BREAKING NEWS: R&R INSURANCE IS POSITIONED TO EXCEED VILAS COUNTY'S EXPECTATIONS

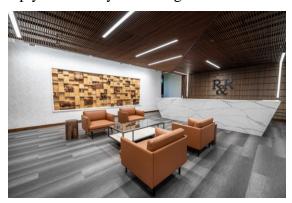


Vilas County Seeks New Agency Partner



MICHELLE FROEHLKE, CSFS

Thank you for inviting R&R Insurance to provide Vilas County a proposal to become your Employee Benefits broker. We believe that R&R Insurance offers a unique combination of resources and experiences, typically found in larger consulting firms, along with a service commitment, flexibility, and personal touch of a smaller firm. We bring you talented employees with education, and provide data to allow Vilas County to make informed, evidence-based decisions in the constantly changing world of healthcare. We bring it to a level that makes sense for not only decision makers, but also for the employees utilizing your benefits program. Capturing all that we do and what really distinguishes us from our competition is difficult to present on paper. We thank you for the opportunity today to continue that effort face-toface as we build a long-term and mutually successful relationship. We look forward to continued discussions and the opportunity to help you realize your strategic vision.



A Welcome From R&R Insurance



Wisconsin's Largest Family-Owned Independent Agency: R&R Insurance Headquarters

Wall Street Resources, Main Street Service



KEN RIESCH

R&R was established in 1975 and is approaching half a century of experience partnering with businesses in Wisconsin and employers across the country for their long-term employee benefits needs and more. Our team of nearly 200 insurance professionals has helped us grow and become one of the larger and fiercely independent agencies in the Midwest. We are not beholden to shareholders or venture capital firms but to our customers.

R&R operates as a full service agency with comprehensive, strategic business units:

- Employee Benefits
- Wealth Management
- Property & Casualty
- Cyber Security
- Personal Lines
- Bonding

We serve close to 20,000 customers including 1,000 Employee Benefits group clients. Our size allows us the ability to remain responsive to technology, utilize innovative, solution-based resources, and consistently do what is necessary to obtain and retain customers while helping them optimize their benefits programs.

Whether it be reviewing contribution strategies of the medical plan, or evaluating that the network provides good, appropriate coverage

FIRM HISTORY

for all locations, R&R will research all appropriate options and offer recommendations that will best meet your needs and optimize your overall spend. Communicating new programs, educating clients and keeping you ahead of the constantly changing insurance marketplace is integral to our services.

Additionally, R&R is a member of Assurex Global[™], which is a consortium of 52 of the largest independent brokers across the U.S. Our partnership provides expansive local and regional market intelligence, cost information, and availability of additional prensence if ever needed. Our status of being the largest independent insurance agency in the state, with offices in southeast Wisconsin, the Fox Valley, and Green Bay along with being part of Assurex Global[™], positions R&R as a local firm with national clout.



IN THIS ISSUE: A FOCUS ON VILAS COUNTY'S DESIRED ATTRIBUTES

FIRM HISTORY & EXPERIENCE SERVICES

ACCOUNT TEAM QUALIFICATIONS COMPENSATION

CLIENTS
REFERENCES

EXPERIENCE & QUALIFICATIONS

The Knowledge Brokers



MICHELLE FROEHLKE, CSFS

We continue to make significant investments in talent, technology and training to remain at the forefront of the change and challenges faced within the employee benefits industry. As our environment becomes increasingly complex, we strive to train and educate our staff members to be positive representatives of the insurance industry. This is a required commitment to be part of the knowledge broker team.

Our team members host monthly webinars on a number of insurance related topics because we are The Knowledge Brokers and we believe in demonstrating our value in education. As an example, in January, Michelle and our Health & Wellness Consultant, Taylor Hahn, received excellent feedback on their webinar on the eight dimensions of wellbeing where they also provided plug-and-play quarterly strategies organizations could utilize. You will see our full webinar schedule later on in this proposal.

"A Benefit Not Understood Is A Benefit Wasted."

We also fully support the participation in key industry groups as a Practice and at the individual level. This includes membership in the Independent Insurance Agents of Wisconsin (Wisconsin Big I), National Association of Health Underwriters (NAHU), National Association of Insurance and Financial Advisors (NAIFA), Wisconsin Manufacturers & Commerce (WMC), Waukesha County Business Alliance, and numerous others. Over the years we have maintained leadership and Board positions in several of these organizations.



