



# Master Services Agreement

Prepared for

**Weber County**

## **GBS Master Services Agreement**

This Agreement ("Agreement") is effective as of 1/1/2024 ("Effective Date") by and between GBS Benefits, Inc. (together with its affiliates "GBS"), located at 2200 South Main Street, Suite 600, Salt Lake City, UT, 84115, and CLIENT, Weber County, located at 2380 Washington Blvd, Ogden, Utah 84401 ("CLIENT"). (CLIENT and GBS are sometimes hereinafter referred to collectively as the "Parties" and individually as a "Party.")

WHEREAS, CLIENT desires to retain GBS to perform services identified in this Agreement and any corresponding statement of work ("SOW"), and GBS understands that it is intended that this Agreement will apply to all work or services to be performed by GBS unless otherwise agreed upon between the Parties in writing;

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree to the terms and conditions set forth herein.

### **ARTICLE 1. SERVICES AND SCOPE OF AGREEMENT.**

A. CLIENT desires to obtain from GBS, and GBS desires to provide to CLIENT, certain services and deliverables hereinafter defined (collectively "Services") described in any attached SOW. Each SOW attached is incorporated by reference. In the event GBS agrees to perform multiple services for CLIENT, a new SOW will be created for each service for which GBS is retained.

B. At any time during the term of this Agreement, either Party may request modifications to the Services identified in an SOW. As soon as practicable following such request, the Parties will discuss the feasibility of the requested modifications and the impact on the time schedules and costs specified in the SOW. No change in the SOW shall be made unless agreed to in writing by both parties, and absent such written agreement, both parties will remain bound by the original terms. No modification or amendment to this Agreement or any SOW can alter the provisions of this Agreement regarding the ownership of intellectual property unless signed by an officer of each party.

### **ARTICLE 2. COMPENSATION.**

A. Based on the agreed pricing schedule as described in the SOW for the Services, GBS will receive compensation by way of commissions received directly from insurance carriers ("GBS Fees"). For the purpose of this Agreement, GBS Fees may be earned by GBS by providing the Services, completed and expensed as described in Article 3.

B. A SOW includes all applicable GBS Fees that shall be paid and is firm and fixed and at no time will GBS charge higher or additional GBS Fees. GBS Fees are inclusive of any and all government fees and or applicable taxes. In no event will CLIENT be obligated to make payment

for any Services performed by GBS which are outside the scope of a SOW, or for: 1) any Services which GBS agreed to perform but did not complete, or 2) any Services performed by GBS after the termination or expiration of this Agreement. In addition, if this Agreement is renewed for subsequent term(s), as described by Article 4, the compensation due GBS shall remain as described in the SOW.

C. GBS agrees that the payments described above are full and complete compensation expected from CLIENT for all Services performed under this Agreement. If CLIENT contracts with GBS for additional services not contemplated under this Agreement, compensation for these additional services will need to be agreed to in writing at that time. For disclosure of compensation GBS receives from other entities (including other service providers) as a result of the service GBS provides CLIENT, see the ERISA 408(B)(2) Disclosure

### **ARTICLE 3. EXPENSES.**

GBS will be solely responsible for any and all expenses it incurs in association with the performance of the Services, unless otherwise expressly provided for in the applicable SOW(s). Upon request of CLIENT, GBS shall provide supporting documentation for all expenses specifically allowed to be reimbursed by CLIENT under the applicable SOW(s).

### **ARTICLE 4. TERM AND TERMINATION.**

A. The term of this Agreement ("Term") will begin on the Effective Date and, unless terminated earlier as provided herein, shall continue for three (3) years from the Effective Date (the "Term"). Upon expiration of the Term, this Agreement shall renew for successive two (2) – one (1) year renewal terms (each a "Renewal Term"), unless either Party provides the other Party written notice of its desire to terminate at least ninety (90) days prior to the end of the then-current Term. The Agreement may be terminated upon ninety (90) days' prior written notice, if, in the opinion of a Party, a change in the laws, regulations, guidelines or regulatory rulings or notices (collectively, "Laws") relating to CLIENT's accounts or benefit plans/programs make compliance with such Laws infeasible for such Party. In the event of a change in Laws, the Party shall have the right to terminate the entire Agreement, or terminate it only with respect to the accounts or benefit plan(s)/program(s) that is/are affected by such changes in Laws.

B. CLIENT may terminate this Agreement immediately, in whole or in part, upon written notice to GBS without cause or reason and without any further liability, obligation or responsibility hereunder to GBS or any third party under this Agreement. However, CLIENT will be responsible for expenses incurred prior to termination within the terms and conditions provided for herein, or fees ultimately payable with respect to Services rendered prior to termination. Payment to GBS for the Services shall be in accordance with the terms set forth in a SOW.

C. As long as GBS remains the Agent of Record, GBS will be responsible to complete the work defined in a SOW that was delivered and accepted prior to the notice of termination, subject to CLIENT's obligation to pay for Services rendered under such a SOW.

D. Upon termination or expiration of this Agreement or the Services hereunder, or at any other time at CLIENT's request, GBS will immediately deliver to CLIENT all property belonging to CLIENT, any property or work in progress developed in connection with this Agreement, and all materials containing or constituting Confidential Information, including any copies, whether prepared by GBS or others.

#### **ARTICLE 5. PLACE OF PERFORMANCE.**

GBS will work primarily from its own office facilities, at CLIENT's office location, or a mutually approved location solely for use in performance of Services hereunder. The location shall be specified in the SOW.

#### **ARTICLE 6. CONFIDENTIAL INFORMATION.**

GBS acknowledges that in the course of performing Services, GBS will have access to and become familiar with various trade secrets and confidential information of CLIENT, and/or third parties who have provided such information to CLIENT, including, but not limited to, software, customer contracts, customer lists, customer prospect lists, invoices, customer requirements, sales procedures, research data, design data, marketing and pricing information and data, marketing plans, financial information of CLIENT and/or its customers, and other technical, marketing and/or business information and personal data relating to individuals (collectively, "**Confidential Information**"). GBS acknowledges that this Confidential Information gives CLIENT a competitive advantage in the industry. GBS agrees to not use in any way or disclose to any person or entity any such Confidential Information, either directly or indirectly, either during the term of this Agreement or at any time thereafter, except as required in the course of performing Services under this Agreement. GBS will further take reasonable precautions and act in such a manner as to ensure against unauthorized disclosure or use of the Confidential Information, using at least the standard of care GBS uses to protect its own confidential information. Upon termination or expiration of this Agreement, or earlier if requested by CLIENT, GBS will deliver all such Confidential Information and any copies of the same to CLIENT. GBS acknowledges and agrees that CLIENT would suffer irreparable harm in the event the Confidential Information or any portion thereof was disclosed, copied or used in any manner except as provided in this Agreement. Accordingly, and notwithstanding Article 13, Section G (Governing Law/Jurisdiction and Venue), in the event of a breach or threatened breach of the provisions of this Article 6, GBS agrees that CLIENT will be entitled to pursue any and all remedies at law or in equity, including, but not limited to, a temporary restraining order or preliminary or permanent injunction, or the equivalent of the

same, without requirement of a bond, to prevent disclosure, copying and/or use of the Confidential Information.

#### **ARTICLE 7. CLIENT'S OBLIGATION TO PROVIDE INFORMATION.**

In order for GBS to execute its functions under a SOW, CLIENT agrees it is responsible to deliver to GBS accurate and complete information as described and defined in the applicable SOW. CLIENT acknowledges and agrees that failure of CLIENT to promptly supply the complete and accurate information described above or otherwise reasonably requested by GBS, will absolutely preclude GBS from fully and promptly performing its obligations under the applicable SOW, and GBS will not be liable for consequences, direct or indirect, in connection with the failure to timely supply complete and/or accurate information. CLIENT shall always have, during the term of this Agreement, the sole authority and responsibility for its health plans and health insurance and their operation, including the authority and responsibility for administering, construing and interpreting the provisions of such plans and making all determinations thereunder. CLIENT is considered the Plan Administrator and the Named Fiduciary of the plans for purposes of ERISA.

GBS will use ordinary care and due diligence in the exercise of its power and in the performance of its responsibilities. CLIENT ACKNOWLEDGES THAT THE PERFORMANCE OF SERVICES BY GBS DOES NOT AND IS NOT INTENDED TO MAKE GBS THE "PLAN ADMINISTRATOR," "PLAN SPONSOR," OR OTHER "FIDUCIARY" UNDER THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, OR COBRA LAW AS AMENDED OR OTHERWISE OF ANY PLAN, AND CLIENT WILL NOT IDENTIFY OR REFER TO GBS OR ANY OF ITS AFFILIATES AS SUCH. GBS HAS NO DISCRETIONARY AUTHORITY OR DISCRETIONARY RESPONSIBILITY IN THE ADMINISTRATION OF THE PLAN(S). CLIENT agrees that this responsibility is and remains that of the CLIENT. GBS shall not be liable under this Agreement unless its actions are negligent or in willful and wanton disregard of its explicit duties under this Agreement. The parties further acknowledge and agree that GBS will not be deemed to be providing legal or tax advice to CLIENT as a result of the duties undertaken by GBS pursuant to this Agreement.

#### **ARTICLE 8. INDEPENDENT CONTRACTOR STATUS.**

It is understood and agreed that GBS will provide the Services under this Agreement on a professional basis and as an independent contractor and that during the performance of the Services under this Agreement, GBS will not be considered an employee of CLIENT within the meaning or the applications of any federal, county, state or local laws or regulations including, but not limited to, laws or regulations covering unemployment insurance, old age benefits, worker's compensation, industrial accident, labor or taxes of any kind. GBS, and any of its employees, or contractors shall not be entitled to benefits that may be afforded from time to time to CLIENT's employees, including without limitation, vacation, holidays, sick leave, worker's

compensation and unemployment insurance. Further, CLIENT shall not be responsible for withholding or paying any taxes or social security on behalf of GBS, or any of its employees, or contractors.

#### **ARTICLE 9. WARRANTIES AND REPRESENTATIONS.**

GBS hereby represents, warrants and covenants to CLIENT that:

A. GBS is not restricted in any way, by agreement or otherwise from entering into this Agreement and providing the Services, and that it has no interests or obligations, nor during the term hereof will it acquire any interests or obligations, which conflict with or hamper its ability to perform as required hereby.

B. GBS will not breach any agreement or other obligation to keep in confidence or refrain from using, the confidential, proprietary, or trade secret information of a former employer, another client or any other person, and will not use any such information in connection with the Services.

C. GBS will perform the Services in a professional manner and otherwise in accordance with the highest industry standards and all such work shall conform to the specifications and all other requirements hereunder and under the SOW. GBS shall correct any error, defect or non-conformance at no additional cost to CLIENT. This warranty is in addition to any warranty that may be implied or imposed by operation of law.

