



# Lacroix Benefits



## Lacroix Benefits by Melonie Lacroix Insurance Services - Health and Benefits Capabilities

### About Melonie Lacroix Insurance Services Health and Benefits Group Employee Benefits & Individual

**Melonie Lacroix Insurance Services** delivers integrated consulting solutions to help clients with employee benefits, human resources, compensation, communication and management consulting through over 300 colleagues worldwide. **Melonie Lacroix Insurance Services** provides specialized services for various industry sectors, including hospitality, healthcare, technology, pharmaceuticals, retail, manufacturing, financial services and public sector. Our services help companies of all sizes to attract and retain top talent and improve performance.

**Importantly**, our team of experts have a network of over 80 firms and 2000 colleagues nationwide. Our connections allow for a network which may help increase your client funnel with the use of cross referrals and creating efficient sales horizontal.



*Melonie Lacroix Insurance Services  
Lacroix Benefits  
Melonie Lacroix*

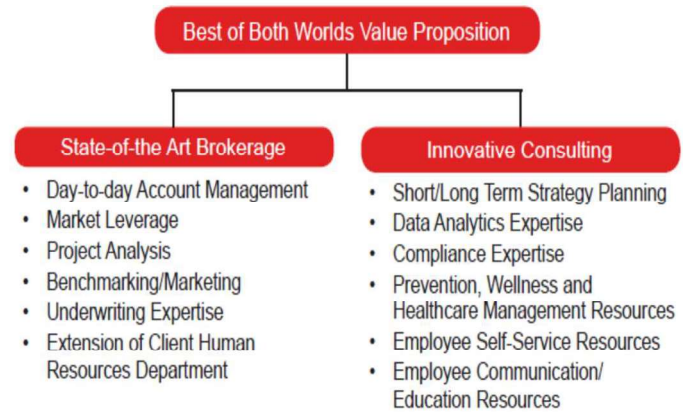
[www.lacroixbenefits.com](http://www.lacroixbenefits.com)  
[Melonie@lacroixbenefits.com](mailto:Melonie@lacroixbenefits.com)

805-506-9967

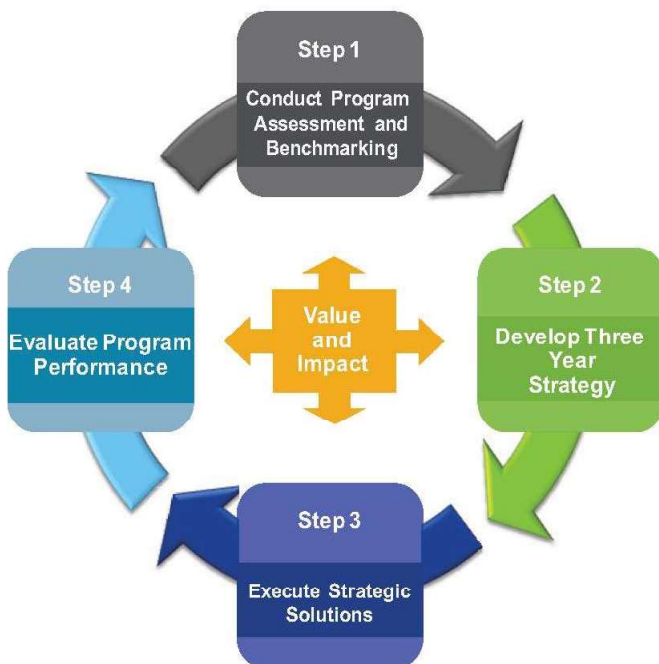
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## Our Approach

At **Melonie Lacroix Insurance Services**, we do not view ourselves as purely a consultant or purely a broker. We deliver effective consulting and brokerage services as part of our standard package of services with complete continuity between our consulting and brokerage efforts. Our depth and breadth in consulting services, experiences with other clients and efficiencies in managing client relationships are critical ingredients to realizing your objectives.



## Strategy Development



Creating a viable employee benefits strategy is a business imperative. Employers need to take specific actions to support and influence a healthy, present, and productive workforce. **Melonie Lacroix Insurance Services** is working with more than 300 organizations across North America to develop and execute active and retiree health and welfare benefit strategies. We recognize that helping a client with its strategy is not a “one size fits all” approach; the strategy development process is flexible and will be tailored to meet your needs.

