



SOUTH SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

Agenda Item Summary

Meeting Date: May 19, 2025

Agenda Section: Discussion and possible action

Agenda Item Title: Approval of RFP 2025-07 Third Party Administrator for South San Antonio ISD

From: Tony Kingman, Chief Financial Officer

Additional Presenters if Applicable: N/A

Description: The South San Antonio Independent School District (District) has requested proposals from qualified firms that are capable of providing administrative services for employee benefits plans, handling tasks like claims processing, record keeping and enrollment. The recommended Third-Party Administrator will act as an outsourced service to help manage the complexities of employee benefits programs.

Historical Data: n/a

Recommendation: Recommend the Board of Managers to approve Rusty Freeman & Associates as the Third-Party Administrator for South San Antonio ISD.

Purchasing Director and Approval Date: Victoria Cantu, May 8, 2025

Funding Budget Code and Amount:

Goals: 3. SSAISD will implement program initiatives and activities that reflect a commitment to preparing 100% of students for post-secondary educational or career paths.

RFP 2025 - 07

Third Party Administrator for South San Antonio ISD



May 19, 2025

SSAISD Third Party Administrator

RFP 2025- 07

Background Information



The Benefits department focuses on the design, management, and delivery of employee benefit programs that support the well-being, financial security, and job satisfaction of district staff, while ensuring compliance with laws and maintaining fiscal responsibility.

RFP 2025-07 proposes to award a Third Party Administrator (TPA).

A Third Party Administrator (TPA) is an organization that consults and handles the administrative tasks related to employee benefits, such as plan administration for ancillary products and TRS Active Care health plans, COBRA, claim processing, billing management, enrollment, customer service, etc., while ensuring compliance and efficient benefits delivery.

- ❖ Our current TPA is Bay Bridge Administrators.
- ❖ The District's Plan Year runs from September 1 through August 31 each year.
- ❖ The District currently employs approximately 1175 employees.

SSAISD Third Party Administrator

RFP 2025- 07

Timeline



April 4, 2025	April 11, 2025	April 14, 2025	April 21, 2025	April 23, 2025	April 30, 2025	May 1, 2025	May 5, 2025
1st Advertisement Express Newspaper Per Texas Education Code, bidding opportunities are to be posted on the local newspaper at a minimum of 2 days, in a two week period.	2nd Advertisement Express Newspaper Per Texas Education Code, bidding opportunities are to be posted on the local newspaper at a minimum of 2 days, in a two week period.	Formation of the RFP Committee Voluntary participation in RFP 2025-07 Committee requested from SSAISD Health Committee. Randomly selected Scoring Committee members.	Vendor Questions Due On lonwave Interested vendors have the opportunity to ask questions as it pertains to bid details. All questions are to be submitted on lonwave for public view.	Addendum Due Vendor questions are to be answered by this given date. All responses are posted on lonwave for public view.	Bid Opening Virtual meeting to disclose the names of the proposals received. Interested vendors must submit proposals by this given date.	Vendor Demos Per vendor: 30-minute virtual presentation of vendor platforms and Q&As. Committee members to attend.	Evaluation Meeting Scoring Committee members will meet to discuss and score proposals received.

SSAISD Third Party Administrator

RFP 2025 - 07

Participating Vendors



The following vendors submitted proposals:

1. First Financial Group of America
2. The Baldwin Group
3. Bay Bridge Administrators LLC
4. Gallagher Benefit Services
5. TEB Benefits Group
6. Rusty Freeman & Associates, LLC/USEBSG
7. Financial Benefit Services

SSAISD Third Party Administrator

RFP 2025 -07

Demo Presentation Schedule



RFP 2025-07 Third Party Administrator for South San Antonio ISD <u>Virtual</u> Demo Presentation Schedule <i>Thursday, May 1, 2025</i>	
Time	Vendor Name
9:30-10:00 am	First Financial Group of America
10:15-10:45 am	The Baldwin Group
11:15-11:45 am	Bay Bridge Administrators LLC
<i>Committee Break 12:00-1:00 pm</i>	
2:00-2:30 pm	Gallagher Benefit Services
2:45-3:15 pm	TEB Benefits Group
3:30-4:00 pm	Rusty Freeman & Associates, LLC/USEBSG
4:15-4:30 pm	Financial Benefit Services

Committee Formal Evaluation
Monday, May 5, 2025 @ 9:00am
5622 Ray Ellison Dr
Conference Room #4

SSAISD Third Party Administrator

RFP 2025 - 07

Scoring Summary



Supplier	Rank	Score	Fee for Services	Quality of Goods or Services	Goods or Services meet the District Needs	Benefits Portal Functionality for District Staff	Benefits Portal Functionality for Administrator Staff	Billing and Accounting meets District needs	Experience enrolling and managing TRS ActiveCare	Compatibility with District Software	Reputation/References/Experience with other ISD's in Texas	HUB Stats
		100	20.00	15.00	15.00	10.00	10.00	10.00	8.00	7.00	4.00	1.00
Rusty Freeman & Associates, LL	1	96.00	20.00	14.75	14.75	9.25	9.25	10.00	7.75	6.25	3.75	0.25
The Baldwin Group	2	92.00	19.25	13.00	14.00	9.00	9.00	9.50	8.00	6.75	3.25	0.25
Financial Benefit Services	3	89.50	19.25	13.75	12.75	8.50	8.50	9.25	7.75	6.50	3.00	0.25
Bay Bridge Administrators LLC	4	81.50	17.00	13.75	11.75	7.75	7.50	6.75	6.75	6.75	3.25	0.25
First Financial Group of Ameri	5	74.75	14.00	10.75	10.00	8.50	7.50	7.25	7.50	6.00	3.00	0.25
Gallagher Benefit Services, In	6	71.75	15.25	9.75	9.25	8.50	8.25	5.50	6.00	6.25	2.75	0.25
TEB	7	65.00	14.00	10.00	7.00	8.25	7.25	7.50	2.00	6.00	2.00	1.00
		81.50	16.96	12.25	11.36	8.54	8.18	7.96	6.54	6.36	3.00	0.36

Evaluators
Quintanilla, Dalia - Teacher @ Armstrong
Segovia, YeeYan - Benefits Coordinator
Trevino, Clarita - Controller
Uresti, Rita- Executive Director of Human Resources

SSAISD Third Party Administrator

RFP 2025 - 07

Award Proposal



South San Antonio ISD proposes to award the Third Party Administrator (TPA) services to the firm that scored the highest during the evaluation period:

Rusty Freeman & Associates, LLC/USEBSG

Through the adoption of this service agreement, South San Antonio ISD will achieve:

- Eliminate annual ACA filing and reporting costs - average of \$27,000 annually.
- Significantly reducing internal Accounting and Benefits department man-hour costs by streamlining the monthly billing reconciliation process.
- Shifting to a same month payroll deduction schedule to align all benefits deductions.
- Enhancing the employee enrollment experience through a robust enrollment program.

SSAISD Third Party Administrator RFP 2025- 07



Thank you



RFP 2025-07 Third Party Administrator (TPA)

South San Antonio ISD

Rusty Freeman & Associates

rlfreeman@usebsg.com | (210) 867-2580
245 Landa Street | New Braunfels, TX 78130

April 10, 2025

Letter of Interest

South San Antonio ISD

5622 Ray Ellison Blvd
San Antonio, TX 78242

We are honored to submit our proposal in response to the South San Antonio Independent School District's (SSAISD) Request for Proposal (RFP) for employee benefits consulting services. At Rusty Freeman & Associates, LLC, we understand the critical role that a well-structured employee benefits program plays in attracting, retaining, and motivating top educators and staff members. We are deeply committed to supporting school districts like SSAISD in building benefits programs that foster a healthy, engaged, and satisfied workforce.

With over three decades of experience in benefits consulting, especially in the education sector, we have developed a deep understanding of the unique needs and challenges faced by school districts. We recognize the importance of providing comprehensive benefits that are not only cost-effective but also reflect the diverse needs of your employees, including teachers, administrative staff, and other school district employees. At the same time, we fully appreciate the complex regulatory landscape and compliance requirements that impact public education institutions.

Our team's mission is not simply to guide you through the employee benefits process, but to partner with you in designing a program that aligns with SSAISD's broader strategic goals. By doing so, we ensure that your benefits package delivers long-term value to the district while supporting the health and well-being of your educators and staff. Our independent and objective approach will provide SSAISD with innovative solutions tailored to meet the unique needs of the district's diverse workforce, ultimately enhancing employee satisfaction, reducing turnover, and fostering a healthy and productive school environment.

