

RESUME: Engagement of Benefits Consultant  
Date: June 13, 2017  
Presenter: Betsy Drewry, Finance Director

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RATIONALE: By mutual agreement our contract with Pierce Group Benefits Consulting will end on June 30, 2017. An RFP (#17-0502-1) was issued on May 2, 2017 to engage a benefits consultant effective July 1, 2017. The RFP closing date was May 19, 2017.

We received four responses. All proposals were evaluated and the top three respondents were interviewed on June 6, 2017. The three interviews yielded the number one pick, Mark III. Mark III offers a blend of desired services, data analysis, and competitive pricing. It is the recommendation of staff to continue to pay the fee directly from the health insurance account as in past years.

**Pricing – Base - \$25,000 - \$25,500 Annually**

References were contacted and yielded favorable responses.

RECOMMENDED  
ACTION:

Staff recommends authorization of the County Administrator to initiate a contract with Mark III for a one year contract with the option of three additional annual renewals.

See following pages (including attachments) for evaluation, RFP, and proposal information.

***Evaluation of Benefits Consultant Proposals***

Proposal Evaluation Criteria: Services Offered  
Quality and Responsiveness of Offer  
Qualifications and Experience of Firm  
Proven Ability to Deliver Services Promptly  
Method and Amount of Compensation

Selection Committee:

<b>County</b>
Nancy Shaffer, County HR Director*
Betsy Drewry, County Finance Director
Corrie Hurt, County HR Analyst
Leigh Primmer, County Purchasing Officer

\*Evaluated Proposals, but unavailable for interviews

- Respondents:  
**(Bold = Top 3)**
- 1) **Rosenthal Insurance**
  - 2) Arthur Gallagher
  - 3) **Innovative Insurance**
  - 4) **Mark III**

<b>BENEFIT CONSULTANT REVIEW &amp; SCORING</b>			
<b>Interviewer</b>	<b>Rosenthal Insurance</b>	<b>Innovative Insurance</b>	<b>Mark III</b>
#1	17.25	36.5	41.25
#2	27	38	43
#3	18	42	44.5
<b>TOTAL INTERVIEW SCORES</b>	<b>62.25</b>	<b>116.5</b>	<b>128.75</b>
<b>AVERAGE INTERVIEW SCORES</b>	<b>20.75</b>	<b>38.83</b>	<b>42.92</b>
<b>Proposal Review Scores</b>	<b>73.25</b>	<b>78.5</b>	<b>86.5</b>
<b>Total Score</b>	<b>94.00</b>	<b>117.33</b>	<b>129.42</b>
	#3	#2	#1

ATTACHMENTS: RFP  
 Excerpts from Proposal - Mark III

May 15, 2017

Ms. Leigh Primmer  
Prince George County  
Procurement Officer  
Finance Department  
6602 Courts Drive  
Prince George, VA 23875

Re: RPF# 17-052-1

Dear Ms. Primmer:

Please find enclosed our response for Insurance / Benefits Consultant.

We appreciate the opportunity to respond to the Request for Proposal.

**Mark III Delivers:**

- **Experience**

Mark III is a firm focused on employee benefits and possesses a knowledge base of operational considerations few can match.

This knowledge translates into results as we design the right solutions for your organization, which are best in class and managed for the long haul.

Most importantly, we know what works for governmental employers and what does not. We take care of the organization.

- **Leverage**

Our competitive advantage is our size and experience, which equates to leverage for Prince George. Mark III Brokerage has over 100 large group public entities utilizing our services.

This provides us with significant leverage and knowledge, translating into value for Prince George.

This also applies to dental and Section 125 vendors as well.

- **Service**

Mark III uses a team approach to employee benefits revolving around service. Since we work for the customer and not the insurance company our philosophy is to provide the best products available in the marketplace backed up by the best service possible.

We have been delivering this service for over 30 years.

- **Negotiating the Best Arrangements**

We have the underwriting experience to negotiate the best arrangements for Prince George with the vendors.

