



USI Employee Benefits Solutions for
MISBO Member Schools



MISBO

CONSORTIUM
PARTNER

Providing benefits solutions
to better serve
independent schools

How Can We Help?

Call today or visit us at www.usi.com

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Tailored Solutions for MISBO Member Schools

We are honored that USI Insurance Services is recognized as the preferred benefits broker for MISBO and its member schools. USI provides access to an unsurpassed variety of premier benefits and insurance solutions. We offer a unique, holistic approach backed by a powerful assemblage of resources, industry expertise, and creativity—and delivered with attentive, timely, courteous service.

*USI currently serves more than **630 School and Education** industry employee benefits clients, nationwide.*

*Our employee benefits practice is designed to **contain cost, promote regulatory compliance** and **deliver superior account service**.*

We focus on eight primary employee benefits service areas:



Underwriting & Analytics

Negotiation & management to contain plan costs



Retirement Plan Consulting

Specialized expertise focused on optimizing your retirement plan and driving financial wellness for your employees



Compliance Management

Tools, expert guidance, and policies to promote compliance with federal and state regulations



Ancillary Benefits

Competitive marketing and scoring drives results for other plan services



Population Health Management

Wellness design, disease management analysis and aligned incentives to improve health



Pharmacy Consulting

Solutions to increase transparency and minimize pharmacy costs



HR Services

Administration platforms, Benefit Resource Center, and communication resources to ease your administrative burdens



Care Intervention

Options for members to make more efficient care decisions without sacrificing quality

A Comprehensive, Holistic View of Your Employee Benefits Plan

Financial Impact for MISBO Member Schools

USI brings broad and deep expertise by leveraging our USI ONE® process. We start by understanding your school, current cost structure, and program design. We then offer solutions that provide quantifiable financial impact and potential cost avoidance, along with tested implementation strategies to minimize disruption for your organization. These solutions are derived from our proprietary Omni Knowledge Engine™.

Issue/Category	Solution	Disruption
Underwriting & Analytics	Comprehensive Underwriting Review	None
Underwriting & Analytics	Evaluate Captive Solutions	Medium
Pharmacy	USI Clear Options RX: Managed Pharmacy Strategy	Medium
HR Services	Benchmarking of Benefit Plans	Medium
Population Health Management	Incentivized Physician Engagement	Low
Compliance	Comprehensive Compliance Review	None
Non-Medical Benefits	Packaged Program Savings	Medium



USI Education/Training Solutions for HR

Our HR solutions will improve employee experience, alleviate burdens, drive efficiency, and ensure accountability. USI has teamed with a leading HR vendor backed by SHRM- certified HR professionals. Services include Live HR Advice, HR Library, HR Training, and unlimited access to over 200 on-demand employee training courses.



USI Employee Advocacy Solutions

USI's **Benefit Resource Center** provides individualized employee support and resolution for elevated claims, billing, and eligibility issues. The result is reduced administrative time for HR and increased employee satisfaction.



USI Underwriting & Analytics Solutions

Our renewal underwriting analysis identifies cost saving opportunities and provides a basis to better negotiate pricing ensuring a well-designed, customized plan at a highly competitive price for your school.



USI Day-to-Day Service Solutions

Your dedicated USI Account Manager assists your HR team with items such as billing reconciliation, escalation of employee issues, carrier relations, and assistance with administering employee coverage changes. The personal relationship with each school is viewed as a partnership and your account manager is available to help you every step along the way.



USI HR Technology Solutions

We are vendor agnostic and focused on matching each school's needs with appropriate technology solutions to improve efficiency. Our unique Technology Credit Program offsets the costs of these best-in-class administration platforms.



USI Benefits Compliance Solutions

USI's in-house local and regional ERISA attorneys work directly with your school to provide expert guidance on new developments and ongoing requirements affecting health and welfare plans.

MISBO Member Schools Benefits

Medical Solutions:

USI has partnered with a major national medical insurance carrier to develop a preferred underwriting program for our school clients. This program is built on a Level Funding platform and is an innovative self-funding solution. It combines financial predictability with transparency into claims data and allows the opportunity to benefit from a favorable claims year.