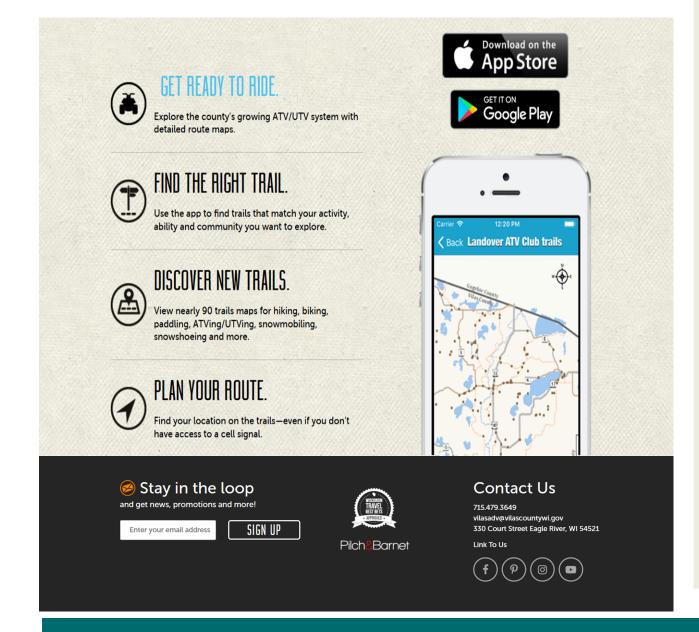
Medicare Specialist, Liz Johnson educating clients on Medicare.



January 2022 Webinar: A Tactical Approach to Wellbeing in 2022 | Presented by: Michelle Froehlke & Taylor Hahn, Health & Wellness Consultant

*Majority of educational topics presented by R&R's Knowledge Brokers are valid for WI CE credits as well as PDCs towards SHRM-CP and SHRM-SCP.

the **knowledge** brokers™



Premier Agency



DAVID LANCASTER, CEBS, CLU

R&R has earned the designation of being a premier/high performance agency with many of the insurance carriers in our marketplace. These designations, typically are representative of only the top 1% of agencies nationwide, and are awarded based on our proven performance client commitment. Premier agency status gives us access to a number of resources not available to non-premier brokers:

- Dedicated high-level claims support
- Dedicated underwriting and renewal support
- Enhanced claim experience reporting for large groups

We realize that our clients are the true beneficiaries of premier carrier status. Our agency prides itself on an efficient, high-touch service model to keep your benefits programs running smoothly. The icons below show a few of our recognitions for 2021 with various carriers.













TPA



Auxiant®
Independent Solutions > Real Re

MR

ТРА



TPA

Contributing Columnists

ACCOUNT MANAGEMENT



Michelle Froehlke, CSFS | Employee Benefits Consultant

Qualifications: B.S. in Education, Masters in Curriculum and Instruction, UW-Oshkosh. (CSFS) Certified Self-Funded Specialist, Worksite Wellness Certification (WELCOA)

Experience: As a former teacher (19+ years) and experienced employee benefit consultant, she is able to provide clear solutions that make sense to her partner groups as well as their employees. She listens to the needs of her customers, evaluates what areas need improvement or enhancement, provides viable solutions and implements the options that best fit. Additionally, her experience in the public sector affords her a deeper understanding of WRS retirement benefits.

Responsibilities: Michelle is committed to working on ways to improve the wellbeing of employees in an effort to increase employee satisfaction and productivity, while at the same time driving down healthcare costs for controllable conditions.



Jen Dash | Client Service Manager

Qualifications: B.S. Rehabilitation Psychology, UW-Madison

Experience: Jen brings over 15-years of knowledge in the group benefits industry.

Responsibilities: Jen manages all aspects of the marketing and renewal process and recommends solutions for clients. She will serve as a primary contact for Vilas County and be responsible for account management. She will coordinate and facilitate carrier communications and paperwork, as well as provide client education of carrier products and services. Jen has an extensive background working with numerous public entities.



Taylor Hahn, CHES | Health & Wellness Consultant

Qualifications: Masters of Health Education, Walden University | B.S. Health & Wellness, Kaplan University **Experience:** Taylor brings over 4-years of knowledge in the health and wellness industry and is dedicated to the resources that will determine the needs of your company as well as defining the strategies and tactics to achieve the goals of your wellness program.

Responsibilities: Taylor becomes part of your Wellness team and assists in taking wellness to the next level for both Vilas County and its employees.



