



SiPGKC

Supplemental Benefits Program

Platte County School District

April 4, 2025

Agenda





One of the Nation's Leading Consulting Firms

Number 5: "100 Largest
Consultants of U.S.
Business" (Business
Insurance)

Number 5: "Top Global
Insurance Brokers"
(Best's Review)

"One of America's Best
Midsize Employers" (Forbes)

\$4B+

In revenue

\$28B+

In premium*

13,300

Employees

50+

Offices Nationwide

Public Sector
capabilities
and track record

Flat management
structure comprised of
insurance industry experts

Proprietary programs that
leverage our expertise,
scale, and volume

Best-in-class
organic growth

Alliant Ownership

52%

Alliant employees

48%

Institutional investors

Alliant works for
our clients NOT
Wall Street



Actuarial, consulting, and data management have become table stakes for benefits pools looking to support their member groups. While offering a full suite of capabilities in those areas we also put a large focus on helping associations/pools manage and grow their footprint. Our goal is to increase the visibility of your brand leveraging the tools and capabilities that Alliant can offer. From product designs, carrier negotiation, marketing, and sales we look to be a full-service partner in the life of a public sector pool. Our group works solely in the public sector, and we understand the needs of pools and associations created to support their members. The Alliant Public Entity Pooling Group is all about growing **your brand**, not ours.

Overview

1,500+

Active Groups

1.1M

Covered Members

Public Sector

Industry

Benefit Risk Pools

Focus

Product Support

- Health-RX
- Reinsurance
- Medicare
- Ancillary Products
- Benefit Technology
- Sales & Marketing
- Actuarial & Underwriting
- Strategy

Core Areas

Strategy

- RFP & Vendor marketing
- Product design
- Rating assistance

Sales

- Benchmarking & Market Intelligence
- Market intelligence
- In force client relationships
- Sales efforts (as your representative)

Administration

- Vendor Management
- Communication
- Dependent pricing
- System interface

Addressing Common Challenges

- Competing third parties
- Loss of purchasing power
- Small staffs with limited sales/marketing
- Cost control issues

Alliant's Responsibility

- RFPs and vendor management
- Benchmarking and Market intelligence
- Communication to member districts
- Sales & Marketing
- Product Design

Our Goal:

SiPGKC Ancillary Benefits Program

Our goal is to help SiPGKC develop and market a strong ancillary benefit offering that can benefit all of its member districts. Your collective purchasing power paired with our experience and support will allow you to build a best-in-class ancillary benefits solution that districts can utilize when adding additional non-medical options to their employee benefit package.

Districts can opt-in to the program at their discretion as these benefits will wrap nicely around the core medical plans already in place.

Key Advantages to joining the ancillary pool:

- Lowered premiums and improved benefits
- Enhanced performance guarantees from vendors
- Increase guaranteed issue amounts on life and disability coverages
- Longer rate guarantees
- Reduced employee premiums for voluntary benefits
- Full administrative support with limited HR team lift



Purchasing Power

With a larger number of covered lives SiPGKC will negotiate superior ancillary benefit plans, rates, and service commitments for districts.



Simplified Procurement

Consolidated vendors agreements will simplify a districts procurement process by allowing any district to "piggy-back" onto the intimal agreement with each ancillary benefits vendor.



Streamlined Administration

Employee ancillary benefits call center, billing consolidation, and ben admin integrations can all be managed with low HR team lift.