We are excited about the possibility of collaborating with SSAISD to create a sustainable and robust benefits program that supports both the district's goals and the well-being of its valued employees. Thank you for considering our proposal, and we look forward to the opportunity to contribute to the continued success of your district and its staff.

Sincerely,

Rusty Freeman, Managing Partner

U.S. Employee Benefits Services Group
rlfreeman@usebsg.com | (830) 606-5100

Executive Summary

At **Rusty Freeman & Associates, LLC**, we are deeply committed to providing thoughtful, data-driven, and sustainable employee benefits solutions that foster both organizational success and the well-being of your staff. With decades of experience working with educational institutions, particularly school districts, we have developed a unique understanding of the challenges and priorities faced by organizations like South San Antonio ISD. We are confident in our ability to assist SSAISD in optimizing its employee benefits program, ensuring it is both cost-effective and aligned with the district's long-term goals for employee satisfaction, retention, and overall health.

We recognize that employee benefits are a critical element of your district's efforts to attract and retain high-quality educators and support staff. Our approach goes beyond simply meeting regulatory requirements or managing costs; it is about creating a benefits strategy that supports long-term employee satisfaction, enhances retention, and aligns with SSAISD's broader strategic goals. The opportunity to collaborate with the district to review and optimize the current benefits offerings is one we take very seriously, and we are excited to bring our expertise to the table.

Understanding South San Antonio ISD's Goals and Objectives

South San Antonio ISD is seeking a comprehensive review and optimization of its current benefits offerings. This process is not only about assessing and refining existing programs but also about enhancing them to meet the evolving needs of a diverse workforce while managing costs and ensuring compliance with state and federal regulations. Our goal is to support SSAISD in the following key ways:

1. **Cost Control and Financial Sustainability**

We understand that budget constraints are a top priority for school districts, and that every financial decision must be carefully considered to ensure long-term sustainability. Our team will conduct a thorough analysis of SSAISD's current benefits program to identify opportunities for cost savings without sacrificing the quality of care or employee satisfaction. This analysis will include reviewing plan designs, evaluating vendor contracts, and exploring opportunities for more efficient use of benefits. We will help the district manage and control costs while ensuring the benefits remain competitive and effective.

2. **Enhancing Employee Satisfaction and Retention**

Employee benefits play a critical role in employee satisfaction and retention, especially within the school district environment. Teachers and staff are essential to the success of SSAISD, and a well-rounded benefits program is key to ensuring their health and happiness. We will work closely with the district to design benefits offerings that address the diverse needs of its workforce, from health and wellness programs to retirement plans and mental health support. Our aim is to ensure that SSAISD's benefits package not only meets the immediate needs of employees but also supports their long-term health and well-being, fostering a positive work environment.

3. **Ensuring Regulatory Compliance**

As a public school district, SSAISD is subject to numerous federal, state, and local regulations that govern employee benefits. Compliance is critical to mitigate legal and financial risks, and our team's extensive experience with public-sector regulations ensures that we will guide SSAISD through the complexities of healthcare reform, the Affordable Care Act (ACA), and Texas education codes, among others. By ensuring that the district remains fully compliant with all applicable laws, we will provide peace of mind and protect the district from potential legal issues.

4. **Data-Driven Decision Making**

We believe in the power of data to inform decision-making. Our approach is grounded in data-driven insights that will allow us to evaluate the strengths and opportunities for improvement in SSAISD's benefits programs. We will analyze claims data, conduct employee surveys, and benchmark against industry standards to develop actionable recommendations that align with the district's goals. By using reliable evidence and measurable outcomes, we ensure that every decision we make is based on objective data, which will drive the success of the benefits strategy.

5. **Vendor Management and Procurement Optimization**

Choosing the right vendors is crucial to creating an effective and cost-efficient benefits program. We will oversee the entire vendor selection and procurement process, ensuring that SSAISD partners with providers who offer the best combination of service, quality, and price. Our team will guide the district through an organized and transparent RFP process, attracting high-quality providers and ensuring they meet SSAISD's high standards. This will help optimize both cost-effectiveness and the quality of service provided to employees.

Company Information



Benefits That Aren't One-Size-Fits-All.

A consultative approach to servicing, support
and simplifying benefits.

Simplifying health and financial wellness for today and tomorrow.

Service, dedicated support, and real connections matter when it comes to taking care of your number one asset—your people.

At U.S. Employee Benefits Services Group (USEBSG), we've dedicated decades to understanding the unique benefit needs of public sector employers and the people who help them succeed. As a leading independent, national financial services firm, we work with public school, governmental, corporate, and non-profit organizations to develop employee benefits programs and retirement plans that support those helping and contributing to the communities we live in.



Partnership & dedicated support.

We understand you can't do it alone (and you shouldn't have to). Our benefits enrollment experts work closely alongside your team to craft thoughtful solutions that bring value to—and educate—your employees. We're here to help you achieve your benefits goals by providing options that complement and enhance your current offerings.



We're here for you—not for us.

Your employees are a busy, diverse group of individuals so it makes sense our approach to enrollment and service meets people right where they're at. In an effort to give your employees the best possible experience, we're committed to creating service-centric connections with participants. Online, in-person or hybrid—enrollment, support and advice are dictated by the needs of you and your employees.



Local presence backed by national resources.

We're a proud Partner Firm under the U.S. Retirement & Benefits Partners (USRBP) umbrella. This partnership provides access to national resources and experts that advances technology, service and administrative capabilities. Serving more than 15,000 employer clients and over 3.5 million participants, the USRBP family of Partner Firms currently supports more than 45% of the school districts in the U.S. With regional Partner Firms across the country, we're able to provide personal, local support without sacrificing the power and stability of a national organization.

Four ways we drive meaningful results.

1

RFP Support

A Request for Proposal (RFP) that hits all the key pieces you need to make a decision is critical. Our team will manage the RFP design, quote evaluation, and negotiation with finalists, securing the best possible outcome for you and your employees.

2

National Carrier & Vendor Relationships

Our industry, carrier, and vendor relationships are rock solid from serving hundreds of public employers. We leverage these relationships to meet service expectations across all lines of coverage.

3

Underwriting Review & Claims Analysis

From evaluating utilization reports to applying market trends and actuarial science, we approach forecasting and renewal activities with an in-depth understanding of your plans' performance and cost-saving opportunities.

4

Voluntary Benefits Procurement

Benefits like Critical Illness, Accident, and Hospital Indemnity are key to fill coverage gaps and keep employees protected. We not only procure and implement voluntary benefits, but also communicate the value of these plans through multiple channels.

Tech & Admin

Put administration on autopilot.

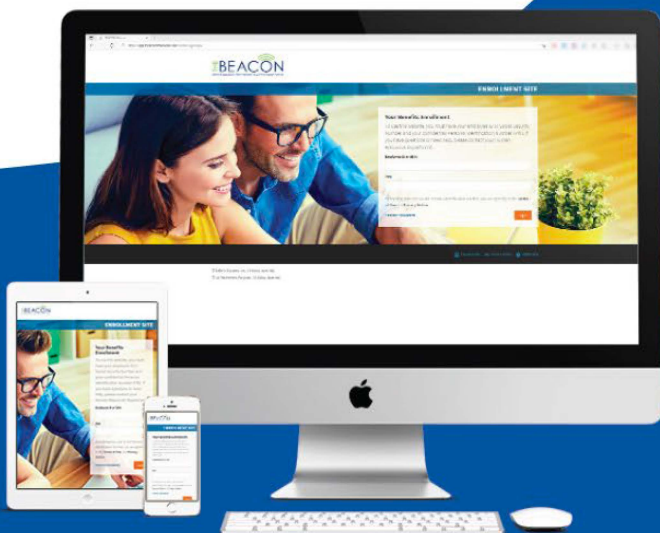
- Our proprietary benefits administration and enrollment platform, The BEACON, covers benefits communication, decision support, bilingual capabilities, and extensive reporting for employers.
- Includes online enrollment options, featuring a full-service platform. We can also seamlessly work with any existing enrollment tools!

Easy-to-access, custom benefit information.

We'll create a custom benefit website packed with the education and need-to-know benefit details of your plan. This site will become a one-stop knowledge hub for you and your plan participants.

An extension of your HR team.

- New hire onboarding throughout the year.
- Employer support and dedicated account management.



Service & support tailored to you.



Dedicated Client Service

- Hands-on, local client support.
- Develop annual timeline and recurring meeting schedule based on your needs and preference.
- Bilingual call center representatives licensed in health, life & accident.
- Enrollment onsite, through call center, or online.