MISBO member schools will benefit from:

- The flexibility to build your custom medical plan offerings with deductibles and copays that make sense for your faculty and staff.
- Large National Open Access Plus Network.
- Premium tax savings.
- Opportunity to share in savings if claims run well, and you don't pay more if claims run worse than expected.
- No deficits that carry forward from year to year.
- Visibility to monthly claims reporting and assess expected surplus throughout the year.
- Member schools are pooled together to add an additional layer of stability for renewal underwriting.
- Separate Administrative Services Fund to help pay for Payroll and HRIS vendor costs.
- Separate Wellness Fund to support school wellness initiatives.

Life, Disability, Dental, Vision & Voluntary Benefits:

MISBO member schools can benefit from group discounts for non-medical coverage offerings – Life, Disability, Dental, Vision, and Voluntary Benefits.

MISBO benefits include:

- Premium discounts to your current plans and USI's national carrier partners will match or improve each school's plan designs.
- Schools are pooled together to provide additional stability to your renewal pricing.
- Fully insured and self funded options.
- Value-added benefits to include, but not limited to, Employee Assistance Program (EAP), Dental Rewards program, Lasik and Hearing benefits program, and other offerings.

TPA Services: COBRA, FSA, HSA & HRA:

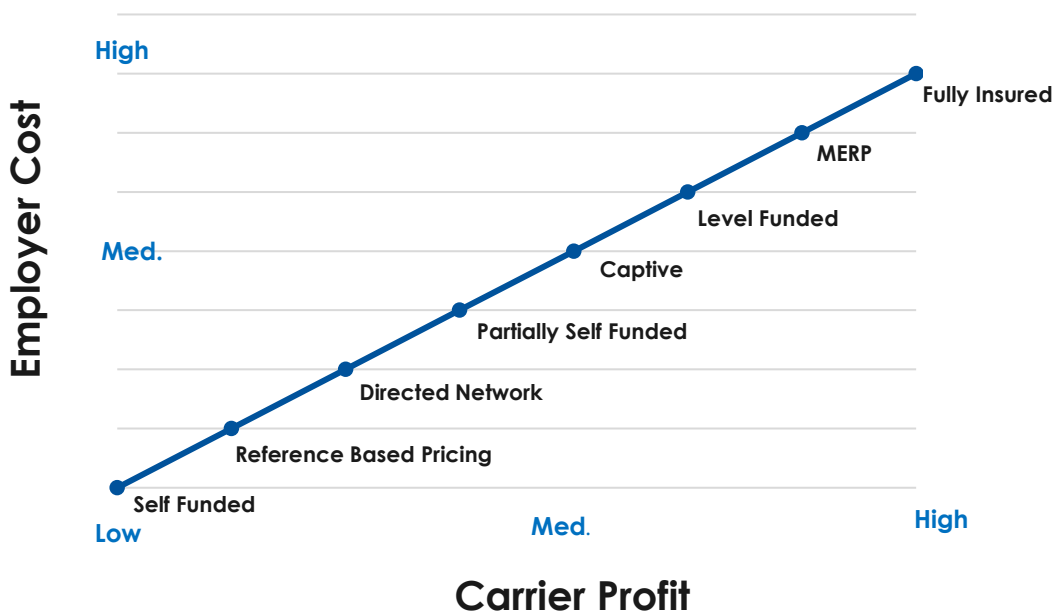
No matter what challenges you face in managing and offering benefits, USI can help with specialized benefits administration services – COBRA, FSA, HSA, HRA, FMLA, and more.

MISBO benefits include:

- Discounted COBRA administration fees.
- Discounted FSA and HSA account fees.
- Custom HRA and MERP solutions.
- FMLA outsourcing solutions.

Additional Custom School Programs

USI will identify the appropriate funding strategy for your school.