**Melonie Lacroix Insurance Services**’s strategy development process identifies the current state of benefit plans, creates benefit plan guiding principles and formulates a strategy to implement the desired plan changes in a measurable fashion. We design strategies that align with our clients’ business objectives. **Melonie Lacroix Insurance Services** helps clients achieve better health and financial results by managing the cost of care and coverage and applying new, leading-edge design approaches.

## Health Care Reform



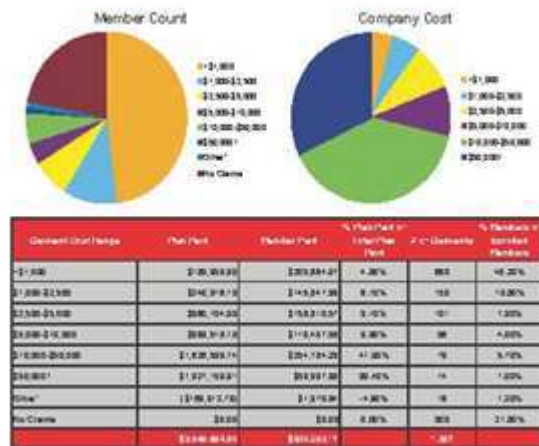
Regardless of what path you're on, employers need a viable plan to comply with Health Care Reform. Utilizing our Health Care Reform knowledge and resources, **Melonie Lacroix Insurance Services** can assist you in creating a fiscally sustainable Health Care Reform strategy. Key strategy points as part of an overall strategy to contain costs and comply with Health Care Reform include financial impacts, employee perceptions and disruption, as well as wellness and disease management.

## Health Care Data Analytics

**Melonie Lacroix Insurance Services** can mine health plan data to ensure that your employees achieve their wellness potential by providing the necessary measurement, analysis, reporting, modelling and alerts to implement a value-based benefit design strategy. This approach enables companies to improve the productivity and wellness of their workforce, while reducing health care costs through consistent data analysis.

**Convert Your Health Care Data into an Actionable Plan with Measurable Results**

### Claimant Cost



## Compliance and Regulatory Support

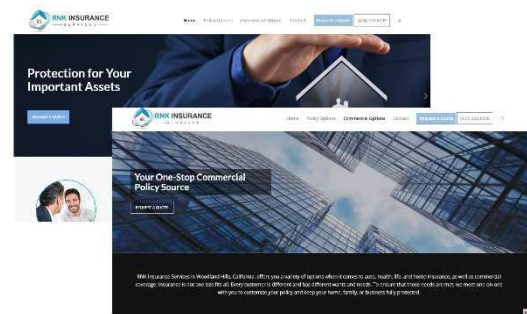
HR Service is a web-based tool that provides information and guidance to assist you in maintaining regulatory compliance. Federal laws, updated forms, and notices, are aggregated into one, easy-to-navigate website that pushes out email alerts when a compliance task is due.

Compliance Dashboard solves the four most common compliance issues:

- Where to find the needed compliance information
- What do to do with the information
- How to ensure compliance efforts are tracked
- How to document compliance efforts

## Employee Communication

A well-developed communication effort will ensure that employees understand the value of the benefits offered and receive consistent messages, making them aware of what benefits are available and how they work. **Melonie Lacroix Insurance Services** will assist in implementing a customized employee communication campaign utilizing a variety of print and electronic mediums.



## Employee Advocacy Services



Advocacy is an increasingly important component of health management. **Melonie Lacroix Insurance Services's** advocacy services focus on assisting employees with navigating the health care system and removing barriers for access to care. Common types of issues include access to care hampered by plan administrative difficulties, provider noncompliance with plan requirements, claim issues with incorrect denials, incorrect payments, balance billing, annual enrolment issues, late report qualified status changes, and dependent eligibility. Advocacy services can significantly reduce the use of your internal HR resources invested in resolving these issues while fostering self-service and providing high-touch assistance to your employees.



# Lacroix Benefits



*By Melonie Lacroix Insurance Services*



It's an all-too familiar scenario: You've found a great candidate that you hope to hire. It seems to be a slam dunk— but they go with another company, or worse, your most valued employee who had the highest production for years, decides to leave you for your competitor.

Why? The other job offers benefits, and so should you.

