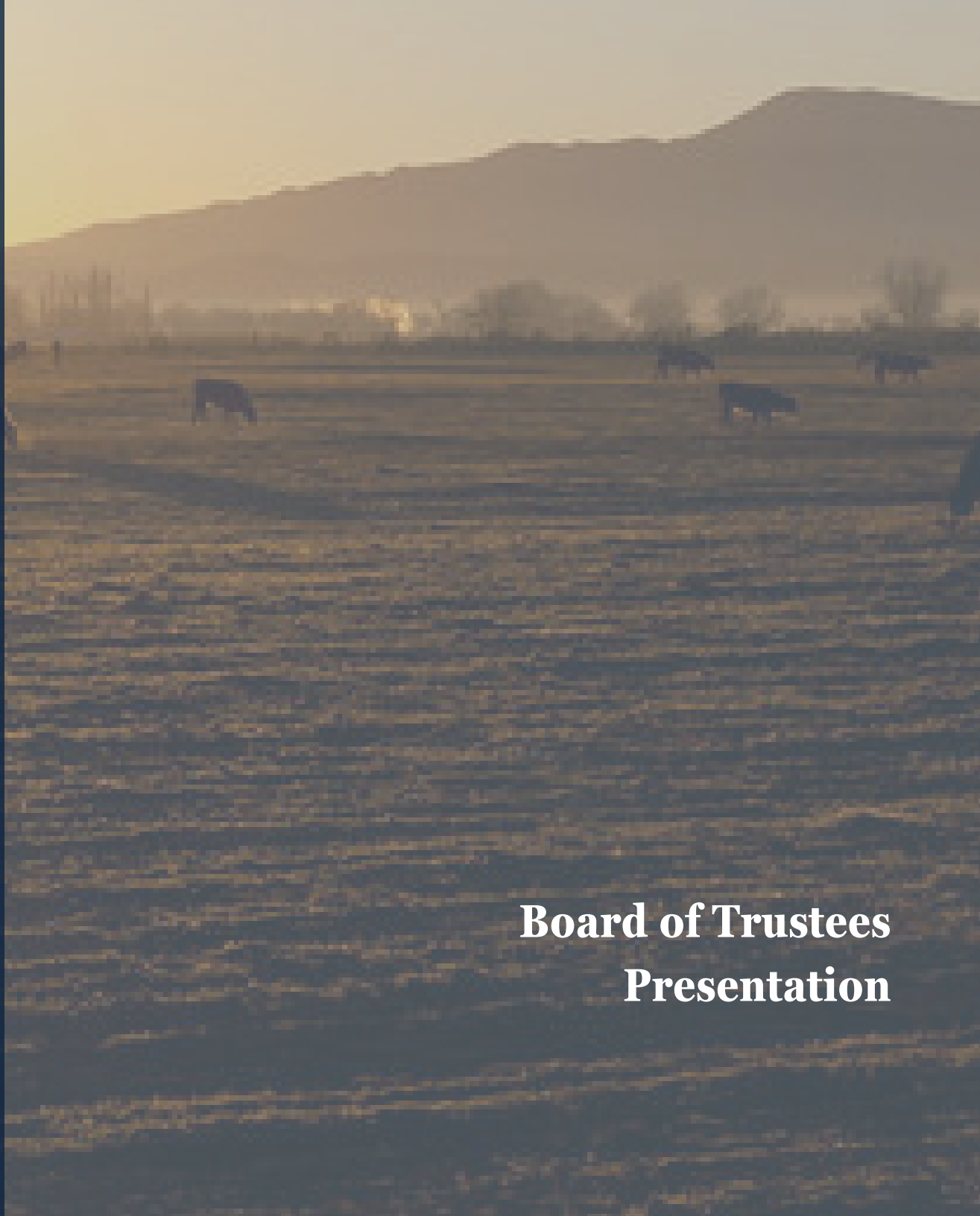




Board of Trustees Presentation



LP Insurance at a Glance.