Employee Communications & Education

- Custom communications strategy including benefits guides, email campaigns, educational webinars, benefit websites, and more.
- Targeted and timely communications promoting product education.
- Employee access to our Financial Wellness website with resources related to retirement planning and personal finances.



Compliance

- HR & ACA Compliance team.
- Full tracking, reporting, predictive analysis, and compliance communications.
- Education and dedicated support.

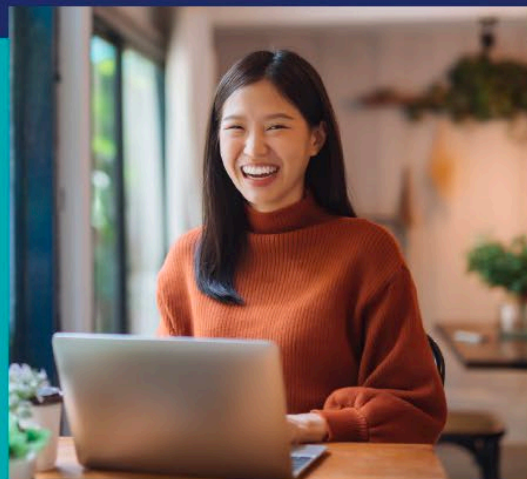
Employee Benefit Options

Your employees aren't all the same, so why take a "one-size-fits-all" approach to insurance options? We work with more than 20 of the top carriers, giving you the freedom to choose the best combination of products for your employees.

- Critical Illness Insurance
- Life with Long-Term Care
- Disability Insurance (Long-Term & Short-Term)
- Cancer Insurance
- Accident Insurance
- Hospital Indemnity
- Identity Protection
- Flexible Spending Accounts (Health Care, Dependent Care, and Limited Purpose)
- Wide array of additional products available (e.g., Pet Insurance, Emergency Transportation, etc.)

Enrollment & advice on your terms—not ours.

Our goal is to support their health and financial wellness goals through service, advice, and options that meet them where they're at.



Partner with the people who know Texas.

187k
participants
served in Texas

The USBP family of firms currently serving almost 200k participants across the state.

1,000+
Texas
total employer
clients

The USBP family of firms currently serves more than 1,000 employers across Texas.

\$815m
Assets Under
Management or
Admin

We're trusted with the management and administration of hard-earned benefits dollars across Texas.



We take service seriously.

In fact, we have a **99% client retention** rate because of it.

Pricing

At Rusty Freeman & Associates, LLC, we are committed to providing high-quality, comprehensive benefits administration services at no direct cost to the district. We do not charge for the technology platforms we offer, or for our benefits consulting, COBRA administration, Section 125 administration, and employee education services.

Our services are funded through standard commissions earned from the carriers whose products we help administer. These commissions are industry standard and do not result in additional fees or hidden costs for the district. This approach allows us to deliver a wide array of support services, such as plan procurement, benefits enrollment, compliance monitoring, and ongoing district and employee assistance, without burdening the district's budget.

By operating on a commission-based model, we ensure that your district receives top-tier service and access to cutting-edge technology, all while maintaining budgetary control. Our focus remains on securing the best possible benefits packages for your district, enhancing employee engagement, and simplifying administration—without incurring direct costs to the district.

This pricing structure provides peace of mind, allowing district to focus on their core mission of serving students and staff, knowing their benefits administration is handled with the utmost professionalism and transparency.

SCOPE OF SERVICES SUMMARY

Employer Services	Provided	Cost
Full On Line Benefits Enrollment	YES	INCLUDED
100% On Line Benefits Explanations & Forms Library	YES	INCLUDED
Electronic Payroll Interface	YES	INCLUDED
100% Service Provider Interface	YES	INCLUDED
Common Remittance	YES	INCLUDED
Annual Proctored On Site Enrollments	YES	INCLUDED
100% Section 125 Services	YES	INCLUDED
100% Cobra Services	YES	INCLUDED
100% FMLA Services	YES	INCLUDED
100% Separated & Retired Employee Services (STEP)	YES	INCLUDED
On Line On Demand Employer Reports	YES	INCLUDED
Customized Reporting	YES	INCLUDED
100% 403(b) and 457(b) Administration	YES	INCLUDED
Plan Document Preparation and Revision	YES	INCLUDED
In House Compliance Counsel Access	YES	INCLUDED
\$5 Million Dollar Indemnification Policy	YES	INCLUDED
Product Development & RFP Services	YES	INCLUDED
Affordable Care Act Compliance Services	YES	INCLUDED
Employer Support	Provided	Cost
On Site Customer Service Representative	YES	INCLUDED
Full System 24/7 On Line Access	YES	INCLUDED
Retirement Resource Center	YES	INCLUDED
403(b) Universal Availability Disclosure and Training	YES	INCLUDED
457(b) Universal Availability Disclosure and Training	YES	INCLUDED
800# Concierge Call Center	YES	INCLUDED
Electronic Document Storage & Retrieval	YES	INCLUDED
Employee Services	Provided	Cost
24/7 Online Access	YES	INCLUDED
Bilingual Call Center Counselors	YES	INCLUDED
On Line Forms Submission	YES	INCLUDED
On Line Benefits Statement & Confirmations	YES	INCLUDED
Electronic Signature Acceptance	YES	INCLUDED
Paperless 125 Claims Submission	YES	INCLUDED
Section 125 Debit Card	YES	INCLUDED
Section 125 Smart Phone App	YES	INCLUDED
Financial Literacy Program	YES	INCLUDED
800# Call Center Team	YES	INCLUDED
Full Separated & Retired Employee Services (STEP)	YES	INCLUDED
One to One Enrollment Counseling	YES	INCLUDED
Vendor Services	Provided	Cost
EFT Funds Remittance	YES	INCLUDED
Electronic Status Notification	YES	INCLUDED
800# Call Center	YES	INCLUDED
Secure File Transfer Process (SFTP) Site	YES	INCLUDED

TAB A – General

1. **State name, address, city, state, zip code, and telephone number of the firm.**

Rusty Freeman & Associates/ US Employee Benefits Services Group
245 Landa St New Braunfels TX 78130
Telephone: (830) 606-5100

2. **State type of company (corporation, partnership, etc.) Please list any parent companies or affiliations.**

Rusty Freeman & Associates/ US Employee Benefits Services Group is a Limited Liability Company (LLC). We are a subsidiary of U.S. Retirement & Benefits Partners (USRBP), a national firm providing integrated solutions to employers and employees across the United States.

3. **Provide background or history of firm including experience relating to the administration of services sought/requested above.**

Rusty Freeman & Associates, LLC/ USEBSG brings over 44 years of experience in employee benefits administration. The firm was originally established as Rusty Freeman & Associates in 1981, where it developed a strong foundation in delivering customized insurance solutions and benefits administration services for Texas school districts. Over the years, Rusty Freeman & Associates earned a reputation for providing high-quality, tailored service, helping districts navigate the complexities of benefits management with ease.

In 2011, Rusty Freeman & Associates merged with U.S. Employee Benefits Services Group (USEBSG), a partnership that expanded the firm's capabilities and resources. This merger allowed us to scale our operations while maintaining the personalized, hands-on service that clients have come to expect. Today, Rusty Freeman & Associates continues to leverage decades of expertise to provide innovative, comprehensive benefits solutions that are specifically designed to meet the evolving needs of school districts like SSISD. Our commitment to excellence and client-focused approach remains the cornerstone of our success, ensuring that we deliver the best possible results for our clients.

4. **What type(s) of organizations/entities do you service?**

We primarily serve public sector organizations, with a strong emphasis on Texas school districts. Our clients range from large school districts to smaller educational institutions. Additionally, we support non-profit organizations and municipalities across Texas, offering robust, scalable benefits administration solutions that are customized to meet their specific needs.

5. **Please give the carrier and coverage amount per occurrence and aggregate for your Errors and Omissions coverage.**

USEBSG maintains Errors and Omissions insurance through Lloyd's of London with \$5 million per occurrence and \$10 million in aggregate.

6. **Provide names of three Texas based school districts your company provides TPA services for.**

- Edgewood ISD
- Comal ISD
- Belton ISD

Our longstanding relationships with these districts underscore our ability to deliver consistent, high-quality service across a range of benefits administration tasks.

7. **Is the firm a TRS approved vendor?**

Yes, US Employee Benefits Services Group is a Texas Retirement System (TRS) approved vendor. We have extensive experience navigating the complexities of TRS ActiveCare and have developed efficient processes for managing TRS benefits, ensuring compliance, and minimizing administrative burden for school districts.