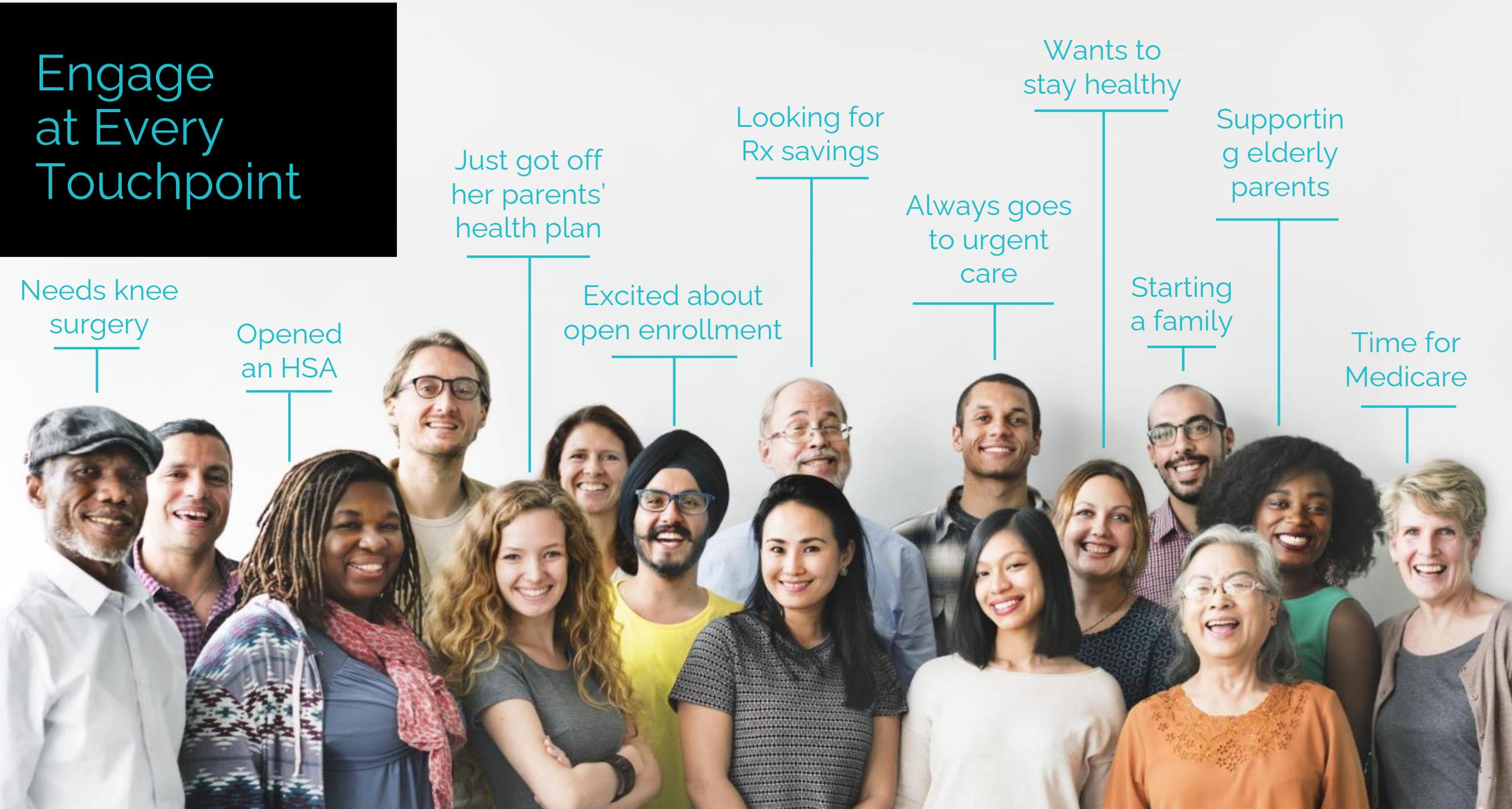
Enhanced Employee Options

Your district will now have the plans and rates negotiated with the collective force of SiPGKC pool. This will significantly improve pricing, plans and member tools available. Vendor performance guarantees and commitments will also increase for your members.



Engaging Members

Engage at Every Touchpoint



Needs knee surgery

Opened an HSA

Just got off her parents' health plan

Excited about open enrollment

Looking for Rx savings

Always goes to urgent care

Wants to stay healthy

Starting a family

Supporting elderly parents

Time for Medicare



Typical Engagement Issues

The largest risk to a benefits pool is an unengaged member population.