2020 and beyond, there is more to a job than just a salary. Employees are looking for a life-long career and are now comparing you with others who want to attract and retain a higher quality workforce, and, based on a 2012 Monster insights study, having Employee Benefits is the number 1 priority.



Having an employee benefits package is important

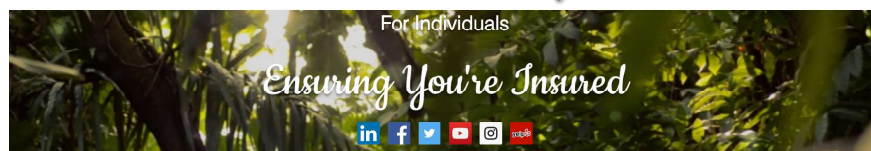
Attract and Retain a Higher Quality Workforce

Minimize Turnover

Increase Job Performance

Protect yourself from potential Healthcare Reform Penalties

## Lacroix Benefits



**Lacroix Benefits, by Melonie Lacroix Insurance Services**

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# Simplify Everything

*Reviewing your current solutions to determine how we can create, maintain, or improve the model, without disruption.*



- ☐ No Disruption to your day to day
- ☐ No issues with payroll or DOL
- ☐ No fees or cost
- ☐ Just a review to make sure you're protected and your service needs are met.

Important - The impact of ERISA and its compliance risks cannot be overstated. In fact, the latest industry estimates are that more than three-out-of-four employers are likely out of compliance. This means that more than 75% of today's businesses could potentially face crippling financial and legal penalties for non-compliance. A simple, no cost review of your documents and insurances will alleviate this burden. You owe it to yourself to have a conversation with us.

Source: (<https://www.employeebenefitadviser.com/opinion/7-common-erisa-compliance-pitfalls-to-avoid>)

# Consulting and Brokerage Scope of Services

## Consulting Services

Situation and Plan Analysis and Strategic Planning	Lacroix Benefits
<input type="checkbox"/> Review workforce needs and industry trends to develop a benefits program that supports the overall business objectives	✓
<input type="checkbox"/> Benchmark current benefits program to peer groups using Lacroix Benefits proprietary database	✓
<input type="checkbox"/> Benchmark health costs comparing your organization's health plan cost and cost drivers with Lacroix Benefits Insurance Services proprietary database	✓
<input type="checkbox"/> Develop comprehensive and multi-year health, wellness and welfare benefits objectives and strategy	✓
<input type="checkbox"/> Create plan design and tactics to: <ul style="list-style-type: none"> <li>o Contain and/or reduce current cost trends</li> <li>o Reduce compliance and financial risk</li> <li>o Ease administrative burden</li> <li>o Determine those benefit programs that are necessary to recruit and retain talent</li> <li>o Optimize vendor and network performance</li> <li>o Improve the health and productivity of the workforce</li> <li>o Create an equitable and competitive employee/employer cost sharing structure</li> <li>o Enhance employee appreciation and satisfaction of benefit programs</li> <li>o Health Care Reform assessment</li> </ul>	✓
<input type="checkbox"/> Determine cost impact of possible program modifications and identify the implications to administration and communications	✓
<input type="checkbox"/> Meet with Senior Executives and Human Resources staff to review plan performance, discuss recommendations and to implement strategy	✓

Renewal, Marketing, Vendor Selection and Implementation Services	Lacroix Benefits
<input type="checkbox"/> Develop pre-underwriting projection to minimize renewal surprises and prepare for vendor negotiations	✓
<input type="checkbox"/> Request and coordinate renewal activities with all vendors <ul style="list-style-type: none"> <li>o Medical/Stop Loss</li> <li>o Prescription Drug</li> <li>o Wellness and Disease Management</li> <li>o Dental</li> <li>o Vision</li> <li>o Life and AD&amp;D</li> <li>o Disability</li> <li>o FSA/COBRA</li> <li>o Elective Benefits</li> </ul>	✓
<input type="checkbox"/> Quantify financial impact of renewal and negotiate any variance between renewal and Lacroix Benefits' pre-underwriting projection	✓
<input type="checkbox"/> If necessary, market benefit programs (RFP) to mutually agreed upon vendors <ul style="list-style-type: none"> <li>o Utilize RFI database to identify vendor capabilities</li> <li>o Draft and distribute on-line RFP to market</li> <li>o Respond to carrier questions and data requests</li> </ul>	✓