We have significant experience in all coverage lines and bring significant employee benefits experience to the marketplace.

We provide:

- Plan Marketing and Evaluation Services
- Specification Preparation
- Marketing the Specifications
- Evaluation of Responses
- Plan Monitoring
- Accurate renewal calculations well in advance of the final renewal.
- Setting budgeted rates
- Obtain stop-loss coverage
- Providing pharmacy benefit solution
- Creating Wellness Strategies
- Creating benefit recommendations based on plan performance and budget considerations
- We deliver accurate renewal estimates months in advance of the renewal delivered by the payor

This allows Prince George to accurately budget for the upcoming Fiscal Year and not be surprised if there is a cost issue with the medical plan. If there is a challenge with plan performance, planning and bidding can be done to give you multiple renewal options.

- **Results**

Most recent examples of our success in healthcare plan management include the following:

- During the 2016 – 2017 renewal, Mark III saved Cumberland County \$900,000 in renewal negotiations during the bid process.
- During the 2016 – 2017 renewal, Mark III saved Forsyth County \$500,000 in stop loss negotiations through elimination of lasers.
- During the 2016 – 2017 renewal, Mark III saved the City of High Point \$1,300,000 in renewal negotiations.

We provide comprehensive services that include:

- **Benefit Booklets**
- **Healthcare Reform Education and Human Resources Portal**
- **Benefit Statements**
- **Employee Surveys**
- **Client Specific Site & Product Overview Videos**
- **Web enrollment**

Mark III is a firm focused on employee benefits. This focus and years of experience with Public Sector clientele give us an insight to the needs and solutions for Prince George.

*Mark III Brokerage welcomes the opportunity to work with Prince George with leadership and vision required for your organization.*

Please don't hesitate to call or email me with any questions you may have.

Mark Browder  
Mark III Brokerage, Inc.  
211 Greenwich Rd.  
Charlotte, NC 28211  
Phone: 800-532-1044, ext. 204  
Fax: 704-365-1529  
Email: [mark@markiiieb.com](mailto:mark@markiiieb.com)

Sincerely,



Mark E. Browder

## 2. Overview/History

*Mark III is a licensed consultant with no affiliation with any insurance company, third party administrative agency, or provider network.*

*Mark III Brokerage uses a team approach to employee benefits revolving around service. Since we work for the customer and not the insurance company, our philosophy is to provide the best products available in the marketplace backed up by the best service possible.*

*Our consulting philosophy is one centered on partnership, commitment, and quality service for you and your employees. We are a member of your team and will provide responsive, comprehensive, quality advice with competitive product offerings, leveraging our total membership and relationships in the market.*

<u>North Carolina Counties</u>	<u>North Carolina Schools</u>	<u>Virginia Clients</u>
Burke County Government	Alamance-Burlington Schools	Barter Theatre
Cabarrus County Government	Alexander County Schools	Caroline County Schools
Caldwell County Government	Asheboro City Schools	Carroll County Government
Caswell County Government	Asheville City Schools	Culpeper County Government
Cleveland County Government	Cabarrus County Schools	Culpeper County Schools
Columbus County Government	Cleveland County Schools	Fredericksburg City Schools
Cumberland County Government	Davidson County Schools	Isle of Wight Public Schools
Dare County Government	Durham Public Schools	Henry County Government
Edgecombe County Government	Graham County Schools	Henry County Schools
Forsyth County Government	Guilford County Schools	Lee County Government
Gaston County Government	New Hanover County Schools	Montgomery County Schools
Halifax County Government	Pitt County Schools	Richmond County Public Schools
Henderson County Government	Randolph County Schools	Scott County Government
Hertford County Government	Richmond County Schools	Spotsylvania County Government
Lee County Government	Rowan-Salisbury Schools	Spotsylvania County Schools
Lenoir County Government	Surry County Schools	Smyth County Schools
Lincoln County Government	Winston-Salem/Forsyth County Schools	Stafford County Government
Martin County Government	<u>Tennessee Schools</u>	Stafford County Schools
Moore County Government	Carter County Schools	Washington County Government
Nash County Government	Grainger County Schools	Wise County Schools
Onslow County Government	Hamilton County Schools	<u>North Carolina Cities/Towns</u>
Pitt County Government	Johnson City Schools	City of Charlotte
Polk County Government	Johnson County Schools	City of Graham
Randolph County Government	Rhea County Schools	City of High Point
Robeson County Government	Unicoi County Schools	City of Kinston