- Employees/Members
 - Low employee engagement & program awareness
 - Do not feel a differentiated experience
 - Challenges making the correct plan selection
 - Feel that the benefits experience is confusing or hard to navigate
 - District benefit investment does not align with employee perception
- Districts
 - Small staff with limited time
 - Not leveraging ancillary vendors for communication resources
 - Large number of carriers and programs to manage
 - Annual enrollment is overwhelming
 - Rely on “passive” vs “active” enrollment strategy
 - Conversion to full digital onboarding and communication
 - Have not refreshed the engagement strategy in many years
 - Full reliance on local broker focused on selling product vs educating members
 - Limited communication tools/resources



Who is controlling your message?

Ancillary brokers perform the following services for districts:

Health plan pricing and plans



One-on-one benefit program education



Benefit admin system & enrollment management



Employee call center & communication materials



COBRA, FSA, HSA administration



HR administrative support



Vision/Life/Disability/Supplemental Health



Ancillary brokers often push products on members vs educating them.



Let us do the heavy lifting!

The project plan will put the weight on our shoulders allowing your team to focus on key strategic priorities.

Action Items	SiPGKC	Alliant
Vendor Marketing & RFP negotiations		Yes
Vendor Implementation		Yes
Benefit Administration System Implementation		Yes
File Feed Integrations		Yes
Billing and Eligibility		Yes
Employee Communication Materials Buildout		Yes
Ongoing Vendor Management		Yes
Benefit Call Center Implementation & Management		Yes
Vendor Interviews	Yes	Yes
Check in calls	Yes	Yes
Quarterly utilization reviews	Yes	Yes
Member satisfaction feedback	Yes	Yes
Final approval on all member facing items	Yes	



Communication Resources



Benefit Administration Strategy



Streamline member enrollment while protecting your groups....



CORE MATERIALS

Email

TECH20

Don't miss benefits open enrollment Oct. 1-15!

Taking Care of What Matters

Benefits open enrollment is happening Oct. 1-15. Read on to learn what that means for you.

Do you want to make changes? Our current benefit program will continue with only minor changes. Do your current benefits still meet your needs? Review this email and your benefits guide to learn about your coverage options. Include your spouse or partner in the review if they have input into your family's benefits decisions. If you take no action, your current elections will carry over automatically, except for flexible spending accounts—to participate, you must re-enroll each year.

Benefits Guide

What's open enrollment? Open enrollment is your annual chance to update your benefit choices and dependents, and enroll or re-enroll in flexible spending accounts. After open enrollment ends, you can't change your benefit elections until next year's open enrollment, unless you experience certain life events.

Open Enrollment Presentation

Enroll Now

Don't miss the deadline! Remember, you must submit any benefit changes you wish to make no later than Oct. 15.

Need more details? Attend a meeting

Time	Date	Location
10-11 a.m.	Oct. 1	Conference Room 106
11 a.m.-noon	Oct. 5	Hall of Innovation
noon-1 p.m.	Oct. 8	Break Room B

MyBenefits.Life: Your 24/7 Resource

Understanding your benefits is easier than ever with MyBenefits.Life, your website and app for employee benefits information anytime, anywhere. You can log on to MyBenefits.Life from your computer, tablet, or smartphone. Visit MyBenefits.Life on the web or download the MyBenefits.Life app from the App Store or Google Play.

Website: Tech20.mybenefits.life | Employer Key: **TECH20**

Helpful videos

- All About Medical Plans
- Prescription Drug Coverage Overview
- Know Where to Go: ER vs Urgent Care

TECH20

Benefits Summary

Employee Benefits

Taking Care of What Matters

TECH20

Compliance Notices

Annual Notices

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TECH20

Benefits Presentation

EMPLOYEE BENEFITS

OPEN ENROLLMENT

Taking Care of What Matters

TECH20

ADDITIONAL MATERIALS

Kickoff Video



Benefits at a Glance

TECH20 EMPLOYEE BENEFITS AT A GLANCE

This summary provides a brief overview of the employee benefits provided to eligible employees, generally regular full-time or part-time employees working a minimum of 20 per week. New employees are eligible for Tech 20 benefits as of date of hire. Eligible dependents include your spouse or domestic partner and children up to age 24.