D. GBS warrants and represents that GBS shall comply with all applicable laws and professional obligations.

E. The parties agree that the foregoing representations, warranties, and covenants are material, made by GBS to induce CLIENT to enter into this Agreement, and relied upon by CLIENT in deciding to enter into this Agreement. The foregoing representations and warranties will survive expiration or termination of this Agreement for any reason.

#### **ARTICLE 10. TRADEMARK AND TRADE NAME.**

This Agreement does not give either Party any ownership license rights or interest in the other Party's trade name or trademarks.

#### **ARTICLE 11. INDEMNIFICATION.**

A. GBS, at its own expense, shall indemnify, defend and hold CLIENT, its partners, employees, agents, affiliates, designees and assignees harmless from and against any and all suits, causes of action, proceedings, loss, damage, liability or expense, including defense costs and legal fees, and claims of any nature, including but not limited to, damage to property and personal injuries, including death, arising out of, resulting from, or relating to any negligent act or omission of GBS

relating to the performance of this Agreement or from any breach of this Agreement by GBS. GBS, at its expense, shall defend any suit or dispose of any claim or other proceeding brought against said indemnities on account of such damage or injury, and shall pay all expenses, including attorney's fees, and satisfy all judgments which may be incurred by or rendered against said indemnities.

B. CLIENT, at its own expense, shall indemnify, defend and hold GBS, its partners, employees, agents, affiliates, designees and assignees harmless from and against any and all suits, causes of action, proceedings, loss, damage, liability or expense, including defense costs and legal fees, and claims of any nature, including but not limited to, Client's non-compliant business decisions regarding plans, damage to property and personal injuries, including death, arising out of, resulting from, or relating to any negligent act or omission of CLIENT relating to the performance of this Agreement or from any breach of this Agreement by CLIENT, including, but not limited to, the failure of CLIENT to deliver to GBS complete and accurate information as described in Article 7 of this Agreement. CLIENT, at its expense, shall defend any suit or dispose of any claim or other proceeding brought against said indemnities on account of such damage or injury, and shall pay all expenses, including attorney's fees, and satisfy all judgments which may be incurred by or rendered against said indemnities.

## **ARTICLE 12. LIMITATION OF LIABILITY.**

EXCEPT FOR ANY AMOUNT RECOVERABLE BY GBS OR CLIENT PURSUANT TO THE INDEMNIFICATION OR BREACH OF CONFIDENTIALITY PROVISIONS OF THIS AGREEMENT, IN NO EVENT SHALL EITHER PARTY BE, OR BECOME LIABLE FOR: LOST PROFITS, LOST SAVINGS, OR OTHER CONSEQUENTIAL, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES REGARDLESS OF WHETHER SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OCCURRING.

THE AGGREGATE LIABILITY OF GBS TO CLIENT FOR ANY CAUSE OF ACTION OR CLAIM (WHETHER UNDER CONTRACT OR TORT) SHALL BE LIMITED TO THE AMOUNTS PAYABLE TO GBS HEREUNDER WITH RESPECT TO THE SERVICES THAT ARE THE SUBJECT OF SUCH ACTION OR CLAIM. GBS AGREES THAT THE ABOVE STATED LIMITS OF LIABILITY WILL NOT APPLY IN SUCH ACTIONS OR CLAIMS ARISING FROM A MATERIAL INACCURACY OF ANY REPRESENTATION MADE BY GBS, OR ACTIONS OR CLAIMS OF FRAUD OR WILLFUL OR GROSS NEGLIGENCE ON THE PART OF GBS. FURTHERMORE, THE ABOVE STATED LIMITS OF LIABILITY WILL NOT APPLY TO GBS'S INDEMNIFICATION OBLIGATIONS UNDER ARTICLE 11 OF THIS AGREEMENT. BOTH PARTIES AGREE THAT THIS AGREEMENT, INCLUDING WITHOUT LIMITATION THE CHARGES TO BE PAID BY CLIENT HEREUNDER AND THE LIMITATIONS SET FORTH IN THIS SECTION, REFLECT THE ALLOCATION OF RISK UNDERSTOOD AND AGREED UPON BY THE PARTIES, INCLUDING THE RISK THAT A REMEDY MAY FAIL OF ITS ESSENTIAL PURPOSE.

## ARTICLE 13. GENERAL PROVISIONS.

A. Entire Agreement. This Agreement represents the entire and sole agreement between the Parties with respect to the subject matter hereof and supersedes any and all prior negotiations, understandings, representations or consulting agreements whether written or oral. Except as specifically provided for in this Agreement, in the event a SOW contains terms that attempt to modify the provisions of this Agreement, those terms shall be deemed to have no force or effect and are not binding on CLIENT. This Agreement cannot be modified, changed or amended, except for in writing signed by the Parties.

B. Waiver. The failure of either Party to require performance by the other of any provision hereof shall in no way affect the right to require performance at any time thereafter, nor shall the waiver of a breach of any provision hereof be taken to be a waiver of any succeeding breach of such provision or as a waiver of the provision itself. All remedies afforded in this Agreement shall be taken and construed as cumulative; that is, in addition to every other remedy available at law or in equity.

C. Relationship. Nothing herein contained shall be construed to imply a joint venture, partnership or principal-agent relationship between GBS and CLIENT, and neither Party shall have the right, power or authority to obligate or bind the other in any manner whatsoever, except as otherwise agreed to in writing.

D. Assignment, Delegation and Subcontracting. Neither Party shall assign or delegate this Agreement or any rights, duties or obligations hereunder without the express written consent of the other Party. Subject to the foregoing, this Agreement shall inure to the benefit of and be binding upon the successors, legal representatives and assignees of the Parties hereto. Notwithstanding anything to the contrary herein, CLIENT may assign this Agreement to any affiliate without consent.

Notwithstanding the foregoing, GBS may subcontract a portion (but not all) of its rights or obligations under this Agreement to another person or entity, provided that (1) GBS shall have given CLIENT prior written notice of any proposed subcontract in sufficient detail and CLIENT shall not have objected to the subcontract on reasonable grounds within fourteen (14 days) following receipt thereof, and (2) GBS remains fully responsible for the performance of any subcontracting hereunder.

E. Severability. If any provision of this Agreement is declared invalid or unenforceable, such provision shall be deemed modified to the extent necessary and possible to render it valid and enforceable. In any event, the unenforceability or invalidity of any provision shall not affect any other provision of this Agreement, and this Agreement shall continue in full force and effect, and be construed and enforced, as if such provision had not been included, or had been modified as



above provided, as the case may be.

F. Notices. Any notices, payments or statements to be provided under this Agreement will be sent to GBS and to CLIENT at the addresses provided in the Preamble to this Agreement or to such other address as one Party may from time to time designate in writing to the other. Any notice required to be made or given to either Party hereto will be made by personal delivery, confirmed facsimile, overnight courier with traceable delivery, email, with confirmed receipt, certified or registered mail, return receipt requested, postage prepaid.


G. Governing Law/Arbitration. This Agreement and any dispute arising out of or in connection with or related to this Agreement ("Dispute") will be governed as to all matters, including, but not limited to the validity, construction and performance of this Agreement, by and under the laws of the State of Utah, United States of America, without giving effect to conflicts of law principles thereof. The jurisdiction and venue of any proceeding involving any Dispute shall be the federal or state courts located in Salt Lake County, Utah.

H. Laws and Regulations. GBS shall comply with all applicable laws and governmental regulations. GBS is not expected or authorized to take any action in the name of or otherwise on behalf, of CLIENT which would violate applicable laws or governmental regulations.

I. Paragraph Headings. The paragraph headings set forth in this Agreement are for the convenience of the Parties, and in no way define, limit, or describe the scope or intent of this Agreement and are to be given no legal effect.

J. Injunctive Relief. Each of the Parties acknowledges that any dispute or material breach of this Agreement may cause the other Party immediate and irreparable injury not adequately compensable in damages alone. Therefore, the provisions of this dispute resolution section shall not preclude either Party from seeking immediate preliminary, temporary or permanent injunctive relief in addition to liquidated damages and all other available remedies in law or in equity without the need to first exhaust the dispute escalation procedures set forth therein.

GBS Benefits, Inc., a Utah corporation

By:  Date: **January 11, 2024**  
Matt Kiisel, Senior Vice President of Operations

Weber County,

By: \_\_\_\_\_ Date: \_\_\_\_\_

Name: **Emily Wilde**

Title: **Director of Human Resources**

By: \_\_\_\_\_ Date: \_\_\_\_\_

Name: **Jim Harvey**

Title: **Board of County Commissioners Chair**

## **EXHIBIT A: STATEMENT OF WORK**

This Statement of Work is entered into as of 1/1/2024 by and between GBS Benefits, Inc., a Utah corporation with offices at 2200 South Main Street, Suite 600, Salt Lake City, UT, 84115 (“**GBS**”) and Weber County, with offices at 2380 Washington Blvd, Ogden, Utah 84401.

pursuant to that certain GBS Master Services Agreement by and between GBS and Client (the “Agreement”). This Statement of Work is incorporated into the Agreement by reference. Any term not otherwise defined herein shall have the meaning set forth in the Agreement.

### **DESCRIPTION OF SERVICES:**

Consulting Services, including the following:


1. Provide the Client with insurance consulting services concerning cost, benefits provided, and contracts with insurance carriers in connection with the plan or program.
2. Recommend benefit changes to meet the objectives of the Client in connection with the plan or program as these objectives are communicated by the Client to the Consultant.
3. Prepare such reports in regard to the plan or program as Parties may reasonably agree upon concerning trends, utilization, and costs to the Client.
4. Prepare specifications and assist the Client in bidding group insurance products in connection with the plan or program. This includes assistance with preparation of RFPs and evaluation of bids received in response to same.
5. In connection with the group insurance products utilized by the plan or program, negotiate rates and benefits with insurance carriers for review, evaluation and selection by the Client.
6. Be an intermediary for the Client in working with insurance carriers to assist in regard to insurer compliance with insurance contracts and in dispute resolution with insurers.
7. Assist the Client by suggesting methods for the Client’s containment of benefits costs with respect to the plan or program.
8. Work with the insurance carriers to secure rate estimates and firm renewal rates for the Client’s review, evaluation and selection.
9. Health & Wellness plan or program consultation and design.
10. Review contracts, agreements, and summary plan descriptions (SPDs).
11. Any other duties specified in Client’s initial request for proposals (RFP), attached hereto as Exhibit 1, and incorporated by reference, relating to this agreement not otherwise specifically excluded from this Contract.

12. Other duties as may be mutually agreed between the Parties, and which are reduced to a writing signed by both Parties which writing states that it is intended to modify or amend this Contract.

Compensation:

The pricing schedule is attached hereto as Exhibit 2, and incorporated by reference.

