



Levelland ISD

FINALIST PRESENTATION

AGENDA

01 Introductions

02 About Higginbotham

03 Day One Services
Benefits Consulting

04 Day Two Services®

05 Benefits Enrollment & Education

06 Implementation & Service Team



SECTION 1

ABOUT HIGGINBOTHAM





200+

Top-tier Carrier Relationships

97%

Client Retention

Ranked #1

5-Star Brokerage in the USA

by Insurance Business America 2024

\$10M

Employee Donations

to the Higginbotham Community Fund



Community Outreach
Project of the Year

By Business Insurance



Best Agency
to Work For

By Insurance Journal



Healthiest 100
Workplaces in America

By Healthiest Employers



Insurance Hall of
Fame Rusty Reid

By Insurance Business America



Our
Mission

To exceed the expectations of our employees, clients, carriers, and communities in a partnership to deliver a single source for insurance and financial services.





HIGGINBOTHAM PUBLIC SECTOR

Higginbotham Public Sector (HPS) – a specialty practice of Higginbotham – offers business insurance, retirement planning services, and HR services for educational and government institutions. Our dedicated in-house experts work with you to create a customized **benefits** solution that meets your needs.

With the power of Higginbotham's deep expertise and capabilities – combined with HPS's dedicated service approach and proprietary resources – you get the ultimate peace of mind.





HIGGINBOTHAM PUBLIC SECTOR

Specializing in Public Sector Business

Pioneered the development of employee benefit cooperatives and the RISE Savings Program

Service 600+ public and governmental entities

Consultant for the majority of Texas Educational Service Centers

Sample Clients

- Arlington ISD
- Birdville ISD
- Carrollton-Farmers Branch ISD
- Cedar Hill ISD
- ESC Region 10
- Denton ISD
- Duncanville ISD
- Fort Worth ISD
- Frisco ISD
- Red Oak ISD



Single-Source Service Model

- ✓ We offer nearly every insurance product, including property and casualty
- ✓ We represent 200+ national and regional insurance carriers
- ✓ Dedicated, layered service approach

Day Two Services®

- ✓ We service what we sell
- ✓ We provide in-house, year-round, turnkey support throughout the term of your policy
- ✓ Benefits CareLine

Custom Solutions and Support

- Benefit consulting
- Education resources
- Benefit guide

Technology

- Proprietary benefit administration system and online enrollment
- Custom benefit website
- Smartphone app
- BenefitsEDU
- SMS text notification

Billing Support

Dedicated team that manages:

- Invoices
- Reconciliation
- Common remitter



Employer-Sponsored and
Voluntary Employee Benefits



Commercial and Personal
Property & Casualty Insurance



Retirement Plans



Executive Benefits



HR Services



Outsourcing



Benefits Cooperatives

Year-Round Support

- Safety/loss control
- Contract review
- Claims advocacy
- Risk management
- Information systems
- Employee benefits communications
- Health risk management
- HR technology
- Employee call center
- Section 125 administration
- COBRA administration
- Compliance

SECTION 2

DAY ONE SERVICES

Benefit Consulting



Employees are no longer settling for the same old perks. Give them something more at little or no cost to your company with supplemental benefits.

We specialize in providing benefit options that help you:

- Meet your employees' needs
- Attract and retain talent
- Reduce your direct insurance costs

Our 5-Step Approach



DAY ONE SERVICES

Our goal with each group client relationship is to deliver products and services that enhance your employee benefits plan.

We provide:

- ✓ More comprehensive plan designs
- ✓ Improved underwriting guidelines
- ✓ Better rate guarantees
- ✓ An employee benefits education platform
- ✓ **THE*benefits*HUB**
Our proprietary benefit administration system



HPS designs programs based on the diverse needs of employees and a company’s budget. Group medical plan funding mechanisms vary based on employer size and risk tolerance.

No matter what kind of insurance plan you need, we tailor it for you. We start with listening and end with customized solutions that are right for you.

Product Evaluation





POPULATION HEALTH MANAGEMENT

Discover what a well-designed employee wellness program can do for you. Get a custom program that meets your employees' needs and interests, and inspires a healthy, high-performing workforce.