Refer to the Benefit Summary for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
MEDICAL	<ul style="list-style-type: none"> Actua HMO – Plan pays 100% for most covered services after deductible of \$0 per individual/\$0 family. Actua Medical PPO (\$-Star) – Plan pays 80% for most covered services after deductible of \$1,000 per individual/\$3,000 family limit.* Actua HSA-Compatible PPO – Plan pays 80% for most covered services after deductible of \$1,000 per individual (offset by HSA funds)/\$4,000 family limit (offset by HSA funds).* Actua Medical PPO (\$-Star) – Plan pays 100% for most covered services after deductible of \$0 per individual/\$0 family coverage.* Actua Medical PPO (\$-Star) – Plan pays 100% for most covered services after deductible of \$0 per individual/\$0 family.*
DENTAL	<ul style="list-style-type: none"> Delta Dental Managed Dental Plan – Provides services for Preventive, Basic and Major dental care up to \$1,000 per year. Includes orthodontia. Delta Dental PPO Plan – Provides services for Preventive, Basic and Major dental care up to \$1,000 per individual per year. Includes orthodontia. Delta Dental Ingot Dental – Provides services for Preventive, Basic and Major dental care up to \$1,000 per individual per year. Includes orthodontia.
VISION	<ul style="list-style-type: none"> Vision Service Plan Premier – Includes an annual eye exam (\$10 copay then 100%) and lenses 1 x every 12 months from last date of service. Participants in the Actua HMO receive vision benefits through their medical coverage.
HEALTH SAVINGS ACCOUNT (HSA)	<ul style="list-style-type: none"> Employees enrolled in this plan can participate in the OptumHealth HSA, based on IRS eligibility rules. Actua HSA-Compatible PPO <ul style="list-style-type: none"> Individual Coverage – Contribute up to \$1,850 per year, including a company contribution of \$500 per year. Family Coverage – Contribute up to \$1,750 per year, including a company contribution of \$1,000 per year.

Medical Plan Comparison

MEDICAL PLAN COMPARISON CHART

Compare features of our medical plans. View each plan's full details on our website. For more information, contact your HR representative.

PLAN BENEFIT	Annual Deductible	Annual Out-of-Pocket Maximum	Out-of-Pocket Max	Chiropractic	Self and Family	Urgent Care	Emergency Room	Hospitalization	Preventive	Supplies
Actua HMO	\$0	\$5,000	\$5,000	Yes	Self and Family	Yes	Yes	Yes	Yes	Yes
Actua Medical PPO (\$-Star)	\$1,000	\$5,000	\$5,000	Yes	Self and Family	Yes	Yes	Yes	Yes	Yes
Actua HSA-Compatible PPO	\$1,000	\$5,000	\$5,000	Yes	Self and Family	Yes	Yes	Yes	Yes	Yes
Actua Medical PPO (\$-Star)	\$0	\$5,000	\$5,000	Yes	Self and Family	Yes	Yes	Yes	Yes	Yes

Postcard & Posters

ENROLLMENT

Open Enrollment
October 1-15

Open enrollment is your annual chance to update your benefit choices and dependents.

15 days at your plan year

- Change your benefit elections
- Add or drop dependents
- Enroll in Flexible Spending Accounts

TECH20



Educational Tools & Campaigns



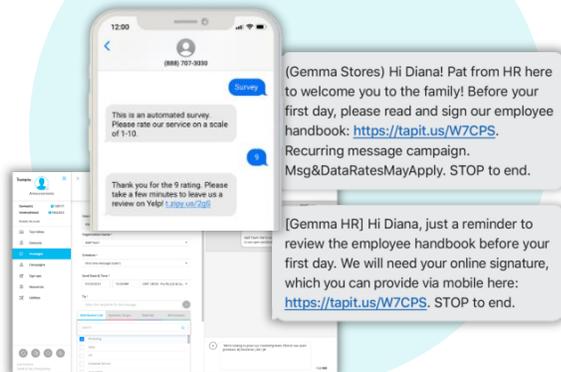
- Email Campaigns
- Compliance/ legislation
- HDHP/HSA/HRA Campaign
- Newbie Guide to Employer Medical Coverage
- Prescription Drug Education
- Benefits articles and Newsletters
- Preventive Care Guide
- Videos
- Pregnancy Guide