Renewal, Marketing, Vendor Selection and Implementation Services	Lacroix Benefits
<input type="checkbox"/> Prepare and present a detailed marketing and renewal report including: <ul style="list-style-type: none"> <li>o Total and itemized costs</li> <li>o Rate guarantees</li> <li>o Objective and actuarially-valid network discount analysis</li> <li>o Network access and provider disruption analysis</li> <li>o Service capabilities</li> <li>o Performance guarantees</li> <li>o Benefit designs and variances</li> <li>o Carrier financial ratings</li> <li>o Full disclosure of proposals and compensation prior to binding</li> </ul> <input type="checkbox"/> Arrange for and conduct finalist meetings <input type="checkbox"/> Negotiate best and final offers <input type="checkbox"/> Prepare final marketing report	<input checked="" type="checkbox"/>
<input type="checkbox"/> Conduct vendor site visits	<input checked="" type="checkbox"/>

<input type="checkbox"/> Manage implementation process <ul style="list-style-type: none"> <li>o Review and negotiate final agreements and contracts to ensure they conform to bid specifications</li> <li>o Review all vendor provided employee communications, SPDs and benefit booklets</li> <li>o Coordinate the administrative set-up between the employer and vendors for reporting, billing, banking and data transfers</li> <li>o Assist with the completion and review of all required applications and other documents as needed to bind coverage</li> <li>o Manage a post implementation debriefing with vendors to discuss performance and needed areas for improvement</li> </ul>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Prepare and submit Executive Summary of final decisions	<input checked="" type="checkbox"/>

Financial Management and Reporting	Lacroix Benefits
<input type="checkbox"/> Develop budget projection, including large claim probability modeling <input type="checkbox"/> Calculate pre-renewal projection <input type="checkbox"/> Calculate accruals and COBRA rates for self-insured plans <input type="checkbox"/> Assess health risk and determine appropriate stop loss levels using Lacroix Benefits proprietary actuarial model. <input type="checkbox"/> Review stop loss contract, deductible levels and attachment points for adequacy <input type="checkbox"/> Develop employee contributions <input type="checkbox"/> Evaluate alternative funding options <input type="checkbox"/> Actuarial impact of design change alternatives	<input checked="" type="checkbox"/>
<input type="checkbox"/> Health Care Reform financial modeling	<input checked="" type="checkbox"/>
<input type="checkbox"/> Actuarial development of Incurred But Not Reported reserves	<input checked="" type="checkbox"/>
<input type="checkbox"/> Financial reporting package*: <ul style="list-style-type: none"> <li>o Claims and enrollment by plan (frequency TBD)</li> <li>o Actual plan expenses compared to budget</li> <li>o High claimant activity report</li> <li>o Historical cost trend analysis</li> </ul>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Comprehensive Medical/Rx utilization management analysis of cost drivers by: <ul style="list-style-type: none"> <li>o Type of service</li> <li>o Service setting</li> <li>o Diagnostic category</li> <li>o Network utilization</li> <li>o Utilization review effectiveness</li> <li>o Drug utilization</li> </ul>	<input checked="" type="checkbox"/>

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Ongoing Service & Vendor Management	Lacroix Benefits
<input type="checkbox"/> National vendor liaisons to leverage Lacroix Benefits scale and facilitate key service and account management issues	✓
<input type="checkbox"/> Facilitate service meetings with vendors to address issues/problems and measure results against performance standards	✓
<input type="checkbox"/> Provide assistance in resolving escalated vendor service issues <ul style="list-style-type: none"> <li>o Claims</li> <li>o Billing</li> <li>o Eligibility</li> <li>o Coverage appeals</li> </ul>	✓
<input type="checkbox"/> Employee claim and clinical advocacy (Health Advocate)	✓
<input type="checkbox"/> Meet as needed to review financials and to discuss/review other open items	✓
<input type="checkbox"/> Review vendor updates to contracts and benefit summaries for accurate terms, plan requirements and plan design	✓
<input type="checkbox"/> Monitor and report on carrier financial ratings for contracted vendors	✓
<input type="checkbox"/> Coordinate benefit decisions and plan details with vendor(s) <ul style="list-style-type: none"> <li>o Plan design decisions</li> <li>o Facilitate meetings/conference calls between vendors</li> </ul>	✓
<input type="checkbox"/> Develop and manage implementation schedule for any plan changes and/or service changes	✓
<input type="checkbox"/> Manage vendor participation in annual enrollment process	✓
<input type="checkbox"/> Coordinate with communications resources in the creation and review of open enrollment materials	✓
Account Management	Lacroix Benefits
<input type="checkbox"/> Completion of stewardship report <ul style="list-style-type: none"> <li>o Review prior year accomplishments vs. objectives</li> <li>o Provide industry overview and benefit trends</li> <li>o Develop goals and objectives for upcoming year</li> <li>o Solicit feedback on Lacroix Benefits' services</li> </ul>	✓
<input type="checkbox"/> Ongoing meetings with your staff to discuss issues, open items and industry trends	✓
<input type="checkbox"/> Complete an action plan and update regularly	✓
<input type="checkbox"/> Access to national resources and subject matter experts <ul style="list-style-type: none"> <li>o National and global geographic experts in most every major U.S. city and country</li> <li>o National subject matter experts in most area of employee benefits and administration</li> </ul>	✓

