

Evaluate options that are both fully-insured & self-funded, as well as options in between such as a Level-Funded or Contingent Premium quote.



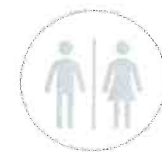
## Plan Design Considerations

Consider modifications to plan designs to drive consumerism & change behaviors.



## Wellness Program + Incentives

Develop wellness programming that incorporates wellness credits for those employees who achieve certain goals or participate in the program.



## Considerations to Group Benefit Programs

Consider working spouse rule, waiver stipend, employee contribution changes and incentives.

# Next Steps

To Market or Not to Market

## Market

- Medical
  - FormFire, if renewal under 25%
- Ancillary

## Carriers

- Aetna, Anthem, Cigna, SummaCare, UHC
- Captive/Self-funded market
- Ancillary Carriers

## Plan Options

- Dual Plan options
- PPO/HSA
- Narrow Networks

## 2023 Renewal Timeline

Target Date	Task	Responsible Party
STRATEGY		
12/2022	Pre-Renewal Meeting	Oswald
12/2022	RFP Data Gathered	Oswald/Bainbridge Twp
1/1/2023	FormFire process started	Bainbridge Twp
1/16/2023	RFP Sent to Alternate Carriers	Oswald
2/3/2023	RFP Due Date	Oswald
2/10/2023	Quotes Finalized	Oswald
2/13/2023	Renewal Meeting	Oswald
2/27/2023	Final Decisions Made	Bainbridge Twp
3/1/2023	Carrier Paperwork Finalized	Oswald/Bainbridge
OPEN ENROLLMENT		
3/6/2023	Open Enrollment Communications Prepared	Oswald
3/13/2023	Open Enrollment Begins	Oswald/Bainbridge Twp
3/22/2023	Open Enrollment Ends	Oswald/Bainbridge Twp
3/27/2023	Eligibility Submitted to Carriers	Bainbridge Twp
4/1/2023	New Plan Year Begins	

\*Timeline may be adjusted due to marketing process and carrier response.  
Service Calendar contains annual milestone meeting dates.

# Appendix

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## Supplemental Documents



# Data Driven Opportunities

## Pre-Retiree Education

*A resource for your aging population to help with the complexity of Medicare*

Assemble different types of coverage  
Original Medicare — *or* — Combine the parts into one plan  
Medicare Advantage Plans



**PART A**  
Hospital  
Insurance



**PART B**  
Medical  
Insurance



**PART C**  
(HMOs and  
PPOs)



**PART D**  
Prescription  
Drug Coverage



Medicare  
Supplemental  
Insurance

Optional coverage by  
approved private  
companies.

Optional coverage from  
private insurance  
companies that fill gaps in  
Original Medicare  
Coverage.

It's not supplemental coverage.  
A variety of plans are offered by  
private insurance companies  
approved by Medicare.

Combines Part A (&  
Part B & in some  
cases, Part D

## Approaching Spousal Coverage



### SPOUSAL SURCHARGE

A surcharge allows continued  
coverage for a working spouse,  
but with an up-charge for not  
electing the health plan offered  
by their own employer.

### SPOUSAL CARVE-OUT

Carve-outs remove the option  
of electing coverage for  
working spouses that have  
coverage available through  
their own employer.

**\$100 - \$250**

**RANGE OF  
PER MONTH  
SPOUSAL  
SURCHARGES**

### CONTRIBUTION MODEL

Payroll deductions (contributions)  
can be structured to create cost  
differentials by coverage tier,  
regardless of other coverage  
availability.

### INCLUDE IN WELLNESS

Incentives initiate a desired  
action. Engaging spouses will  
increase participation in  
important actions  
(Preventive Care, Tobacco-free)



- Medicare Plans
- Individual vs. Cobra
- Aging off Parents' Plan
- Short-term Products

Through education &  
strategy, we can help you  
discover where to shift risk.

And don't worry—we've  
got everyone covered.

Our InsureOne Benefits  
Division will help your  
employees & dependents find  
the coverage they need.

## Dependent Eligibility Verification

On average, between 4-8% of the dependents covered on  
employer-sponsored plans are not eligible for coverage.

With a Dependent Eligibility Verification,  
employers can uncover these hidden costs,  
delivering a typical ROI of between 400%-1,000%.

Ineligible dependents could  
cost your plan thousands!

Children



Spouses



# Approaching Spousal Coverage

Risk Mitigation Strategy

## \$100 - \$250

RANGE OF PER MONTH SPOUSAL SURCHARGES

### SPOUSAL SURCHARGE

A surcharge allows continued coverage for a working spouse, but with an up-charge for not electing the health plan offered by their own employer.

### SPOUSAL CARVE-OUT

Carve-outs remove the option of electing coverage for working spouses that have coverage available through their own employer.

### CONTRIBUTION MODEL

Payroll deductions (contributions) can be structured to create cost differentials by coverage tier, regardless of other coverage availability.

