

1. We are a sales and marketing company dedicated to providing excellence in risk management services to our clients. 2. We support one another. We believe in one another. We acknowledge and respect the ability of one another. 3. We push for professional excellence. 4. We can all improve and learn from one another. 5. There are no second-class citizens—everyone is important and everyone's job is important. 6. We're an open society. 7. Empathy for the other person is not a weakness. 8. Suspicion breeds more suspicion. To trust and be trusted is vital. 9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader. 10. Interpersonal business relationships should be built. 11. We all need one another. We are all cogs in a wheel. 12. No department or person is an island. 13. Professional courtesy is expected. 14. Never ask someone to do something you wouldn't do yourself. 15. I consider myself support for our sales and marketing. We all get things happen without each other. We are a team. 16. What are earned—not dictated. 17. Fear is a... important at Arthur J. Gallagher

Topeka Metro Metropolitan Transit Authority

Gallagher Response to Request for Proposal

Topeka Metro RFP

August 18, 2022



Gallagher

Insurance | Risk Management | Consulting

1. Cover Letter

Gallagher Benefit Services, Inc. (Gallagher) is pleased to submit our proposal to partner with Topeka Metropolitan Transit Authority (Topeka Metro). We are confident you will find Gallagher has the experience, integrity, resources and innovative solutions necessary to meet Topeka Metro's benefit needs. We will invest in our relationship and commit to understanding your culture and relationships in the areas in which you operate.

Gallagher's proposal provides Topeka Metro with a strong partner in today's marketplace. Our regional footprint combined with our market intelligence will provide several advantages to the benefits team at Topeka Metro. Gallagher's strategic perspective allows us to help you attract, retain and engage employees while containing costs. Our value proposition includes:

- Our ability to demonstrate expertise in designing, developing and negotiating benefit plans that meet the specific needs of Topeka Metro
- Our commitment to provide a level of honesty and transparency, along with a level of independence, in all dealings and communications with service providers and the Topeka Metro team
- Our client service model that combines high touch customer service with extensive resources required in today's complex healthcare environment
- Our expertise in helping clients comply with the multitude of employee benefit laws and regulations including the ACA
- Our ability to provide exceptional quality and services for a competitive price
- Our commitment to offering ongoing communication and resources through our Benefit Advocate Center.

Employers today are navigating one of the most competitive and complex climates for employee benefits. Rising costs, increasing safety regulations, healthcare compliance obstacles and a diverse workforce require organizations like yours to maximize the value of benefits while balancing the investment made in human capital.

Our model is to help you craft a tailored solution that balances your unique priorities, goals and financial realities. Together, we will design a benefits program that will deliver a positive, sustainable impact for your employees and organization alike. We have the ability to delve into your industry's data to better understand the marketplace. Our deliverable to you is a level of engagement that generates insights and informed recommendations to help you thrive.

We are confident our RFP response will illustrate our expertise, passion and commitment to helping Topeka Metro provide a holistic benefits package, and we look forward to discussing our approach in greater detail at our follow-up meeting. Thank you for allowing Gallagher to participate in this opportunity.

Sincerely,



Michael Keller
Senior Vice President, Unit Manager
(316) 977-9790
Michael_Keller@ajg.com



Brian Rose
Senior Benefits Consultant
(316) 977-9794
Brian_Rose@ajg.com

Proposed Exceptions and Modifications to Terms & Conditions

- Gallagher is pleased to submit this proposal to client. While this proposal is not meant to constitute a formal offer, acceptance, or contract, notwithstanding anything to the contrary contained in the proposal, Gallagher is submitting this proposal with the understanding the parties would negotiate and sign a contract containing terms and conditions that are mutually acceptable to both parties.
- Section 12.0 (PDF page 6) – Gallagher requests the following modification to this section; we request opportunity for our standard Legal review before agreeing to Topeka Metro's Standard Terms and Conditions as referenced in this section.
- Section 13.0 (PDF Page 6) – Please see a sample of Gallagher's Consulting Agreement [here](#) for reference to the following modification: Each party agrees to defend, indemnify and hold the other party and its affiliates and their respective directors, officers, employees and agents harmless from any and all losses, liabilities, exposures, damages and all related costs and expenses, including reasonable legal fees, to the extent arising from or relating to any third party claims, demands, suits, allegations, or causes or threats of action based on the indemnifying party's: (i) breach of any representation, warranty or covenant made by such party hereunder, or (ii) grossly negligent acts or omissions or intentional misconduct; provided, however, that the indemnifying party's indemnification obligations hereunder shall be reduced to the extent that such losses and damages arise from the acts or omissions of the other party or its employees or agents. Notwithstanding any other term or provision of this Agreement, each party shall only be liable for actual damages incurred by the other party, and shall not be liable for any indirect, special, exemplary, reliance, consequential or punitive damages, or for any attorneys' fees other than as described in Section 6(a) above (whether incurred in a dispute or an action against the other, or as alleged damages that any party incurred in any insurance coverage dispute, or otherwise). Furthermore, unless otherwise noted in Exhibit A, the aggregate liability under this Agreement, if any, of either party to the other for claimed losses or damages shall not exceed \$1,000,000. This provision applies to the fullest extent permitted by applicable law. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with this Agreement or any services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.
- Section 14 (PDF Page 6) - Gallagher shall at all times during the term of this Agreement and for a period of two (2) years thereafter, obtain and maintain in force the following minimum insurance coverages and limits at its own expense:
 - Commercial General Liability (CGL) insurance on an ISO form number CG 00 01 (or equivalent) covering claims for bodily injury, death, personal injury, or property damage occurring or arising out of the performance of this Agreement, including coverage for premises, products, and completed operations, on an occurrence basis, with limits no less than \$2,000,000 per occurrence;
 - Workers Compensation insurance with statutory limits, as required by the state in which the work takes place, and Employer's Liability insurance with limits no less than \$1,000,000 per accident for bodily injury or disease. Insurer will be licensed to do business in the state in which the work takes place;
 - Automobile Liability insurance on an ISO form number CA 00 01 covering all hired and non-owned automobiles with limit of \$1,000,000 per accident for bodily injury and property damage;
 - Umbrella Liability insurance providing excess coverage over all limits and coverages with a limits no less than \$10,000,000 per occurrence or in the aggregate;
 - Errors & Omissions Liability insurance, including extended reporting conditions of two (2) years with limits of no less than \$5,000,000 per claim, or \$10,000,000 in the aggregate;
 - Cyber Liability, Technology Errors & Omissions, and Network Security & Privacy Liability insurance, including extended reporting conditions of two (2) years with limits no less than \$2,000,000 per claim and in the aggregate, inclusive of defense cost; and
 - Crime insurance covering third-party crime and employee dishonesty with limits of no less than \$1,000,000 per claim and in the aggregate.
- All commercial insurance policies shall be written with insurers that have a minimum AM Best rating of no less than A-VI, and licensed to do business in the state of operation. Any cancelled or non-renewed policy will be replaced with no coverage gap, and a Certificate of Insurance evidencing the coverages set forth in this section shall be provided to Metro upon request.
- Section 16 (PDF page 6) - Gallagher will not agree to provide Metro with notice of lawsuits, regulatory actions that do not involve Metro.
- Section 22.0, 1st Para (PDF Page 7) - While Topeka Metro can terminate the agreement at any time for any reason, we request a 90 days' advance notice.

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We push for professional excellence.

The Gallagher Way. Since 1927.

2. Contract Requirements

Strategic Planning

Gallagher Better WorksSM

Gallagher Better Works is a holistic focus on employee and organizational wellbeing. It's the guiding principle that informs every aspect of Gallagher's comprehensive approach to benefits, compensation, retirement, employee communications and workplace culture. Gallagher Better Works is how we work with you to assure effective and efficient alignment of priorities. Gallagher Better Works builds a better organization by focusing on your:

Organizational Wellbeing

Let Gallagher help you develop a comprehensive strategy to support benefits, compensation, retirement, employee communication and workplace culture that aligns people strategy with your overall business goals.

- Total wellbeing consulting strategy
- Employee communications
- Compliance issues
- HR and benefits technology optimization
- Enterprise risk management



Physical & Emotional Wellbeing

When it comes to your employees' physical and emotional wellbeing, medical insurance is just the start. Gallagher Better Works features dozens of ideas that go beyond traditional healthcare plans to promote a healthier, happier workforce.

- Healthcare plan design and consulting
- Healthcare claims and data analysis
- Voluntary and flex benefits
- Workplace flexibility policies
- Community involvement programs
- Pharmacy Benefit Management



Financial Wellbeing

Many employees experience financial stress. No matter where your employees are financially, you can support their financial wellbeing through education, communications and solutions supporting their spending and savings efforts. Gallagher can guide your investment strategy and help ensure your people are retirement-ready.

- Qualified and nonqualified retirement
- Life insurance, annuities and pensions
- Executive planning
- Institutional investment, structure, allocation and monitoring



Career Wellbeing

Not only can Gallagher help develop a compensation structure that rewards employees, Gallagher can help position employees for career-long success.

- Compensation structure
- Training and coaching programs
- Total rewards programs
- Surveys and validation and opportunities



We understand that selecting a benefit consultant is critical to Topeka Metro achieving your key strategic goals within your current and projected financial reality. It is our obligation and commitment to help you design programs to attract and retain high-quality staff while operating under budget parameters. Thus, our consulting philosophy is centered on working with you to understand your workforce, culture and people to align human capital investments with the needs and preferences of all stakeholders. Better alignment means more efficient and cost-effective spend on your most valued assets.