- **Fully Insured:** Fixed cost
- **MERP:** Lower Fixed cost while self-funding the gap to deductible
- **Level Funded:** Self-funded program operating as fully insured premiums w/reimbursements
- **Captive:** Partially self-funded in a group of other self-funded companies
- **Partially Self Funded:** Self-funded program with reinsurance to cover large claims
- **Directed Network:** Self-funded while directing patients to the best care with the best pricing
- **Reference Based Pricing:** Self Funded or Partially Self Funded while paying claims at Medicare plus % rate
- **Self Funded:** Self-funded program without reinsurance

Your Personal Team of Experts

Thought Leadership, Innovative Guidance, Solid Partnership



LEE ARLEDGE
SENIOR EMPLOYEE BENEFITS CONSULTANT

Lee leads the relationship and coordinates USI's delivery of service through our account management team and technical subject matter experts.



JENIFER PECHT
SENIOR PORTFOLIO MANAGER

Jenifer supports the relationship and coordinates USI's delivery of service through our account management team and technical subject matter experts.



JEFF THORNBURG
UNDERWRITING AND ANALYTICS

Jeff and his team perform risk assessments, data analytics and strategic thought leadership; deliver expertise in underwriting.



CHRISTINA MOBLEY
COMPLIANCE/ERISA

Christina is in-house USI ERISA Counsel and focuses on helping clients stay compliant with requirements of various benefits laws.



JENNIFER PRICE, MS, RD
POPULATION HEALTH MANAGEMENT

Jennifer is responsible for driving a population health management strategy and implementing wellness initiatives that help lower long-term costs.



ASHLYN HOWLE
COMMUNICATIONS

Ashlyn provides strategic communication plans to drive engagement, improve benefits utilization, and increase plan perception.



FREDRICK MANASSEH, PharmD, MBA, RPh, BCGP
PHARMACEUTICAL STRATEGIES

Dr. Manasseh focuses on reducing healthcare costs through pharmacy design, formulary management, and negotiations with PBMs.



ANNE BURKETT, CEBS, SHRM-CP, PHR
NATIONAL PRACTICE LEADER, HR TECHNOLOGY

Anne oversees USI's HR Technology team which develops tools & resources to assist clients in their search and selection of HR technology to support business needs spanning HR, payroll, system integrations, and more.

What Our Clients Are Saying

"USI provides exceptional, personalized, and hands-on support to us throughout the year. They guide us seamlessly through benefit renewals and are always available to address our questions and concerns. Their expertise and dedication make the management of our insurance policies stress-free. We truly appreciate USI's ongoing commitment to our success!"

Hayley Lovitt, Human Resources Manager
– **The Children's School**

"USI has been a great partner for Darlington School. Their team is very knowledgeable, helpful, and responsive. They provide excellent reports and data that enable us to easily make decisions for our school. I would highly recommend them!"

Natalie Ferguson, Chief Financial Officer
– **Darlington School**

"We partnered with Lee and his team at USI a little over a year ago. Their industry knowledge, data-driven strategic guidance, and customer service approach are unparalleled. Their expertise spans from high-level benchmarking and a deep understanding of the client experience to detailed underwriting and data-driven analysis. They consistently provide quick and thorough responses to daily questions, and their help with individual participants is professional and compassionate. We couldn't be happier with our choice for a broker team."

Anita Pittman, Director of Human Resources
– **Carrollwood Day School**

About USI

Named a top 10 insurance broker in the U.S. by *Business Insurance*, USI provides property and casualty, employee benefits, personal risk, program, and retirement solutions, specializing in middle market and large corporate clients. USI connects together over 10,000 industry-leading professionals across approximately 200 offices to serve clients' local, national, and international needs.

What truly distinguishes USI as a premier insurance brokerage and consulting firm is the USI ONE Advantage®, a game-changing value proposition that delivers to clients a robust set of risk management and benefit solutions with bottom-line financial impact. USI ONE® represents Omni, Network, Enterprise – the three key elements that set USI apart from the competition.

Through USI ONE®, we develop strategic, timely, and effective risk management and benefit programs in terms that are easy to understand, and we demonstrate how the solutions can have positive economic impact.

The Power of ONE

THE USI ONE ADVANTAGE®

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Notes



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