Scotland County Government	<u>Other Tennessee Clients</u>	City of Laurinburg
Swain County Government	Chattanooga Publishing	City of Monroe
Transylvania County Government	City of McMinnville	City of Raleigh
Vance County Government	City of Lawrenceburg	City of Rocky Mount
Wayne County Government	City of Sevierville	City of Salisbury
Wilkes County Government	First TN Human Resource Agency	City of Sanford
Yancey County Government	Town of Erwin	City of Shelby
<u>Tennessee Counties</u>	Town of Greeneville	City of Washington
Bledsoe County Government	<u>Other North Carolina Clients</u>	City of Winston Salem
Carter County Government	Bertie-Martin Regional Jail	Town of Smithfield
Hamblen County Government	Burke-Catawba Confinement Facility	Town of Boone
Johnson County Government	Duke University	Town of Nags Head
Rhea County Government	Forsyth County Club	Town of Smithfield
Sullivan County Government	NCRGEA	<u>North Carolina Community Colleges</u>
Unicoi County Government	Cleveland County Water Authority	Forsyth Tech
	Water and Sewer Authority Cabarrus County	Guilford Tech
	Onslow County Water and Sewer Authority	<u>Georgia Clients</u>
		City of Dalton
		Rabun County Government
		Towns County Government
		<u>Alabama Clients</u>
		Huntsville Utilities

*We will proactively advise you on any plan design or administrative changes that present potential vendor service or financial challenges, resulting in employee morale issues and dissatisfaction.*

*We want enduring relationships based on trust and accountability, providing you with long-future success in the management of your employee benefits. Ultimately, we want to assist you in protecting your employees' household finances through quality employee benefits, education strategies, and consumer accountability.*

*Mark III is a firm founded in 1973 that is focused on employee benefits in the Public Sector. With over 100 public sector customers and 40 years of experience in the public sector, not only does Mark III have the experience as a consultant to find the best programs available, but we also implement and manage the programs for the long haul.*

## **Who is Mark III?**

*Mark III Brokerage, Inc. has had the pleasure of working with many public sector clients in multiple states.*

*We work closely with Staff to deliver a Flexible Benefits Plan that is competitive, creative, and consistent with the desires of the employees and Staff. We provide innovative solutions for your product and administrative needs.*

*With over 100 public sector customers and 25 years of experience, not only does Mark III have the experience as a broker to find the best programs available, we also implement and manage these programs throughout plan year.*

*Focusing on public sector gives Mark III insight into the special needs of you and your employees.*

***You are our target customer.***

*Mark III provides a professional and committed service staff to support our customers. We do not rely on the insurance companies to service our clients.*

*We are looking to develop relationships with our customers by providing advice and marketing services on various employee benefit programs, providing communication strategies for the employees, and website development to aid in information and employee self-service.*

## **Products**

*Mark III brings some of the most innovative plan designs to our customers.*

## **Outstanding Product Solutions**

*We are focused on equity, both from a pricing and benefit perspective.*

## **Guarantee Issue Solutions**

*Mark III has created a suite of product solutions that offers your employees guarantee issue.*

*This means that employees that you have who couldn't qualify for some of the current product mix, would be able to obtain coverage through Mark III solutions.*

*This is a huge advantage for Mark III and is very important for your employees.*



*We offer products that deliver some of the greatest benefit value to the policyholder available. These products don't take years to build a "benefit," but rather, from the first day that the policy holder owns the policy, there is significant value.*