Benchmarking Capabilities

We routinely perform a variety of benchmarking analyses for our clients, which are included as part of our standard scope of services at no additional cost.

PLAN UTILIZATION BENCHMARKING

This proprietary analysis is performed through our Gallagher Insider methodology and would compare your organization's claims data by category to the national benchmarks for groups with similar employee demographics. Benchmarking is performed against a national data warehouse with more than four million claims records also used by many national insurance carriers.

PLAN ATTRIBUTES BENCHMARKING

These studies are performed by our in-house analysts. The purpose is to compare your plan designs, eligibility rules, rates and employee contribution levels to the regional and national benchmarks of groups of similar sectors, employee demographics and compensation structure. We have a broad range of benchmarking resources at our disposal to perform this type of analysis, including a proprietary database of Gallagher clients nationwide, as well as many other national and regional data sources to which we have access.

GALLAGHER BENEFITS STRATEGY AND BENCHMARKING SURVEY

This national survey was designed to yield deeper insights than other benefits benchmarking studies. With over 4,000 participating employers, it is the most robust survey in the market. In addition to looking at plan design, cost, and employee contributions, it allows us to benchmark your organization's benefits and approaches to top performing companies – not just the general average.

CUSTOM CLIENT BENCHMARKING

Using data from our National Benefits Strategy & Benchmarking Survey, combined with our powerful Business Intelligence (BI) tools, your Gallagher team can develop benchmarking analysis and reports custom designed to your plans, industry, and demographics. With these capabilities, we can compare and contrast your program with peer organizations. Benchmarking can encompass multiple categories from Human Resource Priorities, to Operational Goals, to Total Rewards strategies.

Workforce Trends Report Series

Based on response data from thousands of employers across the U.S., Gallagher's Workforce Trends Report series provides actionable insights that you can use to recognize your organization's strengths and identify opportunities to keep valuable employees, increase engagement and achieve better outcomes. These seven reports are based on data that our organization gathers across several Gallagher survey resources, including:

- Benefits & Strategy Benchmarking Survey
- Salary Planning Survey
- HR Technology Survey
- Retirement Plan Sponsor Survey
- State of the Sector Survey
- Workforce Trends Pulse Surveys

The Workforce Trends Report series sets the stage to help us drive a meaningful year-long conversation with our clients. The report series outlines the Gallagher Better WorksSM approach to employee and organizational wellbeing. Throughout the series, you'll learn how you can sustainably balance employee needs and expectations with your business goals. Annual participants in the Benefits Strategy & Benchmarking Survey receive full access to all seven parts of this series, which includes reports on:

People & Organizational Wellbeing Strategy

Overview of current employer trends in total rewards, including strategies for emerging employer challenges and operational priorities from thousands of employers. Please see [here](#) for People & Organizational Wellbeing infographic.

Physical & Emotional Wellbeing

Insights for healthcare cost control; people management and competing for talent through medical, pharmacy and voluntary benefits; and absence management benchmarking information.

Career Wellbeing

National overview of salary strategies, changing economic trends and compensation practices, including employee engagement, training and compensation benchmarking information.

Financial Wellbeing

Overview of financial benchmarking to address retirement plan challenges and strategies to help employees mitigate financial stress and manage funds.

Best-In-Class Benchmarking Analysis

Recap of the most recent Benefits Strategy & Benchmarking Survey data with a shift in focus from national averages to examine what top-performing organizations are doing differently, as well as insights into better HR management, healthcare cost control and organizational outcomes by best-in-class employers.

Gallagher Pulse Surveys

In response to market forces, Gallagher releases regular pulse surveys to help our clients remain on the cutting edge of trends and industry insights. In light of the pandemic, we have made a significant effort to launch timely and relevant surveys to fuel our clients with crucial information as they navigate through these unprecedented times.

Gallagher BenIntel

In response to the growing complexity and the speed of evolution of the healthcare benefits marketplace, Gallagher has established a centralized hub, Gallagher BenIntel, to serve as the engine behind the ongoing development, gathering, vetting, and deployment of innovative solutions and tactics.

Gallagher BenIntel follows the strategic innovation process applied throughout our HR & Benefits Consulting Practice: Design > Prove > Plan > Execute > Review. Gallagher BenIntel's mission is to:

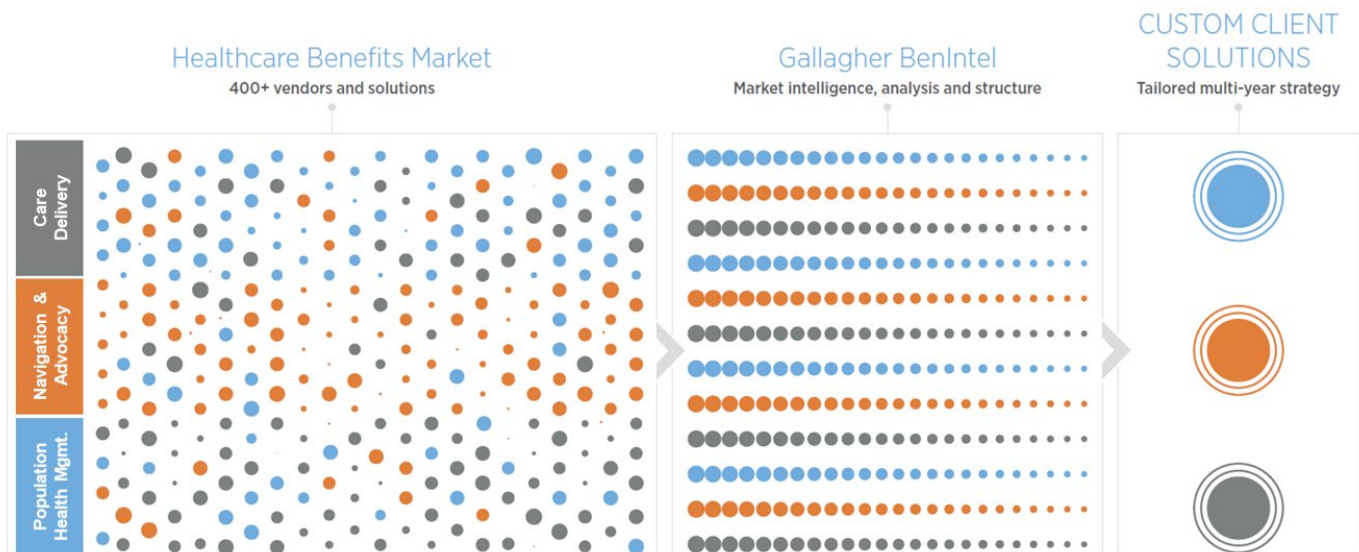
- Elevate the knowledgebase of our consulting and client service teams to:
 - Nurture organic innovation and accumulate forward-looking knowledge through an internal national network of subject matter experts and advisory groups, as well as through strategic external partnerships
 - Evaluate and road-test innovative ideas, identify and prioritize best practices, and deploy to the field
 - Develop consulting tools, platforms, and educational modules to equip our consulting and client service teams with the most current innovative approaches and thought leadership
- Bring to our clients innovative and proven ideas tailored to their organizational wellbeing strategy to:
 - Empower employers to be innovative market leaders in benefit programs and support decision-making through data-driven consulting

Gallagher BenIntel

Gallagher BenIntel is a new shared service available to all GBS consultants and client service teams. Its mission is to elevate our collective consulting expertise through:

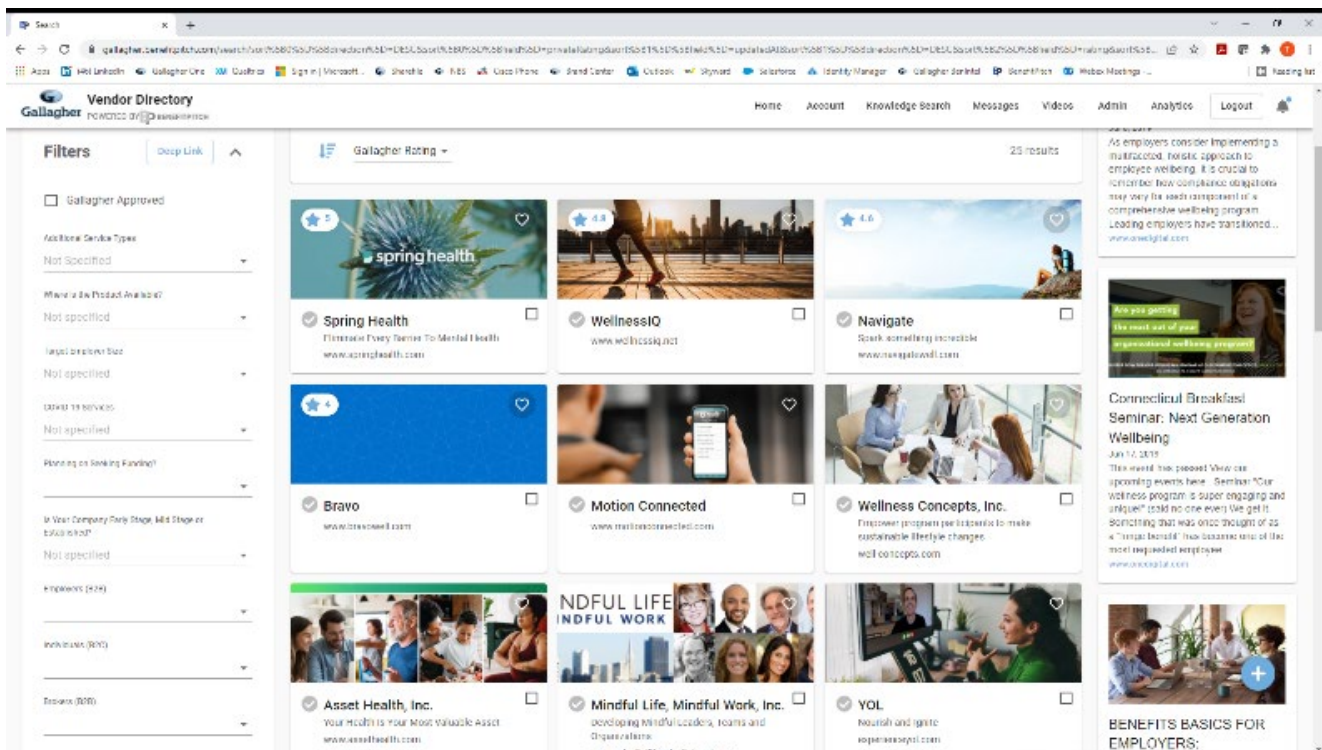
- Proactively gathering innovative trends and ideas internally and externally, analyzing and vetting them, then deploying innovation out to the field in the form of consulting tools, guides, training and other deliverables
- Providing advanced data tools and insights accessible directly to the field, alongside the specialized consulting services that will continue to be delivered by Gallagher Healthcare Analytics