Compliance and Regulatory Support	Lacroix Benefits
<input type="checkbox"/> Health reform <ul style="list-style-type: none"> <li>o National subject matter experts closely monitoring and influencing the legislative environment on behalf of our clients</li> <li>o On-going health reform and legislative updates</li> <li>o Health reform impact analysis</li> </ul>	✓
<input type="checkbox"/> Compliance review of SPD benefit provisions, contracts, agreements and plan documents	✓
<input type="checkbox"/> Web-based Compliance Dashboard	✓
<input type="checkbox"/> Compliance assessment and scorecard to determine if current compliance practices are appropriate and identify areas at risk	✓
<input type="checkbox"/> Health and welfare plan documentation review	✓
<input type="checkbox"/> Collect Schedule A information and prepare signature-ready Form(s) 5500	✓
<input type="checkbox"/> Prepare required Summary Annual Reports	✓
<input type="checkbox"/> Coordinate Section 125 non-discrimination testing	✓
<input type="checkbox"/> Provide legislative alerts	✓

## Resources

Customized Employee Communications	Lacroix Benefits
<input type="checkbox"/> Communication Planning <ul style="list-style-type: none"><li>o Communication planning meeting with a professional employee benefit communication consultant</li></ul>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Custom communications <ul style="list-style-type: none"><li>o Professionally developed enrollment guide drafting</li><li>o Posters, mailings, emails</li></ul>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Online benefits website <ul style="list-style-type: none"><li>o Provide detailed explanations of benefits and HR policies</li></ul>	<input checked="" type="checkbox"/>
Wellness and Health Improvement	
<input type="checkbox"/> Wellness <ul style="list-style-type: none"><li>o Evaluate opportunities for wellness intervention programs</li><li>o Identify proper risk measurement and management tools</li><li>o Develop wellness programs</li><li>o Wellness vendor review and selection</li><li>o Leverage vendor capabilities</li><li>o Provide wellness website and tools</li><li>o Conduct Health Management Assessment Survey and provide results compared to Best Practice</li></ul>	<input checked="" type="checkbox"/>
Online enrollment and HRIS	Lacroix Benefits
<input type="checkbox"/> Provided by ease	<input checked="" type="checkbox"/>

## Group Carriers Overview

### Group Medical Carriers

- Aetna
- Anthem Blue Cross
- Blue Shield of California
- CalCPA Health/Anthem
- Health Net
- Kaiser Permanente
- MediExcel
- Nippon Life
- Sharp HealthCare
- Oscar Health
- SIMNSA

### CaliforniaChoice® Carriers

- Anthem Blue Cross
- Health Net
- Kaiser Permanente
- Sutter Health Plus
- United Healthcare
- Western Health Advantage
- Oscar Health

### Covered California for Small Business

- Blue Shield of California
- Health Net
- Kaiser Permanente
- Oscar
- Sharp HealthCare

### Group Ancillary Carriers

- Aetna
- Aflac
- Allstate
- Anthem Blue Cross
- Blue Shield of California
- CalCPA Health/Delta Premier
- California Dental Network
- Choice Builder
- Cypress Dental
- Delta Dental
- Guardian
- Health Net Dental
- Kaiser Permanente/Delta Dental
- MetLife
- Mutual of Omaha
- Premier Access/Premier
- Principal
- Sun Life
- Transamerica
- Unum
- VSP
- Western Dental



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