*As a broker, it is our responsibility to discern what is intrinsically valuable in a policy, what benefits are important, and what are not.*

*When one looks at a cancer policy, there are a significant number of benefits outlined in the policy form. It is hard to determine, what is valuable and what is not. Many insurance carriers want one to believe the more benefits outlined, the more valuable the policy.*

*What we set out to determine is: where is the value?*

*When one looks at mature blocks of cancer coverage policies, the largest single benefit payment category is radiation/chemotherapy payments. Increases in radiation therapy and chemotherapy claim costs drove carriers to significantly limit this benefit.*

*Chemotherapy claims can range \$3,500 to \$6,000 per treatment, once per week. Treatment can continue for months. We don't believe that a benefit that pays \$300 or \$400 per day adequately cover this exposure.*

*Cancer Plans that we offer provide some of the highest levels of radiation therapy/chemotherapy benefits for participants available in the market on a per treatment basis.*

*Secondly, another benefit that is touted by carriers is the first occurrence rider. Industry sources have indicated to us that the average duration of a cancer policy is 6 to 7 years. Therefore, the policy that delivers the greatest value in the shortest amount of time to the policyholder is the one that is the most valuable.*

*Policies that take years to build up a sizable first occurrence benefit don't deliver the benefit of many policies.*

*This is the type of evaluation that we perform and the logic behind the policies that we recommend.*

## **Service**

*Mark III provides both a toll-free number and website for employees to access benefits. That number is 1-800-532-1044.*

*On a day-to-day basis, Mark III provides a full-time service person to assist the customer with service related issues. We have a toll-free number for our customers to use to contact us, in addition to email. We provide web sites to provide information and forms.*

~~covered lives and bring significant experience and leverage for Prince George.~~

### **Scope of Services**

**You are our target customer.**

*If chosen as Prince George's employee benefits consultant, below is a brief summary of the services that we will deliver:*

- **Data Gathering and Plan Assessment** – *To gain an understanding of the current employee benefits, we will collect the necessary information to provide Prince George with an assessment of the current status of the employee benefit program.*
- **Create a Strategic Plan** – *During the assessment phase, we will create a strategic plan by following the SWOT analysis method.*
- **Identify and Implement the Priorities** – *Once the SWOT analysis is complete, Prince George and Mark III will assign priorities and begin the marketing/evaluation process.*
- **Plan Marketing and Evaluation Services** – *Mark III will begin the Request for Proposal process, which includes:*
  - **Specification Preparation** – *With the guidance and assistance from Prince George, Mark III will prepare specifications that give the carriers/vendors an accurate assessment of your existing medical plan. The specifications outline your concerns and goals.*
  - **Marketing the Specifications** – *Mark III will contact the qualified carriers and vendors to determine their interest in evaluating your medical plan. Carriers/vendors that express an interest are sent the specifications to obtain a response.*
  - **Evaluate the Responses** – *Once all proposals are received, Mark III will evaluate the responses and provide analysis of the responses.*
- **Plan Monitoring** – *We monitor the performance of the plans throughout the plan year, look for trends that impact the plan, and check service level performance of the vendor. We track claims activity, reserving, retention, and claim trends.*
- **Underwriting and Budget Projections** – *We accurately predict plan costs for our public sector customers' months in advance of the renewal process. This allows Prince George to accurately budget for the upcoming Fiscal Year and not be surprised if there is a cost issue with the medical plan.*