LP's history began in 1927 with the founding of Lucini & Associates in Reno. Following a series of mergers, acquisitions and divestitures over the next eighty-four years, LP Insurance Services was founded in 2010 with a single office in Reno and thirty-six employees. We have since risen to become one of the top 100 brokerages in the U.S. and the largest independent agency in Nevada.

Today, we employ more than 250 team members in twelve locations across four states. Below are our Nevada-based offices.

Reno

Elko

Fernley

Las Vegas

Carson City

In 2018, we joined BroadStreet Partners, a national brokerage holding company headquartered in Columbus, Ohio. Through their 30 core operating units, BroadStreet is a Top 15 national broker and operates in all 50 states.

The BroadStreet model provides our clients with the best of both worlds: national resources with local expertise and control.

30 core partners

\$17B+ in total annual revenue

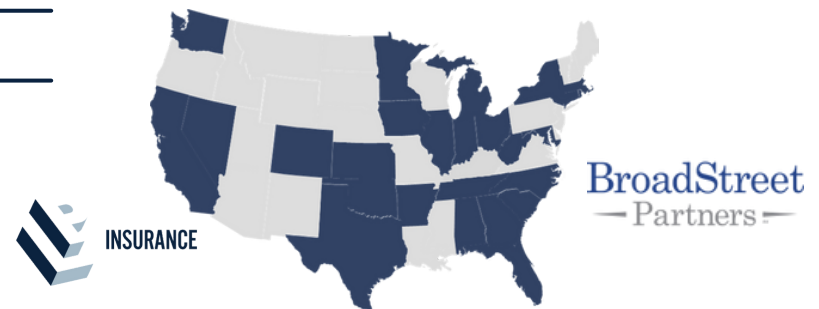
\$14B+ in total premium managed

27% compounded annual growth rate

550+ tuck in acquisitions

8,100+ experienced colleagues

660+ equity holders and growing



What Makes Us Unique?

Public Sector Experience

Over forty of Nevada's public employers rely on us, not only to obtain the lowest possible pricing, but also to effectively deliver the appropriate resources and support to their administration and employees.

LP Insurance has a strong history of implementing innovative solutions and has gained a deep understanding and appreciation of the complex regulatory landscape that the public sector must navigate.

Insurance Committees

Nevada Revised Statutes

Nevada Healthcare Landscape

Retiree Solutions

Employee Associations, Management

Financial Requirements and Audits

Please refer to the following page for a full list of our Nevada public entity clients.



Full Public Entity Client List.

CC Communications

Carson City

Churchill County

Churchill County School District*

City of Carlin

City of Elko

City of Ely

City of Fallon

City of Fernley

City of Sparks

City of Wells

Douglas County

Douglas County School District*

Douglas County Sewer Improvement

District

East Fork Fire Protection District

Elko County School District*

Esmeralda County

Esmeralda County School District*

Eureka County

Eureka County School District*

Gardnerville Ranchos General

Improvement District

Incline Village General Improvement

District

Indian Hills General Improvement District

Kingsbury Grade General Improvement

District

Lander County

Lander County School District*

Minden Gardnerville Sanitation District

Mineral County

Nevada State Board of Medical

Examiners

Nevada Tahoe Conservation District

North Lake Tahoe Fire Protection District

Nye County

Reno-Tahoe Airport Authority

Round Hill General Improvement District

RSCVA

Storey County

Storey County School District*

Sun Valley General Improvement District

Tahoe Douglas Utility District

Tahoe Regional Planning Agency

Tahoe Transportation District

Topaz Ranch Estates General Improvement

Truckee Meadows Fire Protection District

Washoe County

Washoe County School District*

Western Nevada Development District

White Pine County



What Makes Us Unique?

Fully Insured & Self-Funding Experience

Our experience with self-funding health plans is unparalleled. Having over 150+ years of combined experience in plan design and implementation, cost containment strategies, care coordination and compliance, we have the expertise and knowledge to help our clients achieve the short and long-range goals necessary to optimize their health plan.