What We Do For You:

- Analyze culture
- Engage management
- Create awareness
- Provide education
- Measure success



FINANCIAL PROTECTION PRODUCTS



Dental



Vision



Accident



Cancer



Critical Illness



Hospital Indemnity



Telehealth



Medical Transport
Services



Short Term
Disability



Long Term
Disability



Legal Assistance
Plans



Retirement Savings Plans



Life Insurance with Long
Term Care Benefits



Identity Theft Monitoring
and Support

Retirement Planning



To meet your employees' retirement and financial needs, we work with you to develop a retirement plan that aligns with your corporate goals. Our team ensures that your plan offers competitive funds options, complies with regulations, and helps participants prepare for retirement.

We help you assign a plan's named fiduciary—who is accountable for all aspects of your retirement plan—and assist with mitigating fiduciary liability by alerting plan sponsors of their fiduciary duty and helping to develop procedures and accountability standards.

Our services include:

- Plan governance
- Fiduciary compliance
- Investment due diligence
- Target date fund selection
- Benchmarking fees
- Plan design
- Vendor market analysis
- Plan benchmarking
- Merger & acquisition assistance



RISE Savings Program



The Retirement Investments for School Educators (RISE) Savings Program offers a cost-effective, service-focused savings program created specifically for your workforce.

With RISE, you get:

- A high-value, competitive savings program
- Guided investment selection and fiduciary protection
- Expertise across plan types
- Best practices and deliberate plan design
- A choice of features that work best for your people
- Administrative ease

Whether you combine your administrative services with RISE or use the offerings of an external third-party administrator, you'll get the assistance you need to manage the program.

Property & Casualty Insurance



Let us identify your unique exposures and gaps, design a custom plan, and find the best value for you.

Coverage options that may be right for you:



- Workers' Compensation
- General Liability
- Cyber Liability
- Errors & Omissions (E&O)
- Student Accident
- Commercial Property
- Special Events Liability
- Sexual Misconduct Liability
- Professional Liability
- Directors & Officers (D&O)

SECTION 3

DAY TWO SERVICES®



Immediately after you become our client, our Day Two Services activate to handle all the details – from enrollment to communications to billing. Your dedicated team will always go the extra mile to maximize your time and minimize hassle, even creating innovative solutions in response to your unique needs.

| Day-to-Day Team | Population Health Management | | Compliance | HR Technology |
|---|--|---|---|---|
| Strategic Planning / Benchmarking Financial Planning Data Analytics Dedicated Account Team | Customized Programs Vendor Coordination Exercise and Sports Physiology Nutritional Sciences | Psychology & Mental Health Social Work Health Education Public Health Ergonomics & Musculoskeletal Health | Compliance Consulting and Review Legislative, Regulatory, Political Updates Tactical Planning Customized Compliance Dashboard/Calendar | Manage RFP Process Oversee Implementation |
|  |  | |  |  |
| HR Service Center | HR Resources | Communications | Other Resources | |
| Stewardship Reports Dedicated Toll-Free Phone Number 140 Languages Supported 7:00 a.m. to 6:00 p.m. CST Monday - Friday | Mineral Access to HR Consultants and Advisors Client Portal Brainshark | Customized Communications Brand or Reinforce Existing Brand Custom Landing Pages and QR Codes Mass texting | International Coverage Pharmacy Consulting Actuarial Services | |
|  |  |  |  | |
| Additional Services | Medical Director Underwriting Required Plan Documentation | COBRA Administration 125/HRA/LSA Administration 5500 Reporting | Voluntary Benefits Executive Benefits Retirement Plan Services | |

Easing the Billing Burden

At HPS, our proprietary reconciliation software and in-house team reduce your billing workload by handling:

- Invoices
- Reconciliation
- Common remitter premiums

Your dedicated Billing Representative takes care of end-to-end billing aspects, including reconciliation and payment processing, so you don't have to.