8. **Is the firm registered as a Historically Underutilized Business (HUB)?**

No, we are not a HUB-certified business. USEBSG is a large, well-established firm with extensive resources, which we utilize to bring economies of scale, market leverage, and specialized expertise to our clients. This scale allows us to deliver better rates, broader plan options, and exceptional client service that might not be available from smaller vendors.

9. **Do you have any insurance companies with whom you must do business?**

No. USEBSG is completely independent and maintains no exclusive arrangements or obligations to any insurance carriers. This independence is a cornerstone of our approach—we evaluate the entire market based solely on what's in the best interest of each client. We

use our market insight, data-driven analysis, and underwriting knowledge to help clients make informed carrier decisions and build optimal benefit programs without any external influence or limitations.

10. **Please attach your W-9 form and Certificate of Insurance.**

Please see attached W-9 form and Certificate of Insurance.

11. **Describe your firm's COBRA administration process.**

USEBSG partners with leading COBRA platforms like National Benefit Services (NBS) to deliver compliant, automated COBRA management. Integrated with HR/payroll, our system triggers timely COBRA notices, supports elections and payments, and ensures premium remittance and compliance reporting.

TAB B – TPA Services - with respect to employees and the HR staff.

TAB B - TPA Services - with respect to employees and the HR staff.

1. What enrollment materials will be provided by your firm?

We provide comprehensive, user-friendly enrollment materials tailored to each benefits package, ensuring that all employees are fully informed about their options. Materials include:

- Detailed English and Spanish Benefits Guide outlining all available benefits, eligibility criteria, and enrollment instructions.
- Customized Benefit Enrollment Forms, both paper and electronic formats, for ease of completion.
- Instructional Videos and FAQs to help employees understand their options and make informed decisions.
- Post-enrollment Confirmation Letters detailing selected benefits, coverage amounts, and effective dates.
- Our goal is to provide clear and concise materials that empower employees to make confident decisions about their benefits.

2. Is there a service number? Is this line available 24 hours a day?

Yes. We provide a dedicated service line with live representatives available during standard business hours and extended hours during peak enrollment periods to ensure optimal support. While the main service line is not available 24/7, employees have 24/7 access to our intuitive self-service online portal for eligibility and enrollment needs. Additionally, we provide responsive email support with guaranteed turnaround times.

For district leadership, HR staff, and payroll contacts, our dedicated account managers are always accessible for urgent needs after hours. They can be easily reached via direct cell

phone or email, ensuring key district personnel have ongoing, reliable access to support whenever needed.

3. **Do you have an online system to manage eligibility and enrollments?**

Yes. We offer access to a range of online platforms to manage eligibility and enrollments, ensuring we align with each district's specific needs and preferences. While The Benefits Hub is a popular choice among many of our districts, we also offer our own proprietary system and have experience working with hundreds of other platforms across the market.

Our approach is consultative: we assess the district's workflow, data integration needs, payroll compatibility, user experience goals, and reporting requirements, then recommend and implement the platform that best supports those objectives. Regardless of the system selected, our team ensures seamless setup, training, and ongoing support for both administrators and employees.

4. **Can employees enroll themselves? Describe how the system is user friendly.** Absolutely.

Our online system is designed with an intuitive interface that allows employees to log in, view benefit options, compare plans, and make elections in a few simple steps. Embedded decision-support tools and FAQs help users make informed choices. For employees who prefer guidance, bilingual enrollers are available to walk them through the process either virtually or in person.

5. **How long does it take for a voluntary life insurance application to be underwritten? Do you underwrite the voluntary life policies yourselves?**

Underwriting times vary by carrier, but applications are typically processed within 5–10 business days. USEBSG does not underwrite policies directly; however, we manage the process from start to finish—coordinating with carriers, collecting documentation, and communicating updates to employees and HR staff to ensure transparency and timeliness.

6. **Do you have your own employees that will do South San Antonio ISD enrolling or do you get professional outside enrollers?**

We utilize our own in-house team of certified, experienced enrollment specialists as well as a national innovative call center. These professionals are trained specifically to work with Texas school districts and understand the nuances of SSAISD's benefits programs. Our team will be directly responsible for conducting enrollment sessions and providing assistance to employees throughout the process.

7. **Who will be the point of contact for the district? Years' experience?**

Your dedicated account manager will be Rusty L. Freeman who has over 44 years of experience working with Texas school districts.

8. **Please review the District's current Benefit Guide and confirm that you are able to support all existing products for the 2025-2026 Plan Year: SSAISD 24-25 Benefits Enrollment Guide.**

Yes, we have reviewed the District's current Benefit Guide and can confirm that we are fully capable of supporting all existing products for the 2025–2026 Plan Year. Our systems and processes are carrier-agnostic and highly configurable to accommodate the unique plan designs and vendor integrations of South San Antonio ISD.

9. **Please review the District's current Benefit Guide and confirm that you are able to competitively match all existing products premium pricing for the 2025-2026 Plan Year: SSAISD 24-25 Benefits Enrollment Guide**

Yes, we are confident in our ability to match or improve upon the current premium pricing through our proven negotiation strategies, carrier relationships, and group purchasing leverage. In instances where claims experience is high, we focus on enhancing plan value—adding richer benefits or supplemental options to ensure employee satisfaction and retention without increasing cost.

TAB C – TPA Services - with respect to other services

1. **How many school years have you worked with TRS ActiveCare?**

We have worked with TRS ActiveCare for over 30 school years.

2. **How do you manage TRS ActiveCare benefits?**

We support districts with eligibility reconciliation, enrollment file transfers to TRS, troubleshooting, and ongoing employee communications. Our system syncs with TRS formats and ensures compliance.

3. **Do you manage everything as it relates to COBRA or outsource some or all services?**

List the items included in your COBRA administration services. What fees if any will be charged to the district?

We partner with best-in-class COBRA providers and manage all COBRA tasks, including:

- Initial rights and qualifying event notifications
- Election and payment tracking
- Coverage updates to carriers
- Premium collection and remittance
- Audit-ready compliance logs

There is no cost to the district; COBRA participants cover administrative fees.

4. **Do you manage Cafeteria Plans?**

Yes. We provide full Section 125 Cafeteria Plan services including plan document creation, nondiscrimination testing, pre-tax benefit setup, and reporting.

5. **How do you manage 403(b)/ 403(b)(7) & 457?**

We provide compliance, remittance, universal availability monitoring, payroll integration, vendor coordination, and employee education. We use Omni and USOMNI platforms.

6. **Have any of the principals or the firm ever been in a lawsuit dealing with the management of Section 125, 403(b) / 403(b)(7) or 457 plan? If so, please provide details.**

No. We have never been involved in litigation relating to the administration of these plans.

7. **How do you manage FSA services? If a third-party administrator is used for FSA, what fees, if any will be charged to the district?**

We partner with trusted administrators like NBS to offer FSA services. There is typically no cost to the district; participants cover minimal monthly fees.

8. **Do you manage HSA services?**

Yes. We coordinate HSA-compatible plan offerings, bank integrations, and employee education with no administrative burden to the district.

9. **How do you manage ACA compliance? Describe this process.**

We monitor employee eligibility, track measurement periods, prepare and file 1094/1095 forms, and support the district with all ACA reporting requirements.

10. **Describe the process of submitting claims to the different carriers, such as disability, hospital indemnity, life, and critical illness. What does that process look like for the district employees as well as for the HR staff?**

Employees initiate claims through our platform or directly with the carrier. We provide guidance, ensure forms are complete, and monitor resolution. HR receives visibility without needing to manage the process directly.

TAB D – Financial Management

1. **Describe the Fee structure you will charge the District (i.e. Flat fee or per employee fee and what that fee will be) including any additional fees that “could” be charged for any of your services or vendor fees you may contract with to complement your services.**

None. Our services are funded through standard commissions earned from the carriers whose products we help administer. These commissions are industry standard and do not result in additional fees or hidden costs for the district. This approach allows us to deliver a wide array of support services, such as plan procurement, benefits enrollment, compliance monitoring, and ongoing district and employee assistance, without burdening the district's budget.

By operating on a commission-based model, we ensure that your district receives top-tier service and access to cutting-edge technology, all while maintaining budgetary control. Our focus remains on securing the best possible benefits packages for your district, enhancing employee engagement, and simplifying administration—without incurring direct costs to the district.

This pricing structure provides peace of mind, allowing district to focus on their core mission of serving students and staff, knowing their benefits administration is handled with the utmost professionalism and transparency.

2. **Describe any planned or possible change/increase in fee structure you described in D. 1. over the five-year period.**

None.

