

North Risk Partners is
#oneTEAM with **#oneMISSION**:
service to our clients, to each
other, and to our communities.

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To build
something
great,
there must
be a plan.

ABOUT US



Your partner for facing risk

We want to be more than just your insurance broker – because to us, you're a partner. Long-term, committed relationships are key to how we help clients **face risk head on** and reach their goals.

OVERVIEW OF CAPABILITIES

Strategic solutions

We specialize in strategic insurance solutions for businesses and individuals. We are committed to helping clients face risk head on with right-fit insurance programs and value-added services that help you save.

For Businesses

- Employee Benefits
- Commercial Insurance
- Executive Benefits
- Surety Bonds
- + Value-Added Services

For Individuals & Families

- Health & Life
- Home, Auto, & More

NORTH RISK PARTNERS

Numbers tell a story

Our size allows us to offer more choices in coverage and important risk management resources. We are one of the largest, privately-owned independent insurance brokerages in the Midwest.

TOP 30 FIRM IN THE UNITED STATES

\$85M
IN REVENUE

5K+
EB CLIENTS

30+
LOCATIONS

400+
EMPLOYEES

WHO WE ARE

Full-Service, Forward-Thinking

A Full-Service Independent Insurance Agency

North Risk Partners specializes in strategic insurance solutions for businesses and individuals. Our advisors help clients face risk head on with right-fit insurance coverage and attention to opportunities for preventing avoidable losses. For businesses, we offer programming and compliance support in the areas of HR, safety, worksite wellness and more.

Large Enough to Give You Options

We are one of the largest, privately owned independent insurance brokerage and risk management advisory firm in the Midwest with over 400 employees and over 30 locations across five states. Our size allows us to offer more choice in our core areas of capability:

For Businesses

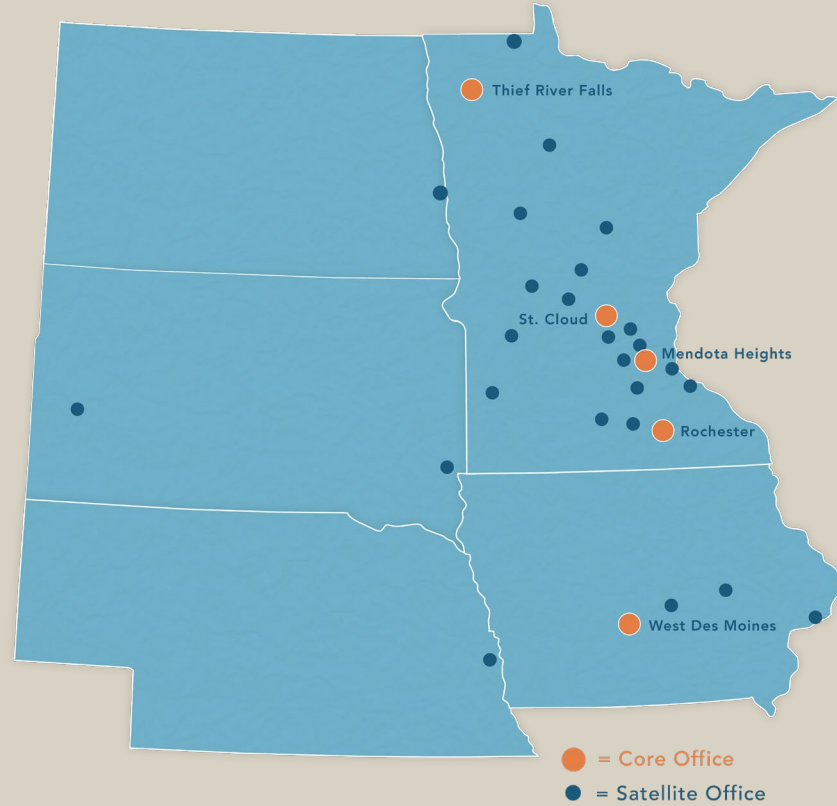
- Commercial Insurance
- Employee Benefits
- Surety Bonds

For Individuals & Families

- Home, Auto, & More
- Health & Life
- Farm & Agriculture

Small Enough to Be Local

We are committed to making a positive impact. Service to our clients, each other, and local communities is an important part of who we are.



VALUE-ADDED SERVICES

VALUE-ADDED SERVICES MENU

North Risk » Client

Education

- Email Updates
- Webinars & Seminars

Benchmarking Services

Commercial Insurance

- ModMaster – *Workers' Compensation analysis*
- Advisen – *Coverage and premium analysis, industry comparison*

Employee Benefits

- Milliman – *compare plan design and costs to others by region, industry and size*

Hotline

- Safety & Loss Control
- Human Resources
- Legal & Contract Review

Client » Tools

Tools & Resources

- Zywave Client Portal
 - Includes 18 Toolbox Tools, including:
 - ACA Reporting
 - COBRA Notices Generator
 - Compliance Notice Builder
 - Federal Poster Advisor
 - Health Compliance Calendar
 - Job Description Builders
 - Interview Question Builders
 - OSHA Log
 - Zywave Learning (LMS)

Commercial Insurance

- InsurLink (client portal)

Employee Benefits

- Ease (enrollment platform)

Professional Consulting

Custom Projects & Services

- Human Resources
- Safety & Loss Control
- Legal & Contract Review
- Wellness
- Benefits Compliance
- Springbuk Health Intelligence – *Claims analytics*



**PREFERRED RATES +
SPONSORSHIP
OPPORTUNITIES
AVAILABLE**

Talk to your North Risk advisor
for more information.

NO COST TO YOU

VALUE-ADDED SERVICES 2024

The same great services and more.



Increased
Geographic Reach



Enhanced
Technology Solutions



Expanded
Team of Experts

HR & Employment Law

WAGNER, FALCONER & JUDD, LTD.



Safety & Loss Control



HR & LEGAL SERVICES 2024

WAGNER, FALCONER & JUDD, LTD.