- Bring order to a vast, scattered, and rapidly evolving marketplace through a proactive, data-driven approach to identify targeted solution recommendations that best match each employer's specific needs



Gallagher BenIntel draws on the following functional areas to accomplish its mission:

- Organization-Wide Expertise Model
- Data Analytics
- Clinical Insights
- Market Intelligence
- Consulting Guidance
- Thought Leadership



Gallagher's Innovation Advisory Group

Gallagher's Health & Benefits Innovation Advisory Team (HBIAG) is a close-knit group solely tasked with ensuring specialty vendors and services are identified and deployed where appropriate to address market trends. The HBIAG meets monthly to review new benefit solutions and proof of concept. With medical cost trend triple the rate of wage increases, flat quality results, and declining member trust and satisfaction, American healthcare has been headed in the wrong direction since 1975, when we had the lowest cost and highest quality system in the developed world. Looking at the metrics, healthcare is largely failing the American employer and employee. The HBIAG is a mission-driven team partnering with large employers to help fix the cost, quality, and experience of healthcare and benefits, as well as improve the living standard and engagement of employees. The HBIAG helps develop transcendent strategies to address these trends with tactics and vendors that are reversing the decline of these areas. The following is a simple list of some of the current strategies we are using to get results. Each is not relevant for every employer, but they are designed to improve benefits cost and/or quality with a good experience. New innovations are being identified and researched daily.

Fertility

One in three (1 in 3) successful IVF cycles results in multiple births, which cost almost \$1M per birth event. If best practice is followed, the ratio of multiple-baby births drops below 1 in 20, but few members purchase best practice. If employers simply offer an IVF benefit, contingent on following best practice, they can eliminate a million-dollar maternity claim every 2-3 years.

Daily Audit

Few individuals get an opportunity to see the highly guarded governance systems of 11-figure fully insured carrier and Medicare plans. They audit billions in claims payments using advanced vendors and software scanning technology, which until now have not been available for direct-to-employer contracting. The IAT has begun working with these companies to make them available directly to employers to save 0.5-2+% on all claims, every year, with no disruption.

Critical Care Program

About 2-4% of members will have a horrible event each year: cancer, heart attack, or stroke—changing a member's life forever, both health-wise and financially. The IAT has designed an employer response protocol to these events: a critical response team monitors daily "alerts" in claims, case management, and customer service. When an event occurs, the team files a \$20k critical illness claim on member's behalf and surprises the family with the check.

Pharmacy

We are currently working with a number of innovative vendors within the Rx space. We have identified best in class programs targeted at hemophiliacs. In addition we are working with a number of vendors that provide members tools to make the best Rx decisions for themselves and Topeka Metro.

Dialysis Direct

Employers will pay for dialysis direct as a percentage of Medicare for the 33 months prior to Medicare becoming primary, instead of through a network contract. The plan saves ~\$150,000 per year, per member, net of cost. The member eliminates copays, deductibles and coinsurance on the dialysis treatments. Gallagher adds plan language, arranges the vendor(s), and confirms locations and options for members. Affects 1 in 3200 members.

Next Generation MSK

Musculoskeletal claims are about 8-10% of medical spend, but 20% if all orthopedics are included, and account for about half of worker's compensation medical expenditures. It is known that surgery is highly ineffective (20% of back surgeries never correct and complicate), and alternatives such as McKenzie Method, Airrosti, Acupuncture, Gua Sha, and others have proven useful in many situations, but are rarely clinically validated.

Next Generation Cardiology

Cardiology accounts for about 8-10% of annual spend, and is the leading cause of death for our members. New cardiology programs are eliminating up to 40% of the ongoing risk of heart attacks and complications in high-risk patients. This program was recently piloted across a state population and reduced up to 20% of cardiology dollars spent. The Lab is securing exclusive access to early program expansion for our clients.

Cancer Programs

Behind MSK, Cancer is many times the 2nd leading spend by diagnostic category. We work with a number of vendors to help identify cancer earlier, provide your members with the tools needed if diagnosed, and a clinical support team specializing in cancers.

Worker's Comp Redundancy

New studies show about 10-20% of worker's comp claims will be paid twice: once through worker's comp, and again through the medical plan. Gallagher's IAT has pioneered technology to catch these double payments and get a refund to either the plan or the Worker's Comp budget.

Plan Design Changes

The first step in evaluating benefit offerings and identifying any possible gaps in coverage is to take an accurate measurement of the current situation. Gallagher will review and assess your current benefits program for competitiveness, cost-effectiveness, and evaluate how your program aligns with your benefits philosophy. Gallagher is in a unique position to provide that measurement with a widespread client base and access to data that is unmatched in the industry.

Once the analysis stage is complete, we will take corrective action where needed. If the results of this review identify the need for plan changes, the Gallagher team will utilize a proprietary actuarial model to determine the impact of recommended plan design changes in order to provide you with the information needed to make decisions. Gallagher facilitates this process in its entirety, saving you time and resources.

Gallagher's Healthcare Rating Model (HRM) is a proprietary system developed by in house actuaries and is updated annually. The system provides cost projections as a result of plan adjustments on a real-time basis, which enables Gallagher to utilize your time as efficiently and effectively as possible. Initially, the focus is on recommendations that do not disrupt plan members such as plan funding, stop-loss levels, and administration. Based on an arrangement negotiated with all of the national carriers, Gallagher can automatically receive a monthly feed of paid claim information for all accounts. This allows us to independently underwrite a renewal projection for each one.

If an underwriting discrepancy is found, Gallagher will meet with the carrier underwriters to negotiate more favorable renewal terms for clients. Gallagher has a proven track record of containing benefit program costs while enhancing quality of offerings. Cost-saving initiatives for clients may include exploring alternative plan funding mechanisms, developing wellness programs and measuring their return on investment, coordinating dependent audits, evaluating pharmacy benefits management programs, and other measures.

Service Team



| Brian Rose
Senior Benefit Consultant

Brian joined Gallagher in 2019 as a Senior Benefits Consultant. He came to Gallagher from a carrier partner where he spent over 23 years creating solutions, untangling complex situations and overseeing the financial performance of groups. His 30+ years in the insurance industry positions him to come alongside clients and their employees to not only create sustainable solutions, but communicate those solutions to assist with organizational wellbeing.



| Nikki Toon
Senior Client Manager

Nikki joined Gallagher Benefit Services, Inc. in January 2016. She brings three years employee benefits experience to Gallagher Benefit Services, most recently as Senior Client Manager for Corporate Insurance Analysts.

Her experience includes voluntary employee benefits, including life, disability, accident and critical illness, along with purchasing, inventory control and operations management in the manufacturing industry.

In her role as Senior Client Manager, Nikki works closely with clients to evaluate benefit plans to ensure a comprehensive benefit package, prepare requests for proposals and analysis of results, review final contracts and policies for accuracy, coordinate carrier implementations, develop employee benefit communications, conduct employee enrollment meetings and prepare monthly financial reporting to assist clients manage their costs effectively. Nikki serves as our Branch Document Management System Champion. .







| Kim Kubel
Senior Client Associate

Kim joined Gallagher Benefit Services, Inc. in October 2013 as part of RJ Dutton, a GBS merger acquisition. She brings more than twenty years of operations and administration experience to Gallagher Benefit Services.

As Senior Client Associate, Kim assists her team in managing client service cycles, renewal process, employee communications, contract reviews and compliance document management.

Kim's strong communication and management skills, along with her commitment to excellent customer service, makes her a valuable asset to both clients and her Gallagher team.

Topeka Metro's Shared Resources

 Kevie Mikus HR & Compensation	 Devin Clement Voluntary Benefits	 Tom Tran Pharmacy Benefit Management
 Jeff Schober Retirement Consulting	 Bill Ferguson Compliance Consulting	 Amanda Schuster Wellbeing

Staffing Levels

Gallagher supports its clients with a multi-tier team who have a clear line of reporting and specific processes in place. The Gallagher approach is to designate a day-to-day contact within the team to not only address and track emerging issues, but also identify potential issues before they occur. This individual will be identified to your organization, as well as a back-up team member if the primary contact is unavailable. Once an issue is identified, Gallagher will work closely as a team to prevent and/or resolve any problems. Gallagher is confident your service team is 100% capable of handling all tasks surrounding your account in a timely and efficient manner. In both our daily interactions and regularly scheduled check-ins, your Gallagher service team will be touching base with you to discuss both open items and any perceived issues or challenges that have been identified. There is an understanding that larger concerns or issues may spontaneously and urgently arise and require immediate attention.