Chad Robinson, PAHM | Director of Analytics

Qualifications: B.S. Kinesiology/Exercise Science, UW-Oshkosh

Experience: Chad brings over 15-years of knowledge in the group benefits industry, with a large number of those serving as an Analyst for Humana Insurance Company. His extensive background working on all aspects of medical benefits (claims processing, customer service, underwriting, etc.) affords him the advantage of knowing the financials behind the benefits.

Responsibilities: Chad works closely with our clients and carriers to ensure all financial aspects of your employee benefits plans are working as intended.



Pete Frittitta, MBA | Manager, Client Strategic Services & Compliance

Qualifications: MBA, B.S. Business Administration, Marquette University

Experience: Pete has more than 30-years of experience in group benefits. His value has been built on a foundation of industry experience that includes finance, operations, administration, market research, advertising, product development, and compliance.

Responsibilities: Pete helps manage your healthcare costs and monitor compliance.



Alyssa Martner | Marketing Coordinator

Qualifications: B.S. Creative Writing & Marketing, UW-Whitewater

Experience: Alyssa brings over 5-years of experience in the marketing industry and helps to provide clients with materials that are unique to the client and in a way that they are best able to understand.

Responsibilities: Alyssa works in the group benefits department to create and provide effective marketing materials to clients. These communications can range from informative one-pagers, PowerPoint presentations, video material, customized material for recruiting and retaining employees, etc.



Liz Johnson | Medicare Specialist

Qualifications: MBA Health Administration, American Intercontinental University | B.A. Political Science, St. Norbert **Experience:** Liz has over 15-years of experience in the health insurance industry. Prior to joining R&R, she spent two years with a health insurance company specializing in network provider contracting and customer relations.

Responsibilities: Liz helps Medicare eligible employees review and evaluate their options when it comes to enrolling in Medicare or remaining on the group plan. She helps individuals understand the "Alphabet Soup" that is Medicare and what timelines and penalties they need to be aware of.



David Lancaster, CEBS, CLU | Executive Vice President of Employee Benefits

Qualifications: B.A. Risk Management, UW-Madison

Experience: David brings more than 30-years of insurance experience in managing insurance operations, agency relationships, and team development.

Responsibilities: David oversees the Employee Benefits Practice. He has multiple years of experience in both Property & Casualty and Employee Benefits management roles.



SERVICES

EMPLOYEE COMMUNICATION AND CONSUMERISM



ALYSSA MARTNER

We clearly recognize that employee communication is an ongoing commitment and not something that starts and ends with open enrollment. We work collaboratively with our clients to determine their needs as it relates to benefit communication throughout the year. This is done by simplifying written and verbal communication and providing video content to clearly explain the intended messages and serve as an extension of your benefits department. We will deliver on this commitment through the following approaches of promoting, educating and advocating:

- Conduct employee educational meetings to choices as well as assist with enrollment meetings
- Assist, create and coordinate employee communications further to educate staff in understanding the full value and benefits of the culture of your organization. plans offered
- Proactively provide ongoing information on benefit trends and changes in the industry and promote consumerism with better education and way of marketing all that you have to offer to resources for employees
- Provide direct service staff to assist employees/dependents of Vilas County in resolving claims/eligibility issues as well as answering general benefits questions

Also knowing how important it is to attract and increase consumer awareness in their healthcare retain talent, our Employee Benefits Marketing Coordinator can work with you to develop a one page "recruiting benefits summary." The purpose of this document is to highlight the benefits that are offered in addition to the

> It serves as an excellent document to email a candidate prior to a phone interview. A nice generate and create excitement about your organization while promoting the value you place on the benefits offered.





Modern, intuitive HR & Benefits

Stop managing your team with emails and spreadsheets. Onboarding, benefits, compliance, PTO and more at your fingertips. All online, all secure.

Employee Navigator



MICHELLE FROEHLKE, CSFS

R&R Insurance is an authorized licensor of Employee Navigator which we have found to be an excellent fit for many of our clients. The Employee Navigator platform centralizes your HR records online and syncs your employee data across multiple systems, including benefits administration, payroll, and time-off tracking. There is a cost for Employee Navigator (\$1,250 initial set up by our Analytic Team and \$500 each year after for renewal and reconfiguration of plans as they change.) Employee Navigator is mobile friendly, available in Spanish, and very easy to use.