Wellness Resources



- Virtual Health Fair
- Mental Health Toolkit
- Health Condition Campaigns

Mobile & Messaging Tools*



- Give it a try!
- Text **"Benefits"** to **1-877-201-0742**

Recruiting



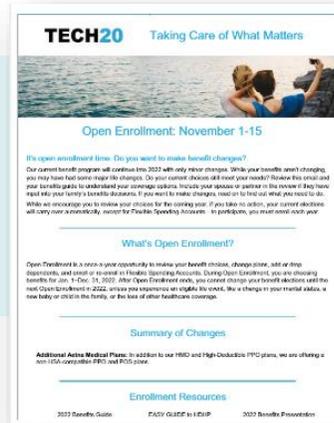
- Benefits-at-a-Glance
- Medical Plan comparison



Open Enrollment Kickoff Video



Open Enrollment Email(s)



Benefits Summary Booklet FlippingBook



Recorded Benefits Presentation Brainshark

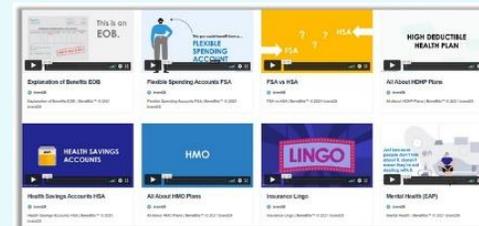


Medical Plan Comparison

Virtual Health Fair



Educational Videos



MyBenefits.Life



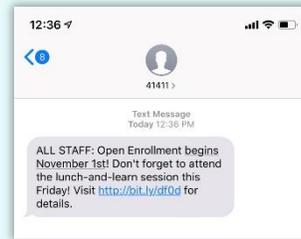


Digital Postcards



- Small microsites to drive engagement around specific topics
- Choose from standard layouts, customizable with your branding
- Reporting available

Text Messaging Services



- Send simple text and multimedia messages to your workforce
- Fastest way to reach and engage employees
- Able to reach non-desktop workers

Decision Support Tools



- Helps employees select best health plan for their needs
- Can include FSA/HSA and non-healthcare coverages

Semi- and Full Custom Video*



- Modify a generic video from our library or create a fully custom video message



A Holistic Approach to Employee Support



Communications Campaign Builder

Turnkey customized open enrollment and education campaigns, optimized for digital delivery



HR Team Support

Built to be an extension of your HR/Benefits department taking direction from your team members

Enrollment Counselors

Expert resource for help with questions or benefit issues, by phone or email



Concierge Support

High-touch experience assisting with questions related to retiree benefit programs

Alliant Insurance Services



Products & Programs



Ancillary Benefits Collective Purchasing

A full review of the market...



Has show a significant opportunity...

Leveraging size and collective purchasing power

Top rated carriers who your districts will trust

Multiple strong proposals

Market leading pricing and plan designs

Current Ancillary Benefit Providers



Dental	Vision	Basic Life/AD&D	Voluntary Life/AD&D	STD	LTD	Critical Illness	Hospital Indemnity	Accident	Universal Life/Long Term Care
Aetna	Aetna	Reliance Standard	Reliance Standard	Mutual of Omaha	N/A	Aetna	Aetna	Aetna	N/A

We have leveraged the size of SIPGKC participants to find improved plan designs at lower costs than what is in force.



Voluntary Products

Leveraging your collective strength will differentiate you from the standard market.