At Gallagher, we believe in a team approach. Should your organization experience an urgent matter which requires an immediate response, all other Gallagher employees are available and willing to pitch in and assist one another until the issue is resolved. Subsequently, Gallagher has access to a myriad of offices across the nation. If a need for regional support is identified, Gallagher will work jointly with these other offices towards resolution of any issues or outstanding items. Your Gallagher service team is trained to view account management holistically. This allows the service team to do more than triage the day to day program management and vendor issues, but to see the bigger picture and identify strategic solutions in a proactive manner. This practice allows us to actively and more effectively manage our clients across numerous lines of coverage and program functions.

Claims Handling and Escalation

Our team is accustomed to assisting our clients with resolution of administrative problems or difficult claims issues that arise with their vendors. Our long-standing relationships with many vendors enables us to effectively expedite resolution for any service or benefit problems. We follow an established, successful process of identifying problems and the options to correct them. We work with the carriers and TPAs to quickly resolve issues, and document actions taken. As your advocate and partner, we will help you resolve individual claim problems and get prompt answers to your questions about billing and plan provision interpretation.

We recommend Topeka Metro assign an internal contact as the first point of contact for employees to trouble-shoot problems as they arise. Your benefit consultant is a phone call or email away for your organization to call for any clarifying questions. We also request that Topeka Metro copy the Gallagher benefit consultant on any emails to the carrier so that we can monitor responses. With this transparency, your benefit consultant will be able to escalate and follow-up with the carrier for any unresolved issues.

Additionally, your Gallagher team will internally track issues as they arise. As part of our commitment to continual improvement, a part of the monthly meetings will discuss process improvements and improved accountability measures as they are needed. We will proactively meet with you and your vendors periodically to address issues and concerns. Many of our clients have long-term relationships with their vendors due to overall satisfaction and our proactive approach to addressing concerns with vendors before they arise.

Benefit Advocacy Center for Topeka Metro's Employees

Gallagher's unique in-house Benefit Advocate Center (BAC) stands ready to provide support and assistance. Your assigned team of Benefit Advocates (BAs) is available to help your employees with a variety of day-to-day benefits issues, including claims questions, benefit program education, and more. The Gallagher BAC team consists of 40 licensed Advocates with an average of 16 years of experience, including 14 bilingual Spanish-speaking Advocates, and is available via a dedicated toll-free number and email address each business day from 8:00 am to 6:00 pm CST.

In addition to aiding employees with an appeal or helping them through a disputed claim issue, you can count on your BAC team to support Topeka Metro's employees and dependents in a wide range of areas, including:

- Benefits and coverage questions
- Onboarding/offboarding and Qualifying Event benefits education
- Prescription/pharmacy coverage and authorization issues
- Balance billing issues
- Appeals writing and support

- Annual enrollment education
- COBRA participant support
- Online education resources access
- Resolution of claims issues
- ID card, form, and document support
- Assistance with bilingual needs
- Provider finder assistance
- Nurse Advocate and Medicare expert referrals

Your dedicated Gallagher BAC team will be your advocate when it comes to addressing individual claim problems, billing questions, and plan provision interpretation, handling these issues directly with the service provider and keeping you informed throughout the process. And the BAC's support with billing and enrollment issues ensures that Topeka Metro's HR staff has more time to concentrate on other areas needing attention.

Educate & Inform	Close Provider Gaps	Provide Administrative Support
<ul style="list-style-type: none"> • Answer benefit questions • Explain advantages of in-network tier provider usage • Provide a New Hire benefit overview • Annual Enrollment Education • Assist COBRA participants with Benefit Questions • Assist with access to online education resources 	<ul style="list-style-type: none"> • Resolve outstanding claim issues • Prescription/Pharmacy coverage and authorization issues • Assistance with balance billing issues • Assist with appeal process • Conference calls as required to resolve complex issues with third parties • Guide members and dependents to appropriate resolution 	<ul style="list-style-type: none"> • ID cards resolution • Deliver relevant forms and documents to employees/members as needed • Support Qualifying Event processes including documentation (if applicable) • Provide referrals to Nurse Advocated and Medicare experts

Renewal

Our renewal process starts with understanding our client's goals and objectives for the upcoming renewal and any potential marketing. All resources on the core consulting team--managing consultant, strategic partner, client manager and your financial benefits consultant will play a role in the renewal process and we call upon our actuarial team where relevant.

We meet early in the year for pre-renewal planning to determine our strategy for the following year. This gives us time to market plans, analyze responses, make changes and implement new vendors/plans, if that's the direction we need to follow. We have an initial strategic planning meeting at least 6-9 months prior to the renewal effective date and several follow up meetings as experience is updated and more information becomes available.

Your Gallagher team will always begin with your needs in mind. We will work with you to fully understand your renewal timeline, employee benefit strategies and priorities, including cost containment, employee satisfaction and engagement, industry competitiveness, your benefits philosophy and other concerns.

Stewardship & Planning (180 days prior to renewal)

During our annual Stewardship & Planning meeting we will collaborate with Topeka Metro on what has worked historically and what has either changed from a corporate strategy perspective or what market conditions are requiring change for the upcoming renewal. During that Stewardship & Planning discussion we will establish annual expectations on timing and milestones that need to be met.

- **Goal Setting** - Conduct visioning/objective setting session(s) to frame organizational/benefits program goals
- **Workforce Evaluation** - Determine alignment of benefit program and spend with workforce demographics
- **Gap Analysis** - Complete an analysis of current state and desired state environment to identify strategic gaps
- **Strategy Development** - Develop a strategy that aligns with program and organization needs for the upcoming renewal.

Pre-renewal (150 days prior to renewal)

- **Underwriting Strategies** - Utilize underwriting strategies that appropriately position your programs
- **Funding Alternatives** - Evaluate program financing alternatives
- **Risk Sensitivity** - Conduct sensitivity analysis to assure that risk management features (i.e., stop loss, etc.) appropriately reflect that future risk/cost structure of the benefits plan
- **Cost Driver Analysis** - Evaluate underlying cost drivers, prevailing health risk factors, and utilization indices
- **Trend Management** - Develop strategies that mitigate future plan expense, including improving plan steerage, provider selection, health outcomes and participant health

- **Risk Reduction** - Identify risk reduction opportunities that align the program structure with prevailing population health risks, plan financing, and benefits cost management needs
- **Budgeting** - Analyze and set aggregate plan budgets, cost sharing, and equivalent premium rates
- **ACA financial impact**
- **Plan Change Pricing** - Evaluate and price alternative plan designs and benefit program features using Gallagher's proprietary actuarial modeling tool
- **Contribution Modeling** - Develop employee contribution scenarios for all insured/self-insured plans
- **Preliminary and Final Renewal Projections** - Develop preliminary and final renewal projections in accordance with Topeka Metro budgeting parameters

Renewal Negotiation (90-150 days prior to renewal)

Our specific approach to carrier negotiations involves underwriters (and actuaries as needed) reviewing the carrier methodology and assumptions for reasonableness and accuracy. Our analysis is supported by use of proprietary actuarially based modeling tools. The analysis yields credible insight allowing us to gain the respect of industry underwriters which fosters appropriately priced coverage.

- The original renewal letter and supporting documentation
- Detailed supporting data, including: Cost-accounted detailed administrative expense line items (i.e., transactions, etc.) monthly paid claims and employee enrollment for the most recent 24 months incurred claims and employee enrollment for the most recent 24 months, showing medical costs divided between pharmacy, fee-for-service claims, and capitated services. Large-claims report for the most recent 24 months, plan utilization information, underlying cost drivers and health risk factors
- Vendor-provided impact of plan design, premium share, systems, provider contracting and other changes during the renewal experience period

Any supplemental data developed by the underwriter and/or actuary. Expertise can also be useful in evaluating changes in carrier discounts, fees, and rebates especially where carriers imbed these.

Final Negotiations and Selection of New Vendors (60-120 days prior to renewal)

- Develop two or three strategic alternatives - Leveraging the gaps and opportunities analysis, layout strategic options for reaching goals over the next three years
- Propose tactics to accompany strategic alternatives - Scope out the specific tactics that will support each strategy, taking into consideration company culture, benchmarking data, and other factors
- Select vendors - Secure the most favorable terms (including outcomes-based performance guarantees) with the vendors who provide the highest proficiency in delivering the programs and designs as indicated through the strategy exercise
- Implement programs, focusing on integration - execute programs that are customized for your organization and provide the necessary integration from an operations perspective and from an employee experience point of view
- Build a measurement dashboard - Identify key metrics that can be tracked on a regular basis to identify how the programs are performing and to provide insights for additional opportunities to improve upon the execution of the strategy
- Create a communications/engagement strategy and roadmap - develop a cohesive plan to educate employees about the benefits strategy, engage individuals in programs and increase the perceived value of the program

Marketing Philosophy

When it comes to representing Topeka Metro to the insurance carrier and service provider marketplace, Gallagher has the experience, the relationships, and the independence you need. We know the markets and their specific strengths and can evaluate carriers who have the right products for your individual needs. Gallagher maintains complete independence to remain objective in providing the best insurance carriers and service providers, networks, and risk arrangements for each unique negotiation. As a standard procedure, Gallagher will evaluate alternative carriers/vendors and variations to plan design that can reduce costs.