With or without an online enrollment system, R&R has the capability to differentiate and tier employee meetings and communications to address the myriad of learning styles. Our customized Open Enrollment process is centered on how to best meet the needs of your employees and their families. Here are just a few of the many benefits to our open enrollment process:

- R&R will coordinate open enrollment activities and support your communication needs
- Various formats are available for meetings, including in-person for those who are new or unfamiliar with the plan, a recap for those veterans who need a quick refresh, or prerecorded meetings that can be easily shared
- Open Enrollment meetings can also be promoted through Vilas County online platforms
 - o This allows employees the opportunity to share details with others in their family who may need information about the benefits programs
- Opportunity for customized Employee Benefit Enrollment guides tailored specifically to Vilas County

Service and Commitment at the Forefront of R&R



JEN DASH

Our service philosophy is completely engineered to make administering your benefits an easier process. We do this by providing consultants who educate clients on the marketplace and innovative trends to further assist them with their benefit planning efforts. We know that selecting benefits is just the beginning of the process. Benefits are not valuable if they are not effectively communicated and understood by the audience.

As a result, we develop a personalized Benefit and Enrollment guide while incorporating video elements to assist in educating employees on how to become a good consumer of healthcare and truly understand the programs offered.

In our industry, "a benefit not understood is a benefit not appreciated." It is vital to our customer service model that our clients understand and can effectively communicate their benefit package to current and future employees.

Beyond the benefit renewal process, we assist our clients and their employees with benefits questions and claim issues that arise throughout the year. We act as an extension of our client's HR Department and assist with research in areas ranging from health claim processing to billing issues, plus many areas in between.

Vilas County will have a dedicated Concierge Team for your HR staff and employees to contact.





EXPERTISE

Innovative Solutions. Measured Results.



MICHELLE FROEHLKE

At R&R, we consistently keep our partners informed of innovative solutions and build them into your multi-year strategic planning. Several of our innovative successes center on cost containment and employee consumerism. We have a deep understanding of trends and keep our clients informed of innovative strategies like:

Direct Primary Care: A billing and payment arrangement made between patients and providers, while removing claims from the insurance. This strategy also includes an enhanced healthcare experience for each member/patient.

Medical Bill Auditing: Annual audits conducted by CMS note 95+% of facility claims have errors. This equates to 7-10% of billed charges as errors that should have not been charged by the facility.

Independent Third Party Administrators that include: Second Opinions & Quality vs. Cost Education/Communication:

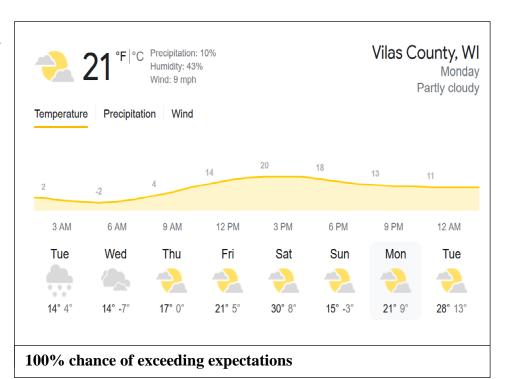
There is an extreme need for more transparency in healthcare. As consumers, we purchase all things based on quality and cost. The current healthcare system does not deliver this information in order for patients to be true consumers. There are TPA's that will provide this concierge service to patients and is proving to be successful.

Centers of Excellence Recommendations: Simply put, these facilities are the highest quality at the lowest cost (i.e. the best value).

Bundled Pricing Arrangements/Direct Provider Contracting Prescription Drug Carve-out Arrangements: Often times, it is cost advantageous to implement a PBM arrangement separate from the TPA that administers the medical claims. Carve out arrangements provide more competitive contractual terms.

Specialty Drug Optimization Programs: Specialty drugs represent 2% of utilization and 40% of the pharmacy spend. Specialty drug spend increased 100% over the past 5 years. There are PBM's that include Patient Assistance Programs aimed at covering 100% of the cost of specialty medications. This provides the ability for the member to receive the medication for free and the plan to pay nothing as well.

Population Health Management: This is an approach to health that aims to improve the health of an entire human population



Rx Copay Optimization Programs: Non-specialty, high-cost drugs, create further financial challenges for plan sponsors. There are PBM's that include daily surveillance which identifies alternative reimbursement opportunities to reduce spend by utilizing available programs to substantially reduce the cost of these medications and pass the savings onto the plan.