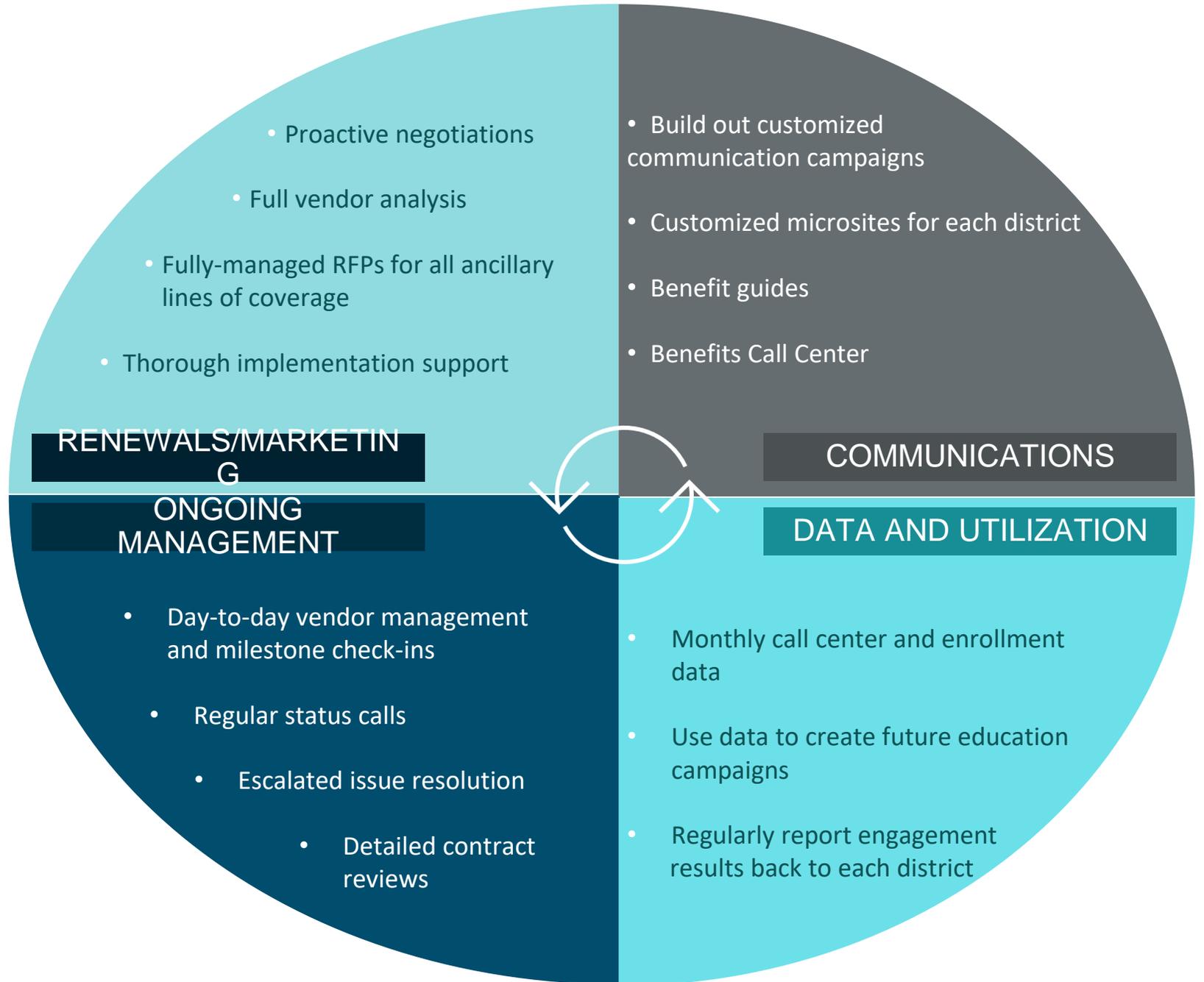


	Standard	Enhanced
Removal of pre-ex & health questions		
Group discounted premiums		
Improved benefit payouts for members		
Multi-year rate commitments		
Benefit education vs hard sales pitch		
Enhanced enrollment & communications		
Dedicated billing & service representatives		