Marketplace Leverage

Gallagher is a top employee benefits brokerage and based on our national scope and volume of business we enjoy preferred vendor status with most insurance carriers. Gallagher receives a block of business analysis from primary carriers in the region. Receiving such a report confirms our successful, stable, long-term position with these key vendors. These analyses continually validate our ability to successfully negotiate competitive rates.

Gallagher places well over \$10 billion of premium per year in global insurance markets, giving us substantial clout with carriers. Gallagher's team members all have significant experience working with a variety of carriers and have established constructive working relationships with their executives and field office staffs. These facilitate problem solving and enable us to maximize our negotiation position to produce meaningful results.

Vendor Management

As a true consultant you will receive a team of experts who act as extension of your team, which includes advocating for both the employee and employer when issues arise.

Your claims support starts with our implementation as we align a dedicated team of claims examiners and continues throughout the partnership. In addition to the lead strategic advisors and day-to-day support, Topeka Metro will have a team member assigned that is responsible for client operations who is highly experienced in benefits administration and management. They are not only responsible for managing the overall experience for our clients, but also for stepping in to resolve complex administrative issues and seeing them to resolution.

Fundamental areas of partnership include:

- Ongoing claims support via our direct contact to claim leadership team members to include Executive level sponsorship to expedite resolution to claim escalations.
- Advocating and negotiating out-of-contract claims when warranted.
- Monitoring of claims for trends and patterns which are shared during regular strategy meetings along with consultative recommendations to counter any negative trends.
- Active management and auditing of claims team performance and service levels and benchmarking performance against our block of clients.
- Advocacy for new or custom processes to streamline or enhance claims management.
- We will contact the carrier on behalf of the member to resolve the disputed claim.

Typical administrative issues that we dive into may include:

- Claims advocacy/escalation with carriers
- Billing support
- Regular audits
- Single-point billing solution
- Benefit administration system review
- Open enrollment file administration/audit

Our advocacy in the event an issue arises may include:

- Facilitate all calls with carriers and vendors
- Develop an operational plan which incorporates goals and objectives that work towards the resolution of the issue
- Monitor the progress being made on a day-to-day basis, providing constant updates to all parties involved
- Provide meeting notes and records of all interactions related to the issue and resolution
- If necessary we will assist the employee in writing a letter of appeal and oversee the appeals process.

Be assured our commitment to claim resolution carries down to the employee and their families. As needed, we are here to assist and guide Topeka Metro and its employees in any way we can.

Holding Vendors Partners Accountable

Your Gallagher team will help Topeka Metro negotiate performance guarantees where needed with each selected vendor based upon best practices and market norms. We will also create a go-to-market schedule for your benefits program to ensure contracts are appropriately structured and administered in the most cost-effective manner possible. While performance guarantees are important, the employee experience is critical to the success of each partnership. We've created a customizable vendor prioritization and success worksheet. This ongoing document provides core information including (but not limited to): spend, contract details, service level agreements and performance guarantees, utilization, and user experience ratings. Additionally, we monitor annual vendor goals, document escalation protocols, and notable considerations (e.g. team changes, M&A impacts, new or changing services/products).

We meet with all of our vendor partners on a scheduled basis to review their performance against the client standards. During our regular meetings with you, vendor management will always be included on the agenda. Additionally, we closely monitor Gallagher recommended vendors' financial status throughout the year and quickly communicate if a potential change may impact your program.

To ensure the best interests of Topeka Metro are represented in all interactions with vendors, Gallagher will handle all ongoing service in addition to negotiations. This includes any needed support and training for your staff to work effectively with your selected vendors and coordination of your open enrollment activities, plan communication material and new program information.

- Your Gallagher team will work with you to get a clear and detailed perspective on your benefits philosophy and the needs of your different employee groups.
- Next, we'll recommend programs that meet your integrated needs, supported by a communications plan designed to selectively target and effectively speak to each employee group.
- Your Gallagher team will represent you in the marketplace during the bidding process and evaluate the carriers with the right products and services to meet your strategic goals.
- We negotiate on your behalf using the market knowledge and leverage that comes with a firm of our size, scope and reputation as a trusted business employee.
- Gallagher will prepare recommendations for your program and develop a mutually agreed upon plan to execute, outlining key milestones, objectives and actions needed to achieve your benefits goals.
- During open enrollment you can rely on us to help you create presentations that are as unique as your diverse employee base and that clearly communicate changes and program offerings.

Through strong project management and consistent accountability, your service team will create a culture of expected excellence with your vendors. We follow-up if our communication is not received within 24 hours, set clear deadlines, and hold vendors accountable to improve processes and policies to mitigate the chance of repeat errors. We have found that frequent communication with vendors creates a culture of mutual trust and partnership where all parties want to provide optimal services.

Vendor Financial Solvency

Gallagher takes the responsibility of assisting clients with placing their insurance very seriously. This includes working with high quality vendors whenever possible. From a corporate level, Gallagher continuously monitors the carrier ratings and any fluctuations. The minimum standard rating is A-.

A.M. Best Ratings:

At the branch level, each client team is responsible for checking the A.M. Best rating for every vendor who submits a quote. A copy of the A.M. Best rating schedule is placed in the client's marketing file.

Agencies that provide ratings of health insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile.

These ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations, however. After an initial disclosure following the commencement of our partnership, Gallagher will review and disclose solvency ratings for non-health lines of coverage, life insurance and voluntary benefits upon placement of new and renewal business as well as in the event of mid-term deterioration of a carrier's rating; should none of these events take place, Gallagher will at a minimum provide this information annually. In many instances today, rating agencies are utilizing an NR-5 (Not Formally Followed) category to characterize the financial strength of health insurers due to the difficulty associated with obtaining data beyond what is available to the general public.

Plan Performance

As a Gallagher client, you have access to our substantial toolset of analytics that includes contribution modeling, planners, data modelers, workforce evaluation systems, and more. You get the insights you need to build not just a great employee benefits and compensation plan, but also a great workforce who are engaged, motivated, and invested in your success.

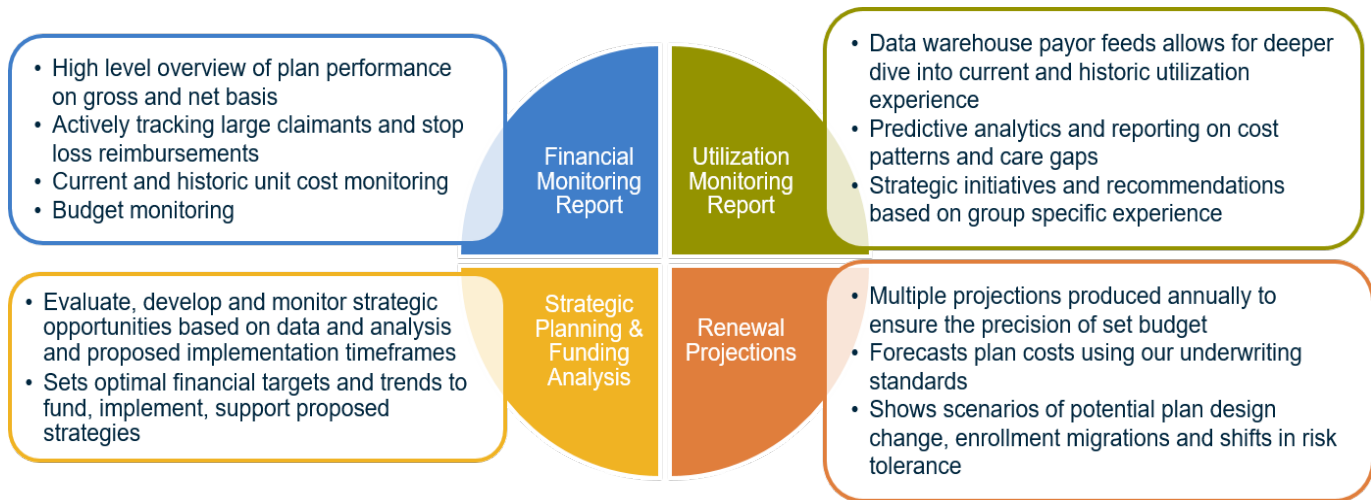
Gallagher regularly evaluates and monitors clients' benefit plan designs and financial performance to ensure that client benefit goals are achieved. This analysis is a rich source of valuable information in the strategic planning process, giving clients the facts they need to successfully navigate the fiscal performance of their health programs.

Analytical Tools

The sampling of tools highlighted below are designed to provide you with current information on trends and analytics to deliver cost effective benefit programs for your employees. Proprietary tools bring complex data into focus and help clarify your long-term strategy.

Underwriting Modeler assumption based renewal projections	Claims & Enrollment Tracking custom built for each client	IBNR Reserve Model estimate cost based on claims history
Workforce Evaluation analyze population characteristics	GBS Insider data analytics platform	GBS Insight single point online access to resources
COVID-19 Cost Modeler estimates overall impact on employer healthcare costs	Healthcare Rating Model develop specific medical plan premiums	Benchmarking access industry specific data cuts

Reporting & Analysis



Gallagher will provide monthly, quarterly, and annual utilization tracking reports with varying levels of analysis, dependent on data from carrier available.

We work with the vendors to analyze utilization data where available. This allows us to benchmark performance and identify cost drivers that are particularly favorable or unfavorable. This data is invaluable when reviewing program costs, identifying trends and negotiating renewals.