GBS Benefits, Inc., a Utah corporation

By:  Date: **January 11, 2024**  
Matt Kiisel, Senior Vice President of Operations

Weber County,

By: \_\_\_\_\_ Date: \_\_\_\_\_

Name: **Emily Wilde**

Title: **Director of Human Resources**

By: \_\_\_\_\_ Date: \_\_\_\_\_

Name: **Jim Harvey**

Title: **Board of County Commissioners Chair**

**Exhibit 1**  
**RFP**



**What Our Team Can Do For**

# **Weber County**

AUGUST 2023

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PROPOSAL FOR  
Weber County

RFP #23-212  
Employee Benefits Broker & Consulting Services

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*This proposal is designed to highlight our benefits consulting services and expertise. Each response has been written to provide accurate and applicable information. Should any of our responses miss the mark, our team would love the opportunity to provide supplemental responses or materials to help you make a more informed decision.*

*Please feel free to reach out to your lead broker or [hello@gbsbenefits.com](mailto:hello@gbsbenefits.com) with any additional requests or questions you may have.*

## Attachment B

### Weber County RFP Form

**1. Respondent Information:** Provide the following information about yourself and your company.

Respondent Name: GBS Benefits, Inc.

(Note: give exact legal name as it will appear on the contract, if awarded.)

Address: 2000 S. Main Street, Suite 600

City: South Salt Lake State: Utah Zip Code: 84115

Telephone No: 801-364-7233 Fax No: 801-364-7859

Business Structure:

Individual or Sole Proprietorship

Partnership

Corporation

Other; list business structure: \_\_\_\_\_

**2. Contact information:** List the one person who Weber County or their representative may contact concerning your proposal.

Name: Riley Nelson

Address: 2000 S. Main Street, Suite 600

City: South Salt Lake State: Utah Zip Code: 84115

Telephone No: 435-764-1281 Fax No: 801-364-7859

Email: [riley.nelson@gbsbenefits.com](mailto:riley.nelson@gbsbenefits.com)

**3. References:** Give names of three people with whom you have worked on past projects of similar nature.

A. Name: Robert Petersen, Weber School District

Address: 5320 S Adams Ave

City: Ogden State: UT Zip Code: 84405

Telephone No: 801-476-7841 Fax No: \_\_\_\_\_

Email: [rpetersen@weber.k12.ut.us](mailto:rpetersen@weber.k12.ut.us)

B. Name: James Taggart, Ogden Weber Technical College

Address: 200 N Washington Blvd

City: Ogden State: UT Zip Code: 84404

Telephone No: 801-627-8304 Fax No: \_\_\_\_\_

Email: [president@otech.edu](mailto:president@otech.edu)

C. Name: Kevin Eastman, Weber Human Services

Address: 237 26<sup>th</sup> Street

City: Ogden State: UT Zip Code: 84401

Telephone No: 801-625-3847 Fax No: \_\_\_\_\_

Email: [kevine@weberhs.org](mailto:kevine@weberhs.org)





GBS BENEFITS, INC.

# Executive Summary

*Prepared for Weber County, August 2023*

At GBS, we strongly believe our Consultants and Account Managers hold the primary responsibility to deliver two, equally important, outcomes to Weber County:

## 1. Unmatched Customer Service

Our job is to not only expertly support the Weber County HR and Benefits Team, but also provide the same level of care and service to every employee and dependent.

## 2. Dedicated Financial Stewardship

Employee benefits is a large investment for Weber County. Our job is to help you effectively invest benefits dollars in unique plans, programs, and perks specific to your people.

When it comes to Requests for Proposals (RFPs), it is common for most respondents to offer up flashy, one-size-fits-all solutions. This happens because respondents are desperate to catch the attention of evaluators, because let's face it, reading countless proposals can be tedious and boring. So they try to sell companies on a single "big" solution, but in our experience that leaves companies with gaps in their benefits and a dissatisfied workforce.

While you will see many products and services highlighted throughout our proposal, we will also demonstrate why **you can count on GBS to be a true consultant.**

As a true consultant, GBS will develop a genuine understanding of Weber County. We will listen to and address your needs, collect relevant data for informed decision-making, and position the County to competitively recruit and retain top talent. We will never casually bring a singular idea to the table to solve an issue; instead, you can count on us to provide an array of options with recommendations that are thoughtfully explained and backed by your data.

We believe GBS is the best benefits partner for Weber County - our team will provide superior service and save the County more money compared to our competitors. For the remainder of our Executive Summary, we would like to expound upon our two primary responsibilities of providing excellent customer service and dedicated financial stewardship.

## 1. Unmatched Customer Service

### Expertly Staffed Account Team

You might notice the number of people assigned to Weber County is more robust than our competitors. With this approach, we ensure there is no single point of failure or siloed expertise. Weber County will always have access to our responsive and knowledgeable Consultants, Account Management Team, and our subject-matter experts. The GBS Team approach coupled with our in-house expertise is unmatched in the industry.

## Diverse Resources

Weber County will have access to a wide-array of GBS resources and experts. We also support your employees and their families. As an example, for Weber School District our team conducted hundreds of individual, in-person Q&A sessions with the School District's employees and their family members during open enrollment. This allowed members the opportunity to ask specific questions and better understand their benefits as it related to their individual needs. It also allowed our team members opportunity to further explain or address questions regarding a carrier change. In the same month, for a different client, our team created an online learning module that was distributed to hundreds of employees across multiple states. Using this digital method, benefits information and education was easily distributed to dispersed employees and dependents. Benefits questions were also successfully collected and answered digitally.

## Personal Customer Service

Some of our competitors tout 24/7 hotlines or software tools to support their clients and their clients' employees. These third-party services are staffed by individuals who do not have a first-hand understanding of Weber County and its benefits strategy. With GBS, we provide knowledgeable in-house support and service. Weber County will have the cell phone numbers and email addresses of every GBS staff member working on your account throughout the year. Weber County and its employees will always have the accurate and credible support of team members with first-hand knowledge of Weber County's strategy and Utah's market dynamics.

## 2. Dedicated Financial Stewardship

### Financial Impact

There is a common saying amongst benefits consultants "claims are claims". This implies that there is little a consultant or organization can do about the costs associated with a benefit

plan (medical, dental, disability, etc.). GBS does not subscribe to this lazy approach. We believe the combined efforts of our expert consultants, actuaries, clinical staff, and strong market relationships, will allow us to positively affect the costs of your benefits package, while also limiting employee disruption.

### Maintaining & Enhancing Benefits

We understand that sometimes, in rare cases, an organization is forced to change benefits to meet budget constraints. At GBS, we work diligently to ensure a client never has to sacrifice the 'richness' of a benefit to save a few dollars. Our team will also not move a benefit from carrier to carrier simply to seek the lowest bid. We take benefits and carrier changes seriously. We believe that limiting disruption to employees while maintaining or enhancing benefits will help Weber County remain an employer of choice.

### Accountability

We design compensation to align our incentives with those of Weber County and its employees. As such, our team is willing to put our fees at risk based on the savings we deliver. Our vast experience partnering with municipalities has afforded us the ability to see and implement alternative compensation methods that result in reduced budgetary impact to the municipalities we serve.

Our proposal further supports our belief that partnering with GBS will result in Weber County receiving:

- > Unmatched customer service for your staff, your employees, and their families.
- > A dedicated financial steward with the knowledge and resources to save money without sacrificing benefits.
- > A true consultant dedicated to finding custom solutions to meet Weber City's needs.

Thank you for your time and consideration.

## Request for Business Confidentiality

August 17, 2023

Dear Weber County,

As the Senior Vice President of Operations of GBS Benefits, Inc. (“GBS”), I am submitting this written claim of confidentiality pursuant to Utah Code Ann. §63G-2-309 regarding certain items that are part of GBS’ response to Weber County’s August 2023 Request for Proposal #23-212 for Employee Benefits Broker & Consulting Services (the “RFP Response”).

The items for which claims of confidentiality are made are the following:

- › The information in **4. Services**, subsection m. (pp.33-34) which details proprietary services, systems, and methods of GBS;
- › The information in **Attachment B**, subsection 3. (p. 3), **1. Firm History & Experience**, subsection c. (p.10), and **3. Clients**, subsection b. (p. 19) which lists specific GBS clients;

The information referenced above contains details about the products and services that are offered by GBS which are not generally available to the public. The information includes product designs and report documents which have been developed by GBS, and which are not known to the general public. The insurance industry considers such information proprietary, and all insurance companies and agencies maintain that information as confidential. GBS has agreements in place with its employees, independent contractors, and vendors which require them to maintain this information as confidential, and which impose penalties for improper disclosure.

Competitors of GBS would greatly advantage were they to obtain the confidential information described above. This information constitutes trade secrets as defined under Utah Code Ann. §13-24-2(4) in that it derives independent economic value from not being generally known by other agents who could obtain economic value from its disclosure or use and is the subject of reasonable efforts to maintain its secrecy. Disclosure of this information would result in unfair competitive injury to GBS Benefits, Inc.

Please let me know if you need any further information or details concerning GBS Benefits’ confidentiality claim described herein.

Sincerely,



**MATT KIISEL**

GBS Benefits, Inc. Senior Vice President of Operations

**For the County's convenience, GBS has provided a redacted version of our proposal.**

DETAILED RESPONSE

Section 1

# **Firm History & Experience**

# 1. Firm History & Experience

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**a) Provide a brief history of your firm including size, volume of business, locations, number of years in insurance brokerage business and business philosophy.**

GBS Benefits, Inc. was founded in Salt Lake City in 1989. What started as a three-person operation in 1983, steadily grew to become one of the largest employee benefits consulting firms in the United States and the largest firm in the Intermountain Region. In 2006, GBS forged a partnership with the Leavitt Group, expanding the GBS model nationwide. While our growth has allowed us to provide all the services and resources of a national firm, you still receive the hands-on, friendly service of a local broker.

Our team currently provides services to 2,565 local, national, and international companies. We employ over 230 industry professionals to provide our clients with superior service and support. GBS has 10 locations across the United States - the County's Core GBS Team works locally out of our headquartered South Salt Lake, Utah location.

## GBS LOCATIONS

- › S. Salt Lake, UT
- › St. George, UT
- › Tempe, AZ
- › Boise, ID
- › Twin Falls, ID
- › Logan, UT
- › Vernal, UT
- › Longmont, CO
- › Idaho Falls, ID
- › Las Vegas, NV

## GBS BUSINESS PHILOSOPHY

In the benefits industry, it's easy to become stagnant or complacent - doing the same thing for years because "why fix something that isn't broken?". But just because something isn't broken, doesn't mean it can't be better. That's what makes GBS different. Our team designs, negotiates, and implements better benefits using better services.

At GBS, our team strives to follow and exemplify:

### Integrity

Good business starts with integrity. Our team members think, speak, and act with the intent to be honest, direct, and sincere. Integrity contributes to strong working relationships between our team and our clients.

### Teamwork

Nothing would get done without thoughtful teamwork. Our teams work collaboratively to effectively manage daily tasks and reach long-term goals. We also strive to become an extension of our clients' teams through kindness, cooperation, and respect.

### Innovation

We believe in innovation - creating an innovative culture for our people and implementing innovative solutions for our clients. Our commitment to innovation allows us to address issues otherwise ignored in the industry.