Consolidated Billing Services

- ✓ Common Remitter
- ✓ Monthly Billing and Reconciliation
- ✓ Dedicated Billing Representative



Section 125 Administration

- ✓ Flexible Spending Account (FSA)
- ✓ Dependent Care FSA
- ✓ Premium Only Plans
- ✓ FSA Debit Card



COBRA Administration

- ✓ Federal and State Compliance
- ✓ Distribution of COBRA Notices
- ✓ Fully Integrated Web-Based System



Affordable Care Act (ACA) Compliance

- ✓ Identify Benefits Eligibility
- ✓ Coverage Tracking and Reporting
- ✓ Multiple Service Options Available



Family Medical Leave Act (FMLA) Services

- ✓ Regulation Compliance
- ✓ Eligibility Determination
- ✓ Job Protection and Benefits Continuation



HSA / HRA

- ✓ Eligibility and Contribution Tracking
- ✓ Regulation Compliance
- ✓ HSA Debit Card



HR Services

- ✓ HR Outsourcing
- ✓ HR Technology
- ✓ HR Consulting
- ✓ Payroll Services



Population Health Management

- ✓ Customized Programs
- ✓ Vendor Coordination
- ✓ Tools and Education
- ✓ Program Assessment

SECTION 4

BENEFIT ENROLLMENT & EDUCATION





THE*benefits*HUB is our proprietary, in-house benefits administration system. We own and operate all the system source codes and have our own programmers and EDI import and export personnel on staff. This allows us the latitude to customize content for you.

Features of the System:

- Enroll and manage core and supplemental benefits
- Benefits website accessible 24/7/365
- Benefits App (Android and iOS)
- Electronic Data Interchange (EDI) to insurance carriers
- Data upload to your payroll system
- Robust reporting tools





Benefits Website

A customized benefits website is designed and tailored so your employees have comprehensive, plan-specific benefit information available 24/7.



Educational Benefits Videos

Educational videos are produced for each benefit offered. These short videos describe or define core or voluntary products.



Interactive Benefits Guide

Employees receive an interactive benefits guide to access on desktop and mobile devices to guide them during open enrollment.



Benefits Meetings and Creative Benefits Engagement

Video presentations, on-site group meetings, and benefits campaigns can be provided for open enrollment or during the year to help engage and inform employees.



Enrollment Options

Our system allows your employees to self-enroll or get help enrolling from our experienced enrollment staff or bilingual call center, the Benefits CareLine. Staff members are not paid bonuses or commissions to sell insurance. They explain each benefit offered and help employees make informed decisions.



Bilingual Counselors

Licensed bilingual enrollment counselors offer benefits education and guide your employees through the online enrollment system.



Posters, Postcards, and Flyers

Pre- and post-enrollment materials are available to inform and raise awareness on new benefits offerings.



SMS Notifications

Employees can opt-in to receive SMS notifications such as enrollment alerts, interactive benefits guides, benefits videos, and more. This system is available year-round.

HPS provides custom communication strategies to help your employees understand their benefits. Our Communication Team and Client Service Representatives will work with your HR team to ensure employees are engaged and understand their benefits.

The more engaged an employee is in the workplace, reflects in their productivity and loyalty to their employer.