- **Alternate Plan Design Experience** – Mark III has customers who have implemented Consumer Driven Healthcare Plans (CDHP), HRAs, HSAs, and employer funded FSAs. We can provide you with the pros and cons of CDHPs and the areas where there are opportunities to be a good consumer of health care.
- **Using Plan Data to Make Plan Modifications** – Because we are monitoring plan data throughout the year, when the budget process begins, we are ready to provide suggestions on benefit design and wellness strategies that can improve plan performance.
- **Creation of Wellness Strategies** – Mark III has experience in creating wellness strategies for Public Sector clients in North Carolina and can assist Prince George in the following:
  - Health Coaching
  - Wellness Clinics
  - Onsite Pharmacies
  - Smoker/non-smoker premium differentials
  - Screenings and Health Fairs
  - Health risk assessments
  - Exercise programs
  - Asheville Projects style programs
  - Accountability Based Strategies
  - **Web-based Communication** – We can provide annual web-based employee benefit communication for Prince George. Some of those services and advantages include:
    - Employee Accessibility that is 24/7
    - Browser Requirement Only
    - Location Independent – Concurrent Enrollment
    - Multiple Changes
    - Secure Site
    - Work Flow Improvements
    - Single Data Source – Higher Level of Data Accuracy
    - Business Rule Driven
    - Less Intrusive
    - Post-Enrollment Time-Savings

*Employee enrollment is significantly enhanced. Employees can enroll at their own pace and when it is convenient for them.*

- **Experience** – We bring significant experience to bear in the following for our customers:
  - Medical Programs
  - Wellness Strategies
  - Section 125 Programs
  - Dental coverage
  - Group Term Life
  - Group Long Term Disability

- *Group Short Term Disability*
- *Group Auto & Home Coverage*
- *Vision Coverage*
- *Group Long Term Care*
- *Supplemental Health Programs*
- *Voluntary Disability Coverage*

*Our experience is in the Public Sector and is important because employees at Prince George have different needs and expectations than other industries.*

- ***Benefit Booklets*** – *Mark III can provide a professional employee benefit booklets for all employees. The information is in a concise and informative format. The brochure gives your employees all of their benefits information in one document.*
- ***Client Specific Employee Benefits Web Site*** – *Mark III can build and maintain an employee benefits website for Prince George. The website will specific to the benefits of Prince George.*
- ***High Level of Service Throughout the Year*** – *Last and certainly not least, Mark III provides full time service personnel to answer questions that your employees and staff might have. Our staff's core responsibility is only to address the needs of their customer. They are not responsible for marketing. They are advocates for Prince George and your employees.*

#### **5. Proposed methodology and time frame for addressing County's needs:**

- a. Describe how your organization participates in developing a strategic benefit plan with your clients.**

##### ***Strategic Plan Development***

*Mark III develops an understanding of the goals and priorities of all of our customers by meeting with the customer. The purpose of the meeting is to discuss benefit priorities and financial/budgetary constraints. Our vast experience allows us to discuss all of the various products available in the marketplace. We also share our experiences with typical plan designs and cost structures of other clients with similar demographics as a perspective for the client to consider. Once the coverage items have been discussed, Mark III then helps the client create a strategic plan.*

- b. Describe your organization's involvement in the annual review process, including information regarding process timeframes, negotiation of rates and vendor selection.**

##### ***Renewal***

***For the County, we would deliver accurate renewal estimates months in advance of the renewal delivered by the payor.***

*This allows the County to accurately budget for the upcoming Fiscal Year and not be surprised if there is a cost issue with the medical plan.*

*So rather than being caught off guard if there is a challenge, planning and bidding can be done to give the County multiple renewal options.*

*Our predictive modeling experience comes in the form of claim reporting and the associated medical staff claims expectations for the individuals in question.*

*Once Mark III has completed the initial evaluation, we will meet with the County to deliver our initial assessment. Based on the initial results of our meeting and how satisfied the client and Mark III are with the renewal, the next step will be determined. If the renewal is competitive and there is not a significant financial or benefit change that is required, no action would be taken. If the response from the carrier/vendor were uncompetitive, then further negotiation would take place. If a satisfactory response from the carrier/vendor does not occur, the Mark III would market the plan in question to see if a more competitive offer can be attained from another source.*

*For many of our clients, the renewals are provided 120 days prior to the effective date.*

### **Plan Management Services**

**Quarterly review of the County's health costs and the cost-effectiveness of the current plan designs. Our large public sector client base affords us opportunities to compare entities.**