About WFJ

- Human Resources and Employment Law
+ Additional legal services for businesses
- 70+ employees
- Midwest-based
- National representation

Meet The WFJ Team



Michael Dupont
Shareholder & Attorney



Janell Stanton
HR Attorney

HR & LEGAL SERVICES IN 2024

WAGNER, FALCONER & JUDD, LTD.



Hotline with portal
for ticketing



Webinars



Employee
handbooks



HR compliance
and audits



Training
programs



\$250/hour for projects
beyond hotline

SAFETY & LOSS CONTROL SERVICES 2024



About KPA

- 100+ loss control representatives
- 300+ employees
- Midwest and national reach
- Portal for Environment Health & Safety (EHS) and Workforce Compliance
- Extensive employee training video library

Meet The KPA Team



Rob Stansbury
Director of
EHS Insurance



Nick Hardesty
EHS District Manager



Grant Paulson
Level II Risk
Management
Consultant

SAFETY & LOSS CONTROL SERVICES 2024



Mock inspections and compliance audits



Workplace hazard evaluations



Online loss control and safety resources



Safety and training program reviews and development



Loss control audit reviews



\$235/hour* for consulting projects
(\$300/hour senior level involvement)*

CONSTRUCTION LAW SERVICES

Contract Creation

Hellmuth & Johnson (H&J) will work with North Risk construction clients to create contracts with the company's customers, subcontractors, service providers and other parties. H&J can provide the contract form and work with you to customize it for your business or review your existing contract to help you improve it. As part of this service, H&J will discuss the pros and cons of certain provisions and educate you about contract terms and how they impact the company.

Cost not to exceed \$1,000

Contract Review

Hellmuth & Johnson will review a North Risk client's contract, subcontract or other agreement within 24 hours with detailed comments and suggested changes.

Cost not to exceed \$400

Our partners at Hellmuth & Johnson can be reached by calling or emailing North Risk's Value-Added Services hotline:

(888) 667-4135 *Option 3 for construction law support

constructionlaw@northriskpartners.com


VALUE-ADDED SERVICES HOTLINE




*Personalized consulting
for compliance and best practices
powered by our trusted partners*

How To Use The Hotline

CALL OR EMAIL: No pre-enrollment required.

 Call **(888) 667-4135** and select the option for the service partner relevant to your need.

 Email the relevant service partner using our designated emails shown on the right.

KNOW WHAT TO EXPECT

1. **Receive a response within 24 hours** and sooner based on urgency.
2. **Portal Activation:** You will be enrolled in a service portal if applicable.
3. **Service Needs Beyond the Hotline:**
Our service partners will coordinate with your North Risk Partners Risk Advisor to discuss additional costs that may apply.

VALUE-ADDED SERVICE PARTNERS

Wagner, Falconer & Judd (WFJ)

HR & Employment Law 

 Option 1

 hr@northriskpartners.com

KPA

Health & Safety, Loss Control 

 Option 2


 safety@northriskpartners.com

Hellmuth & Johnson

Legal & Contract Review

 Option 3

 constructionlaw@northriskpartners.com

 *Indicates service portal enrollment included.*

COMMUNICATIONS

Webinars & Seminars

Empower your team with educational events for risk-minded business leaders presented by industry professionals in the areas of insurance, HR, safety, and wellness.

Regulatory Updates

There are countless rules and regulations governing today's businesses, and many are complex. We help you keep current on laws and regulations that affect your company.

NORTH RISK PARTNERS®

WEBINAR

ANTI-HARASSMENT: COMPLIANCE UPDATE AND BEST PRACTICES

This event is approved for SHRM credit

REGISTER TO LEARN MORE

Anti-Harassment: Compliance and Best Practices

Thursday, Oct. 22
11:00 a.m. – 12:00 p.m. CT

This webinar will cover:??

- How to handle an employee with a serious medical condition by FMLA
- Steps to protect your organization from legal liability as a co-worker or supervisor
- New harassment policy requirements from the EEOC

NORTH RISK PARTNERS®

UPDATE

HEALTH FSA LIMIT WILL REMAIN THE SAME FOR 2021

Health FSA Limit Will Remain the Same for 2021

The Affordable Care Act (ACA) imposes a dollar limit on employees' salary reduction contributions to health flexible spending accounts (FSAs) offered under cafeteria plans. The limit will remain the same for 2021. The limit may be increased for 2022.

ACA COMPLIANCE OVERVIEW

Affordable Care Act: 2021 Compliance Checklist

The Affordable Care Act (ACA) has made a number of significant changes to group health plans since the law was enacted in 2010. Since that time, a number of changes have been made to various ACA requirements that employers and plan sponsors should be aware of. It is important for employers to periodically review their benefit plans in order to maintain compliance with these various requirements.

Changes to some ACA requirements take effect in 2021 for employers sponsoring group health plans, such as increased dollar limits. To prepare for 2021, employers should review these upcoming requirements and develop a compliance strategy.

This ACA Overview provides an ACA compliance checklist for 2021. Please contact [B_Officialname] for assistance or if you have questions about changes that were required in previous years.

LINKS AND RESOURCES

- U.S. Department of Health and Human Services' (HHS) [Final Notice of Benefit & Payment Parameters for 2021](#) established the cost-sharing limits for 2021.
- Internal Revenue Service (IRS) [Revenue Procedure 2020-36](#) indexed the affordability contribution percentages for 2021.

Plan Design Changes

The following plan design requirements have changed for 2021:

- Limits on cost-sharing for essential health benefits
- Coverage affordability percentages under the employer shared responsibility rules
- Health flexible spending account (FSA) salary contribution limits

Penalty Calculations

The following amounts related to ACA penalties have changed for 2021:

- Maximum penalties for ACA reporting violations
- Dollar amounts for calculating employer shared responsibility penalties

ACA Procedure 2020-45 (Rev. Proc. 20-45), limits on employee salary reduction contributions to health flexible spending accounts (FSAs) offered under cafeteria plans. The limit will remain the same for 2021. The limit may be increased for 2022.

FSAs will not allow employees to make contributions for the 2021 plan year, and communicate the open enrollment process.

