



# Breadth of Practices

Prepared For County of Alpena

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

## YOUR HUB TEAM



**Anja Harmon**  
SVP, Employee Benefits  
616-233-0140  
anja.harmon@hubinternational.com



**Kristin Nagelkirk**  
Account Executive  
616-233-0159  
kristin.nagelkirk@hubinternational.com



**Tonya Carmoney**  
Account Manager  
231-995-4386  
tonya.carmoney@hubinternational.com



**Tanya McIntyre**  
Associate Account Manager  
616-913-3360  
tanya.mcintyre@hubinternational.com

**HR Compliance Partner**

**Financial Consultant**



Lisa Gallagher  
616-552-6085



Emily Lindberg  
616-233-0193

**Claims Advocate**

**Technology Partner**

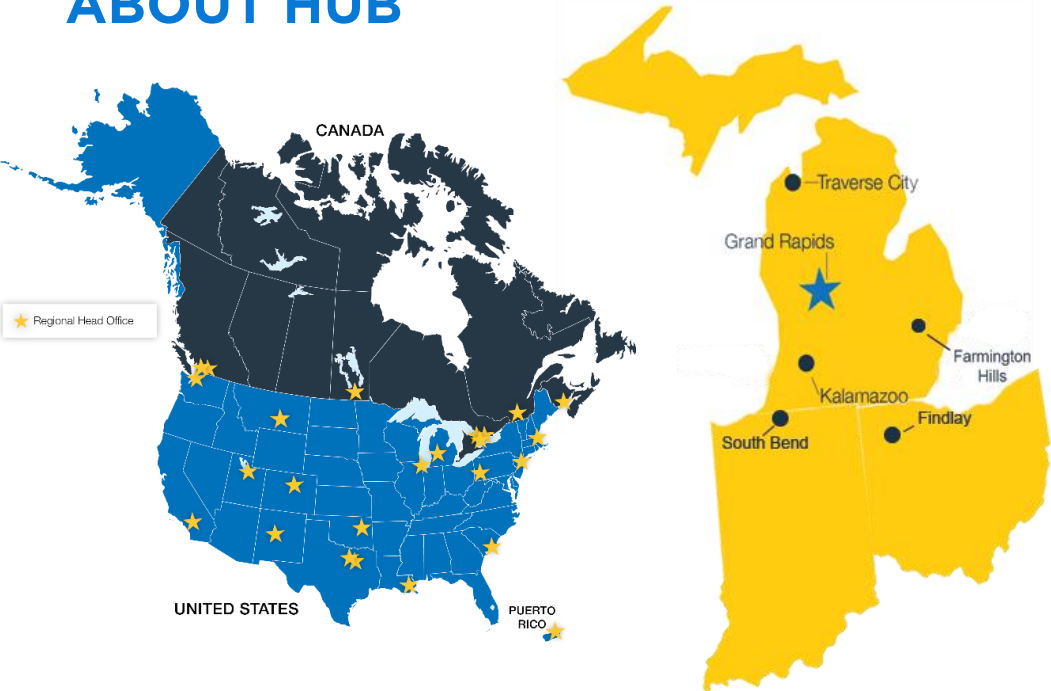


Teri Koshar  
269-488-6168



Sam Carnes  
616-552-6090

## ABOUT HUB



## COMPLETE BENEFITS SOLUTIONS



1 <sup>st</sup> Quarter	2 <sup>nd</sup> Quarter	3 <sup>rd</sup> Quarter	4 <sup>th</sup> Quarter
<b>Strategic Planning</b> <ul style="list-style-type: none"><li>• Confirm Changes</li><li>• Strategy Meeting<ul style="list-style-type: none"><li>✓ Planning Calendar</li><li>✓ Year End Financials</li><li>✓ Post OE Migration</li><li>✓ Strategic Focus</li><li>✓ Market Trends</li></ul></li><li>• Compliance Review</li></ul>	<b>Analyze Data and Identify Opportunities</b> <p>Vendor Utilization Review</p> <ul style="list-style-type: none"><li>• Plan Assessment Meeting</li><li>• Pre-Renewal Meeting<ul style="list-style-type: none"><li>✓ Financial Update</li><li>✓ Preliminary Budget</li><li>✓ Initial Marketing Results</li><li>✓ Strategic Opportunities</li><li>✓ OE Strategy</li></ul></li></ul>	<b>Execute on the Plan</b> <ul style="list-style-type: none"><li>• Renewal Meeting<ul style="list-style-type: none"><li>✓ Executive Summary</li><li>✓ Renewal Results</li><li>✓ Marketing Results</li><li>✓ Confirm Decisions</li></ul></li><li>• Sr. Mgmt. Approval</li><li>• Carrier Implementation</li></ul>	<b>Communicate and Enroll</b> <ul style="list-style-type: none"><li>• Open Enrollment Meetings / Webinars</li><li>• Communications</li><li>• Finalize Renewal:<ul style="list-style-type: none"><li>✓ Plan Changes</li><li>✓ Implementation</li><li>✓ Carrier Confirmations</li></ul></li></ul>
<b>ONGOING</b> <ul style="list-style-type: none"><li>• Open Item Calls</li><li>• Monthly Financial Reporting</li><li>• Compliance Monitoring and Guidance for Deadlines and Filings</li><li>• Ongoing Communication Assistance</li></ul>			

## COMPLIANCE



**ACCESS TO  
COMPLIANCE  
OFFICERS**



**COMPLIANCE  
AUDITS &  
ACTION PLANS**



**ONGOING  
COMPLIANCE  
UPDATES**

## TECHNOLOGY CONSULTING

Technology is not one size fits all, and is about more than just saving time. Our HR and Benefit Technology team offers:

- Ben Admin, Payroll, and Human Capital Management system consulting
- Vast network of vendor partners - vendor agnostic
- HUB-Specific pricing - right platform, right price
- Client-specific Needs Analysis
- Vendor selection consulting and contract negotiation



## COMMUNICATIONS



## HR SUPPORT

- Think HR / Mineral - Unlimited  
Access to HR consultants  
- Learning Management System
- Guardian HR -  
Unlimited Labor  
Attorney access
- Employee Advocate
- Onboarding Support
- Extension of your team



## DATA ANALYTICS

- Ongoing experience reporting dashboards
- Fully insured to self-funded analysis
- Rate development and cost projections
- Underwriting and plan design modeling
- Benchmarking (industry, size, region)
- Prescription drug marketing and analysis
- Stop loss marketing and analysis



## HEALTH & PERFORMANCE

No longer just a health-related cost savings strategy, Health & Performance is a holistic approach to improving workplace culture and productivity.