*A sample quarterly update is included in the binder.*

### **Consulting**

- *Provide quarterly meeting updates*
- *Provide our underwriting projections based on current and past experience*
- *Budget projections 9 months in advance versus industry standard of 60 days*
- *Maintain financial integrity of health plan*
- *Identify plan design challenges*
- *Make recommended changes and provide cost impact*

### **Annual Medical, Pharmacy and Dental Plan Renewals and Negotiations as well as Voluntary Products**

#### **Renewal Strategy and Negotiation**

*Mark III develops an understanding of the goals and priorities of all of our customers by meeting with the customer. The purpose of the meeting is to discuss benefit priorities and financial/budgetary*

*constraints. Our vast experience allows us to discuss all of the various products available in the marketplace. We also share our experiences with typical plan designs and cost structures of other clients with similar demographics as a perspective for the client to consider. Once the coverage items have been discussed, Mark III then helps the client create a strategic plan.*

### **Stop Loss Insurance Evaluation Yearly: Proper Levels and Rating Reviewed**

*Mark III regularly reviews stop loss impact and the value for the client. We also review the competitiveness of the rates offered for specific and aggregate protection as well as the value of the aggregate coverage versus the premium paid, whether with the TPA or a third party stop loss carrier, reviewing both plan experience, stop loss reimbursements, medical plan trend year over year, and leverage trend factors used by stop loss carriers.*

### **Budget Rate Development**

*Mark III provides ongoing consulting that provides guidance on plan design that impact cost to alleviate required increases where budget cannot withstand, including development of rate structure taking into consideration the client contribution strategy and philosophy on dependent rates.*

### **Pharmacy Plan Management**

*Mark III has extensive consulting experience with pharmacy plan management, whether wrapped into the medical or through a third party vendor. We have worked with third party administrators that provide pharmacy administration through various pharmacy benefit managers, using their leverage to get the best value for our clients.*

*Whether under one carrier or carved out, we exam utilization patterns to determine population disease states, generic versus brand utilization, and specialty drugs costs. Data is shared with all parties to insure care management needs are addressed where needed if there are gaps in care issues due to non-compliance.*

*We review the need for design levers such as DAW, Step Therapy, quantity level limits, controlled drug programs, required maintenance mail order, specialty drug care management programs, deductible plan designs, and overall education regarding pharmacy. Annually, data is used to determine plan design needs based on employee feedback, the employer experience, and budget needs.*

### **Medical Plan Accomplishments**

- *During the 2010 – 2011 renewal, Mark III saved Moore County \$75,644.28 in Stop-loss Costs.*
- *We kept Iredell County from being exposed to an additional 15% risk at the first renewal.*
- *In 2010 – 2011, we saved Forsyth County \$140,000 in fixed cost.*
- *In 2015 - 2016, we saved Forsyth County \$500,000 in fixed cost for stop loss insurance.*
- *During the 2003 – 2004 plan year, we kept the City of Rocky Mount from under funding their medical plan, when BCBS inaccurately projected the County and School's claims.*

- *During the 2010 – 2011 plan year, we saved Onslow County \$100,000 in stop loss costs using a third party.*
- *During the 2010 - 2011 plan year, we saved Gaston County \$100,000 in stop loss costs using a third party.*
- *City of Monroe – Saved the City \$181,000 by transitioning them to a Transparent Pharmacy Contract.*
- *Huntsville Utilities – Saved the Utility \$184,000 in renegotiated Administrative costs.*
- *City of Rocky Mount – For the 2013 – 2014 plan year, eliminated \$1,200,000 of Lasers applied to the Stop-loss coverage.*
- *Transitioned a dozen clients to accountability based wellness strategies, with measured improvements in the health of the population.*
- *Transitioned multiple clients to Transparently Priced Pharmacy Programs with the client only being charged a flat administration fee, no spread pricing, and retaining all rebates, all to the financial benefit of the client.*
- *In multiple customers, thru our wellness initiatives, significantly improved the health of the overall population.*

c. Describe how your organization would assist the County in selecting a new insurance vendor(s), include how your company's experience and expertise would benefit the County.