Value-Based Pricing: A Cost+ arrangement vs. the common, Cost with % Discount off, arrangement

Wellness Programs that include Behavior Based Outcomes:

Outcomes-based programs are a more aggressive approach to Wellness. Healthy employees are rewarded for being and staying healthy. Research shows that this model is effective at making people improve their health. It can also help accelerate a healthy cultural shift within the organization

Group Captive Arrangements: A Group Captive is an insurance company owned and operated by captive members, strictly for the benefit of those members. It enables middle-market employers to increase their underwriting credibility through the benefits of collective purchasing power

UNSOLICITED COMMENTS RECEIVED FROM OUR CLIENTS

One measure of our customer satisfaction is a review of our retention. Michelle and her team have a 96% retention rate, largely due to the exceptional customer service they provide to both the organizations they work with and the employees.

Additionally, we send out annual surveys to our customers asking for feedback on whether or not, or how well, we are delivering what we outline. This feedback provides both validation as well as opportunities for growth.

The customer service model we follow is twofold; we provide services for business leadership and we supply direct services to County employees and their families.

We provide our clients with dedicated licensed professionals that understand the intricacies of their specific employee benefit plan. By remaining in constant communication with our partners, we are keenly in tune with their needs and continually monitor satisfaction as they align with our agency and your organization's standards.

While we can tell you a lot about what we can do for your organization and your staff and their families, our best testament to this comes from our clients directly. See a sampling of unsolicited compliments we have recently received:

- "Menominee County's broker of record is R&R Insurance Services out of Appleton, WI. Through that agency, we work very closely with Michelle Froehlke, Employee Benefits Consultant, and Jen Dash, Client Service Manager. I consider this duo to be very friendly, accessible, responsive to all our inquiries, very knowledgeable about the benefits market, and intimately familiar with county and municipal environments. I keep both at the top of my speed dial, especially during the budget season. I highly recommend R&R, especially Michelle and Jen."
- "You are the absolute BEST!!!! The epitome of amazing customer service. What a help you have been during all the changes this year."
- "She is right on top of any question I ask. If she doesn't know the answer, she is always ready to dig into it and get me the correct answer and in a timely manner. Her professionalism, organization, and her willingness to help in all areas have been extremely top-notch! She is truly an asset to your organization!"
- "My experience with R&R so far has been exemplary!! I look forward to a long-lasting working relationship!"
- "We could not be happier with the service and support we've gotten from our team at R&R Insurance. They are a top-notch partner for us."
- "R&R does a great job at staying on top of things for us and we appreciate their knowledge, technology, and support."



The Analytical Suite



CHAD ROBINSON SERVICES

R&R utilizes Claros Analytics as the primary actuarial software to underwrite risk tolerance and costs for our clients. It is also used as the basis to help us support the calculation of recommended COBRA rates. R&R's decision to partner with Claros Analytics was in part due to the fact that they are an actuarial firm that specializes in healthcare and not a healthcare plan or carrier company attempting to do actuarial work. This allows Claros Analytics to enjoy an industry-wide relationship (Consultants, TPA's, and Plan Sponsors, Insurance Companies) without over-exposure to one segment of the healthcare industry. We feel this provides our clients with the best data, migration patterns, loss estimates, etc. available resulting in evidence based outcomes and recommendations to base your decisions on.

Our IBNR and Reserve Calculator software will run calculations using eight different industry approved methods to allow for conversations with our clients to develop reserves that best align with their expectations and risk thresholds. This software greatly reduces the guesswork and significantly narrows the risk windows that many of our competitors face when completing reserve and IBNR evaluations. Our analytic team and tools will help Vilas County evaluate if self-funding with Auxiant remains the right fit. Our focus is on accessing current programs and providing solutions/approaches that may not have been considered in the past.

LET US DO THE HEAVY LIFTING

Plan design conversations are a year round process and not limited to just an annual analysis. We believe that having these conversations regularly allows changes to be made when the time is optimal for Vilas County. We will utilize our Claros Analytics software to highlight potential cost savings/exposures well before the renewal and on a multi-year basis. This creates the long-term flexibility needed to implement plan funding and stop loss changes when they best fit the business and operational goals of Vilas County. Together we can play offense verses reacting defensively after the fact.

Through monthly claims analysis and market trends R&R will be acutely aware of potential risks for Vilas County. This will include, but is not limited, to reviewing claims information, medical management reports and direct conversations with the TPA/Stop Loss Carrier to ensure future exposures are known and prepared for.

In addition to monthly claims reports developed and reviewed by our Analytics Department, R&R will run annual reports utilizing the Decision Master Warehouse software to ensure the plan is working as designed without unintended cost drivers impacting your financials.