NORTH RISK'S 2023 WEBINARS

2023

MONTH WEBINAR TITLE

January Construction Contracts: Cost Increases and Delays

March DOT Audits: CSA Scoring, Types of Audits & Preparation
The Impact of Marijuana Laws in the Workplace

April How to Avoid the OSHA Top 10 Violations

May Estate Planning 101

June Captives: Is this the Right Health Plan Solution for Your Business?
Legalization of Marijuana in MN: Impact on Employers
Paid Family & Sick Leave in MN: Impact on Employers

July Reasonable Suspicion Training
Non-compete Bans in MN: Impact on Employers
New MN Laws Impact on General Contractors

2023

MONTH WEBINAR TITLE

August Pharmacy Solutions
Captives

September Cyber Liability/How to Protect your Business
Direct Contracting for Radiology and OP Surgeries

October Executive Benefits & Business Planning

December Risk Transfer for Contractors

Did you know: All webinar recordings are available for clients to view at northriskpartners.com/archives

ZYWAVE CLIENT PORTAL

Attorney-reviewed tools at your fingertips

- ✓ Compliance bulletins and guides
- ✓ State-by-state regulations
- ✓ Employee newsletters
- ✓ Turnkey programs
- ✓ Zywave Client Portal Tools



Tools Available to You

More than a dozen applications to help you streamline your day-to-day HR and compliance duties – from ACA compliance to total compensation statements and more.

[LEARN MORE](#)

SERVICES

Zywave Client Portal Toolbox



HEALTH PLAN
COMPLIANCE
CALENDAR



TOTAL COMPENSATION
STATEMENT BUILDER



COBRA NOTICES
GENERATOR



EMPLOYEE COST
CALENDAR



FMLA ADVISOR



PERFORMANCE
REVIEW BUILDER



SALARY
BENCHMARKING



IN-PERSON & PHONE
INTERVIEW QUESTION
BUILDER



COMPLIANCE NOTICE
GENERATOR



OSHA LOG



FEDERAL POSTER
ADVISOR



HR SELF-
ASSESSMENT TOOL



MULTI-STATE LAWS
COMPARISON



CUSTOM JOB
DESCRIPTION
BUILDER



ZYWAVE LEARNING



ACA REPORTING



SAMPLE JOB
DESCRIPTIONS

TRAINING CENTER

Turnkey training for your employees

Subscribe to our online training platform to achieve consistent, quality training, improve comprehension and tracking, and reduce overall training costs.

200+
Courses!

Course areas:

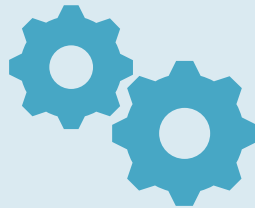
- Employee Safety (e.g., Back Safety, First Aid, Bloodborne Pathogens, etc.)
- Human Resources (e.g., Diversity, Customer Service Skills, Employee Coaching, etc.)
- Wellness (e.g., Weight Management, Fitness for Everyone, Healthy Habits, etc.)
- Environmental (e.g., Hazardous Waste, Lead Safety, Chemical Handling, Spills, etc.)

SERVICES

Online Benefits Administration



Onboarding and implementation



Eligibility management



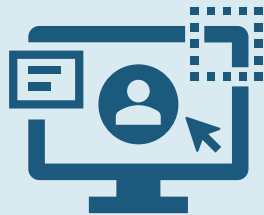
Carrier and payroll partner data exchange



Enrollment



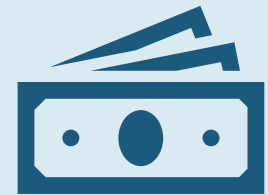
Customer care and client service by phone, web, and email



Administration of benefits through employer admin portal



COBRA (through third parties)



Consolidated billing and reconciliation

2024 TRENDS

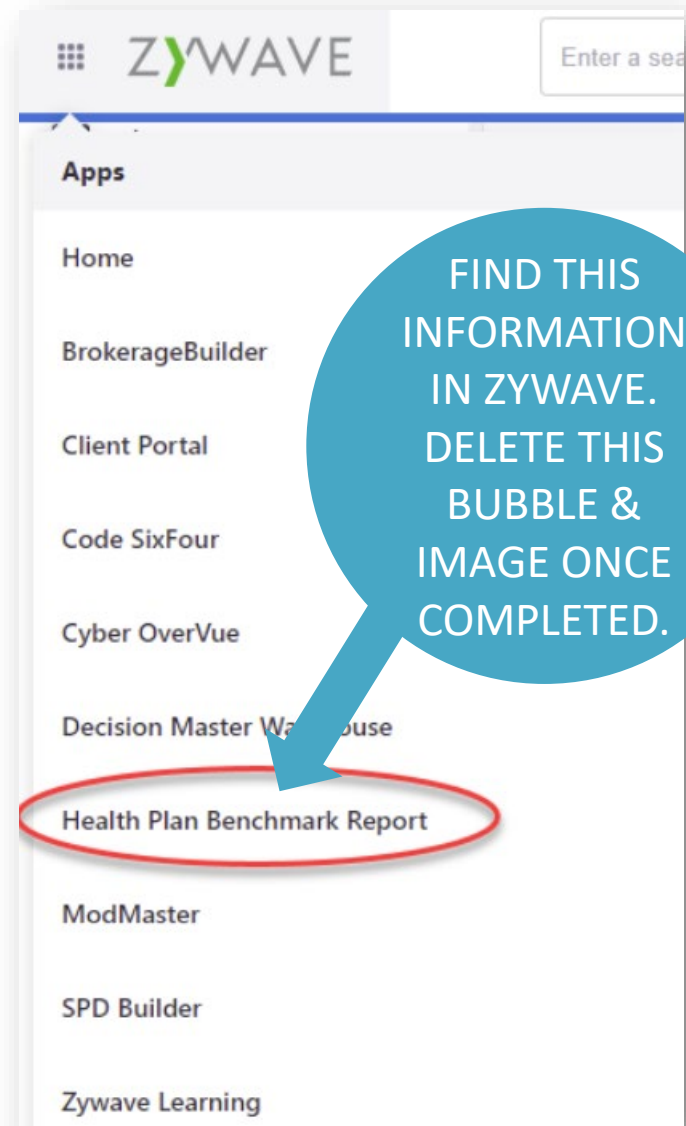
Health Plan Management

- Direct Primary Care
- International RX Sourcing
- Self-Funded Captives
- Narrow and Tiered Networks
- Value Based Care
- ICHRA
- Healthcare Utilization Predictive Modeling
- Targeted Disease Management
- Bundled Care – Direct Provider Contracting