150+ Years of Combined Experience

Data Analytics

Progressive and Consultative

Underwriting, Actuarial

Public Sector Application

Our team members are also uniquely knowledgeable and experienced with:

Self-Funding Budget Rate Projections

IBNR Liability and Calculations

Monthly Claims Reporting

Benefit Change Analysis

Consumer Driven Health Care (HSAs/HRAs)

Retiree Drug Subsidy (RDS)

Employer Group Waiver Plans (EGWP)

OPEB Liability (GASB 45 & 75)

Retiree Medical Solutions

NRS Pertaining to Nevada Public Employers



What Makes Us Unique?

Stakeholder Support

We are firmly committed to meeting and exceeding the current level of customer service offered to the District by its current service provider.

Our service philosophy is simple: **provide superior service that generates genuine appreciation from our clients and their employees.**

Below are some of the pillars that support the foundation of that philosophy:

Exceptional Service.

We attempt to answer questions before they are asked. When working on something that cannot be resolved in the same day, **we make sure to provide proactive updates regularly.**

Prompt Response & Support.

Our team is committed to responding **promptly** and **effectively** to all inquiries, ensuring that no question goes unanswered or issue unresolved.

Advocacy.

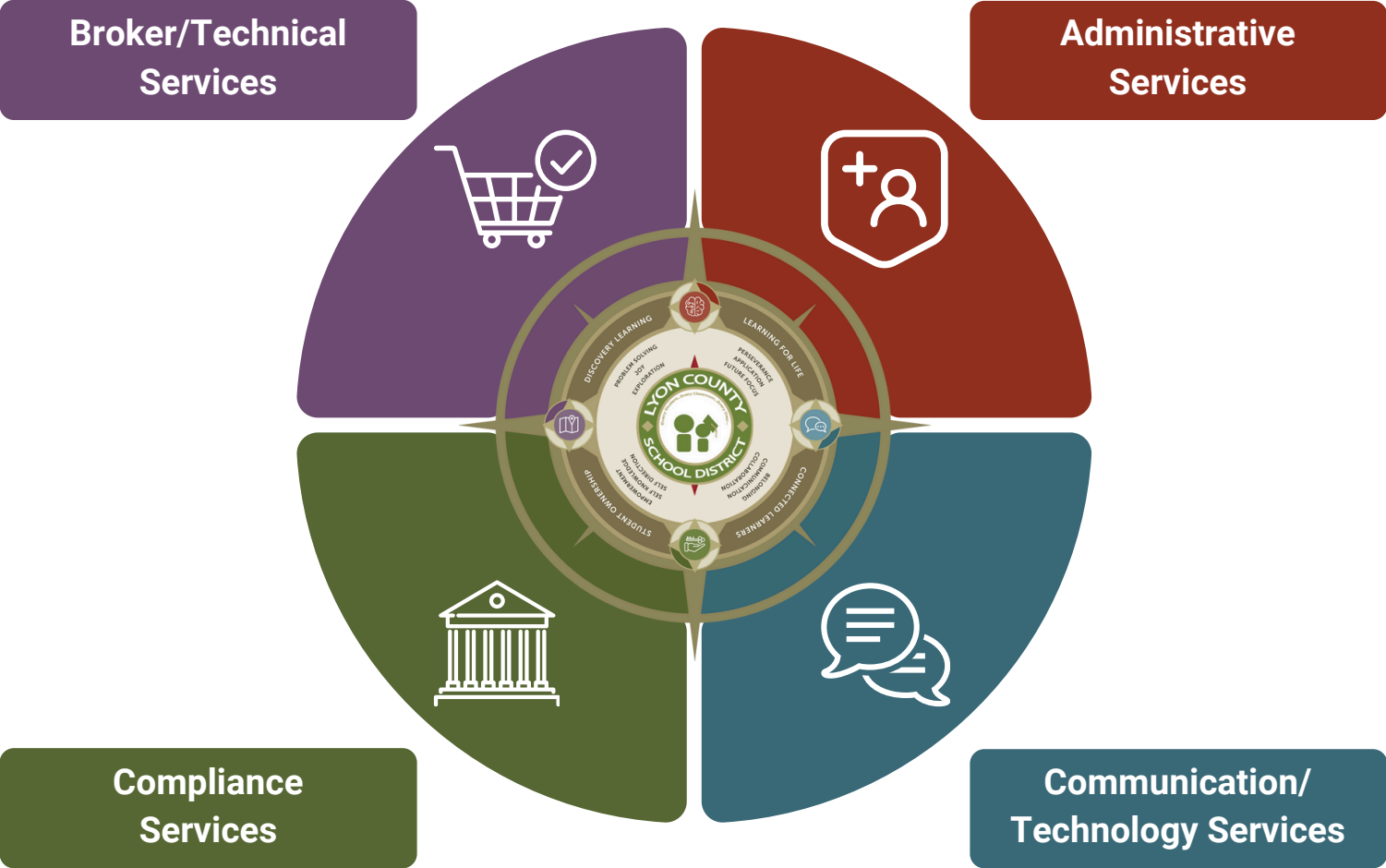
Our work advocating for and representing employees has the ability to impact their lives. As such, **we never lose sight of empathy** in these situations. We always take time for your employees and are sure to listen, understand and act.