Data is King — R&R's Insight into Data Analytics

We have been able to successfully implement and effectively administer comprehensive plan designs and funding mechanisms that have resulted in significant cost savings for our clients. To accomplish this, we work strategically with clients to ensure fiscal responsibility as well as work with carriers to review plan utilization and monitor claims. Our analytics allow us to evaluate plan design impacts and alternate design solutions. Additionally, our benchmarking tools allow us to examine and measure how Vilas County measures up to other groups' benefit offerings. This provides Vilas County the ability to offer competitive employee benefit programming that will aid with recruitment and retention.

Our consultative approach allows us to design benefit plans and select insurance partners that meet short and long-term goals of the clients we partner with. By utilizing our analytic tools, we are able to show, in real time, the potential impacts plan design changes can have on cost.

Monthly / Quarterly Carrier Claims Reporting:

- All major carriers provide online access to various levels of claims data; as a top rated agency, R&R has access to information made available by the carrier
- R&R employs full-time Financial Analysts within the Professional Services Team who have spent many years working for a medical carrier reviewing and analyzing medical claims data
- Review annual costs to assist in developing a renewal strategy
- Provide recommendations to accommodate ever-changing claims utilization and costs
- Use software solutions to review plan design and claims utilization to ensure the design is effective and efficient

Applied Benefits Designer:

- Interactively evaluate health insurance plan design options in minutes
- Guide you through complex and difficult decisions due to rising costs, tighter budgets and consumer-driven healthcare—all in real time
- Dynamically and interactively fine-tune plans to meet your goals
- Gain consensus on plan design sooner by answering questions on the spot

We believe that claims data is a key source of insight for care patterns, cost drivers, and strategic direction that will be most beneficial to Vilas County's overall costs of benefits. R&R believes that claims data should be looked at multiple times a year.

We take various approaches to work with your medical and pharmacy carriers to collect and analyze your claims data. This approach, along with the Applied Benefits Designer and Claros, and with Zywave analytical tools, will provide you with rigorous levels of analysis and ensure there will not be any unexpected costs.

In an effort to provide a snapshot of our analytic capabilities, the graphics below show a variety of reports and assessments our team can provide. We have the systems in place to breakdown spending and prescription utilization and use this information to educate staff and to consider plan modifications.

Claros:

- Analyze multiple factors directly impacting medical benefits
- Analyze the decision between Self-Funded and Fully Insured plan costs
- Run/test multiple stop loss scenarios to find the optimal outcome based on risk tolerances
- Provide guidelines to future costs based on projected plan changes

Decision Master® Warehouse:

- Eliminates potential problems, determines the underlying causes, and develops effective solutions
- Offers over 70 management exhibits that are easy-to-use and understand to detect problems with your medical utilization or plan cost by comparing your costs to national norms of similar employers
- Analyzes critical components of your data in multiple ways









Sample Reports

Plan Cost Comparison by Year

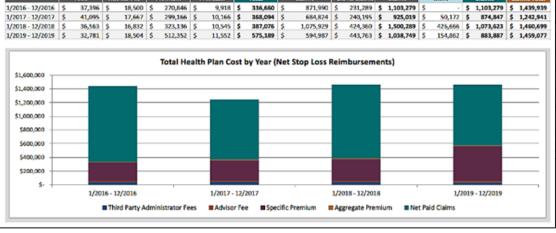
Sample

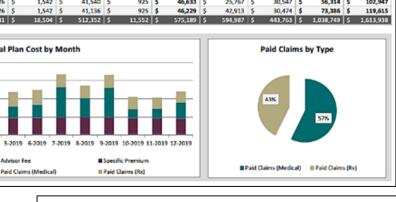
Total Health Plan Cost

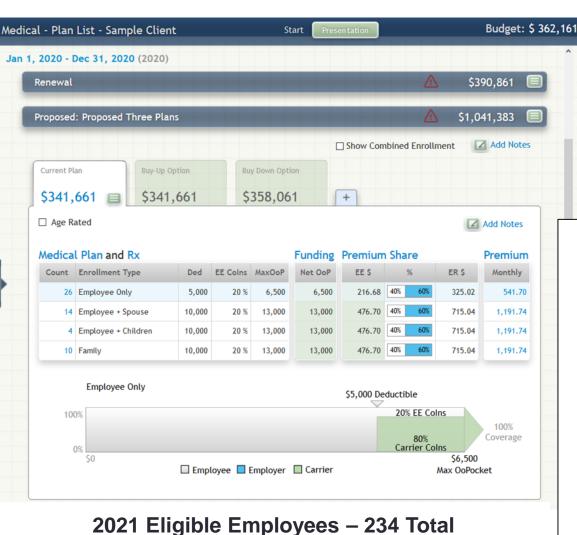
In addition to the standard reporting capabilities of the insurance carriers and third-party administrators, R&R uses the Decision Master Warehouse claims analytical suite for R&R's self-funded clients and larger fully insured clients. This analytical suite assists our clients in evaluating their group medical and prescription drug claims data to find cost savings opportunities. We analyze our client's medical and prescription claims data and provide both a written report with normative data comparisons and a software program capable of a more detailed claims analysis. R&R also utilizes actuarial modeling tools to forecast and predict future costs and plan utilization.