Employee Facing Solutions

- App-based Wellness Solutions
 - Physical Health
 - Mental Health and Support
 - Financial Wellbeing
- Expanded Virtual Enrollment and Education Solutions
- Onsite Care
- Lifestyle Spending Accounts

HEALTH PLAN BENCHMARK REPORT



2024 HEALTH PLAN RENEWAL

ANNUAL RECAP

[Carrier] Effective [Prior Renewal Date]

[Carrier] requested a +/- XX% increase/decrease.

EXAMPLE ONLY.
Update information as
needed for client.
Delete this circle before
presenting.

Marketed to:

- | | |
|--------------------|----------|
| • Aetna/Allina | Declined |
| • BCBS | +13% |
| • HealthPartners | +11% |
| • Medica | Declined |
| • UnitedHealthcare | +18% |

January 1, 2019 Renewal Action:

Negotiated with [Carrier] down to a +/-XX% increase/decrease with a 2nd year rate cap of no more than +/-XX%

Decision to renew with [Carrier] with current plan offering

ANNUAL RECAP

HEALTH PLAN RENEWAL

MEDICAL - Effective Date: 1/1/2024	Current	Renewal	Market Alternative	Market Alternative	Market Alternative
Carrier	HealthPartners	HealthPartners	Blue Cross Blue Shield of Minnesota	Medica	UnitedHealthcare
Plan Name	2400-100 HSA Gold SE Achieve	2400-100 HSA Non-Embedded Gold SE Achieve	High Value HSA Gold \$2600 Plan 558	Medica Elect MN 2600-0% HSA + Rx Copays Gold	Core HSA w/Prem Rewards - HSA - \$2,900 - DG7M (DG7M-E83S)
Plan Type	PPO / HDHP	PPO / HDHP	PPO / HDHP	PPO / HDHP	POS / HDHP
Funding Type	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured
Network	ACHIEVE SE	ACHIEVE SE	HIGH VALUE	ELECT	CORE
Metallic Level	Gold	Gold	Gold	Gold	Gold
Referrals Required	No	No	No	Yes	No
In Network					
Deductible: Single	\$2,400	\$2,400	\$2,600	\$2,600	\$2,900
Deductible: Family	\$4,800	\$4,800	\$5,200	\$5,200	\$5,800
Deductible Type	Non-embedded	Non-embedded	Non-embedded	-	Embedded
Co-Insurance	100%	100%	100%	100%	100%
Out-of-Pocket Maximum: Single	\$2,400	\$2,400	\$2,600	\$3,300	\$2,900
Out-of-Pocket Maximum: Family	\$4,800	\$4,800	\$5,200	\$6,600	\$5,800
Inpatient Facility	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Copays					
PCP	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Specialist	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Other Services					
Diagnostic Lab / X-Ray	100% after deductible / 100% after deductible	100% after deductible / 100% after deductible	100% after deductible / 100% after deductible	100% after deductible / 100% after deductible	unknown / unknown
MRI & CT Scan	100% after deductible	100% after deductible	100% after deductible	100% after deductible	unknown
Telemedicine	Covered	Covered	Not Covered	Not Covered	Not Covered
Prescription Drugs					
Individual Prescription Deductible	Included in Medical	Included in Medical	Included in Medical	Included in Medical	Included in Medical
Preferred Generic Rx	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Preferred Brand Rx	100% after deductible	100% after deductible	100% after deductible	\$60 after deductible	100% after deductible
Non-Preferred Brand Rx	Not Covered	Not Covered	100% after deductible	\$150 after deductible	100% after deductible
Preferred Specialty Rx	100% after deductible	100% after deductible	100% after deductible	\$250 after deductible	100% after deductible
Out of Network					
Deductible: Single	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Deductible: Family	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Co-Insurance	50%	50%	50%	50%	70%
Out-of-Pocket Limit: Single	\$30,000	\$30,000	\$30,000	Not Covered	\$20,000
Out-of-Pocket Limit: Family	\$60,000	\$60,000	\$60,000	Not Covered	\$40,000
Inpatient Facility	50% after deductible	50% after deductible	50% after deductible	50% after deductible	70% after deductible
Enrollment					
Employee Only	6	6	6	6	6
Employee Spouse	0	0	0	0	0
Employee Child(ren)	0	0	0	0	0
Family	2	2	2	2	2
Monthly Premiums	Age Rated	Age Rated	Age Rated	Age Rated	Age Rated
Monthly Premium Per Plan	\$5,687.36	\$6,273.26	\$6,512.23	\$6,195.80	\$6,602.12
Change From Current	---	\$585.90 (10.30%)	\$824.87 (14.50%)	\$508.44 (8.94%)	\$914.76 (16.08%)
Annual Premium Per Plan	\$68,248.32	\$75,279.12	\$78,146.76	\$74,349.60	\$79,225.44