# 1. Firm History & Experience

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## Transparency

We operate with complete transparency - in both our processes and interactions. Whether it is an internal exchange between co-workers or a business agreement with an employer, we believe in providing accurate, complete, and candid information.

## Inspiration

It's easy for life and its many activities to become stagnate. We believe in inspiring change - encouraging people to believe and strive for better. We motivate our team members to grow and achieve. We embolden our clients to make thoughtful and innovative changes.

## b) Describe the visibility and influence of your firm in the employee benefits field.

GBS is the premier benefits broker for municipalities in the state of Utah. GBS has been granted elite broker status with many health insurance carriers, as well as ancillary carriers. This allows us to negotiate at an unparalleled level, and resolve service related-issues on your behalf quickly and efficiently.

Due to our influence in the marketplace, representatives and leadership from all major carriers regularly and proactively seek out GBS to give our opinion and provide feedback. During these reviews, carriers share information about competition in the market, data on disease management programs, new products, and their financial standing. This allows us to monitor the industry for cost-reduction opportunities, provide insight on the market, and form exclusive arrangements with innovative vendors, so we can make the best recommendations for our clients.

GBS is an active member of the Worldwide Broker Network. GBS also sponsors the Utah Association of Counties, Utah Association of Special Districts, League of Cities & Towns, The Public Sector HR Association, Utah Public Education Human Resource Association, Utah Association of School Business Officials, and Utah Behavioral Health Network.

Our team members work hard to continually learn and participate in the employee benefits industry. We have employees accredited with the Society for Human Resource Management (SHRM) and designated as Senior Professional in Human Resources (SPHR), Certified Builders Insurance Agent (CBIA), and Fellow of the Society of Actuaries (FSA).

**We are proud of our visibility and influence within the employee benefits marketplace. No firm is positioned to negotiate and create partnerships better than GBS. Our team will deliver better benefits at lower prices, benefiting Weber County's budget, as well as employees and their families.**

# 1. Firm History & Experience

## c) Describe your experience in dealing with local government agencies.

GBS has extensive experience partnering with public entities. Our team provides services and support to approximately 100 public entities, including the following:

- › Bridgerland Technical College (UT)
- › Cache County School District (UT)
- › Central Utah Public Health Department (UT)
- › Central Utah Water Conservancy District (UT)
- › Central Valley Water Reclamation Facility (UT)
- › Charter One School District (AZ)
- › City of Casper (WY)
- › City of Douglas (AZ)
- › City of Eagle (ID)
- › City of Goodyear (AZ)
- › City of Idaho Falls (ID)
- › City of Mountain Home (ID)
- › City of Pocatello (ID)
- › **Davis County (UT)**
- › Davis School District (UT)
- › **Grand County (UT)**
- › Granite School District (UT)
- › **Juab County (UT)**
- › **Kane County (UT)**
- › Kearns Improvement District (UT)
- › Kearns Oquirrh Recreation and Parks District (UT)
- › Metropolitan Water District (UT)
- › **Millard County (UT)**
- › Monticello City (UT)
- › Northern Utah Academy for Math, Engineering & Science (UT)
- › Odyssey Charter School (UT)
- › Ogden Weber Technology College (UT)
- › Orem City (UT)
- › Provo River Water Users Association (UT)
- › Salt Lake City School District (UT)
- › **Salt Lake County (UT)**
- › **San Juan County (UT)**
- › **Sevier County (UT)**
- › Snow College (UT)
- › South Davis Metro Fire Agency (UT)
- › South Davis Recreation District (UT)
- › South Ogden Conservation District (UT)
- › Taylorsville-Bennion Improvement District (UT)
- › Teton County (ID)
- › **Tooele County (UT)**
- › **Uintah County (UT)**
- › **Utah Association of Counties (UT)**
- › Utah Transit Authority (UT)
- › Valle Del Sol School District (AZ)
- › Valley Schools Management Group (AZ)
- › Washington County School District (UT)
- › Westminster University (UT)

GBS' longest tenured municipal client is Davis School District (24 years) and our average tenure of municipal clients is currently 8 years.

DETAILED RESPONSE

Section 2

# **Account Team Qualifications**



## 2. Account Team Qualifications

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a) Provide an overview of the account team that would be assigned to Weber County. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.

### WEBER COUNTY'S DEDICATED GBS TEAM



**RILEY NELSON**  
Lead Consultant

**435-764-1281**  
riley.nelson@gbsbenefits.com

*As Lead Consultant, Riley ensures that all expectations are being met as it relates to customer service, financial stewardship, and accountability to Weber County stakeholders. He acts as your main point of contact and will collaborate with GBS experts and support staff to develop and deliver on the County's strategy.*

Riley joined the GBS team in 2015 bringing with him a strong background in strategic consulting and ongoing account management. Since joining GBS, Riley has been involved with counties, cities and school districts in the state of Utah. He specializes in contract negotiation, claims analytics, and self-funding. He is highly perceptive when it comes to realizing savings through claims and care management of high cost.



**MARCIE McROBERTS**  
Senior Account Manager

**801-933-2612**  
marcie.mcroberts@gbsbenefits.com

*Marcie is the lead on Weber County's customer service needs. She will partner with your HR team to support your employees and their families. Marcie resolves issues with carriers, provides employee education, and supports the administration of your plans.*

Marcie brings over 25 years of insurance industry expertise and experience. Her exceptional skills as an Account Manager recently won her the 2022 GBS-Leavitt Account Manager of the Year Award. She joined the GBS Benefits team as a Senior Account Manager in 1994. Prior to GBS, Marcie was a Benefits Administrator with APA Benefits. She is known for her dedication to her clients and is proactive in helping them understand their benefits, answering enrollment questions, and resolving claims and billing issues. Additionally, Marcie works closely with her clients to design their communication strategies for member education for both open enrollment and new hires throughout the year.

## 2. Account Team Qualifications

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**BRYTNI PREVISICH**  
AM Support Specialist

**801-819-7833**  
brytni.previsich@gbsbenefits.com

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*Brytni works directly with your dedicated Account Manager, Marcie. As an additional layer of support, Brytni helps Marcie accurately resolve issues and effectively fulfill requests. She is also in-office fulltime to ensure Weber County has support when Marcie is running open enrollment meetings or meeting with clients.*

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Brytni re-joined GBS in 2018 bringing with her over 10 years of healthcare industry experience. She began her career at SelectHealth excelling as a receptionist before moving to the small employer team in working with new business. Her success in these roles led her to become a large group service coordinator. Brytni first joined GBS in 2012, creating and defining the role of Account Management Support. She left to pursue the role of Account Manager with HealthEquity before returning to GBS. She provides an additional layer of support assisting with day-to-day issues, open enrollment, and renewals.



**DONNETTE WATERS**  
Municipality HR Expert

**801-419-1892**  
donnette.waters@gbsbenefits.com

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*As evidenced by her bio, Donnette's experience provides GBS municipal clients with an expert understanding of municipal processes outside the strict scope of benefits. She will offer strategic insights while assisting with HR policies, procedures, and issues.*

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Donnette joined the GBS team in 2021 after retiring from Granite School District, as the Assistant to the Superintendent, Human Resources. Donnette was responsible for the Granite School District benefits program design and implementation for over 11,500 members. Donnette served as the President of the Utah Public Education Human Resources Association, where she developed a passion for supporting benefit and human resources managers. Donnette has experience with and understands the enhanced fiscal responsibility of working with government funding. She specializes in public entities and currently works on the consulting teams for Davis County and Salt Lake County.

## 2. Account Team Qualifications



**JOE DeLISIS**  
 Consultant, *Specializing in Large Group Medical*

**801-244-7573**  
 joe.delisis@gbsbenefits.com

*Joe is the sharpest mind in the state of Utah when it comes to optimizing large group medical plans. He will work with Weber County to optimize its long term partnership with SelectHealth. Whether it's working with carriers on customizing large fully insured plans, or designing tailored benefits for self-funded organizations, no one has delivered more successful large group medical plan solutions.*

Prior to GBS, Joe spent nearly 15 years working for the country's largest health insurer and developing a strong foundation in bundled and unbundled self-funded health plans. Joe began his career developing an understanding of public sector and governmental needs as an analyst focused on state and city municipalities with a national benefits consulting firm. He partners with business leaders and human resources teams to lower insurance expenses while enhancing the employee experience and improving their overall health.

### Consultant Services & Responsibilities

#### Design

- › Benefit Evaluation
- › Underwriting Methodologies
- › Risk Management
- › Forecasting and Risk Sharing
- › Consumer Engagement

#### Innovation

- › New Market Offerings
- › Employer Trends
- › Employee Culture
- › Benefits Technology

#### Negotiation

- › Renewal Rates
- › Bids
- › Carrier Add-Ons
- › Provider Networks
- › Stop Loss

#### Education

- › Promotion of Consumerism
- › Health Productivity
- › Business and Benefit Solutions
- › Benefits Compliance
- › Benchmarking

### Account Manager Services & Responsibilities

#### Design

- › Organize & Conduct Meetings
- › Carrier Coordination
- › Open Enrollment Materials
- › Enrollment Data Management

#### Education

- › Benefits Education Materials
- › Employee Benefits Guide
- › Ongoing Employee Q&A
- › New Hire Education

#### Service & Support

- › Compliance
- › Billing Reconciliations
- › Claims Resolutions
- › Timeline Management

#### Implementation

- › Set Up & Support of GBS Services
- › Wellness & Health Fairs
- › Group-Specific Objectives

# 2. Account Team Qualifications

## IN-HOUSE GBS EXPERTS SUPPORTING WEBER COUNTY

Our Consultants are backed by our extensive team of in-house experts, working locally out of our South Salt Lake, Utah headquarters. The County has access to and the support of our in-house Employee Experience, Compliance, and Population Health experts. While you may not always interact directly with each of our subject-matter experts, they are always here - working hard behind-the-scenes to ensure you have a holistic and sustainable benefits experience. These experts often join us on calls and in meetings, allowing the County to build relationships and trust with them. It is this dynamic that distinguishes the GBS customer service experience from our competitors.

### COMPLIANCE TEAM



**Matt Kiisel**  
SVP of Operations  
VP of Compliance



**Joe Tate**  
SPHR, SHRM, SCP  
HR Consultant



**Susan Grassli, Esq.**  
Health Benefits  
Attorney



**Caroll Mackay**  
Self-Funding



**Taylor Dance**  
PPC, CHSA, CPFA  
Retirement Advisor

### POPULATION HEALTH TEAM



**Rory Housley, FSA**  
Actuary



**Hayden Hansen**  
Advanced  
Analytics



**Joe Tooley, PharmD,  
MBA**  
Pharmacy Consulting



**Holly Green, RPh**  
Specialty Pharmacy  
Program Manager



**Russell Vinik MD**  
Medical Director



**Becca Rick, MS, RD**  
Health & Wellness



**Catherine Van Tassell**  
MPAS PA-C, LCSW,  
DipACLM  
Behavioral Health

### EMPLOYEE EXPERIENCE TEAM



**Judy Tatton**  
Voluntary Specialist



**Chris Mitarai**  
Life & Disability



**Tenaya Bessinger**  
Online Services



**Katie Doherty**  
HR Technology



**Clay Johnson**  
CCP, SHRM-SCP  
Total Rewards

## 2. Account Team Qualifications

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### b) Describe your approach to the ongoing training of your staff.