Year-Round Support

A robust process for monitoring engagement, vendor performance, implementations, RFPs, and proactive project management includes consistently interfacing with all current vendors and member groups tracking all deliverables





Next Steps

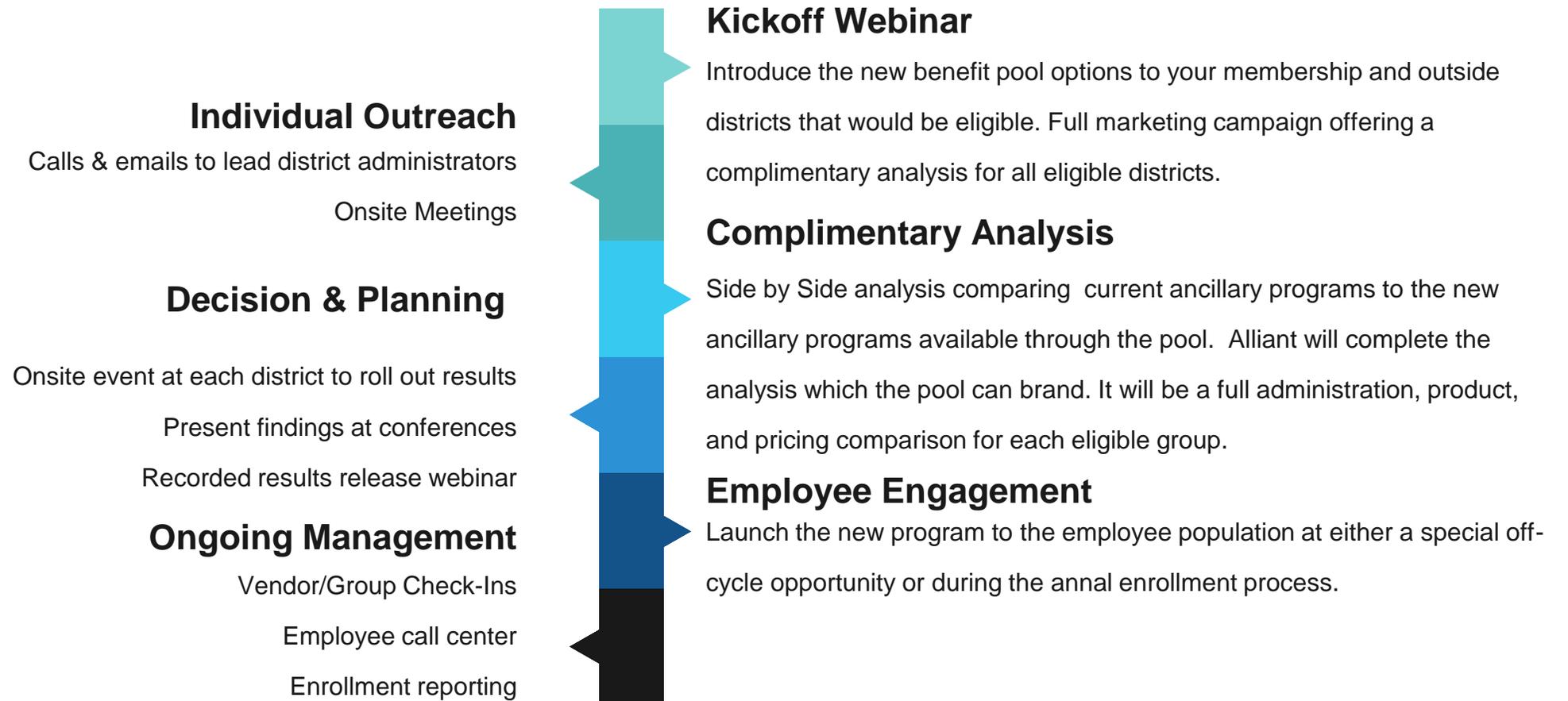


Timeline





Group Engagement Strategies





| Thank You!