RENEWAL ALTERNATIVES

Current		Renewal		Market Alternate		Market Alternate		Market Alternate	
HealthPartners		HealthPartners		Blue Cross Blue Shield of Minnesota		Medica		UnitedHealthcare	
2400-100 HSA Gold SE Achieve		2400-100 HSA Non-Embedded Gold SE Achieve		High Value HSA Gold \$2600 Plan 558		Medica Elect MN 2600-0% HSA + Rx Copays Gold		Core HSA w/Prem Rewards - HSA - \$2,900 - DG7M (DG7M-E835)	
Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate
20	\$329.84	20	\$354.31	20	\$367.81	20	\$349.93	20	\$372.88
21	\$370.61	21	\$398.10	21	\$413.27	21	\$393.19	21	\$418.97
22	\$370.61	22	\$398.10	22	\$413.27	22	\$393.19	22	\$418.97
23	\$370.61	23	\$398.10	23	\$413.27	23	\$393.19	23	\$418.97
24	\$370.61	24	\$398.10	24	\$413.27	24	\$393.19	24	\$418.97
25	\$372.09	25	\$399.69	25	\$414.92	25	\$394.76	25	\$420.65
26	\$379.50	26	\$407.65	26	\$423.18	26	\$402.62	26	\$429.03
27	\$388.40	27	\$417.21	27	\$433.10	27	\$412.06	27	\$439.08
28	\$402.85	28	\$432.73	28	\$449.22	28	\$427.39	28	\$455.42
29	\$414.71	29	\$445.47	29	\$462.44	29	\$439.97	29	\$468.83
30	\$420.64	30	\$451.84	30	\$469.06	30	\$446.26	30	\$475.53
31	\$429.54	31	\$461.40	31	\$478.97	31	\$455.70	31	\$485.59
32	\$438.43	32	\$470.95	32	\$488.89	32	\$465.14	32	\$495.64
33	\$443.99	33	\$476.92	33	\$495.09	33	\$471.03	33	\$501.93
34	\$449.92	34	\$483.29	34	\$501.70	34	\$477.33	34	\$508.63
35	\$452.89	35	\$486.48	35	\$505.01	35	\$480.47	35	\$511.98
36	\$455.85	36	\$489.66	36	\$508.32	36	\$483.62	36	\$515.33
37	\$458.82	37	\$492.85	37	\$511.62	37	\$486.76	37	\$518.68
38	\$461.78	38	\$496.03	38	\$514.93	38	\$489.91	38	\$522.04
39	\$467.71	39	\$502.40	39	\$521.54	39	\$496.20	39	\$528.74
40	\$473.64	40	\$508.77	40	\$528.15	40	\$502.49	40	\$535.44
41	\$482.53	41	\$518.33	41	\$538.07	41	\$511.93	41	\$545.50
42	\$491.06	42	\$527.48	42	\$547.58	42	\$520.97	42	\$555.14
43	\$502.92	43	\$540.22	43	\$560.80	43	\$533.55	43	\$568.54
44	\$517.74	44	\$556.15	44	\$577.33	44	\$549.28	44	\$585.30
45	\$535.16	45	\$574.86	45	\$596.76	45	\$567.76	45	\$604.99
46	\$555.92	46	\$597.15	46	\$619.90	46	\$589.78	46	\$628.46
47	\$579.26	47	\$622.23	47	\$645.93	47	\$614.55	47	\$654.85
48	\$605.95	48	\$650.89	48	\$675.69	48	\$642.86	48	\$685.02
49	\$632.26	49	\$679.16	49	\$705.03	49	\$670.77	49	\$714.76
50	\$661.91	50	\$711.01	50	\$738.09	50	\$702.23	50	\$748.28
51	\$691.19	51	\$742.46	51	\$770.74	51	\$733.29	51	\$781.38
52	\$723.43	52	\$777.09	52	\$806.69	52	\$767.50	52	\$817.83
53	\$756.04	53	\$812.12	53	\$843.06	53	\$802.10	53	\$854.70
54	\$791.25	54	\$849.94	54	\$882.32	54	\$839.45	54	\$894.50
55	\$826.46	55	\$887.76	55	\$921.58	55	\$876.80	55	\$934.30
56	\$864.63	56	\$928.77	56	\$964.15	56	\$917.30	56	\$977.46
57	\$903.18	57	\$970.17	57	\$1,007.13	57	\$958.19	57	\$1,021.03
58	\$944.31	58	\$1,014.36	58	\$1,053.00	58	\$1,001.83	58	\$1,067.54
59	\$964.70	59	\$1,036.25	59	\$1,075.73	59	\$1,023.46	59	\$1,090.58
60	\$1,005.84	60	\$1,080.44	60	\$1,121.60	60	\$1,067.10	60	\$1,137.08
61	\$1,041.41	61	\$1,118.66	61	\$1,161.28	61	\$1,104.85	61	\$1,177.31
62	\$1,064.76	62	\$1,143.74	62	\$1,187.31	62	\$1,129.62	62	\$1,203.70
63	\$1,094.04	63	\$1,175.19	63	\$1,219.96	63	\$1,160.68	63	\$1,236.80
64	\$1,111.83	64	\$1,194.30	64	\$1,239.81	64	\$1,179.55	64	\$1,256.91
65	\$1,111.83	65	\$1,194.30	65	\$1,239.81	65	\$1,179.55	65	\$1,256.91

NETWORK OPTIONS



Open Access

All contracted providers

Perform

All contracted providers, excluding Mayo Clinic, Mayo Clinic Health System, Gundersen Health System and Hazelden Betty Ford centers

CentraChoice

High-performance network in partnership with CentraCare Health and their local care partners, focused on coordinated care for members in St. Cloud and the surrounding areas.