In an effort to provide a snapshot of our analytic capabilities, the graphics, pictured here, show a variety of reports and assessments our team can provide. We have the systems in place to breakdown spending and prescription utilization and use this information to educate staff and consider plan modifications.

Plan Cost Summary by Month Current Plan Year (1/2019 - 12/2019) Sample Total Plan Cost (Before Stop Loss Reimbursements) 1,542 1,542 48,644 47,149 110,528 43.364 48,240 42,960 40,157 1,542 42,960 974 984 48,240 43,320 36,030 127,590 1,542 41,583 955 46,788 31,884 39,792 71,676 35,742 82,774 52,172 Historical Plan Year Data 43,648 44,337 1,542 48,728 81,443 116,439 165,167







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Generation X

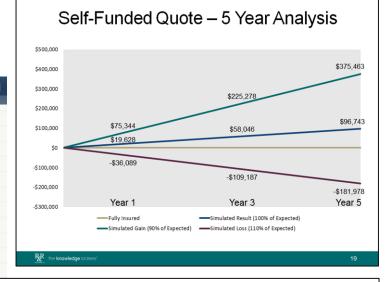
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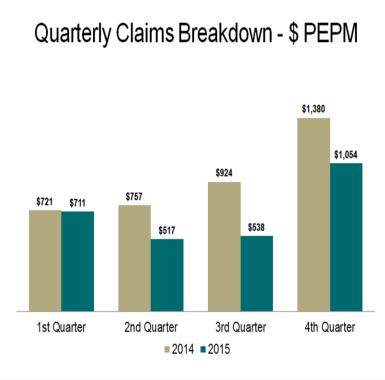
9

5

Baby Boomers

56-75





Comprehensive Benchmarking

100

0

3

6

Generation Z

80 81

Millennial

24-39

Once your analysis is complete, easily create branded, custom reports for each of your clients. Showcase your value by providing long-term, strategic plans with multi-year or multi-location reporting to help clients better understand how to control their health care costs.

Customizable Reporting

■ Male

■ Female

Disease Profiler Tool

Our benchmarking data comes from one of the largest normative sets in the country, Truven Health Analytics and the Kaiser Family Foundation. Explore more than 60 categories, including total health plan costs, inpatient and outpatient claims, ER utilization and more.

Leverage the Disease Profiler tool to show average costs of claims by disease category. Predict future costs, negotiate more accurate rates with stop-loss carriers, and design and implement a disease management program that best fits your client's unique needs.

Employee Communication & Education



ALYSSA MARTNER

Our service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team. As a former teacher, Michelle relishes the opportunity to educate employees and their dependents in an effort to help them understand their benefits and learn how to utilize them most efficiently and effectively. Our agency provides a number of communication methods and avenues to reach all of Vilas County.

- Benefit & Enrollment Guide / QR Codes: we develop a personalized guide and incorporate video elements to assist with educating employees. Mobile accessible via QR code makes our communications more accessible to employees and their families. Our Benefit Guide is FAR more robust than what Vilas County has been given by the past. Our Guide has live links to SBCs, provider searches and carrier marketing pieces. Our videos help explain the benefits and the QR code makes it mobile friendly. Additionally, the Guide includes contact information for your R&R team.
- Video Capabilities: we record communication messages on a host of topics to enable clients to share information to employees via the web. This capability allows a greater reach and consistency. The video content also allows us to reach enrolled spouses and covered dependents.
- **Presentation Style:** an attribute is our keen awareness to the style and delivery of benefits communications. With understanding that adults tend to be more visual with their learning, we cater our content to be more simplified to process, yet convey a strong message
- **E-communications / E-newsletters:** monthly electronic newsletters are emailed to clients providing trending topics; R&R also has a presence on most major social media platforms (LinkedIn, Facebook, Twitter, YouTube, and a Blog). Learn more at myknowledgebroker.com/
- **Seminars/Webinars:** free to attend, monthly webinars address the latest trends in Employee Benefits and OSHA citations; in-person seminars provide interactive training in Medicare, HSA/HRA, Prescription Drugs, etc.
- **R&R/Zywave Client Portal:** web-based client portal which allows you to receive information from our agency online and you're able to participate in Employee Benefits surveys to find out how you compare to others from around the country.
- **BENEFITPITCH®:** is a database of various stage vendors that sell products and services to self-funded employers, benefit brokers, and consultants. BENEFITPITCH® allows you to research companies, bookmark vendor information, and provide feedback on vendors in the database for other benefit professionals to see. The Assurex Global™ version is available only to partner firms.