GBS is committed to building, retaining, and continuing to develop a highly-trained and savvy team. To keep everyone in the know on the latest industry changes, market trends, regulation updates and available products, we use a combination of monthly internal meetings presented by our in-house experts and regularly scheduled carrier and vendor trainings. The “GBS Product Innovation Committee” - a group of thought leaders from within the company - meets monthly to present and brainstorm the latest innovations in the market and exciting new culture-enhancing benefits for employers.

GBS Consultants and Brokers also participate in semi-monthly team meetings where we highlight case studies, brainstorm solutions, and discuss the merits of various new services and technology we’re seeing in the marketplace. In addition, they attend semi-annual trainings, which include workshops, breakout sessions, and panelist discussions regarding regional and national market changes.

Our Brokers, Consultants, Account Managers, and many staff personnel are licensed with the Department of Insurance for the state of Utah. To maintain their licenses, they are required to participate in 24 hours of continuing education credits every two years. Because of GBS’ standing in the industry, many of the classes are held in our own Training Room and taught by industry experts from across the country.

Your Core GBS Team and our talented in-house experts all operate from our South Salt Lake Office. As such, we have an extremely collaborative environment where we can pop into someone’s office to get a quick update or opinion or we can pull the entire team into a conference room to meet face-to-face to discuss an issue or update, or to determine a best practice for a particular situation.

### c) Provide details on your firm’s policy/standard for returning phone calls and/or emails.

GBS strives to provide a high level of client satisfaction through high-touch, communicative service. The GBS Team is dedicated to **returning calls and responding to emails same day**. Your Consultants and Account Manager are available via phone and email to support your employees as they use their benefits.

The GBS Team excels at providing ongoing support and fulfilling service requests. We use an internal task management platform to track the progress of each client through the bidding, renewal, and open-enrollment process to give clarity, transparency, and accountability to each GBS team member who will be collaborating throughout the County’s bidding process. Our task management platform is also used to track all service and support provided to our clients and their employees throughout the year; helping us ensure timely and efficient resolutions.

We have the ability to export a log of Weber County’s service, which allows us to identify recurring service trends. We can then implement strategic solutions to address these trends through carrier accountability, member education, or changes to benefits administration.

DETAILED RESPONSE

Section 3

# Clients

## 3. Clients

a) Describe at least two innovative strategic solutions you have implemented for clients similar to Weber County that highlight your benefits consulting expertise.

Below are a couple of examples of high-impact strategic solutions we have implemented. While we believe these examples highlight our commitment to innovation, we would like to emphasize two outcomes we guarantee, as they relate to innovation and analytic impact:

1. We guarantee significant savings that improve the overall quality of benefits.
2. We guarantee peace of mind - while certain costs may not be avoided, benefits dollars will be used appropriately and carriers will be held accountable for their use of Weber County premiums.

### Case Study

## Removing Barriers to Mental Healthcare

Over the past several years, GBS has seen an increased need for mental health resources amongst employers. We have also seen where traditional employer sponsored programs and resources have fallen short. GBS has helped multiple clients implement relationships with all-virtual mental health providers in order to improve access to mental health care from mental health physicians and reduce costs.

The employer makes a direct contract with an all-virtual mental health clinic where the cost per visit is about half the cost of a visit billed through the insurance plan. Because of the financial advantage, this has enabled employers to offer direct access to mental health physicians at no cost to their members and their families. Care is no longer limited to short term counseling nor is it difficult to find.

A GBS client made mental healthcare a priority for their employees by partnering with Tava Health. This innovative mental health benefit empowers members to take charge of their mental well-being. Members begin by taking an assessment to discover if therapy or medication might be helpful. They are then matched with a therapist who they can talk to through self-scheduled online video chat and via secure messaging.

**\$175k**  
Annualized  
Savings  
On Mental  
Healthcare

**89%**  
Increase in  
Visits  
Employees &  
Dependents

**2.5x**  
Return on  
Investment  
Administrative  
Cost

**86**  
Net Promoter  
Score

# 3. Clients

Case Study

## Reclassifying Coverage & Administration of High-Cost Medications

A GBS client was having issues with costly drug infusions - specifically Tysabri. At a specific neurology clinic, it was being marked up about 400% and being paid through the medical benefit. The provider's contract allowed this, so the TPA was unable to do anything to change the high cost.

GBS, in conjunction with UMR and Navitus, implemented a list of medications required to undergo authorization review prior to use. In addition, the coverage for these medications was reclassified from a medical benefit to a pharmacy benefit. This blocked specific j-codes from coverage under the medical benefit. The reclassification also included a site of care evaluation to ensure cost appropriateness. The Tysabri medication was transitioned to the pharmacy benefit (but the provider still wanted to infuse the medication, so the members treatment continued to happen in the same clinic), and the cost was reduced from approximately \$24K to \$6K per month.

**400%**  
Markup  
On Tysabri  
Drug Infusion

**\$18k**  
Monthly  
Savings

**\$216k**  
Annualized  
Savings

b) Provide contact names and phone numbers of three references for which you are currently providing brokerage services.

1. **Weber School District**  
ROBERT PETERSEN  
Business Administrator  
[rpetersen@weber.k12.ut.us](mailto:rpetersen@weber.k12.ut.us)  
801-476-7841

3. **Weber Human Services**  
KEVIN EASTMAN  
Executive Director  
[kevine@weberhs.org](mailto:kevine@weberhs.org)  
801-625-3847

2. **Ogden Weber Technical College**  
JAMES TAGGART  
President  
[president@otech.edu](mailto:president@otech.edu)  
801-627-8304



DETAILED RESPONSE

Section 4

# Services

## 4. Services

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**a) What communication plan would you use to assist Weber County employees in understanding the benefits programs, please provide an example(s), and if additional costs are involved in utilizing anything described or provided as an example, please provide that information.**

GBS is here to help your employees and their dependents understand and appreciate their benefit program. Marcie will run point and coordinate open enrollment meetings, partnering with carriers and other requested participants to ensure their attendance (remote or onsite). She will also work with the County to develop ongoing communication strategies to inform members of their benefits and educate them on how to best utilize those benefits.

We understand that each client has a unique culture and believe effective benefit administration must be accompanied by a strong employee communication strategy that aligns with the culture. As such, we work with our clients to customize their materials as requested.

In addition to supporting the County’s current communication tools, GBS provides the following no-cost solutions that put benefits information at your members’ fingertips - on-demand and throughout the year.

- › GBS Edge: Customized online learning module to walk employees through their benefits
- › Print-ready employee benefit books and online benefit books
- › Print-ready benefit educational materials
- › Design of benefit-specific education pieces
- › Open enrollment meetings for employees (presentations, handouts, etc.)
- › Quick Byte Videos (60 seconds)
- › Email campaigns
- › One-on-one, face-to-face meetings or webinars

### Example

After moving from a carrier they had partnered with for years, Weber School District was experiencing employee concern during open enrollment. Standard open enrollment meetings were not meeting the educational needs of employees and dependents. To ensure members understood and knew how to fully utilize their new carrier’s benefits plan. The School District felt that educating on an individual-level would be the best course of action. GBS proposed one-on-one strategic communication meetings. Employees and their dependents were given the opportunity to meet with one of our highly trained team members. During these 30-minute sessions, GBS team members answered specific questions and discussed their unique circumstances.

# 4. Services

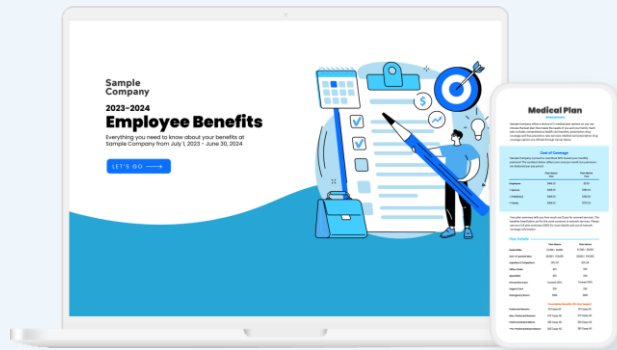
b) What assistance does your company provide both, technically and creatively, in the ongoing development and preparation of various employee communication materials, annual employee surveys, etc. Please provide an example(s), and if additional costs are involved in utilizing anything described or provided as an example, please provide that information.

Your Account Manager, Marcie, will work with your team to develop and prepare communication materials that the County can utilize during open enrollment and throughout the year. Our team can provide print and digital communications to ensure our clients are effectively reaching their employees. Please see the following page for a few examples of communication materials we provide.

Marcie will help the County with employee surveys utilizing our survey platform, SurveyMonkey. She will also assist your team with the creation or revision of your wrap document, welfare plan documents and summary plan description as well as provide you with up-to-date required legal notices for your plan participants.

### GBS Edge Example

*Our education platform provides a custom digital learning experience that highlights the value of your benefits offering by engaging members through guided education.*



### Benefits Guide Example

*Digital or Printed*



[Click here to view a sample Benefit Guide >](#)

# 4. Services

c) What assistance do you provide in developing a wellness program for our employees by providing market research on wellness strategies, no-cost and low-cost wellness tools, etc? Please provide an example(s), and if additional costs are involved in utilizing anything described or provided as an example, please provide that information.

GBS provides the following Health & Wellness Services at no cost.

At GBS we believe that wellness programs are necessary when creating a holistic health experience for your employees. You never know what you might be helping prevent - saving your employees and their families from avoidable mental, emotional, physical and financial stress.

Our in-house Health & Wellness team, under the direction of Becca Rick, MS, RD, will bring ROI insight and work with you to further understand existing programs and resources through your carriers, as well as collaborate on future enhancements to maintain and/or improve participant engagement.

In addition to providing expert insight into and consultation on your well-being program, our Health & Wellness Team continually creates resources and programs for our clients to utilize.

### BONUS

Carriers often give more competitive pricing when working with a company with an aggressive wellness plan in place. Employers with well-established and high functioning wellness programs can provide carriers with historical achievements and records which aid in pricing.