Achieve

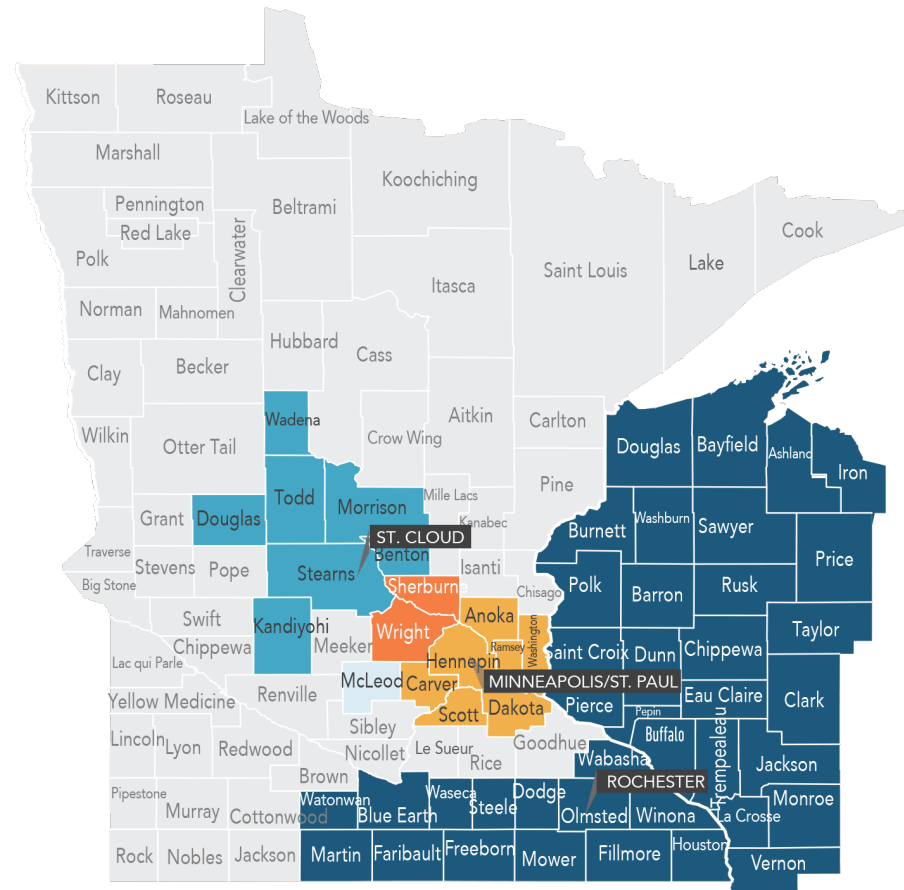
High-performance network in partnership with Fairview Health Services and their local care partners, focused on coordinated care for members in St. Cloud and the surrounding areas.

Select

Members can visit any of our SmartCare clinics for primary care, plus the HealthPartners and Park Nicollet care group for specialty care, hospital care and more.

Cornerstone

Large fully and self-insured employers can access a strong foundation of local and convenient care options in Southwest Minnesota.



WELLNESS SOLUTIONS



- Employee Assistance Program (EAP)
 - Confidential personal support for almost any need
- Wellbeats
 - Digital fitness classes available anywhere, anytime and from any device
- Healthy Discounts Program
 - Discounts for being a member
- Beating the Blues
 - Learn skills to decrease stress, depression and anxiety
- Health Assessment
 - Online questionnaire to determine your current health, set goals, and make improvements

Other Resources Available

GlobalFit

Discounts from 5% - 20% on gym memberships at 9,000+ fitness facilities, weight loss programs and wellness brands.

Includes education, resources and tools to become active and adopt healthier behavior.

Well-Being Activity

Complete an activity or work with a health coach on topics that interest you

Interactive Health Tools and Trackers

General health tools and symptom checker



MULTI-PLAN GUIDELINES – MN

BCBS of MN:

2-9 enrolled employees = two plans

10+ enrolled = four plans

Networks = Aware / High Value / AdvanceHealth

HealthPartners:

1-5 enrolled employees = one plan

6-9 enrolled employees = two plans with one network

10-50 enrolled employees = three plans with two networks

Achieve network can be paired with OA or OAP

SmartCare network can be paired with OA or OAP

Platinum plans cannot be paired with Bronze plans.

Medica:

2-5 enrolled employees = one plan with 2 networks

6-20 enrolled employees = up to 6 total plans and/or networks

21+ enrolled employees = up to 12 total plans and/or networks

Networks = Choice / Elect / ACOs (6)

Multiple product offerings must include Choice PP. All network plans must have the same plan design as Choice PP.

UHC FI:

No restrictions on number of plans or networks.

Networks = Choice network and ACO option (Core Essential) M Health Fairview and North Memorial Health.

2024 ANCILLARY COVERAGES

DENTAL PLAN RENEWAL



HealthPartners Open Access

	IN-NETWORK	OUT-OF-NETWORK
Annual maximum	\$1,000	\$1,000
Deductible		
Per person per calendar year	\$50	\$50
Family	\$150	\$150
Preventive/Diagnostic care		
Exams, cleanings, x-rays, fluoride	100%	100%
Sealants, space maintainers	100%	100%
Basic I services		
Amalgam fillings	80%	80%
Posterior composite fillings	80%	80%
Simple extractions	80%	80%
Non-surgical periodontics	80%	80%
Endodontics	80%	80%
Basic II services		
Surgical periodontics	50%	50%
Other oral surgery	50%	50%
Major services		
Crowns, onlays	50%	50%
Bridges, dentures	50%	50%
Dental implants	50%	50%
Value-added benefits, automatically included		
Little Partners Benefit:	Dental services for children 12 and under will be covered at 100 percent with no deductible, no annual maximum or frequency limitations when going to an in-network dentist. Little Partners does not include orthodontic, dental implant or services not covered for other members.	
Diabetes and Pregnancy:	For those living with diabetes or who are pregnant and at risk of gum disease, we cover additional exams, cleanings, scaling and root planing, and debridement 100 percent at in-network dentists.	

This document is an overview of your HealthPartners coverage. For exact coverage terms and conditions, consult your plan materials or contact Member Services at (952) 883-5000 or 1-800-883-2177

SHORT TERM DISABILITY

Principal 1/1/2024

Short term disability - rates are expressed as a per \$10

ALL MEMBERS					
Age range	Current rate	Renewal rate	Volume / Lives	Current monthly premium	Renewal monthly premium
0 - 24	\$0.83	\$0.83			
25 - 29	\$0.98	\$0.98			
30 - 34	\$0.50	\$0.50			
35 - 39	\$0.32	\$0.32			
40 - 44	\$0.46	\$0.46			
45 - 49	\$0.54	\$0.54			
50 - 54	\$0.65	\$0.65			
55 - 59	\$0.84	\$0.84			
60 - 64	\$0.98	\$0.98			
65 - 69	\$1.06	\$1.06			
70 & over	\$1.14	\$1.14			
Total			\$3,841 / 5	\$217.15	\$217.15

Renewal rates are guaranteed through December 31, 2024.