Gallagher has the capability to customize your reporting package to meet your organization's exact needs. We will work with you at the beginning of the program to identify the reports you require, including analysis of actual claims to budget, tracking large claims and identification of plan costs by specific lines of coverage.

Gallagher's solution utilizes proprietary algorithms to uncover, pinpoint and automate the information process to help you manage your medical risk across the health plan. We capture, diagnose, optimize actual claims data and provide predictive and prescriptive modeling for high-risk consumers.

Monthly Reports: summary of plan costs, analysis of actual vs. budget, identification of employee contributions, tracking of large claims, comparison of claims to aggregate stop loss, and identification of plan costs by specific line of coverage (i.e., medical, dental, Rx, etc.)

Quarterly Reports: comparison of plan costs to projections, Incurred but not Reported dollar projections, identification of services provided, utilization review, and plan trends

Annual Reports: executive summary of program expenses, comparison of current costs to renewal costs, renewal alternatives, Incurred but not Reported projections, overview of stop loss projections, future plan cost projections, dollars saved by contract negotiation, percent of benefit dollars paid by members, claims by size, benefits paid by type of service, plan Funding/budget comparison, and fixed expense Comparison

For a sample of a claims utilization report and an analysis report, please click [here](#).

Communications

Employee Communications & Engagement Approach

At Gallagher, we view employee communications as a strategy to enhance both employee engagement and workplace productivity – all leading to optimal cost containment, positive talent attraction and retention, and improved business success.

We believe the right communication plan, combined with the right rewards program, can help an organization either achieve or maintain employer-of-choice status.

Our approach integrates the four elements of communication: The sender (employer), the receiver (employees), the message and the channels. We begin our strategic communication planning by evaluating the sender – your organization’s culture, communication preferences and objectives. The “Workplace Inventory Checklist” guides this conversation and delivers a thorough overview of your current situation and organizational goals.



We also assess the receivers, using workforce evaluation or other demographic data to understand the life-stage segments of the workforce. This is a critical element to developing a communication strategy, as it suggests which messages will be most relevant depending on employee priorities or participation in certain programs. Employee demographic data also helps to suggest which channels will best be received by the audience. When developing our messaging, we keep it clear and captivating to capitalize on each outreach.

Employee Engagement Strategy

Gallagher’s mission is to collaborate with our clients to develop holistic strategies that will inspire employee engagement and success at work, home and in their communities. Culture is strongly tied to wellbeing and employee engagement — our opportunity lies in building a culture that supports the behaviors which will lead to a healthy and engaged workforce. Together, we’ll build a long-range philosophic vision that enhances your culture and prompt employees to deliver their best. Your workforce demographics, organizational goals, and business model are what make your culture unique. We’ll begin with understanding your current culture, then creating a path forward to the healthy and engaged culture you desire.

We will create a customized strategy based on our findings, keeping in mind that the most effective initiatives are dynamic — constantly evolving as your culture and employees’ needs change. Your Gallagher consultant will carefully evaluate which metrics are the most suitable for measuring engagement. Some examples of these include turnover rate, absenteeism and participation in wellbeing programs.

Employee Survey Support

You cannot impact how an employee feels going forward without knowing how they feel currently. For that reason, we place a heavy emphasis on understanding employee perception. Gallagher utilizes an online employee survey program that helps you understand how your employees value their benefits program. Based on your objectives and your strategic planning needs, we will design, implement and provide analysis of a customized survey.

The results will tell you what you need to consider as you and your Gallagher consultant address long-range benefits planning. Survey design flexibility includes the option for:

- Personalized e-mail invitations to your employees
- Branding as your company’s survey
- Multi-lingual options
- Multiple question types

A comprehensive report analyzing the results will be prepared and reviewed with you by your Gallagher consultant. The report will include an executive summary, which identifies highlights of the survey and action steps for your consideration. We can cross-tabulate the results by location or other variables you desire during analysis, provide detailed and summary reports and make appropriate recommendations based on the results. In addition, question by question results will be provided.

Gallagher will time the survey process to accommodate your benefits planning cycle. There are a number of ways Gallagher can support Topeka Metro to gather employee insights:

- **Pulse surveys:** We can develop a quick, easy to understand pulse survey that can be broadly distributed to your employees. The benefit to these pulse surveys is that you get a widespread quantitative view from a large population across the country.
- **Focus groups:** We can conduct a series of focus groups in multiple locations. The benefit to doing in person focus groups is that you gather both quantitative and qualitative feedback from participants. When focus groups are preferred, we suggest conducting a minimum set (e.g., focus groups across 5 locations with 3-4 focus groups per location). If there is representation of 8-10 participants per focus group, that would gather feedback from up to 200 people. This can be adjusted based on Topeka Metro's desire to do more or less.
- **Combination survey/ focus groups:** Oftentimes there is benefit to doing both a pulse survey and focus groups to gain a broad range of both quantitative and qualitative feedback. This process often begins with distribution of a pulse survey to gather a wide range of feedback, and then digging into particular topics to gain a deeper understanding of employee experiences and preferences. This is more time-intensive, but often leads to results that are more desirable to our clients.
- **Engagement survey:** Gallagher has a team who specializes in custom employee engagement surveys for our clients. Under this approach, we measure workplace experiences that directly influence – or 'drive' – how engaged employees are within their organization. What we have determined is that the level of an individual employee's engagement is also directly tied to their overall performance and business outcomes. Engagement surveys are generally designed with a broader set of focus topics, such as views on leadership, career growth, team work, manager/supervisor relationship, safety, quality, community, etc. Benefits and total wellbeing is just one topic of many of these elements.

We do believe that understanding employee perceptions is a critical element to your workforce benefits strategy. We are eager to work with Topeka Metro to design the right solution when it comes to gathering employee insights to help drive future direction of your benefit programs.

Online and Mobile Employee Education Tools

As part of Gallagher's communications offerings, Topeka Metro has access to a complete set of online tools for employee education and plan management, such as benefit communication portal and mobile communication. We will also help you evaluate the employee digital experience offered through online enrollment tools of benefits administration vendors, decision support tools and other enrollment tools and techniques. These efforts result in a program that is communicated effectively and efficiently. Your employees are able to clearly understand their benefit options and gain a deeper appreciation of their value.

Mobile Communications

Benefits on the Go (BOTG): If you would like to expand its employee communications, Gallagher has partnered with a third-party vendor to bring our clients a proprietary Benefits on the Go (BOTG) mobile website platform, giving you the ability to deliver benefits information to employees' mobile devices 24/7. Using Gallagher's mobile website platform, you can share multimedia content, including video, audio, pdfs, text, and images, through a mobile phone. An optional text-messaging platform is also available, allowing you to schedule and send text messages to employees.

Ensfire App: Gallagher also partners with mobile app provider Ensfire, a leading technology provider in the employee communication space. Through the Ensfire App, we have the ability to build a custom employee app for Topeka Metro that integrates knowledge systems through single sign on and would allow your team to communicate effectively the benefits plan as well as safety, training, payroll, total rewards and other critical functions.

The Ensfire Mobile Platform provides:

- Custom-Branded App for Public Storage
- Integrates all Benefits, personalized to members
- Unlimited Experiences, may expand content beyond Benefits
- Targeted, Interactive Push Notifications
- Action Items in App
- Analytics Engine
- Tech & Team provided to bring your vision to life

We're happy to provide your team with a demo of the app which is fully customizable and offers a personalized experience for each employee. We have been successful getting carriers to provide technology, communication and wellness credits to pay for this type of mobile platform.

*Ensfire is an additional cost.

Employee Decision Support

An increasing emphasis is placed on employee participation in decision making, it is critical that plan members be provided with the information and resources they need to make educated choices. Gallagher has recommended numerous decision-support platforms for changes in plan design and programs. These tools range from building customized support tools from scratch to using the vendor supplied support tools from the health plans. Depending upon your needs, we would consult with you on the best approach for employee decision support tools.

Employee Communications Portal

BenefitHub/Connect2MyBenefits: Gallagher has formed a national relationship with BenefitHub to deliver a powerful employee communications platform – Connect2MyBenefits - for you and your workforce. The Connect2MyBenefits platform provides customized, up-to-date communications and decision support tools for employers and employees to span the entire workforce life cycle—from hire to retire. It serves as a virtual, HR assistant providing employers and employees with the customized information they need, when they need it.

Your employees have access to information ranging from an overview of their health coverage to an in-depth look at their retirement plan. It also offers guidance for life events such as marriage, birth of a child, planning for college or retirement, dealing with a terminal illness, preparing for a disaster, and even surviving a tax audit. In addition, the site features several financial calculators to help employees with retirement planning, contributing to a Roth IRA, buying insurance, budgeting, home financing, and credit lines.

Professional Development of Clients

We believe keeping our clients fully informed about the latest trends and developments in employee benefits sets us apart from our competition. We know from experience that a well-informed HR staff can lead to more satisfied employees. That is why Gallagher is your partner in keeping your employee benefits and HR staff informed of important industry news and market updates in a timely manner. Gallagher offers exceptional educational resources. For example, Topeka Metro's staff will have access to nationally-recognized industry leaders via seminars and webinars. Our experts frequently conduct such training across the nation and often speak at industry events such as Society for Human Resource Management SHRM conferences. In addition, our seminars and webinars are often accredited. We provide a myriad of tools to provide education and communication on all industry specific topics, e.g., compliance, financial analysis support, wellness, etc. We accomplish this through various avenues such as:

- Webinar topics
- Client seminars
- Technology based tools
- Sharing best practices
- Internal publications
- Vendor specific product information
- Trend and market reports presented by the consulting team

Gallagher Research & Thought Leadership

Gallagher researches and develops a number of surveys and thought leadership pieces that will help guide your decision-making process.