## Health & Wellness Consulting *Employer Resources*

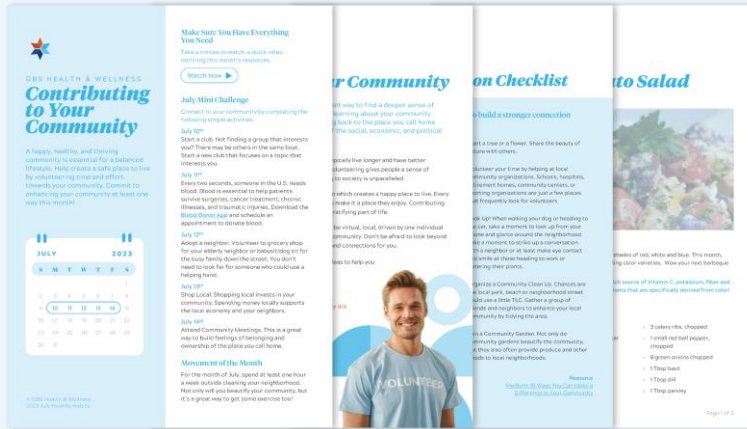
- › **Program Consultation**  
Workplace Wellness Assessment, Employee Wellness Survey + Results and Recommendations, Goal Setting, Wellness Committee Guide, Wellness Workshop Recordings, Annual Industry Trends Summary
- › **Program Design**  
Annual & Quarterly Planning, Templates for Structured Programs and Verification, Toolkits for Promoting Health Initiatives
- › **Program Evaluation**  
Employer Guide, Employee Feedback Survey + Results and Recommendations
- › **Tobacco Program**  
GBS Tobacco Program Guide, Compliance Support, Templates for Affidavit & Tobacco Policy
- › **Compliance Guidance and Verification**  
Education, Incentive Design, Legal Notices
- › **Health Fair Support**  
Virtual or onsite
- › **Health & Wellness Vendor Recommendations and Support**
- › **Renewal Materials**
- › **Analytics and Reporting**

## Health & Wellness Promotion *Employee Resources*

- › **Monthly Wellness Content**  
Calendar, Newsletter, Flyer, Nutrition Article, Recipe, Quiz & Webinar or Recording
- › **Seminars, Webinars and Recordings**
- › **Wellness Challenges & Campaigns**
- › **Educational Handouts**

# 4. Services

## 2023 July's Healthy Habits Contributing to Your Community



Our Health & Wellness Team designs monthly employee resources to improve and promote holistic health.

These Healthy Habits resources are designed with your employees in mind and are available to all on our Learning Center.

[View Now >](#)

### Behavioral Health

To this day, behavioral health is a dominant and stigmatized concern in the workforce.

GBS enables employers to give their people the resources and tools they need to bolster their Total Wellbeing. In addition to our Health & Wellness Team and resources, we provide our clients with a Behavioral Health expert to ensure your employees receive holistic support.

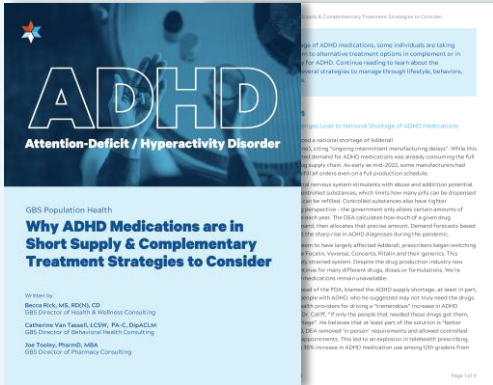
Our in-house Behavioral Health Director, Catherine Van Tassell, has an extensive clinical background as a LCSW and PA-C, working for 18 years in both therapy and medication management with regards to mental health.

Catherine provides data-driven insight and solutions to our clients. She works closely with our Advanced Analytics Team to provide Behavioral Health Reports based on our clients' unique data. She also works with our in-house Pharmacy Consultant to evaluate psychopharmaceuticals and prescribing patterns to find areas of intervention. Partnering with our in-house Health & Wellness Team, Catherine provides workplace resources and evaluates Employee Assistance Program (EAP) utilization to find areas of improvement. In addition to EAP and other mental health solutions, Catherine helps implement positive mental health policies and provide a variety of trainings for employees and leadership.

# 4. Services

## Behavioral Health Resources

ADHD Article & Connect to What Matters Video



[Download Now >](#)



[Watch Now >](#)

### d) Provide an overview of your open enrollment process.

A successful open enrollment begins with effective employee education and communication. As previously mentioned, your Account Manager will work with the County to create materials that provide important information regarding benefits including event flyers and emails.

At GBS we understand that open enrollment isn't a "one size fits all" process. We will strategize with the County to ensure we are reaching employees and presenting information utilizing the most appropriate method. These methods could be presentations via Zoom, pre-recorded presentations, on-site presentations, benefit fairs, and/or Q&A meetings.

### Online Enrollment

GBS provides Employee Navigator at no cost to our clients. Employee Navigator is an all-in-one benefits solution, allowing our clients to get new hires enrolled quickly, review coverage status for all employees, and monitor employee enrollment status and deadlines. It also allows our clients employees the ability to compare and select plans, as well as review and acknowledge important plan documents.

### HR Technology

At GBS, we know HR Technology is the cornerstone to efficiently managing business functions. Our in-house HR Technology Consultant, Katie Doherty is available to help the County research, purchase, implement, and manage the HR technologies that run your business and serve your employees. Katie has expert knowledge of all systems available in the market including Oracle. In addition, we are part of many of these vendors partnership programs, allowing us to access better pricing and support for GBS clients.

# 4. Services

- e) Describe the design and printing services your firm provides for developing open enrollment and new employee orientation materials. Provide examples of each and note if there is an additional cost involved for design and/or printing.

Your Account Management Team will be responsible for assisting the County with the design and printing of open enrollment and new employee orientation materials. These services are provided at no additional cost.

[Click here to view a sample Benefit Guide >](#)

- f) Describe your consulting and educational services in the area of legal compliance.

GBS has the expertise and tools to help you stay up-to-date and navigate the legal obligations of your benefit program so you can focus your energy on critical business functions. We have in-house personnel whose primary responsibility is to stay abreast of all state and federal legislation that impacts employers.

In addition, GBS offers the following at no additional cost:

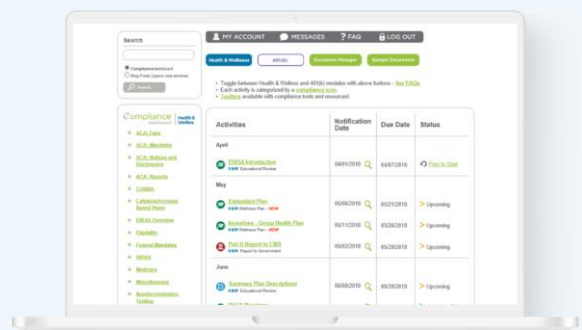
### Benefits Attorney

GBS helps clients stay compliant with full-time, in-house benefits attorney who monitors and assists with healthcare reform.

Susan Grassli, Esq., our in-house Health Care Reform and Compliance Attorney, assists clients in meeting the significant challenges and opportunities associated with health care legislation. With over 27 years experience, she monitors for any updates or changes to health care regulations and presents informative seminars and webinars to advise and assist employers in understanding their obligations under the Affordable Care Act, Families First Act, and American Rescue Plan Act. Susan is available to provide support to help navigate the regulations specific to the County. She also writes summary articles to help simplify the legislation for clients; available to our clients at gbsbenefits.com.

### myGBS Compliance

From ERISA to ACA, HIPAA, and COBRA, it can be overwhelming to keep up with compliance tasks and missteps can be costly. Our dashboard helps to keep you on track and compliant. It is customized to your benefit plans and features a compliance calendar, sends email reminders, records tasks, stores documents, and generates reports you can use to track your progress.



## 4. Services

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### COBRA Administration

GBS features an in-house COBRA Services Department to provide full COBRA administration to clients at no charge. We will help the County stay compliant by mailing out all required notices and letters, processing COBRA enrollment forms, and collecting premiums from participants.

### Human Resource Consulting

GBS is here for you when you need HR advice from an expert. Joe Tate, SPHR, SHRM SCP is our HR consultant operating from our Salt Lake City office. Joe Tate was a former Vice President of Human Resources for an 8,000-employee company with over 114 physical locations. Clients can call or send an email to discuss solutions and receive guidance. Joe also works with our clients' in-house council on a regular basis.

In addition to Joe, GBS provides access and support through an online HR resource library. HR related forms, documents, and policies are made available to the County including: FMLA forms, letters, policy and procedure templates, disciplinary action forms, ADA forms and documents, offer letters, severance agreements, and job description templates.

### myGBS HR Portal

myGBS HR Portal is your go-to resource to find the content and tools you need to help you stay compliant, manage risk and build a better workforce. Our portal features:

- › 24/7 access to exclusive compliance information, training, people and risk management tools you can use to avoid costly lawsuits, claims and fines
- › Accurate compliance information regarding ACA, FMLA, COBRA, OSHA and more
- › Alerts and notifications to help you stay up-to-date when content and legislation is updated
- › User-friendly solutions that will assist you in getting more done in less time
- › HR and compliance assets you need to do your job more effectively

### Self-Funding

Self-funding requires experience and specialized expertise from the quoting process all the way through the administrative services agreement implementation. GBS provides full-time, in-house self-funding experts who will work with your Consultant Team to guide your organization through self-funding implementation, document management, risk mitigation, and plan consultation and support. One of their most valuable contributions to this process is a line-by-line review of all plan documents to ensure your plan covers what you intend it to and excludes what you don't. They also provide recommendations to our clients' legal council regularly.



# 4. Services

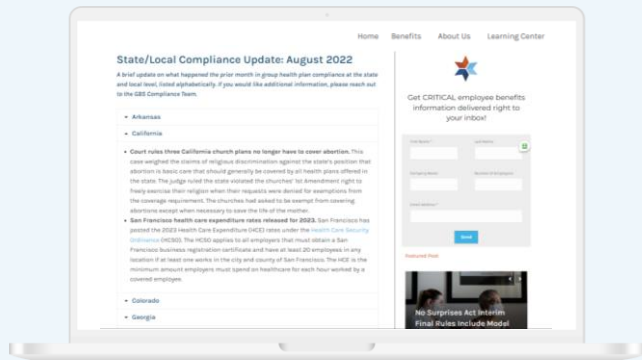
## f) Describe how you track and communicate legislative updates to your clients. Provide a sample of legislative updates.

It is our job to ensure that your team has up-to-date information and reliable resources to achieve and maintain compliance. GBS monitors federal and state-specific legislature and provides timely notifications on compliance developments. We keep you current through monthly newsletters, emails, seminars, and articles available on our website.

GBS is an active participant in the Employer Health Policy Council of Utah which is a group of carriers, brokers, and providers who meet regularly to work on policy related issues. This gives GBS the inside track on what ideas might become bills, what bills might be signed into law, and what these laws intend to accomplish

Our in-house experts also author articles and summaries regarding federal and state-specific legislative changes. These informational resources can always be found on our Learning Center at [gbsbenefits.com/learning-center](https://gbsbenefits.com/learning-center).

### GBS Learning Center



### Compliance Summaries & Articles



[View Compliance Updates & Download Summaries on Our Learning Center >](#)

## 4. Services

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- h) Describe your use of EDI file feeds to insurance companies, as well as details on whether your firm provides services to maintain, update, and send the files, and if additional cost is involved in EDI file services, please provide that information.**

The GBS Online Team provides EDI file services to clients utilizing Employee Navigator.