LONG TERM DISABILITY

Principal 1/1/2024

Long term disability

ALL MEMBERS					
Rates are expressed as a percent of covered monthly earnings					
Age range	Current rate	Renewal rate	Covered monthly earnings/Lives	Current monthly premium	Renewal monthly premium
0 - 24	0.22%	0.22%			
25 - 29	0.40%	0.40%			
30 - 34	0.29%	0.29%			
35 - 39	0.43%	0.43%			
40 - 44	0.44%	0.44%			
45 - 49	0.67%	0.67%			
50 - 54	0.97%	0.97%			
55 - 59	1.22%	1.22%			
60 - 64	1.14%	1.14%			
65 - 69	0.48%	0.48%			
70 & over	0.24%	0.24%			
Total			\$26,658 / 5	\$147.93	\$147.93
Renewal rates are guaranteed through December 31, 2024.					
Your rates aren't changing.					

LIFE & AD&D INSURANCE

Principal 1/1/2024

Group term life - rates are expressed as per \$1,000

ALL MEMBERS				
Volume Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$250,000 5	\$0.145	\$36.25	\$0.174	\$43.50
Renewal rates are guaranteed through December 31, 2024.				

Accidental Death & Dismemberment - rates are expressed as per \$1,000

Active members only				
Volume Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$250,000 5	\$0.025	\$6.25	\$0.025	\$6.25
Renewal rates are guaranteed through December 31, 2024.				
Your rates aren't changing.				

Dependent life - rates are expressed as per family per month

Active members only				
Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
2	\$1.13	\$2.26	\$1.13	\$2.26
Renewal rates are guaranteed through December 31, 2024.				
Your rates aren't changing.				

COMPLIANCE UPDATES

COMPLIANCE UPDATE

Limits to Know in 2024

High Deductible Health Plan (HDHP)

Minimum deductible

Single: \$1,600 (up from \$1,500 in 2023)
Family: \$3,200 (up from \$3,000 in 2023)

Maximum out-of-pocket costs

Single: \$8,050 (up from \$7,500 in 2023)
Family: \$16,100 (up from \$15,000 in 2023)

Health Savings Account (HSA)

Maximum contributions

Single: \$4,150 (up from \$3,850 in 2023)
Family: \$8,300 (up from \$7,750 in 2023)

Catch-up contributions

\$1,000 (no change from 2023)

Flexible Spending Account (FSA)

Contributions

TBD

COMPLIANCE UPDATE

Employees Turning Age 65

MEDICARE

- An employee is eligible for Medicare the first of the month of their 65th birthday
- The employee needs to contact the social security office to initiate Part A or Part A and Part B coverage (they can call up to 90 days in advance; here's the phone number (800) 772-1213).
- Eligible employees have the option to remain on the group plan or elect Medicare options along with a supplemental plan.
- Small Group Health Plans (a plan with fewer than 20 full-time, active employees) pay secondary to Medicare. To avoid possible late enrollment penalties or lack of secondary benefits from your employer, it is advised that Medicare-eligible beneficiaries enroll in Medicare Part A and Part B 90 days prior to their 65th birthday.

MEDICARE PART D

Is your plan considered a creditable drug plan per CMS guidelines? If not, the Medicare eligible employee will need to enroll in a creditable Part D plan to avoid penalties. To have a Part D plan, they will need to enroll in Medicare Part A. If you have an HSA plan, this will disqualify them from being able to contribute to a health savings account (HSA). See below.

HDHP with HSA

- If an employee enrolls in Medicare Part A or Part A and Part B, they are no longer eligible to contribute to an HSA. The employer is unable to contribute funds to the employee's HSA under the same circumstances. The HSA would freeze from further contributions, but money in the account remains available to use for eligible expenses.
- If an employee delays enrollment into Part A or Part A and B to keep their HSA eligibility, this could cause future issues when they do enroll. If a person delays Part A and then later enrolls, Social Security goes back six months for the effective date of Part A. This will cause an issue with the HSA. The IRS could impose penalties and taxes for the coverage for those six months since they were not eligible to be enrolled on an HSA plan because of dual coverage restrictions.

LIFE INSURANCE

- Most group life plans have an age reduction schedule that begins at age 65 (review plan details).
- If applicable, employer will need to notify the employee of the reduced amount. Conversion of the reduced amount to an individual policy may be available through carrier. This must be applied within 31 days of the reduction.

FSA / FLEX PLAN

Turning 65 does not change an employee's eligibility to participate in a Flexible Spending Plan.

COMPLIANCE UPDATE

Medicare Part D

HERE'S HOW TO COMPLETE YOUR REQUIREMENTS:

The only way to comply with the CMS disclosure is by submitting a disclosure form on the CMS website. The electronic form is very user friendly and should take you less than five minutes to complete. You will need the following information to complete the form.

- Group name and Federal Tax Identification Number
- Type of coverage and number of drug options offered
- Credible coverage status of drug options offered by the group
- Period covered by the disclosure (plan year)
- Name, title, email address of the group's authorized individual

The website is:

<https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>

The filing deadline is 60 days after the first day of the plan year (your renewal date).

ADDITIONALLY

CMS has issued updated guidance on how to determine whether a prescription drug plan is deemed to be credible. The criteria are available at: <http://www.cms.hhs.gov/creditablecoverage> under guidance documents.

Creditable Coverage notices must be provided to Medicare Part D eligible individuals under the following circumstances.

- Prior to the Medicare Part D annual election period (October 15th each year)
- Prior to the individual's initial enrollment period
- Prior to the effective date of coverage for any Medicare eligible participant that joins the plan
- Within 30 days after the termination of a plan's prescription drug coverage or a change in its creditable coverage status
- Upon request by an individual

All group health plans offered by employers, unions, government employers and tribal organizations are required to notify the Centers of Medicare and Medicaid Services (CMS) of creditable or non-creditable status of prescription drug coverage on an annual basis.