3. **Will you provide consolidated billing for the District? Please describe in full your consolidated billing process.**

Yes. We provide full consolidated billing by collecting all carrier invoices, reconciling against eligibility, and generating a single district invoice with detailed breakdowns. This helps reduce discrepancies and saves time.

4. **What is your average processing time between receipt of contributions and disbursement to vendors?**

Typically within 1-2 business days of receipt and reconciliation

5. **Describe in full your invoicing process including payment due dates. For example, for June benefits coverage, when will the district receive the invoice and what is the payment due date?**

Billing is coordinated in alignment with each district's preferences and the requirements of their chosen carriers. In many cases, payment for the current month's coverage is made in the following month. For example, payment for June coverage is typically received by our office in the first or second week of July, depending on the district's payroll and internal processes.

Once received, our team reconciles the funds within 48 hours and processes payments to the carriers. We maintain open communication with all involved parties to ensure clarity, compliance, and timely remittance. Carrier contracts typically allow the full month for payment submission, and most payments are disbursed by the 15th of the month, depending on when funds are received from the district.

This process provides flexibility while maintaining compliance and minimizing any disruption to coverage.



PLAN INFORMATION

Online Enrollment and Administration System





EXECUTIVE SUMMARY

Thank you for providing us with the opportunity to become your benefits administration partner! *THEbenefitsHUBSM* is a full benefits administration system that allows employees to utilize the internet to quickly and securely access information about their benefit elections, policies and costs. While using a common web browser, employees are guided through an election walkthrough, where they can select all of the core and voluntary benefits they wish to participate in. This solution for online enrollment, benefits communication and electronic administration also allows employers to reduce clutter and clearly communicate employee benefit plan options, advantages and costs.

THEbenefitsHUBSM helps simplify enrollments, clarify benefit choices and educate employees to better understand all of the plans that call for employee contributions through payroll deduction. What's more, *THEbenefitsHUBSM* offers solutions for the increasing challenges that many benefit administrators face today.

In the employee benefits process, there is no substitute for efficient and clear communication at every level. *THEbenefitsHUBSM* gives benefit managers flexibility and control to manage benefit communications – quickly and independently. The system is set up to display benefit information for all in force insurance plans – including summary plan descriptions, eligibility information, forms and other documents.

Online enrollment is the preferred choice for employee benefits delivery, and we know employers strive for the most efficient way to communicate their plans effectively. Our system provides employers with that efficiency, giving employees access to their benefit information 24 hours a day, 7 days a week.

We are committed to making the entire process of benefit enrollment easier by providing innovative technology that helps both employers and employees understand the full value of their offering. Additionally, administrators will receive consultative support to aid in developing the most effective methods for their benefit communication and enrollment needs.

OUR VALUE PROPOSITION

Our Benefits Technology (BT) Account Representatives work with administrators to help maximize the impact of their employee benefits program. We ensure our services meet the highest quality of standards found in the benefit administration industry, and we endeavor to adapt to an ever-changing technological environment. Our proven track record of success in servicing our customers of all sizes can be attributed to some of our core philosophies:

SIMPLICITY

We aim to create a benefits platform that, at its core, remains simple and easy to use. THE*benefits*HUBSM is successful in offering all of the advantages of a true benefits administration system while maintaining a simple, user-friendly interface.

CLARITY

Our software is built to exert clear and concise communication. All products available to employees are defined using clear, non-technical language that makes the purpose of that benefit easy to understand.

EASE

Other systems may offer an implementation process that is complex and difficult to maneuver. THE*benefits*HUBSM maintains a straightforward implementation timeline and communicates its process every step of the way.

KNOWLEDGE

In addition to our user-friendly platform, which was built to educate, we have a knowledgeable staff of benefit and technology experts who are available to help employees understand the system as well as their benefit offering.

We believe our clients are entitled to efficient service from knowledgeable, motivated and well-trained staff. Our goal is to save employers time and money while also helping employees be better informed about their benefits.



THE*benefits*HUBSM offers many advantages to the traditional method of employee benefits enrollment and administration.

EMPLOYERS GAIN:

An all-inclusive system to manage employee benefits and human resources information;

An effective way to manage paperless benefits enrollment and communication;

A dedicated space to electronically house enrollment and benefit information, such as benefit statements and claim forms;

Limited customization so that the benefits platform and website is branded to fit the company's look and feel;

Optional Electronic Data Interchange (EDI) transfers to insurance carriers and payroll systems;

Reporting capabilities that allow for custom or pre-configured report generation;

A reduction in HR questions and call volume; and

Assistance with Affordable Care Act (ACA) Compliance.

EMPLOYEES GAIN:

A web-based enrollment system that allows employees to enroll from their workplace or home;

Self-service enrollment capabilities for core and voluntary benefits;

Self-service capabilities to change demographic information such as address, family status, beneficiary, etc.

One-click access to benefit brochures, highlight summaries and educational videos from their benefits website or within THE*benefits*HUBSM;

The ability to forgo hand-written enrollment forms; and

A real-time total of benefit elections and costs.



BENEFIT ADMINISTRATION

THE*benefits*HUBSM manages all aspects of employee benefit programs. Through powerful tools provided to the plan administrators, THE*benefits*HUBSM dramatically reduces administrative burdens by eliminating the need to verify and validate enrollment information as well as eradicating the need to calculate premiums and payroll deductions. Benefits are individually configured in the system to reflect the eligibility, plan design, rates and underwriting guidelines of each employee benefit.

THE*benefits*HUBSM can connect with payroll, human resources and insurance carrier systems. It automatically manages data transmissions, schedules and data formats, ensuring each file recipient receives the right data in the right format at the right time for timely and accurate coverage and payroll deductions.

There is a Plan Administrator Dashboard that includes a comprehensive selection of standard reports that simplify or even eliminate the time-consuming process of carrier billing reconciliation. Customized reports can also easily be developed and run by the administrators for their more complex reporting needs. Every transaction within the system is recorded and time stamped to allow plan administrators to easily view the history of transactions made within the system.

BENEFIT COMMUNICATION

One of the most critical components of a successful enrollment is the way information is communicated during open enrollment and for newly hired employees. It impacts everything - from their understanding and appreciation of their benefits to their attendance during the open enrollment. Effective benefit communication will positively impact an employee's attitude toward the employee benefit program being offered.

Our Sales Support Department can work with an organization's broker to develop a benefit communication strategy to meet their business needs by providing a wide range of communication services including:

- Customizable benefits website;
- Email campaigns;
- Pre-enrollment announcement letter, mailbox and payroll stuffers; and
- Educational benefit videos.

Employees are offered comprehensive information about their benefit options throughout the entire enrollment process. Our goal is to deliver the best tools to help employees understand the value of their full benefit package and make informed benefit decisions for themselves and their families.

BENEFITS WEBSITE

Manually communicating employee benefit information can be complicated and time-consuming, and rising administrative costs are hindering productivity. A benefits website is a company-branded website designed to assist employers in communicating their benefit information consistently and with less manual effort, saving time and money.

This customizable website is built for instant access to all important benefit information. It is accessible from work or home, making this 24/7 website convenient above all else. It creates a single access point for benefit information, including but not limited to: benefit plan coverage, enrollment forms, plan descriptions, claim forms, customer service forms, links to provider directories, benefit guides and other important decision-making tools.



On the administrative side, a benefits website is an informative website that:

- Helps ease day-to-day human resources questions for any information that is available online;
- Provides access to all important benefit information such as brochures, rate information, claim forms and more;
- Offers convenient login access to THE*benefits*HUBSM;
- Creates a single access point for all benefits communication, such as annual enrollment dates;
- Includes educational videos, which are designed to help employees make informed benefit decisions; and
- Displays links to carrier websites and/or customer service departments.

Our benefits websites offer immediate, convenient access to everyday benefit information thus giving employers and their human resources departments the freedom to focus on other pressing responsibilities.

BENEFIT EDUCATION

Annual enrollment can be a confusing and overwhelming time for many employees. That's why we don't just aim to offer benefit solutions, we aim to help our clients understand the full depth of their benefits package. In addition to THE*benefits*HUBSM and benefits 24/7, we offer a range of solutions that are designed to help companies understand the purpose of their benefits.

Now more than ever, employees value their benefits and are looking for coverages that are designed to curb rising costs. And it is proven that an employee's understanding of their benefits contributes to their overall job satisfaction and loyalty. As an added service, MGM can provide custom annual enrollment materials, which can go a long way in helping employees better understand their benefits. These materials include:

- Mailbox stuffers;
- Brochures;
- Email campaigns;
- Pre-Enrollment campaigns;
- Benefit guides; and
- Educational Videos.