For GBS clients utilizing alternative HRIS Technology, our EDI Specialists and HRIS Consultant are available for support on a project basis, including file maintenance, updates and sends. This project management service is available at an additional cost. GBS is flexible in pricing and can provide this service to Weber County as a per hour or per project rate. Pricing available after thorough review of the County's EDI file service needs.

- i) How will you negotiate all benefit plan renewals, including those related to premiums, benefit levels, plan design, and special terms and conditions?**

We collaborate with our clients to determine their needs and objectives and then we build a plan specific to the client. We use market trends, benefit analysis, plan benchmarking and examine group specific data in Deerwalk (our data warehouse and analytics platform), to create long-term strategies. This system features predictive risk modeling and enhanced reporting capabilities. We also utilize our proprietary Employer Cost Strategies model to forecast cost saving opportunities. GBS is the exclusive consulting agency partner of Deerwalk in the region.

Our goal is to present the County in the most favorable light and prevent delays by thoroughly preparing your group to go out to bid. Your GBS Renewal Coordinator will gather all renewal information for each current line of coverage and carefully prepare your quoting package for carriers, including historical and projected reports based on the County's data. Your Consultant team will request bids from both current and potential vendors to ensure the you are receiving competitive bids and ultimately the most cost-effective and strategic benefit options.

Additionally, at renewal your Consultants will review overall benefit design and make suggested modifications to improve cost containment, or to remain competitive and consistent with the marketplace. We will benchmark the County to ensure benefits are optimized to meet industry standard and geographic trends.

GBS leverages data from multiple platforms to better inform our clients' benefits strategies. The data we receive from Deerwalk Analytics, Talent All Access, Worldwide Broker Network (WBN), and ADP combined with information from our 100+ municipality clients allows GBS to provide data-driven consultation. We can dive into plan design specifics such as deductibles, coinsurance and pharmacy benefits, compare employer contributions and even premiums. We can compare this information based on size segment, industry, and geographical location; giving our clients the insight they need to keep their benefit strategies fresh and competitive.

## 4. Services

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### j) How would you help us protect ourselves from escalating medical costs over the next five years?

Our team will utilize several methods to help protect the County against rising medical costs, including:

- › Ongoing actuarial analysis of Weber County's data.
- › Ongoing clinical review of claims utilization provided by our in-house medical director (MD), pharmacist (PharmD, MBA), and behavioral health specialist (MPAS PA-C, LCSW, DipACLM).
- › Ongoing member education to promote innovative cost transparency solutions that work to empower members make cost effective decisions about their care.
- › Negotiation backed by expertise, economies of scale, marketplace leverage, and strong industry relationships.
- › Aligning the County with providers that provide the deepest overall discounts.
- › Keeping the County apprised of emerging innovative solutions that save on costs and decrease trends.

# 4. Services

## k) What assistance do you provide for ACA tracking, reporting, and preparing 1095 forms and filing?

GBS does not provide 1094/1095 reporting services, but your Consultants will help the County find a third-party vendor at no cost.

While we do not provide hands-on reporting services, our in-house Benefits Attorney, Susan L. Grassli, provides an on-demand webinar and resources to help our clients accurately complete Affordable Care Act 1094/1095 Information Reporting. Her presentation provides a thorough overview, addresses common questions, pitfalls, and penalties, and offers line-by-line instruction and practical tips.

This information can be accessed on our Learning Center at [gbsbenefits.com/learning-center](http://gbsbenefits.com/learning-center).

[Click here to watch Form 1094/1095 Reporting on 2022 Calendar Year & Download Helpful Resources >](#)

### GBS COMPLIANCE SOLUTION Employer Shared Responsibility

Under the Employer Shared Responsibility provisions of the Affordable Care Act (ACA), large employers (applicable large employers or ALEs) are exposed to penalties if they do not offer affordable, minimum value health coverage to at least 95% of their full-time employees and dependents.

Determining Employer Shared Responsibility can be an extremely overwhelming and confusing process. Our benefits attorney has created a 4 Steps to Employer Shared Responsibility Compliance process which helps employers easily understand their obligations and ensures compliance requirements are being properly met.

## EMPLOYER SHARED RESPONSIBILITY 4 Steps to Compliance Step 1: Determining Employer Size

The collage features several key documents from GBS:

- Employer Shared Responsibility 4 Steps to Compliance:** A blue and white guide with the heading "Step 1: Determine Employer Size".
- Determine Employer Size Under Employer Shared Responsibility:** A document with a large question mark icon, detailing the process of calculating employer size.
- Total Number of Employees:** A table with columns for "Total Number of Employees" and "Full Time Equivalent Employees". It includes instructions on how to count employees and FTEs.
- Whether a Worker is Considered an Employee or Independent Contractor:** A document with a question mark icon, providing criteria for classification.
- Employer Shared Responsibility 4 Steps to Compliance:** Another version of the blue and white guide.

## 4. Services

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### l) What assistance, if any, do you provide individuals approaching age 65 with Medicare and social security?

Enroll365, a GBS Company, is a free service that successfully helps thousands of individuals and families find a health insurance plan, including individual Marketplace, dental, vision, and short-term options. In addition to finding affordable coverage, their experienced team of licensed insurance agents helps individuals discover if they qualify for financial aid, which can reduce or eliminate premiums.

If you have employees that are approaching age 65 or are over 65 and still working with your employer-sponsored health insurance, they probably have questions about their options, including Medicare. Enroll 365's Medicare Specialists can help your employees understand their Medicare options. They also work directly with the GBS COBRA Team to provide information on alternative benefit options.

### m) Describe any additional service options that are provided at no additional cost that may be of interest to Weber County.

#### Life, Accidental Death & Dismemberment, Disability

GBS provides Life & Disability Benefits Consulting to help ensure that your employees and their families are adequately covered. Our Director of Life & Disability Consulting, Chris Mitarai, will provide focused contract analysis, help define your benefits, and ensure employees and their dependents have support to fully utilize their benefits.

#### Worksite Voluntary

Providing voluntary worksite benefits to your employees is an easy way to help them protect their income and prepare for the unexpected. Our in-house Worksite Voluntary Team uses client-specific data to conduct a needs assessment, identifying voluntary products that will maximize your employees' benefits while keeping rates low. Our knowledgeable team also takes into consideration your current enrollment system and will shop the market for carriers and products that work best for the County and your employees. Our team will handle everything: employee education, system implementations, and in-house customer service and enrollment expertise.

#### Pharmacy Benefit Management

Your pharmaceutical benefits are some of the most widely used. That's why pharmacy cost control is a high priority at GBS. We have one of the most valuable in-house resources to monitor and control pharmacy costs. Our full-time Pharmacy Consultant, Joe Tooley, PharmD, will ensure that the County has the right strategies in place. Joe will provide a line-by-line contract review to ensure there are no gaps in coverage. He also provides invaluable expertise and data-driven information to negotiate on your behalf.

Not only does Joe review contracts and assist in negotiation, but he also monitors pharmacy utilization to find any areas of improvement while keeping best practices in mind. Joe also employs your pharmacy data to predict future costs and minimize future spend.

# 4. Services

## Data & Reporting

GBS partners with the analytics platform Deerwalk to house claims data for our clients. Carriers and TPAs send detailed claims information to Deerwalk in a raw data transfer on a monthly basis, which allows our team to consistently monitor the claims for unexpected increases and investigate any issues in a timely manner. The raw claims experience aids us in trend analysis, funding levels, projections of future costs, and negotiations.

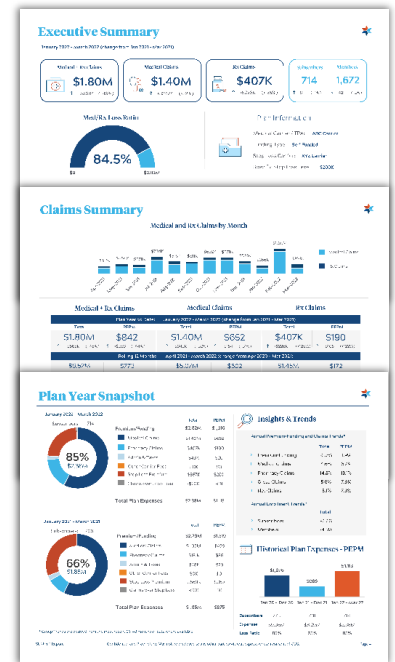
Our goal is to provide the County with insights and trends that take your data from confusing numbers to actionable information. Our Advanced Analytics Team is led by our in-house VP of Population Health, Rory Housley. Rory has completed the rigorous requirements to earn the designation of Fellow of the Society of Actuaries (FSA), which is one of the highest achievable credential in the United States for those who measure and mitigate risk.

Rory and his team develop proprietary comprehensive reporting packages that provide the necessary insight into your claims experience to make well informed decisions. Using raw data pulled from Deerwalk, we provide SUMMIT reports summarizing insights and trends into your plans, which we will review with you on a quarterly basis. GBS also provides ad-hoc reporting at no additional cost.

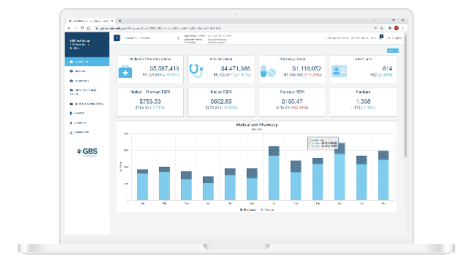
In addition to our comprehensive reporting packages, our team designed a platform that provides employers with direct access to their real-time claims data.