Quality.

All of our financial and employee facing communications undergo **at least two levels of review before being released.** All compliance related documents and communications are reviewed by our attorney.



Proposed Scope of Work.



Immediate Action Plan Broker & Technical Services.

Claims Review & Assessment

- Medical claims review
- Rx claims review
- Utilization Review
- Trend analysis

Renewal & Budget Forecasting

- Renewal forecasting and parallel underwriting
- Funding analysis (self-funded, fully insured, captives)
- Benchmark reporting



Strategic Planning

- Meet with key stakeholders to develop and establish short and long-range goals
- Provide consulting/recommendations on:
 - Emerging market trends
 - New benefit products/services
 - Innovative ideas to enhance programs and increase employee morale

Negotiation/Marketing

- Carrier and vendor negotiation
- Bid solicitation activities
- Carrier and vendor selection and management



Immediate Action Plan Administrative Services.

Immediate Priorities per District Staff & Stakeholders

- Address any immediate vendor, administrative, claim or service issues
- Initial meeting with LP and District HR staff

Existing Carrier/Vendor Management

- Review all existing contracts and performance guarantees
- Scheduled calls with all existing carriers/vendors
- Address any ongoing service issues



Technology Capabilities Review

- Meeting with District staff to discuss current technology infrastructure:
 - Benefits enrollment
 - Member education
 - Communication
 - Compliance

New Hire/Open Enrollment

- New hire process and material review
- New hire benefit guide creation
- Open enrollment process and material planning



Immediate Action Plan Compliance Services.

General Compliance

- Audit, recommendations and training:
 - Affordable Care Act (ACA)
 - ADA
 - CAA / TIC
 - HIPAA
 - COBRA
 - Medicare
 - IRS Section 125
 - FMLA



Plan Documents & Annual Notices

- Review of Plan Document and Summary Plan Description
- Review of annual notices

Developing Legal and Regulatory Environment

- Provide a review of compliance and status update on:
 - Nevada Revised Statutes (NRS)
 - Consolidated Appropriations Act (CAA)
 - Transparency in Coverage (TiC)
 - Mental Health Parity and Addiction Equity Act (MHPAEA)
- Monthly webinars on timely compliance topics

Advisement

- Inform District staff of any flagged areas and/or recommendations



Immediate Action Plan

Communication/Technology.

Traditional Communications

- Comprehensive New Hire/Open Enrollment benefit guides and packets
 - General communications in the form of flyers, posters and brochures

Multi-lingual Needs Assessment

- Translation services provided (if needed)



Digital Communications

- Conversion of printed materials to digital medium
- Discussion of enhancing benefits page on the District intranet/website

Mobile Communications Discussion

- Discussion around mobile communication capabilities and leading market solutions



The District's Dedicated Team.

Our proposed service team has over 50 years of collective experience in guiding large group public entity employers in the management of their health plans.



Kevin Monaghan
Lead Consultant



Kristie Martin
Account Coordinator



John Malamphy
Underwriter



Logan Neeley
Consultant



Monica Iza
Bilingual Account Support



Stacy Barrow
ERISA Compliance Attorney



Becky Stidham
Account Executive