*Mark III will work with the County using the following criteria to evaluate all vendors whether the current administrator or a potential provider in a competitive bid:*

- *Quality of Care provided to the employees and their dependents.*
- *Sound financial status of the firm.*
- *Outstanding service, including but not limited to, strong client service support, home office underwriting, contracts and legal service departments, claims processing, and related customer service.*
- *Networks, which provide excellent access to hospitals and physicians in the locations where employees reside.*
- *Network discounts and pricing.*
- *Competitive rates or fee structure.*
- *Future stability of rates/fees.*
- *Providing comprehensive experience reports to the client so that an evaluation can be made relative the plan performance.*
- *Carrier flexibility when plan design changes are necessary to meet the needs of the employees and the employer.*
- *Provides quality ongoing service and a service team that is dedicated to solving problems that arise during the plan year.*
- *An ongoing employee education program to assist the employees' understanding of the plan's operation.*
- *The flexibility to expand the network to cover new employees.*

**Mark III provides extensive services when a client is determining the need for a new vendor for any product. Our services include the following:**

**Plan Marketing and Evaluation Services** – Mark III has the expertise to market and evaluate all of your employee benefits. We will perform the following functions:

**Specification Preparation** – With the guidance and assistance from Prince George, Mark III will prepare specifications that give the carriers/vendors an accurate assessment of your existing programs.

This will include census, claims activity, current plan design, and requested plan designs. These specifications will outline your concerns and goals.

**Marketing the Specifications** – Mark III will contact the qualified carriers and vendors to determine their interest in evaluating your programs. Carriers/vendors that express an interest are sent the specifications to obtain a response.

Mark III will provide a comprehensive evaluation, giving a side-by-side comparison of each vendor's offer.

**d. Describe the process of providing planned recommendations to your clients.**

*We make plan recommendations based on the following:*

- *Employee satisfaction with the plan design*
- *Compliance with State and Federal guidelines*
- *Competitive plan designs*
- *Competitive rates or fee structure*
- *Future stability of rates*
- *Ability to easily change the plan to meet new employee and dependent need*
- *Ease of administration*
- *Vendor Review:*

*Mark III evaluates vendors by use of various mechanisms including the following, for example, for health plan carriers/third party administrators:*

- *Financial Rating*
- *Customer Satisfaction Results*
- *Annual Reports*
- *SAS Reports*
- *HEDIS Data*
- *Clinical Programs Provided by Health and Wellness Providers*
- *Auto Adjudication Rates for TPAs/Carriers/FSA Administrators*
- *Case Management Programs*
- *Chronic Disease Management Programs*
- *ESRD/Transplant Monitoring*
- *COB Programs*
- *Rx Management Programs*
- *Network Breadth/Discounts/Growth*



- *Demonstrated Results: financial/process improving measures*
- *Performance Standards Delivery*

e. Point out the training resources your organization provides to assist clients in educating and training their benefit staff.

### **Keeping you Informed**

*Mark III stays abreast of legislative development using the following sources, to name a few. Information also comes from medical providers, carriers, TPAs, and legal resources.*

- *EBIA*
- *Employee Benefits News*
- *SHRM*
- *HHS*
- *DOL*
- *Kaiser Employer Survey*
- *MetLife Employer Survey*
- *New York Times*
- *Wall Street Journal*
- *Harvard Business Review*

*We provide updates as they occur, communicating in person, on the phone, through email, and through seminars we provide.*

*Mark III disseminates compliance and trend information to clients and our staff as developments occur.*