## SUMMIT Report

### Summary of Insights & Trends



## Live Claims Data Know What is Happening on Your Plan in Real Time



# 4. Services

## Deerwalk Raw Data Reports

*Automatic Reports Based on Your Data*

### Top 20

- › Diagnosis Groups
- › Diagnosis Sub-Groups
- › Procedure Groups
- › Therapeutic Classes
- › Drugs / Injectables
- › Providers
- › Places of Service

### Pharmacy

- › Age Cohort
- › Opioid Impact
- › Specific Therapeutic Class
- › Therapeutic Equivalence

### Utilization

- › Metrics
- › ER Visit Analysis
- › Office Visit Analysis

### Enrollment

- › Membership Distribution
- › Coverage by Relationship
- › Tier Enrollment
- › Tier Enrollment Detail

### Risk

- › Predictive Risk Scores from Milliman
- › Demographic Risk Analysis
- › Care Alert Scores & Care Alert Score Summary

### Financial

- › Health Plan Snapshot
- › Expense Distribution
- › High-Cost Members
- › Shock Claimants
- › Trigger Diagnosis

### Savings

- › Avoidable Care Continuum
- › Drug Switch Detail
- › Drug Switch Summary
- › Imaging Place of Service Savings
- › Injectable Drug Place of Service Savings
- › Surgery Place of Service Switch Savings

### Clinical Analytics

- › Frequency of Selected Procedures
- › Readmission Report
- › Recent ER Visit Report
- › Potentially Avoidable ER Visits
- › Potentially Avoidable Admissions
- › Biometrics Report
- › Healthcare Trends
- › Medical & Pharmacy
- › Medical & Pharmacy High Cost
- › Trend Analysis - Medical
- › Trend & Variance Summary

### Chronic Conditions

- › Prevalence
- › Utilization

## GBS Sample Reports

### SUMMIT (Summary of Insights & Trends) Report

*Quarterly*

[View a Sample SUMMIT Report >](#)

### Rating Calculation Report *Biannually*

[View a Sample Rating Calculation Report >](#)

### Benchmarking Report *As Needed or Requested*

[View a Sample Benchmarking Report >](#)

### Health Summary Report

[View a Sample Health Summary Report >](#)

### Clinical Insights Reports *Annually*

*Medical, Pharmacy, Behavioral Health, Wellness*

[View a Sample Clinical Insights Report >](#)

### Self-Funding Reports *When Data is Available*

*Self-Funded Opportunity Analysis, Self-Funding Plan Reports*

[View a Sample Self-Funding Opportunity Analysis >](#)

## 4. Services

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### Clinical Review

GBS will perform clinical monitoring of the County's medical and pharmacy data on a regular basis. Our Clinical Review Team consists of a Medical Director, Pharmacy Consultant, Behavioral Health Director, and Health & Wellness Director. They review large claims and anomalies in your data. They analyze claims, recommend wellness initiatives and education, forecast risk using Milliman risk scores, and confirm best practices and medical charges.

When appropriate our team recommends and helps implement interventions to reduce spend and improve outcomes. Situations often requiring intervention include inappropriate management of large claimants, emergency room frequent fliers who would be best treated elsewhere, or new high-cost pharmaceuticals.

### Total Rewards Consulting

GBS' Director of Total Rewards, Clay Johnson, provides expert insight to our clients unique Total Rewards Strategies. Your people are your biggest investment. Attracting, retaining, and engaging them in the right way is critical to meeting your business objectives. Addressing the needs of your business and the wants of your people can be overwhelming in the absence of a deliberate total rewards strategy. Clay can help the County craft the appropriate mix of rewards for its people, creating a competitive edge in your labor market.

Our holistic approach to rewards spans all areas of benefits and compensation, from philosophy and strategy to design and implementation. We enable you to make a smarter investment in your people while also pursuing of your business objectives.

- › Total Rewards Philosophy Design
- › Strategy & Roadmap Development
- › Salary Structure Design
- › Bonus Plan Design
- › Rewards Benchmarking
- › Job Architecture & Leveling
- › Compensation Process Design
- › Holistic Rewards Assessment



## 4. Services

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- n) Acting as if you are the successful new broker, outline your transition plan with dates, tasks and responsible parties. The HRIS/Benefits program we use for enrollment and EDI files is Oracle HCM, include your timeline for integrating with Oracle HCM.

Over the years, GBS has streamlined the client onboarding experience to reduce stress and ensure accuracy.

GBS follows the principles of Lean Process Improvement. We have full value stream mapping of our processes for onboarding new clients and the renewal of our existing clients. Both processes are managed through a workflow management tool which gives our Consultants, Account Managers, and support staff the ability to monitor progress. This process ensures efficiency and accuracy, allowing the GBS team to immediately spot and address any challenges to the onboarding and renewal processes.

During this process, GBS will assign an EDI Specialist and HRIS Consultant to ensure all benefits being managed or built into Oracle HCM are handled efficiently and accurately.

In order to ensure a seamless transition, the County will need to sign a Business Associate Agreement and an Agent of Record (AOR) letter which will be sent to your current carriers and allow us to gain access to your current plans and rates. Both these items will allow your GBS Team to gain the information needed to begin servicing your current plans and planning for your upcoming renewal.

During this time, your Account Manager, Marcie, will reach out to your team to being setting up services, such as COBRA, myGBS Compliance, and much more.

**Please see the following page for a tentative service timeline of Weber County's onboarding and renewal.**

**Note:** The provided timeline is subject to change based on Washington County's schedule, staff capacity, and changes made to benefit programs.

# 4. Services

## 2023 Onboarding, Open Enrollment, & Renewal Timeline

### Weber County

DATE	ACTION	WC	GBS
9/1/2023	Final Consultant Decision	X	
9/8/2023	Receive Current Plans, Census and Request Quotes from All Carriers		X
9/8/2023	Review Innovative Vendor Partnerships		X
9/15/2023	Draft of Benefits Completed for Review		X
9/29/2023	Finalize Benefits for Approval	X	X
10/9/2023	Negotiate Contracts with Carriers		X
10/16/2023	Review with Weber County		X
10/17/2023	Request Additional Options (as needed)		X
10/26/2023	Weber County Finalizes Carrier Decisions	X	X
10/27/2023	Notify Carriers		X
10/27/2023	Implement New Plans (If applicable)	X	X
10/28/2023	Determine Contributions and Return Contributions Sheet and ACA Affordability Worksheet	X	X
11/1/2023	Submit Data to Oracle HCM		X
11/3/2023	Weber County Approves Benefit Guide	X	X
11/22/2023	Weber County Walkthrough of Oracle HCM Portal	X	X
11/22/2023	Weber County Tests Oracle HCM	X	X
11/27/2023	Open Enrollment Begins and Oracle HCM System Opens	X	X
11/27/2023	Weber County Sends Out OE Materials to COBRA Participants	X	X
11/27/2023	Weber County distributes required notices to all eligible participants	X	
12/7/2023	Open Enrollment Closes		X
12/8/2023	Weber County Confirms that OE is Complete	X	
12/11/2023	Oracle HCM Sends Enrollment Files to Carriers		X
12/12/2023	Carriers Process Files		
1/1/2024	<b>Renewal Effective Date</b>		

GBS BENEFITS, INC.

# Appendix



A Leavitt Group Company

# Included Services

We've designed our included services to provide you and your team with access to unmatched industry expertise. With GBS, you will always have the best resources and tools to support your people and your culture.

## Benefit Strategy & Consulting

### Design

Benefit Evaluation, Underwriting Methodologies, Risk Management, Forecasting, Risk Sharing & Consumer Engagement

### Education

Promotion Of Consumerism, Health & Productivity, Overall Business & Benefits Solutions, Benefits Compliance & Benchmarking

### Negotiation

Renewal Rates, Bids, Decrements, Provider Networks & Stop Loss

### Innovation

New Market Offerings, Employer Trends, Employee Culture & Benefits Technology

## Plan Review

Benefit Design

Requests for Proposals

Comparison of New Bids & Existing Plan

Negotiation of Rates & Benefits

Provider Matching Analyses

## Account Management Services

Escalated Claims Resolution, Appeals Support & Billing Reconciliation

Open Enrollment Strategy & Employee Benefit Education

Employee Surveys

Assistance with Enrollment Applications

Assistance with Health Fairs & Wellness Programs

Compliance Education & Support Tools

Ongoing Benefit Education

## Employee Benefit Communication

Benefit Books

Communication Documents & Materials

Online Education Platform

## Education on Industry Trends & Updates

Access to Materials Authored by In-House Experts

Seminars & Webinars Presented by In-House Experts

Newsletters (Wellness, Compliance News & Health Care Reform, Events)

GBS Annual Conference

## \* Population Health Management

Data Warehouse (Deerwalk), Plan Management Reports

Rating Action Analysis

Renewal Rate Negotiation

Long-Term Planning Tools, Cost Containment Initiatives

Self-Funding Support, Market Stop Loss Negotiations

HSA Implementation Consulting

Pharmacy Consultant, Pharmacy Benefit Analysis

Medical Director, Clinical Navigation & Consulting

Behavioral Health Consultant

Wellness Director, Wellness Assessment & Consultative Operating Plan

Ongoing Consulting & Evaluation of Outcomes

## Employee Experience

### Employee Navigator

Benefit Election Capabilities, Employee Self-Service, Carrier Files, Onboarding, Emergency Contacts, Talent Management, Licensing & Certification, Annual Training

Other Online Systems Support

HRMS & Payroll Consulting

Total Rewards Review

Voluntary & Disability Benefit Design

Voluntary & Disability Dedicated Support

Voluntary & Disability Education

## Compliance

Self-Funded Specialists

HR Consulting (Q&A support via phone and email) & Access to myGBS HR Portal

Advise and Assist with Understanding & Complying with the Affordable Care Act

Advise and Assist with Understanding & Complying with ERISA, DOL, COBRA, HIPAA, Section 125 & HSA

myGBS Compliance Dashboard

COBRA Setup

COBRA Qualifying Event Notification

COBRA Takeover

Initial COBRA Notification

HIPAA Certifications of Credible Coverage (for non-COBRA losses of coverage)

Monthly COBRA Premium Billing

**Learn more about how you can maximize your investment in your people.**



[gbsbenefits.com](https://gbsbenefits.com)



AUGUST 2023

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THIS PROPOSAL HAS BEEN PREPARED BY  
GBS Benefits, Inc. for Weber County

**Exhibit 2**  
**Pricing Schedule**

“The pricing table is below. In addition to the commission schedule, GBS is eligible for commission on the voluntary products offered to employees and carrier override bonuses. Override Bonuses vary from year to year and carrier to carrier. They are not guaranteed to GBS and are not contingent upon Weber County’s benefit decisions. They do not affect Weber County rates. Nonetheless, GBS will disclose any bonuses received as a standard practice of transparency and disclosure.”

2024 Calendar Year

	<b>Estimated Premiums*</b>	<b>Commission</b>	<b>Flat Rate</b>	<b>Total</b>
Medical	13,558,000.00	0.50%		67,790.00
Dental	666,000.00	1.00%		6,660.00
Standard	423,000.00	10.00%		42,300.00
	<b>14,647,000.00</b>			<b>116,750.00</b>

2025 Calendar Year

	<b>Estimated Premiums*</b>	<b>Commission</b>	<b>Flat Rate</b>	<b>Total</b>
Medical	13,558,000.00	0.00%	\$ -	0.00
Dental	666,000.00	1.00%	\$ -	6,660.00
Standard	423,000.00	10.00%	\$ -	42,300.00
	<b>14,647,000.00</b>		-	<b>48,960.00</b>

2026 Calendar Year

	<b>Estimated Premiums*</b>	<b>Commission</b>	<b>Flat Rate</b>	<b>Total</b>
Medical	13,558,000.00	0.00%	\$ -	0.00
Dental	666,000.00	1.00%	\$ -	6,660.00
Standard	423,000.00	10.00%	\$ -	42,300.00
	<b>14,647,000.00</b>		-	<b>48,960.00</b>

*\*Gross estimated premiums will be dependent upon plan design, plan pricing, and plan enrollment. Our pricing proposal is the commission percentages listed, not the dollar estimated amounts.”*