Broker Compensation Disclosure Rule

WHAT DOES THE BROKER COMPENSATION DISCLOSURE RULE MEAN FOR EMPLOYERS?

Transparency and shared expectations are gold standards of any successful business relationship. When it comes to a broker, employers should look for someone who keeps them informed about important issues related to their interests.

BROKER COMPENSATION DISCLOSURE RULE

The Consolidated Appropriations Act (CAA) was signed into law in late 2020 and contains several provisions related to business transparency. Beginning Dec. 27, 2021, as part of the CAA, covered service providers (CSPs)—i.e., insurance brokers and consultants—must disclose all compensation to clients if they expect to receive \$1,000 or more in direct or indirect compensation for providing their services. This means employers will be able to see exactly how brokers earn money, which can help inform plan decisions.

EMPLOYER TAKEAWAY

Knowing how a broker earns their money helps maintain transparency in pricing conversations. With this new compensation disclosure rule, employers will see precisely the cost of a broker's services. Understanding these prices can help establish greater trust between employers and their brokers. Employers will no longer need to guess how much of their money goes toward their group health plan; they will now be able to see it clearly.

Additionally, plan fiduciaries—whether they be the employer, their carrier or TPA—must be aware that the disclosure rules impose new obligations upon them. Fiduciaries could begin getting disclosure documentation from their broker as early as this fall, so preparation will be key.

MEDICARE: WHAT TO EXPECT

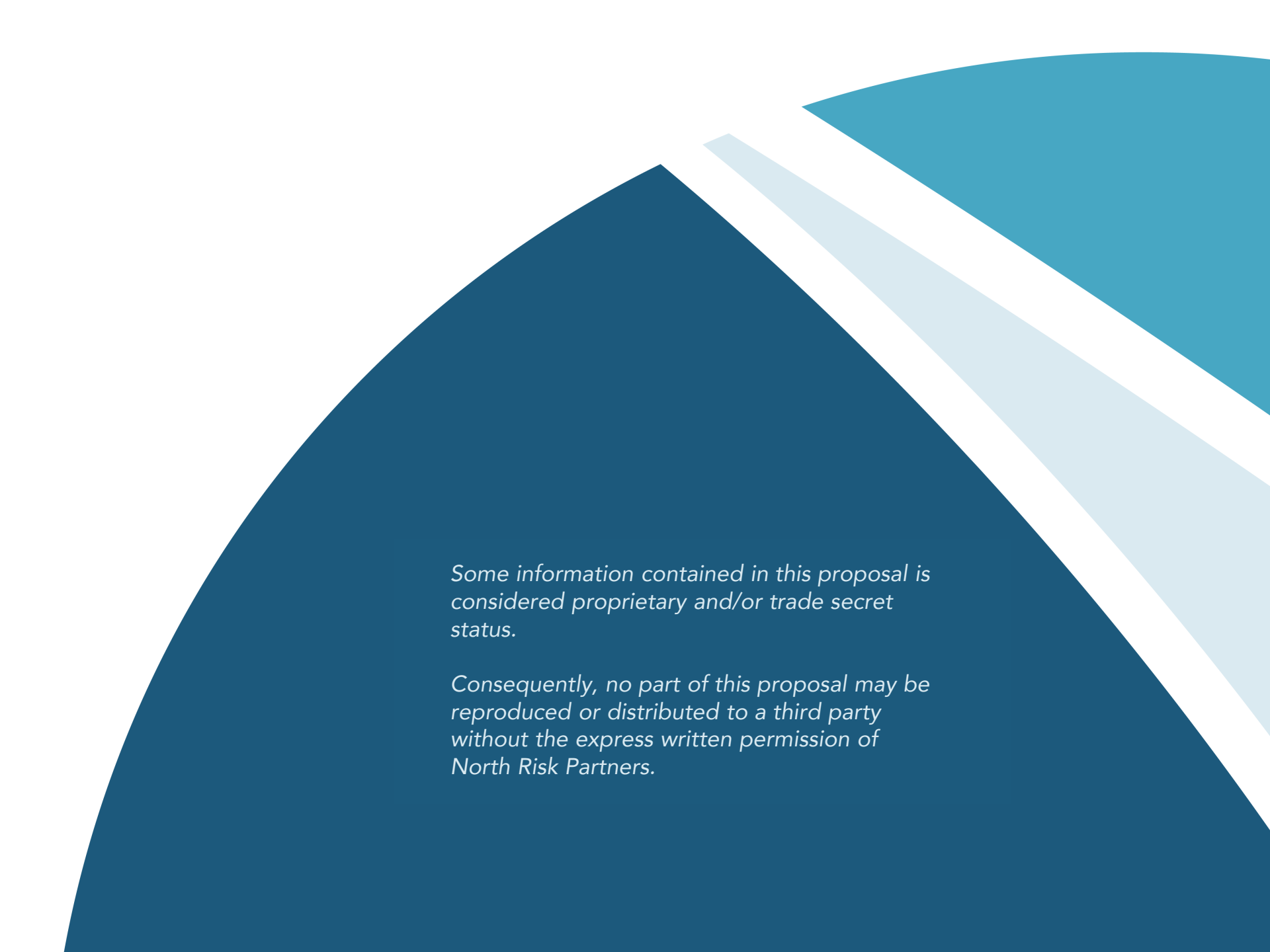
Transitioning from Group Insurance to Medicare

Have Dual Coverage?

- Yes, you can have both Medicare and Group if preferred (not often advisable)
 - Job-based insurance is **primary if it is from an employer with 20+ employees**. Medicare is secondary in this case.
 - Job-based insurance is **secondary if it is from an employer with fewer than 20 employees**. Medicare is primary in this case, and if you delay Medicare enrollment, your job-based insurance may provide little or no coverage.

Additional Facts

- You can no longer contribute to an HSA once enrolled in Medicare Part A.
- Medicare Part A is premium free 'only' to those who have worked and paid Medicare taxes for 40+ quarters.
- You must have creditable drug coverage either by your group or Medicare plan.
 - Failure to do so may result in **lifetime penalty**.



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