Additionally, THE*benefits*HUBSM provides built-in tools to help employees understand the full value of their benefit package, giving them the opportunity to make informed benefit decisions for their entire family.



MAILBOX STUFFERS

Targeted mailbox flyers can alert employees to when their broker will be onsite during annual enrollment.



PLAN BROCHURES

Plan brochures help define group-specific coverage so employees are well informed during enrollment.



EMAIL CAMPAIGNS

Email campaigns that focus on products can be sent by MGM on behalf of a broker or administrator.



ENROLLMENT CAMPAIGNS

Pre-enrollment campaigns can be sent from administrators to their employees with information on their annual enrollment.



BENEFIT GUIDES

Electronic benefit guides can be a source of convenience for employees, where all of their benefits information is at their fingertips.



EDUCATIONAL VIDEOS

Educational videos define product information so employees know the type of coverage they're getting and why they might need it.

EDUCATIONAL VIDEOS

To aid in overall product knowledge, THE*benefits*HUBSM has the capability to incorporate professionally produced educational videos. We have two types of videos as defined below. Additionally, these videos can be displayed in multiple places within THE*benefits*HUBSM or on a company's branded benefits website for convenience.

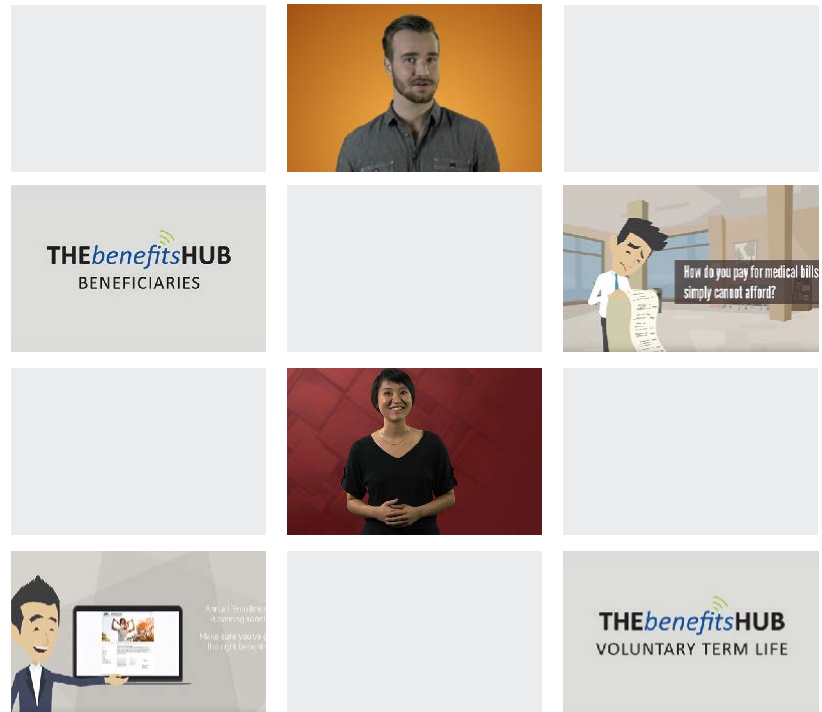
PRODUCT VIDEOS - Product Videos were created to be displayed within THE*benefits*HUBSM for educational purposes. Each video explains the benefit in detail to highlight some of the advantages of the product. Professional actors are used in the filming of these videos to provide an onscreen and welcoming presence to employees.

ANIMATED VIDEOS - Animated Videos are shorter, much more concise videos. They revolve around the telling of a story to illustrate how a benefit can be useful. They're fun, colorful and engaging. Ideal for marketing purposes, these videos are perfect for clients who want to incorporate more modern trends in video.

VIDEO LIST

Video helps deliver instant, accurate and consistent messages to define key terms and important products in employee benefits solutions. Our growing video library includes but is not limited to:

Medical	Health Savings Account
Medical Gap	Critical Illness
Dental	Cancer
Vision	Accident
Short Term Disability	Beneficiary
Long Term Disability	Pre-Existing Condition
Basic Life Insurance	Open Enrollment
Vol. Life Insurance	4 Things to Budget For
Permanent Life Insurance	
Flexible Spending Account	
Dependent Care FSA	
Healthcare FSA	



Video packages contain a possible upgrade option and can be implemented in the following ways:

- **BASE PACKAGE** – The Base Package is the standard video offering that comes included in the price of THE*benefits*HUBSM. Videos included in the package are pulled from our standard generic library and consist of **Product Videos** only.
- **CUSTOM PACKAGE** – The Custom Video Package includes our traditional video offering. However, it is personalized specifically for our clients. Choice of custom videos include all **Product Videos** or all **Animated Videos**. Pricing on this package can vary based on the statement of work. Contact an Account Representative for more information.

BENEFIT ENROLLMENT

While one-on-one is the most effective way to enroll in benefits, it is not always the most feasible. THE*benefits*HUBSM assists insurance brokers and employers during their annual enrollment, allowing employees to enroll in their coverage online from the convenience of work or home. Our web-based system includes important educational content and offers all-around advantages, such as:

- **SELF-SERVICE WEB ENROLLMENT** – Employees can utilize THE*benefits*HUBSM as a self-service enrollment function by logging in to their individual benefits page with their username and designated password;
- **ONE-ON-ONE ENROLLMENT** – Insurance brokers and/or benefit counselors can conduct onsite enrollments individually and electronically, maintaining that one-on-one connection with each employee; and
- **INTERACTIVE ENROLLMENT** – Benefit administrators can facilitate group meetings to review insurance products and provide guidance on what to expect during an employee's annual enrollment walkthrough.

Whichever option is used, THE*benefits*HUBSM is the tool to effectively provide clear, concise benefit information to all employees.

REPORTING

One of the administrative strengths of THE*benefits*HUBSM is the robust reporting capabilities that allow for pre-configured or customized reporting functions. Ad-hoc reports can be created using any data stored in the system, and some common pre-configured reports include: employee census, dependent census, carrier billing, employee eligibility, plan enrollment, consolidated billing and more. With just a few clicks of the mouse, a report can be run and is ready to use in a matter of minutes.

Additionally, once a report is complete, it can be downloaded to any computer and viewed in PDF, CSV, HTML or Excel formats. Report data can easily be imported into a HRIS or payroll system and sent directly to insurance carriers.

ACA COMPLIANCE

With ACA comes changes to overall business management and compliance as we know it. As those changes emerge, businesses of all sizes are being asked to quickly wrap their heads around the idea of national health care reform and all of its reporting requirements.

ACA Compliance involves an integration of multiple business management systems in conjunction with human resources, benefits administration, and time and attendance management. MGM understands this dynamic and can offer an affordable solution, which includes complete fulfillment of ACA reporting from experienced and knowledgeable ACA Experts to automated reporting tools that assist with self-service ACA compliance.

We offer an ACA EDI file, which was designed to aid employers in the completion of their IRS Tax Reporting Forms. The file can be scheduled to run automatically and posted to a client's secure FTP within THE*benefits*HUBSM. It's an automated solution that will save time through eliminating the need to manually run monthly reports to keep with medical plan election information.

An Account Representative can provide further details on the specifications and requirements for our ACA EDI file.

ELECTRONIC DATA INTERCHANGE

Electronic Data Interchange, or EDI, is a method for transferring data between different computer systems. It enables the computer system from one company to “talk” to the computer system of another company, and this allows them to digitally exchange data.

By moving from a paper-based exchange of insurance enrollment applications to one that is electronic, companies can enjoy some major benefits such as reduced cost, increased processing speed, reduced errors and improved relationships with business partners.

A successful benefit administration process depends on the efficient transfer of data between technology platforms. Our BT team gathers employee and dependent demographic information from the client’s human resources system during the implementation process. Data is typically collected from the client’s human resources system via secure file transmission and uploaded into THEbenefitsHUBSM.

Following annual enrollment, benefit election information is exported directly to insurance carriers in one of two ways. Either the employer runs a report within THEbenefitsHUBSM and sends it directly to an insurance carrier, or an EDI file is set up in the method, format and frequency the carriers need to automate the process. Below is a summary of data transmission types:

Plan Administrator Data Transmission



Reporting functions allow employers and insurance carriers to manually run enrollment reports and send them to insurance carriers or third-party administrators. The most commonly utilized reports for this type of transmission are the Monthly Billing and Plan Enrollment Reports, both of which can be downloaded in Excel format. With the help of THEbenefitsHUBSM, even manually sending data following an enrollment becomes a quick and simple process.