*Topics in the past have included:*

- *Healthcare Reform*
- *Debit Card Capabilities - Enhanced Data Capture*
- *Web Based Enrollment Opportunities*
- *Contrarian Point of View - Consumer Driven Health Care*
- *Dental Insurance Trends*
- *FSA Grace Period – Operational Pros and Cons*
- *Compliant Wellness Plan Incentive Strategies and Legal Updates*
- *Multi-layered Approach to Controlling Healthcare Costs*
- *Employer Based Wellness Strategies and Population Health Management*
- *Consumer Driven Health Trends*
- *Section 403b Regulation Changes and Implementation Strategies*
- *Section 125 Regulation Changes and the Impact of IIAS*
- *An Employers Strategies for Wellness and Cost Management*
- *Children's Health Insurance Program*

- *Mental Health Parity*
- *Early Retiree Subsidy*

*Mark III sends a Benefits Buzz as well as a Healthcare Reform Update monthly to all clients and Mark III staff. Samples are included under the Compliance tab.*

#### ***Library Access:***

*MyWave® is your personalized website that allows you to effortlessly click, connect and communicate with Mark III Brokerage, Inc.*

*It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to view documents online, participate in plan/program surveys or connect with more than 325,000 peers in your industry, this is the place to be. It's easily accessible, hardworking and just one of the many services available to you when you partner with us.*

#### **Posting Center**

- *Our document posting capabilities allow us to seamlessly provide you information.*
- *Accessible 24/7, postings from our agency are timely, relevant and easy to locate in one convenient place online.*

#### ***Health Care Reform***

- *Get the information you need about health care reform, including legislative updates, explanations and timelines.*
- *Provide your employees the education they need to understand how reform impacts their lives.*

#### ***Community***

- *Through MyWave® Community, you have access to a vast and knowledgeable network of colleagues from across the country.*

*Mark III is adept at project management and because we update our clients on changes in legislation on a regular basis, we move quickly should needs arise due to a change. Most recently, autism, transgender, and wellness communications have been involved that required client management and guidance.*

#### **6a. List of current Virginia clients**

*Barter Theatre*

*Caroline County Schools  
Carroll County Government  
Culpeper County Government  
Culpeper County Schools  
Fredericksburg Public Schools  
Henry County Government  
Henry County Schools  
Isle of Wight Public Schools  
Lee County Government  
Montgomery County Schools  
Richmond County Public Schools  
Scott County Government  
Spotsylvania County Government  
Spotsylvania County Schools  
Smyth County Schools  
Stafford County  
Stafford County Schools  
Washington County Schools  
Wise County Schools*

**a. Number of clients that are in the public sector**

**19**

**7. Copy of contract form**

***Enclosed***

**8. Fee Structure**

*\$25,500 annually that can be paid annually, monthly, or quarterly.*

Board of Supervisors  
County of Prince George, Virginia

Resolution

At a regular meeting of the Board of Supervisors of the County of Prince George held in the Boardroom, Third Floor, County Administration Building, 6602 Courts Drive, Prince George, Virginia this 13<sup>th</sup> day of June, 2017:

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Present:

William A. Robertson, Jr., Chairman  
Donald R. Hunter, Vice-Chairman  
Alan R. Carmichael  
T. J. Webb

Vote:

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On motion of \_\_\_\_\_, seconded by \_\_\_\_\_, which carried unanimously, the following Resolution was adopted:

**RESOLUTION; AUTHORITY TO EXECUTE CONTRACT FOR  
BENEFIT CONSULTANT**

WHEREAS, An RFP was issued for a Benefit Consultant on May 2<sup>nd</sup> and closed on May 19<sup>th</sup> with four responses; and

WHEREAS, Interviews of the top three firms were held on June 6<sup>th</sup>. The recommended company from the ranking process is Mark III. References were checked and all returned positive results;

WHEREAS, Mark III would be contracted to assist the county with implementing strategies to manage health insurance and other benefits for the next 12 months with potential to renew for three annual periods.

NOW, THEREFORE BE IT RESOLVED That the Board of Supervisors of the County of Prince George this 13<sup>th</sup> day of June, 2017, does hereby authorize the County Administrator to execute a contract with Mark III for benefit consultant services.

A Copy Teste:

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Percy C. Ashcraft  
County Administrator