Benefits guides



Educational videos



Email campaigns



Mailbox stuffers



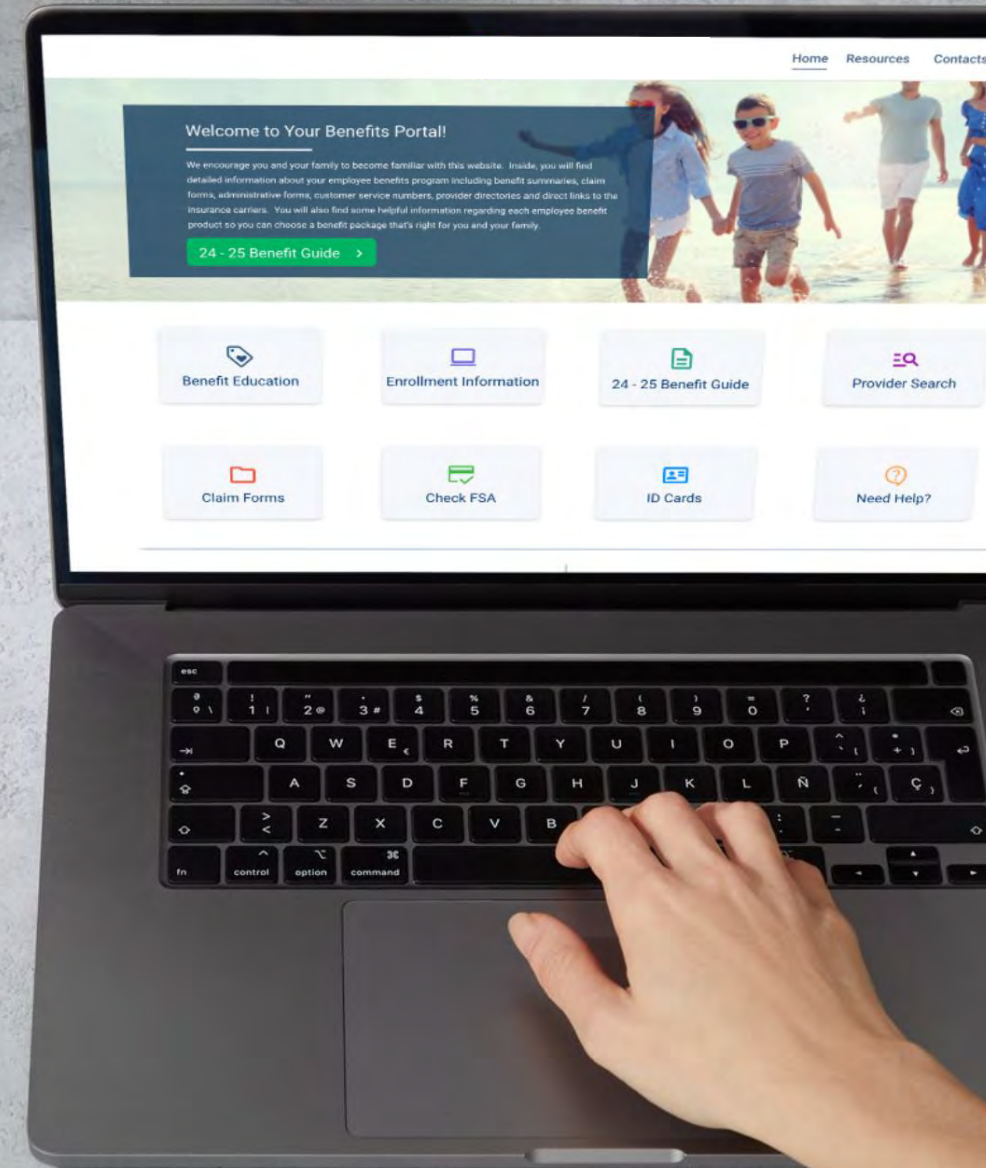
Plan brochures



Pre-enrollment campaigns

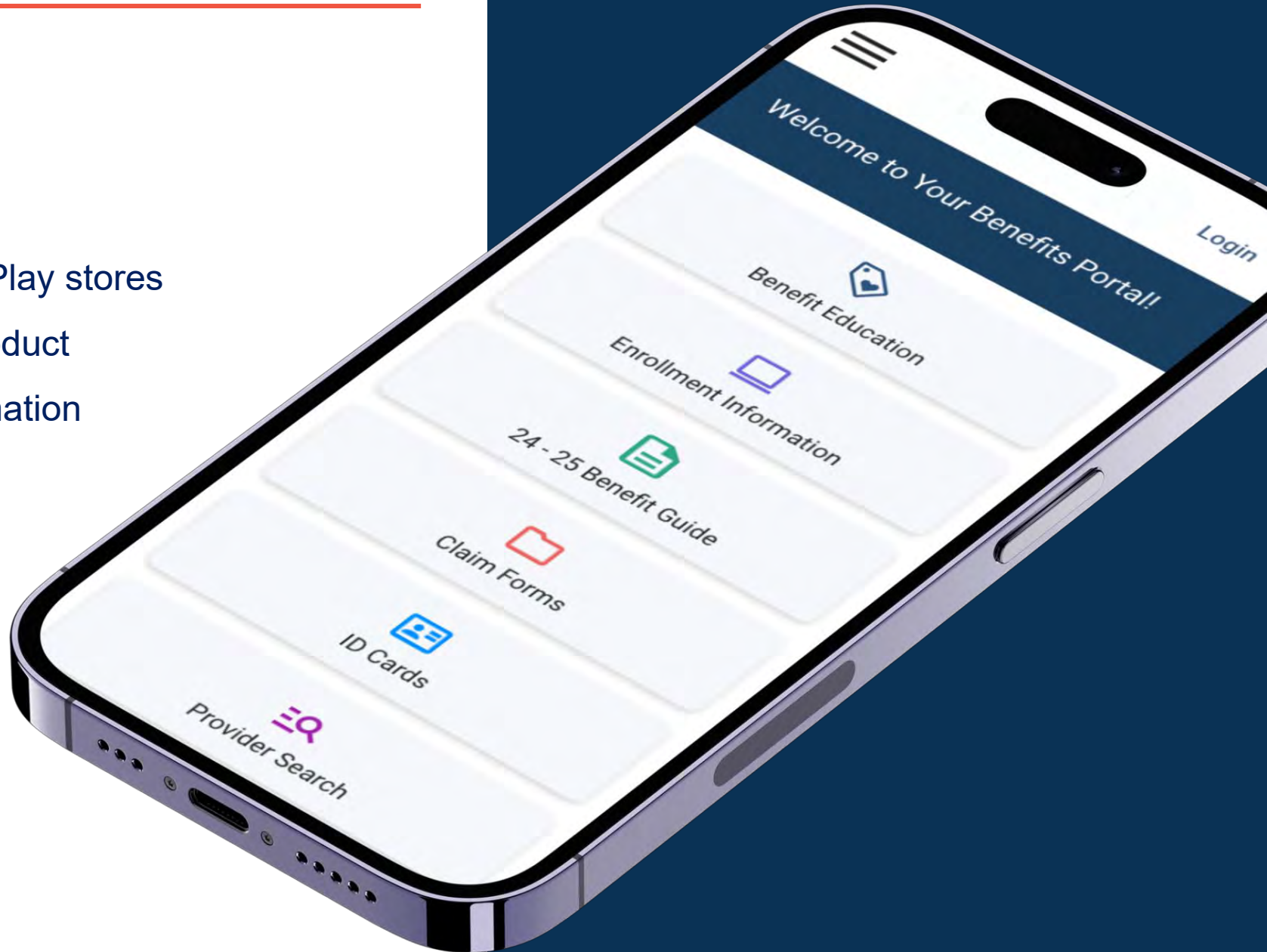
Benefits Website

- Answers common HR-related questions
- Offers immediate access to benefits information
- Links to employee benefits guide
- Displays educational videos
- Offers a single point of access to THE*benefits*HUB
- Available 24/7/365



Benefits App

- Available on Apple and Google Play stores
- Benefits information on each product
- Insurance carrier/provider information
- Product videos
- Employee self-service tools
 - Member ID cards
 - Physician contact information
 - Pharmacy information
 - Allergy tracker



Educational Videos

To aid in overall product knowledge, we can incorporate professionally produced educational videos into your annual enrollment communications.



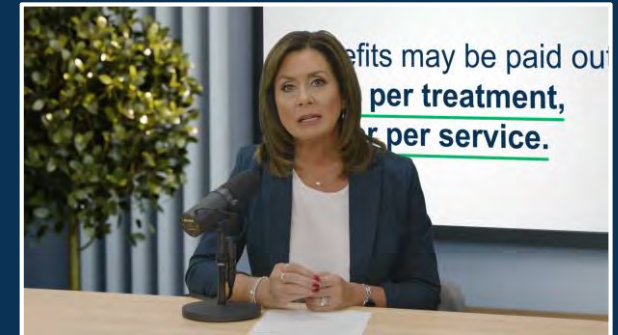
Open Enrollment



HSA Series



Mental Health Infocast



Cancer Infocast



Enrollment Management

- ✓ Group benefits meetings
- ✓ Bilingual enrollment counselors
- ✓ Benefits CareLine (call center)
- ✓ Enrollment analytics and reporting