Standard Insurance Carrier EDI



When file transmissions are established by THEbenefitsHUBSM and sent directly to insurance carriers, this is known as Standard Insurance Carrier EDI. Through this process, file transmissions are sent to insurance carriers through secure FTP, ensuring that personal information remains secure.

Please keep in mind the transmission of EDI data can be a complex process with varying complexity between insurance carriers. Even with pre-configured formats in place, some carriers require file testing by the group as a part of their EDI compliance procedures. This can impact the time it takes for EDI to be established with that carrier.

IMPORTANT NOTE: Until the EDI connection is fully executed between THEbenefitsHUBSM and the insurance carrier, employers and insurance brokers are responsible for running enrollment reports from the system and transmitting the data manually and securely to the carriers. A designated Account Representative can always offer assistance when determining the best reports to run.

Custom EDI



Custom EDI file transmissions are built when Standard Insurance Carrier EDI cannot be established between THEbenefitsHUBSM and the insurance carrier, or when the carrier’s compliance measures require BT to use additional development resources. In most cases, however, our system’s sophisticated data exchange capabilities are flexible enough to work with insurance carrier systems, even those with complex data exchange requirements. *Please refer to the Features and Cost section of the proposal for pricing details.*

Payroll System EDI

THEbenefitsHUBSM integrates with many Payroll and Human Resources Information Systems (HRIS). Through setup, it can automatically manage data transmissions, schedules and data formats, ensuring each recipient receives the right data in the right format at the right time for timely and accurate coverage and deductions.

- **STANDARD FILE** – With the Standard File Format, an employer or insurance broker runs a report prior to their payroll deduction and imports the data into their payroll system. This format is included in the base price and is a cost-effective solution for most customers.
- **CUSTOM FILE** – For more sophisticated and technical data exchange needs, our EDI team can create a custom-built payroll file. These files require additional programming costs from the standard fee schedule, and written specifications from the client's payroll system is necessary for configuration. If documentation is not provided from the payroll vendor, we can work with our clients to create the needed documentation for an additional fee. Please refer to the Features and Cost section of the proposal for pricing details.

COBRA, Portability or Conversion EDI

EDI transfers to insurance carriers and third-party administrators for COBRA, portability or conversion is typically the most complex and labor intensive of all EDI formats to program as each file needs our Development and BT teams to implement. When COBRA, portability or conversion EDI is necessary, the Standard Termination File may be a viable and cost-effective solution. *Please refer to the Features and Cost section of the proposal for pricing details.*



AUTOMATIC DEMOGRAPHIC IMPORT

Automatic Demographic Import files can be used to upload new hire information into THE*benefits*HUBSM as well as update employee demographic information when changes are made within a client's Payroll and HRIS System. Our BT team works with employers and insurance brokers to set up the desired import fields, the file format and the preferred mode of delivery.

Depending on the case size, automatic demographic imports can be scheduled to run monthly, bi-weekly, weekly or even daily. To ensure security, file transmissions are communicated via a Secure FTP site.

There is an additional charge for the setup and maintenance of an automatic demographic import file. Please refer to the Features and Cost section of the proposal for pricing details.

LIGHTWEIGHT DIRECTORY ACCESS PROTOCOL (LDAP)

LDAP is an industry standard application protocol for accessing and maintaining distributed directory information services over an Internet Protocol (IP) network. Directory services play an important role in developing intranet and internet applications by allowing the sharing of information about users, systems, networks, services and applications throughout the network.

Common usage for LDAP is to provide "single sign on" access, where a single user's password is shared between many services. This would allow employees to use their own company username and password protocol for access to THE*benefits*HUBSM. It would also allow for employers and benefit administrators to utilize the same username and password that they use on a daily basis with their company intranet.

There is an additional charge for the programming of LDAP. In order to utilize LDAP, the Automatic Demographic Import option must also be implemented. Please refer to the Features and Cost section of the proposal for pricing details.

SYSTEM IMPLEMENTATION

System implementation typically requires a six-week lead time - prior to an open enrollment start date - to implement a new case. The six-week implementation begins upon our receipt of all of the necessary plan information for each product to be built into the system. Below is a short description of our implementation phases:



Our clients, insurance brokers and team play key roles in the implementation process. A designated Account Representative will provide a detailed implementation timeline with benchmarks for each of the implementation phases. Effectively managing these phases is essential to the implementation process and requires commitment by all parties.

Please note that failure in meeting the implementation benchmark dates will cause the enrollment start date to be delayed.

SYSTEM TRAINING

Once the decision to employ THE*benefits*HUBSM is made, implementation begins. And shortly thereafter, the system will go live. Extensive work goes in to building the system so brokers, employers and employees can enjoy an outstanding annual enrollment. Yet, a crucial process that oftentimes can be forgotten is training.

We understand that, unless there is adequate training on the use of the new software, clients cannot expect to reap the full benefits of their investment. That is why we have a full support program available to THE*benefits*HUBSM users. HUB University offers extensive training via their blog and webinar services. It is broken down into three fun and interactive sessions, as listed below:

HUBster Orientation

HUBster Orientation is comprised of educational webinars and a vast video library that explains the specifics of THE*benefits*HUBSM. It is comprised to teach the basics of the system with documentation and videos related to: Adding a Child, Adding a Spouse, Applying and Changing a Beneficiary and more.

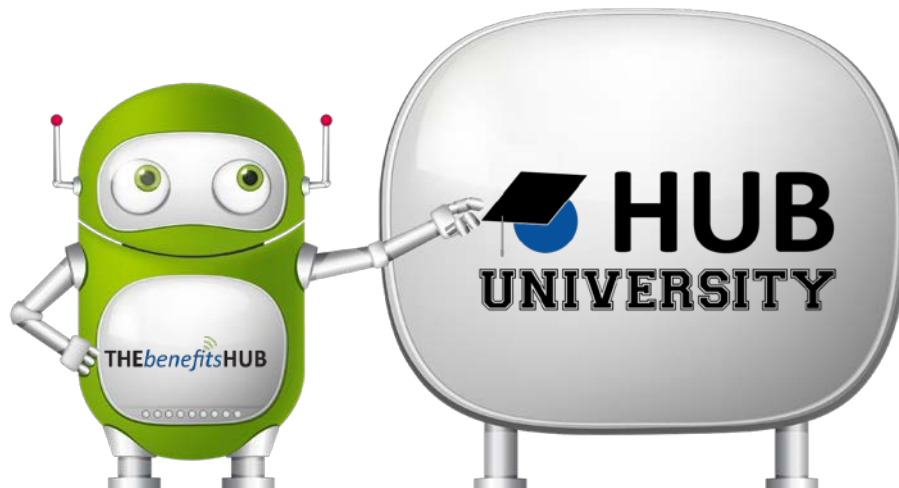
Campus Life

With our Campus Life courses, users gain more detailed information on some of our HUB basics, which may or may not have been introduced within HUBster Orientation. User will learn: Various Reporting Options, How to Apply Qualifying Events and How to Read Enrollment Statistics.

Advanced Studies

For more advanced users of THE*benefits*HUBSM, there are our Advanced Studies courses. With webinars, documentation and videos, users can learn how to: Read the Login Statistics Page, Learn FTP File Access and about Sending Manual Emails to New Hires.

To ensure consistent use of the benefits in the system, it is equally important to educate new employees within a department. We have that covered, too! Each of the three HUB University classes are on demand, giving our clients and their staff the flexibility to schedule sessions based on their convenience.



SSAE-18 CERTIFICATION

Entities which supply third party services that could affect the financial statements of another company are typically asked to complete SSAE-18 Certification. SSAE-18 is considered an enhancement to the SAS70 reporting standard, allowing U.S. organizations to complete business on an international level.

MGM Benefits Group works to maintain its SSAE-18 Certification. Annually, audits are completed to ensure our policies, procedures and consumer securities are accurate and up-to-date. Certification is only provided to organizations that meet and exceed the rigorous auditing process.



SYSTEM SPECIFICATIONS

Because we aim for complete satisfaction, our BT team is consistently working to improve the system to ensure security, convenience and client satisfaction. We place high expectations on ourselves so that our hardware, software architecture and application exceeds the rigorous standards imposed by HIPAA laws as well as the expectation of our clients.

THE*benefits*HUBSM was created and is maintained using the latest technology available. Many aspects of the system must be in place in order to achieve standards that go much further than the industry norm. Among these aspects are the ownership and location of servers, software and databases. Other key components include: routine maintenance so that the system kept current with the ever-changing needs of the insurance industry, electrical redundancy, network reliability and a solid disaster recovery plan.