### INCLUDE IN WELLNESS

Incentives initiate a desired action. Engaging spouses will increase participation in important actions (Preventive Care, Tobacco-free)



# REMINDER: Oswald Tools & Resources

Valuable HR Tools

## wellness+ powered by PEOPLEONE Core Services Platform

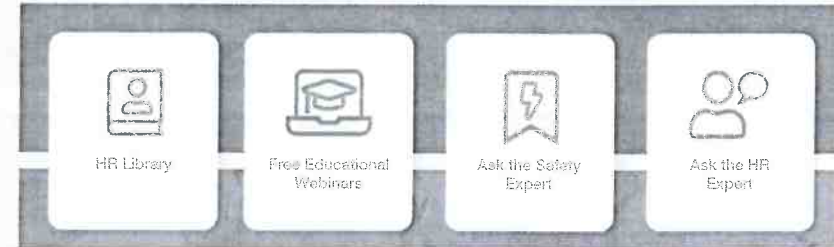
No-cost option offered to Oswald clients only, includes:

- Company well-being platform that supports wellness programming
- Includes the resources needed to track preventive care and tobacco-nicotine programs + incentives
- “Manager” portal access for on-demand reporting
- Marketing & communication templates and education tools
- Client-specific landing page/URL for member registration
- Platform includes member-focused tools & trackers



## Oswald OnTrack

A Comprehensive HR Support Resource Center



**Ask the Expert** -provides you with access to certified, experienced HR professionals and labor attorneys available to answer questions within hours!

**The HR Library** -provides access to a comprehensive HR toolkit that includes salary benchmarking, laws & labor posters by state, a customizable handbook builder, and more. The Library also features the latest news & updates, compliance resources and a search engine for all your HR topics of interest.

**Education Webinars** -allow you to explore workforce management best practices, provide regulatory updates and offer insight into the latest trends in HR.

# Engagement Technologies & Capabilities

Education & Engagement

## Open Enrollment Education

- Thorough review of benefits
- Stressing the importance of price transparency tools & Rx apps to research options & make informed decisions
- HSA Education



### HOW WE DELIVER



- Virtual Open Enrollment Package through OswaldCONNECT
- Recorded Brainshark
- In-Person



## Health Advocacy Tools

### SOLUTIONS FOR:

- Undervalued Benefits
- Healthcare Confusion
- Lack of Engagement
- Virtual Care Needs
- Mental Health Access



Virtual Benefits Concierge:  
**Virtual Communication Platform & full-service HealthCare Concierge** including integrated Telemedicine & Behavioral Health.

*Ideal for 100+ enrolled groups.*

*Available for smaller groups, minimum \$7,800 annual investment*







# Engagement Technologies & Capabilities

HR Support & Benefits Technology

## Oswald OnTrack

On-Demand Help Desk Expertise, HR Compliance,  
Dynamic HR & Benefits Library

Oswald OnTrack HR & Benefit Library is a secure, web-based comprehensive resource center that provides you with full-service resources to support all HR functions, stay on top of compliance, view customized compensation benchmarks, view laws by state, and access necessary HR forms to improve efficiency.

In addition to the comprehensive online resources, the added feature of "Ask the HR Expert" provides you with access to certified, experienced HR professionals and labor attorneys. Conveniently available via email or phone, the "Ask the HR Expert" team will answer questions on a variety of human resource management and benefit administration topics.

The "Ask the HR Expert" feature is the perfect complement to the HR & Benefit Library.

Get answers to your toughest HR challenges with just a phone call or email.

Available Monday through Friday, 7 a.m. to 6 p.m. MST.

*Oswald can also be a resource to help reduce & manage risk and meet OSHA requirements by providing online training & tracking tools.*

### "Ask the HR Expert"



#### On-Demand Help Desk

Certified, experienced HR professionals and labor attorneys available to answer questions via phone or email.



#### HR Alerts and Newsletters

Information on regulatory changes along with HR tips and tools delivered to you in an engaging and easy to read format so you can more effectively manage your most valuable asset - your people.



#### Educational Webinars

Twice a month webinars that explore a variety of workforce management best practices, provide regulatory updates, and offer insight into the latest trends in HR. Webinars are presented live to allow for questions, but also are recorded and available for download.

*Need more info? Let me know!*



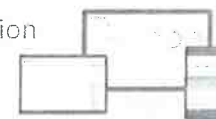
Provides comprehensive HR services to help maximize your HR department

- ✳ Company overview
- ✳ Culture and engagement
- ✳ Talent acquisition
- ✳ Organizational vitality
- ✳ Leadership competency
- ✳ Training
- ✳ Compensation
- ✳ Risk and Safety
- ✳ Compliance
- ✳ Payroll
- ✳ Benefits



## Benefits Technology

- Streamlining Administration
- Reduce administrative complexity and expense while enhancing the member experience
- Payroll Integration & ACA reporting



*Oswald can help vet solutions that fit your company's needs.*

Ease ♦ Empower ♦ ADP Partner Advantage Program

oswald

A UNISON RISK ADVISORS COMPANY



# It's Not Just About Benefits

Oswald Business Units



## PROPERTY & CASUALTY

- Risk Management
- Property & Casualty Insurance Brokerage
- Executive Risk
- Risk Consulting and Claims Advocacy
- Global Risk
- Data Analytics
- Alternative Risk and Captives



## PERSONAL CLIENT MANAGEMENT

- Personal Insurance Client Management
- Annual Risk Assessments
- Claims Advocacy
- Family Office Specialists
- Group Personal Excess Liability Programs

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## LIFE INSURANCE

- Solutions for Families & Businesses
- Life Insurance Audit
- Life Settlements
- Life Insurance Premium Financing



## RETIREMENT PLAN SERVICES

- Plan Sponsor Services
- Participant Services
- Wealth Management

## Business Unit Updates

### Property & Casualty

- Cyber Insurance

### Retirement Plan Services

- 10 Important Tips for a Plan Committee
- PEP Plans
- Student Loan Repayment Solutions