Sample Benefits Guides



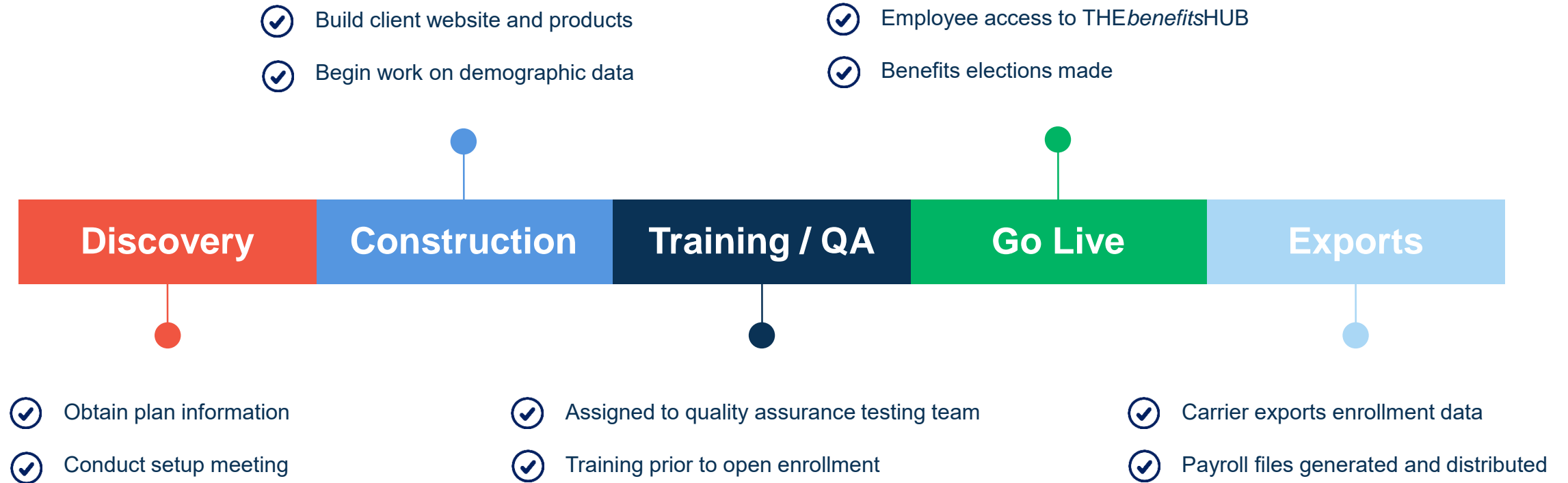
Sample Communications Collateral

SECTION 5

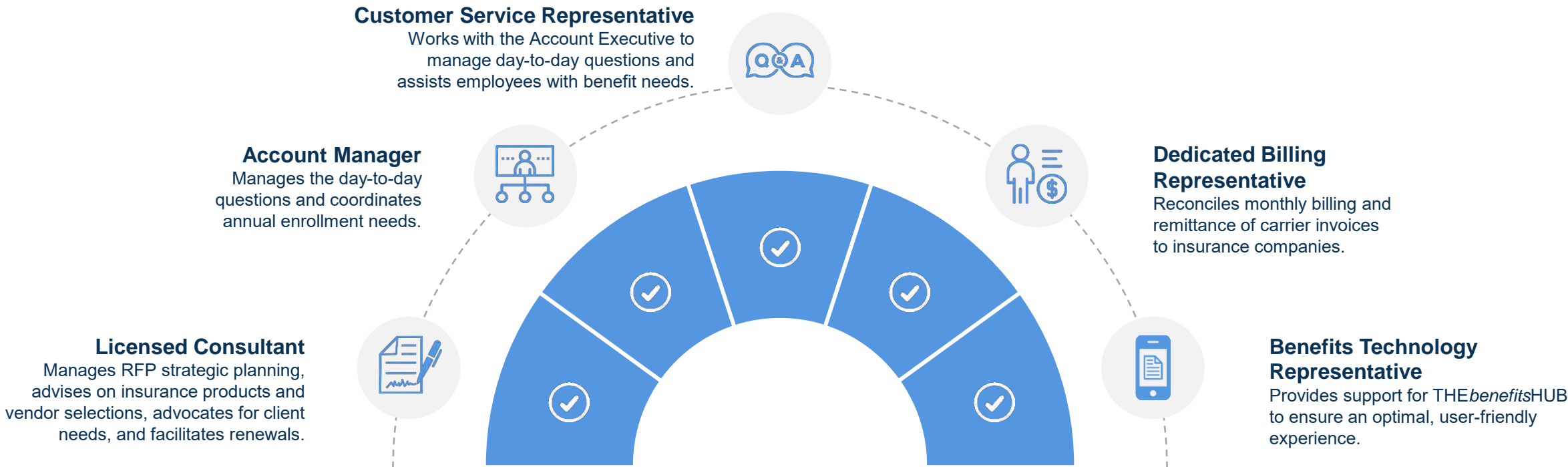
IMPLEMENTATION & SERVICE TEAM



IMPLEMENTATION



YOUR HPS TEAM AT A GLANCE





THANK YOU

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Custom solutions for a better workforce.