DATA SECURITY

A successful benefit administration process depends on the efficiency of data transfers between technology platforms. Our team can gather demographic data from a client's HRIS via secure file transmission and upload it into THE*benefits*HUBSM. Additionally, post enrollment data can be imported into payroll systems and carrier exports can be transmitted directly to insurance providers in the method, format and frequency that is needed.

THE*benefits*HUBSM offers:

- Data feeds that deliver information without special software purchases;
- Enrollment data that is downloadable in PDF, CSV, HTML and Microsoft Excel formats; and
- Customizable reports that ensure data transfer and premium remittance will fit the need of insurance carriers.

Data security and protection of an employee's private health information is of the utmost importance to us. We are constantly working on improvements and updates that continue to ensure secure data transmission and careful protection of our clients' personal information.



THINKHR

We now offer ThinkHR. ThinkHR is an online tools and support service for all of your human resources needs. Below you will see many of the services that ThinkHR will provide to your HR clients and how beneficial they can be. These services are included plus live call support. Why not try a free 30-day trial today to see how essential ThinkHR can be?



MOBILE APP ACCESSIBLE

Now employers and HR professionals can access the resources of ThinkHR Workplace Pro from anywhere through the mobile app.

ThinkHR's dynamic tools, checklists, builders and guides enable rapid deployment of HR best practices across the entire organization.

- 50-State Employee Handbook Builder
- Q&A Database
- HR Audit Checklist
- Health Care Reform Checklist
- Job Description Builder
- Compliance Guidelines
- Performance Review Tool
- Employee Onboarding Checklist
- HR Compliance Checklist
- Salary Benchmarking
- Employee Termination Guidelines
- White Paper and Webinar Library

powered by
Think 



LEARN PRO

More than 200 online training courses that ensure compliance, reduce risk and drive employee engagement.



LIVE

Certified HR experts answer, render advice and follow up with research to resolve issues. 8 a.m.- 7 p.m. CST accessibility.



COMPLY

Comprehensive resource center with all the forms, checklists and tools needed to maintain compliance.



INSIGHT

All the news and analysis HR professionals need to stay current and compliant with changing regulations.



ABOUT US

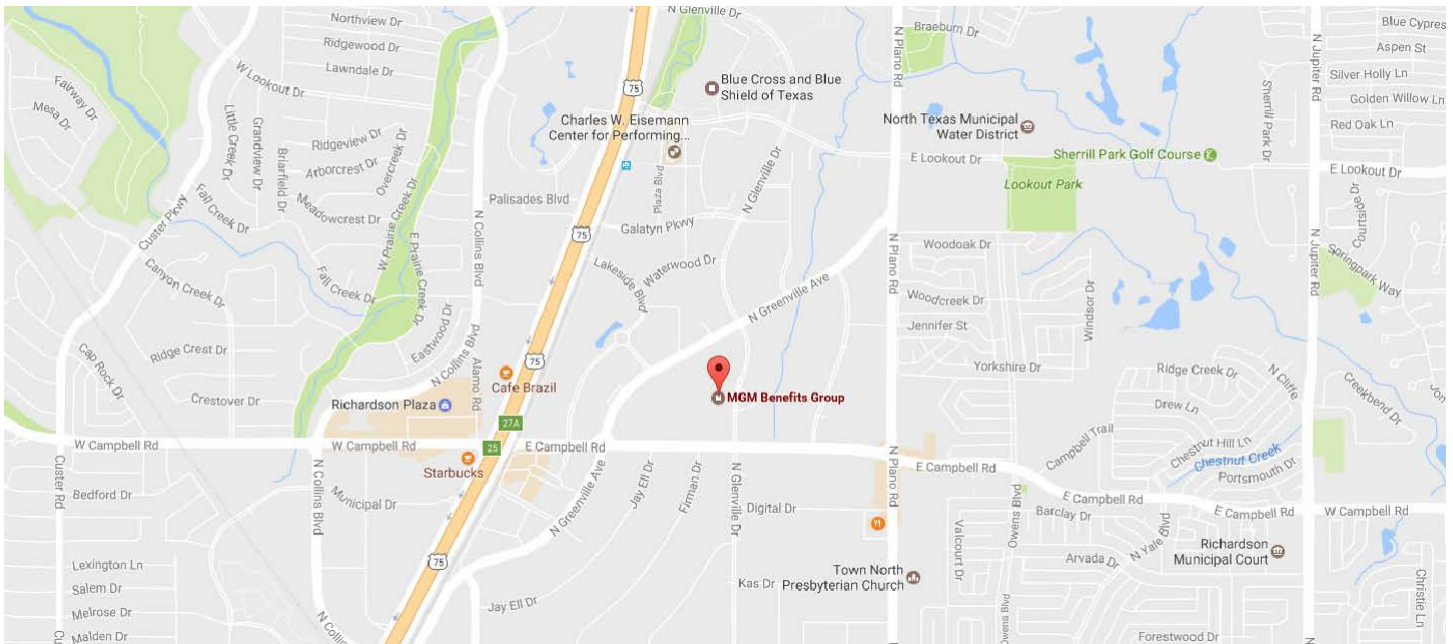
Founded in 1975, MGM Benefits Group has since been recognized as a leader in the development and administration of employee benefit products. We've successfully grown our business through advanced knowledge, teamwork and a dedication for excellent broker and client service.

By 2002, we expanded our focus to online enrollment technology and began offering *THEbenefitsHUB*SM to broker partners. In addition to competitive products and services, we were able to offer brokers and their clients' simplified management options through our online enrollment and administration system. And as we continue to grow, we constantly strive to bring more innovation to our products, services and online benefit technologies.

In 2015, we were honored with being recognized as one of the Top 100 places to work in the Dallas-Fort Worth metropolitan area.

CONTACT US

MGM strives to be an organization our clients can count on. We are always readily available to assist users of THE*benefits*HUBSM with all of their technology questions and concerns. Should you have any questions regarding our benefits administration system, you can reach us through the contact information provided below. We are looking forward to the opportunity of working with you.



TAB F – Program Administration

1. **Is there a minimum Number of employees required? If so, what is that number?**

No minimum number is required.

2. **Do your services fully comply with HIPAA? Do you provide all required notices to members if necessary?**

Yes. All of our services are fully compliant with the Health Insurance Portability and Accountability Act (HIPAA), including both the Privacy and Security Rules. We maintain strict protocols to protect personal health information (PHI), including encrypted systems, role-based access controls, secure file transmission processes, and regular internal audits.

As part of our compliance framework, we provide all required HIPAA notices to employees, including the Notice of Privacy Practices, and ensure they are distributed during enrollment and made accessible year-round through the employee portal.

Our team undergoes continuous HIPAA training, and we assist district HR staff in understanding their responsibilities under the law — offering additional compliance support, training resources, and consultative guidance as needed.

3. **Any special requirements of the district that have not been addressed elsewhere?**

We pride ourselves on adaptability and responsiveness. While every district has unique needs, we work closely with district leadership to identify any operational or compliance-related requirements that go beyond the scope of this proposal.

Our account management team takes a consultative approach — conducting discovery sessions to understand internal workflows, pain points, payroll configurations, employee communication preferences, and cultural dynamics. From there, we tailor our system configuration, file feeds, communication cadence, and support structure to meet those needs.

4. **Please comment on any characteristics of your firm that are considered unique in the industry.**

What sets us apart is the depth and duality of our expertise — we bring both the employee experience and the underwriting lens into every aspect of our benefits administration strategy.

As a large-scale, well-established firm, we leverage our size and carrier relationships to negotiate market-leading rates and plan designs for our clients. In situations where claims experience challenges pricing, we've consistently succeeded in enhancing plan value or preserving benefits through strategic carrier negotiations and plan architecture adjustments.

On the employee side, we specialize in delivering an exceptional service experience — personalized communication strategies, multilingual enrollment materials, and robust support from experienced account managers who understand both HR operations and employee needs.

Our systems are configurable and scalable, giving us the flexibility to support districts of all sizes and complexities. We don't lock districts into a single system or vendor — instead, we guide them to the best platform for their needs, whether that's our proprietary solution or a widely used system like The Benefits Hub.

Additionally, our commitment to responsiveness is unmatched — account managers are easily accessible after hours by phone or email to support district leadership, HR, and payroll teams when urgent needs arise.

TAB G – Third Party Administrator Fees

Section 125

- Direct Fees: None
- Insurer Commissions (%): Varies by product; disclosed upon carrier selection

Section 403(b), 403(b)(7), 457 Administration

- Direct Fees: Included in general TPA fee
- Insurer Commissions (%): Not applicable