Gallagher Better Works Insights Report: This quarterly report from Gallagher experts discusses employee benefit trends from an organizational wellbeing point of view.

Benefits Strategy & Benchmarking Survey: The annual Benefits Strategy & Benchmarking Survey aggregates and interprets data from nearly 4,000 organizations to help you compare your programs to other organizations in the same industry and geographic area. The insights clients gain can help them make effective, competitive near-term decisions and guide their intermediate and long-term strategic planning.

State of the Sector on Internal Communication Report: Gallagher conducts an annual survey of internal communication practices, channels and challenges to help clients gain a better understanding of the vital role of employee engagement to organizational success and economic growth.

Salary Planning Survey Report: The Gallagher Salary Planning Survey Report helps employers make fully informed decisions about compensation and benefit plans and programs that attract and retain top talent without breaking the bank.

Compliance

Gallagher has a deep bench of in-house benefits attorneys and compliance professionals who act as an extension of our client service teams and assist us in providing timely, understandable compliance assistance and compliance tools for clients. In total, our team consists of over 30 compliance professionals, including over 20 attorneys. Our compliance team provides both administrative and strategic support on a variety of benefits compliance issues under the ACA, ERISA, COBRA, HIPAA, and other laws and regulations affecting your health and welfare plans.

While our in-house compliance team can assist you with most issues that arise for your employee benefit plans, on occasion, our clients may need the assistance of a law firm to provide a legal opinion. We have a local and national referral network of best-in-class law firms if that is needed.



Gallagher Compliance Consulting Overview

- Over 30 dedicated compliance professionals, including over 20 attorneys
- Newsletters, toolkits, webinars, and other compliance resources
- Compliance helpdesk to continuously support your Gallagher service team
- Support for legislative and regulatory developments including under the ACA, ERISA, COBRA, and HIPAA
- Compliance support for you and your Gallagher team as you develop benefits strategies and solve compliance problems

Monitoring the Legislative and Regulatory Landscape

Gallagher's in-house compliance staff works with your Gallagher service team to provide the latest research and analysis of new regulations and legislation. We maintain a complete compliance database for our advisors with summaries of legislative and regulatory requirements along with practical tools, such as FAQs, sample forms, and checklists. In addition, we subscribe to IRS, DOL and other federal and state distribution lists, as well as materials provided by the Employee Benefits Institute of America (EBIA) and the American Benefits Council (ABC), to ensure that we have access to timely information that we can then review, interpret, and communicate to our Gallagher service teams and their clients.

We believe keeping our clients informed about the latest trends and developments sets us apart from our competition. We know from experience that a well-informed benefits staff can lead to more satisfied employees. That's why Gallagher is your partner in keeping your employee benefits leaders informed of important industry news and market updates in a timely and effective manner. Gallagher's breadth and depth of communication tools and resources will keep all audiences current on the latest relevant information emerging from Congress, the agencies, and the marketplace.

Compliance Education

Our compliance experts, along with your Gallagher service team, will keep you informed on the legislative landscape with timely, accurate and concise information about the regulatory environment through various publications and media, including:

- **Directions Newsletter:** Our signature bi-monthly publication featuring articles on employee benefits and HR topics that affect our diverse group of clients nationwide
- **Compliance Connections:** Publications highlighting a wide variety of compliance topics for employers to consider. Each issue will focus on a specific topic that confronts Topeka Metro as they continue to better their compliance
- **Compliance Alerts:** Updates on developments in Congress, the regulatory agencies, and the courts, that are the most newsworthy or time-sensitive.
- **Compliance Webinars:** Explanations and walkthroughs of important compliance tasks and requirements, led by members of Gallagher's compliance team.



To view samples of our Compliance communications, please click [here](#).

Compliance Review Capabilities

Gallagher's compliance team maintains a number of tools that enable us to review your benefit program for compliance – both on an initial and ongoing basis. Our comprehensive and proprietary compliance review tool allows us to review and identify potential gaps in compliance under the ACA, ERISA, COBRA, HIPAA, as well as newer legislative and regulatory requirements (such as those under various pandemic-related laws and regulations), and state law issues that impact your benefit program as well. Further, our annual notices and reporting checklists will help your Gallagher service team make sure that required participant disclosure and governmental reporting requirements are met. Finally, as new requirements are set forth by Congress, the regulatory agencies, or the courts, our compliance team is vigilant in creating additional tools, newsletters, and alerts, so that our partnership with you keeps compliance obligations at the forefront and minimizes compliance gaps.

Plan Document Compliance

Gallagher works closely with your carriers and vendors in maintaining your plan documents. In addition, if desired, Gallagher has a number of plan document solutions that are available if you are lacking a compliant plan document and SPD. Specifically, we have an in-house plan document and SPD solution as well as a partnership with a third party plan document vendor (ERISA Pros, LLC). Our account team will help you identify whether one of these solutions is needed for you to shore up your plan document and SPD compliance.

HIPAA Compliance Capabilities

To help clients ensure their plans are in compliance with the HIPAA Privacy and Security regulations, Gallagher is able to offer comprehensive HIPAA Privacy and Security policies, procedures, and training. These consulting services are available at different service levels and price points to meet your needs.

Wellness

Gallagher's Physical & Emotional Wellbeing Consulting team is led by the National Wellbeing Consulting Practice Leader, Emily Brainerd. Emily leads a team of 30 dedicated professionals, providing consulting to clients of various sizes and various industries nationally. Topeka Metro will be assigned a Wellbeing Consultant who can provide first-hand local and regional insights is backed by a vast network of national expertise. Together with the rest of your Gallagher team, we will focus on your goals and leverage your resources to efficiently and effectively design a strategy that makes the most impact on the strength of your overall employee value proposition. In addition to the consulting provided, as a Gallagher client, you will have access to the following wellness resources:

- Live Well Monthly, Gallagher's wellbeing resource featuring the following materials in English, Spanish, and French Canadian:
 - Monthly newsletters you can send out to your employees with tips, tricks, and information about living a healthy lifestyle including healthy recipes
 - Printable posters to hang in your workplace that correspond to a theme from the newsletter
 - Templates for total wellbeing activities or challenges with tracking cards tied to each month's theme that can easily be executed by HR, the wellbeing champions, or a team of employees
- Live Well Toolkits, a valuable set of documents with ideas for establishing or evolving your wellbeing initiatives in the following areas:
 - Wellbeing Best Practices
 - Building a Wellbeing Committee

- Planning a Flu Vaccine Clinic
- Planning a Health Fair
- Examples of Common Incentives

e. provide assistance as needed with potential premium-reduction programs;

Gallagher will work with Topeka Metro to recommend and implement programs that will benefit the employees. There are many forms that this can take. After a deep dive of your current programs, recommendations will be developed for consideration.

m. bill Metro at the beginning of each year for all premiums due;

Gallagher will bill Topeka Metro for our consulting agreement fees. Any ancillary programs that have commissions built into them, will be remitted to Gallagher as they are paid to the carrier.

b. inform the contractor promptly of potential claims

We see ourselves as a true partner and advocate for your organization. We regularly meet with TPA and carrier partners to evaluate program performance, service results and other administrative requirements. These are generally face-to-face meetings, and provide an ongoing forum to assure alignment with your performance expectations. If the TPA or carrier service team is not meeting your expectations, your client service team leader and lead consultant will work with our management contacts at the TPA to make a team reassignment and your client service team will coordinate transfer of knowledge between the prior and service team to avoid any disruptions in service.

c. pay invoices within 30 days of receipt.

Gallagher does not typically receive invoices from clients. As such, this question is NA.

3. Experience

Public Sector Expertise

With more than 3,000 public entity and scholastic clients, Gallagher's Public Sector Practice is dedicated to serving the needs of public employers. Topeka Metro will have a partner with extensive experience working with states, counties, cities and, government employers. We have built our Public Sector Practice by bringing together over 200 consultants to share best practices, products, resources, benchmarking and data, and practice specialists to best serve our public sector clients.

Public sector practitioners at Gallagher have spent decades providing industry-leading solutions in the public sector. We are active in the public sector community, including participation in organizations such as Association of School Business Officials (ASBO), Public Risk Management Association (PRIMA), Government Finance Officers Association (GFOA), National Public Employer Labor Relations Association (NPELRA), National Association of Counties (NACo), International City Managers Association (ICMA) and International Public Managers Association (IPMA-HR). We understand Topeka Metro faces unique challenges as a public sector employer. Your organization is exempt from certain laws and subject to others that may — or may not — create flexibility and cost efficiency. Tax revenue and other revenue sources are subject to change and drive the design and financing of employee compensation and benefits. Often, collective bargaining agreements and intense public scrutiny affect Topeka Metro's decisions.

Your Gallagher team takes these factors into consideration. We bring a broad range of public sector-focused solutions and expertise, including work in collective purchasing, benchmarking data and healthcare utilization review and analysis. In addition, with our industry specialization and large number of public entity clients, you have access to a deep reservoir of industry benchmarks.

As a partner with Topeka Metro, Gallagher will design a strategy that aligns investments in employee health, talent management, financial wellbeing and career growth with financial realities in the public sector. We'll help build a better workplace that inspires employees to give their professional best — and help Topeka Metro meet its business objectives for years to come. Your Gallagher team will partner with you to overcome complex challenges, and help you serve the public in a fiscally responsible manner — now, and well in to the future.

About Gallagher

Gallagher started as a single office in Chicago and has grown to a publicly traded global organization with more than \$6.9 billion in adjusted revenues, 850 offices in 68 countries, more than 39,000 team members with service capabilities in 150-plus countries. Our business units and subsidiaries provide the full spectrum of specifically tailored risk management products and solutions for complex operations.

Gallagher's history is a compelling story of the insurance business; to learn more visit ajg.com/about-us/.

Family Run Founded in 1927		150+ Countries served	Global Reach Local Presence Shared values Passion of excellence Promises delivered
850+ Offices in 68 countries			
\$6.9B Total Adjusted Brokerage & Risk Management Revenues (2021)	39,000+ Employees worldwide		

Our Culture

The ideals, principles and values embodied by the founder whose name still appears on our door are part of our corporate DNA. Gallagher's approach to business, fostered through three generations of family leadership, has always centered on creating relationship value as true partners to our clients. Your Gallagher team understands they can make a genuine difference in protecting and supporting your human capital only if they fully engage in your business. We take the time to ask the right questions so that we can offer you the

best recommendations. By specifically addressing your unique challenges, benefit objectives and business goals, your consultants gain the insights they need to help you act strategically in the present with a long-term view of success. Our mission statement, and the shared values we refer to as The Gallagher Way, describe how our culture and people are dedicated to yours.

Mission

- To build the best benefits services practice with brokers and consultants who understand the value of building relationships and trust, creating experiences and results that inspire our clients' confidence.
- To provide superior, cost-effective benefit products and services that meet the ever-changing needs of employers, while striving for the highest professional excellence in the delivery of those solutions.
- To measurably help organizations manage and grow their businesses through our benefit services expertise and counsel.

We accomplish our mission with leadership that grows our company by enriching our culture. We will honor the moral and ethical standards that are vital to gaining organizations' trust, and their confidence in our ability to continually build and develop a Gallagher team that excels at what we do.

The Gallagher Way

The Gallagher Way is a one-page document written in 1984 by our former chairman and CEO, Robert E. Gallagher, which defines the Gallagher culture. It describes the principles, behaviors and beliefs that have produced great work at Gallagher—and great working relationships—since the company was founded. The document's 25 shared values guide business conduct for each of us as individuals, and all of us as a team.

To view the tenets of the Gallagher way, please click [here](#).

4. References

Reference #1 – City of Atchison	
Contact Name & Title:	Joe Warren, Assistant City Manager
Phone Number:	913.367.5500
Email Address:	joew@cityofatchison.com
Number of Employees:	75-100 Employees
Length of Service:	3+ Years

Reference #2 – City of Paola	
Contact Name & Title:	Vicki Belt, HR Director
Phone Number:	913.259.3600
Email Address:	vbelt@cityofpaola.com
Number of Employees:	75-100 Employees
Length of Service:	10+ Years

Reference #3 – Atchison County	
Contact Name & Title:	Jodi Moore, HR Director
Phone Number:	913.804.6002
Email Address:	jmoore@atcoks.org
Number of Employees:	75-100 Employees
Length of Service:	9+ Years

Reference #4 – Kansas Medical Center	
Contact Name & Title:	Steven Hadley, Chief Business Executive
Phone Number:	316.300.4026
Email Address:	Steven.hadley@ksmedcenter.com
Number of Employees:	75-100 Employees
Length of Service:	6+ Years

5. Forms and Certifications



RFB TO-23-03
Employee Benefit Broker Services

COVER SHEET

Proposer Information

Company Name	Gallagher Benefit Services, Inc.
Address	10333 E. 21st St. N., Suite 104
City, State, Zip	Wichita, KS 67206
Main Phone	316-977-9779

Contact Person Information

Name	Michael Keller
Job Title	Sr. Vice President / Unit Manager
Phone	316-977-9790
Alt. Phone	
Email	Michael_Keller@ajg.com

Signature Michael Keller

Date: 8/18/2022



RFB TO-23-03
Employee Benefit Broker Services

PRICE QUOTE

Proposer Gallagher Benefit Services, Inc.

Renewal, Consulting, and Marketing – Medical and Dental,
Voluntary benefits (including Vision, Short-Term Disability, Accident,
and other indemnity plans), as well as Flexible Spending Account,
and Employee Assistance Program

\$ 15,000.00

Open Enrollment and Ongoing Support

\$ Included

Employee Wellness Program

\$ Included

Compliance and Regulatory Support

\$ Included

Additional Charges:

\$ 1,700

~~Gallagher will be designated broker of record for all group insurance and
voluntary insurance plans offered by Topeka Metro. Any commissions
received from the group medical insurance plan will offset (reduce) the
consulting fee.~~

~~Commissions received from the other group insurance plans and voluntary
products will not offset the consulting fee. All commissions, service fees,
supplemental income or any other revenue are disclosed by Gallagher annually.
All commissions will be 100% disclosed to Topeka Metro.~~

Benefit Advocate Center (BAC) - \$1,700

Total:

\$ 16,700

Topeka Metro is tax exempt. Do not include sales tax in your proposed price.

Employee Benefit Broker Services

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DISADVANTAGED BUSINESS ENTERPRISES (DBE) CERTIFICATION

This contract is subject to the requirements of Title 49, Code of Federal Regulations, Part 26, *Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs*. The national goal for participation of Disadvantaged Business Enterprises (DBE) is 10%. Metro's overall 2022-2024 goal for DBE participation is 1.62%; the race neutral goal is 1.25%, and the race conscious goal is 0.37%. There is no contract goal for this procurement.

The contractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The contractor shall carry out applicable requirements of 49 CFR Part 26 in the award and administration of this DOT-assisted contract. Failure by the contractor to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or such other remedy as Metro deems appropriate. Each subcontract the contractor signs with a subcontractor must include the assurance in this paragraph (see 49 CFR 26.13(b)).

The contractor is required to pay its subcontractors performing work related to this contract for satisfactory performance of that work no later than 30 days after the contractor's receipt of payment for that work from Metro.

The contractor may not hold retainage from its subcontractors.

The contractor must promptly notify Metro, whenever a DBE subcontractor performing work related to this contract is terminated or fails to complete its work, and must make good faith efforts to engage another DBE subcontractor to perform at least the same amount of work. The contractor may not terminate any DBE subcontractor and perform that work through its own forces or those of an affiliate without prior written consent of Metro.

Signature: Michael Keller

Name and Title: Michael Keller / Sr. Vice President / Unit Manager

Company Name: Gallagher Benefit Services, Inc.

Date: 8/18/2022

**NON-COLLUSION CERTIFICATION**

This is my sworn statement to certify that this proposal was not made in the interest of or on behalf of any undisclosed entity. This proposal is not collusive.

This proposer has not been a party to any agreement or collusion in restraint of freedom of competition by agreement to bid a fixed price, to refrain from bidding, or otherwise. This proposer has not, directly or indirectly, by agreement, communication or conference with anyone, attempted to induce action prejudicial to the interest of Topeka Metropolitan Transit Authority, or of any proposer, or anyone else interested in the proposed contract.

Signature: Michael Keller

Name and Title: Michael Keller / Sr. Vice President / Unit Manager

Company Name: Gallagher Benefit Services, Inc.

Date: 8/18/2022

**SUSPENSION / DEBARMENT CERTIFICATION****In regard to 2 CFR Parts 180 and 1200**

In accordance with 2 CFR Parts 180 and 1200, the contractor is required to verify that none of its principals or affiliates:

- 1) is included on the federal government's suspended and debarred list;
- 2) is proposed for debarment, declared ineligible, voluntarily excluded or disqualified;
- 3) within three years preceding this proposal, has been convicted of or had a civil judgment rendered against them for (a) commission of fraud or criminal offense pertaining to performing a public transaction, (b) violation of any federal or state antitrust statute, or (c) embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements or receiving stolen property;
- 4) is indicted or charged by a governmental entity for any of the charges in 3) above; and
- 5) has had any public transaction terminated for cause or default within three years preceding this proposal.

The contractor is required to include this requirement in any subcontracts related to this contract.

By signing and submitting its proposal, the proposer certifies that the certification in this clause is a material representation of fact relied upon by Metro. If it is later determined that the proposer knowingly rendered an erroneous certification, in addition to remedies available to Metro, the Federal Government may pursue available remedies, including but not limited to suspension and/or debarment. The proposer agrees to verify that none of its principals or affiliates is included on the federal government's suspended and debarred list at any time throughout the period of this contract. The proposer further agrees to include a provision requiring the same compliance in its subcontracts related to this contract.

Signature: Michael Keller

Name and Title: Michael Keller / Sr. Vice President / Unit Manager

Company Name: Gallagher Benefit Services, Inc.

Date: 8/18/2022

risk manager
believe in one
We push fo
another.
everyone
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Gallagher at a glance

We help you face your future with confidence. Gallagher has been designing solutions to meet our clients' unique needs for more than 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today.

- A global corporation with a strong heritage and culture.
- Divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distribution, and third-party administration and claims processing.
- More than 850 offices in 56 countries and over \$6.9 billion in brokerage & risk management revenues.
- Client-service capabilities in more than 150 countries around the world through a global network of correspondent brokers and consultants.
- Founded in 1927, publicly traded since 1984.

This material was created to provide accurate and reliable information on the subjects covered by should not be regarded as a complete analysis of these subjects. It is not to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services."

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