Recruiting & Retaining Talent

At R&R, we know how important it is to attract talent. Our Employee Benefits Marketing Coordinator can work with you to develop a one-page "recruiting benefits summary."

The purpose of this document is to highlight the benefits offered while giving an insight to the culture of your organization.

It serves as an excellent document to email a candidate prior to a phone interview. A nice way of marketing all that you have to offer to generate and create excitement about your organization while promoting the value you place on the benefits offered.



LEVERAGING OUR TECHNOLOGY & LOOKING TO THE FUTURE



DAVID LANCASTER

The use of technology to create efficiencies for companies is an ever-changing landscape, and that is no different in regards to employee benefit programs.

R&R takes a customizable approach to develop the best platform to meet the specific needs of our clients. This can range from using our inhouse staff to build and implement benefit administration systems like Employee Navigator to using our technology partner, BTR (Benefit Technology Resources), to conduct complete HRIS system evaluations.

Supporting us in this process is a proprietary innovation search tool called BENEFITPITCH®, which we have access to through our Assurex partnership. This allows us to stay ahead of the innovation curve for our clients while best aligning your specific needs with qualified and vetted service partners. We coordinate the arrangement on your behalf and use our cooperative purchasing power to secure the best price available for the service.

Recently there has also been a shift in the marketplace, in particular with Life and Disability carriers, partnering with various benefit administration platforms to offer these services on a co-mingled basis at a reduced cost.

R&R's will stay ahead of this rapidly changing curve and secure pricing on joint platforms for your consideration when it makes good business sense to do so.

We see this as a significant growth segment, and will continue to invest in resources, and talent to keep our Practice and client base well informed and efficiently managed.

AN ADVOCATE FOR YOUR EMPLOYEES



JEN DASH

R&R Insurance's client management team will act as an advocate for employees in the event that a claim is not being processed appropriately. Perhaps the most important function of the client service team is to respond to employer and employee questions about their plan, then escalate and resolve administrative and claims issues as they arise. Our client service structure reflects that importance; and, dedicated resources will be assigned to provide Vilas County with these specific services.

Each member of your client service team is capable of resolving an issue and will take ownership of the task at hand. We employ a five-step method to resolving claim issues as pictured below.

- 1. Listen
- 2. Develop Action Plan
- 3. Execute Action Plan
- 4. Communicate the Resolution
- 5. Confirm Satisfaction with the Resolution



The "Compliance Guy"



PETE FRITTITA STRATEGIC SERVICES

R&R made a business decision early on in the process to establish an in-house expert and resource to be available to our partners as Reform moved from a concept to reality. Within our Practice, Pete Frittitta, Manager of Client Strategic Services, is responsible for consultations on health and welfare compliance. As an example of Pete's service and expertise, he has already evaluated the cash in lieu program offered by Vilas County. He noted that if the program is unconditional, i.e. no proof of other insurance, the cash value needs to be calculated in the affordability component for 1095-C reporting. Monitoring affordability and offering guidance with ACA reporting is something your R&R team will do.

Pete is a past President of Wisconsin Association of Health Underwriters (WAHU) and is an active member on the speaking circuit as a healthcare reform expert. He taught "Employee Benefit Systems" at both the Graduate and Undergraduate levels as an Adjunct Faculty Instructor at Marquette University. Pete has over 30 years of experience in the employee benefits field including management roles at United Healthcare where he was responsible for the large accounts business block. He also supports our Client Data Analytics area which puts him in a unique position to best understand our customer's needs and what their exposure and options are in the post Reform era.

Healthcare reform is changing daily as clarifications and new regulatory interpretations surface. It is imperative that you have up-to-date information available in the most simplified fashion possible. Pete's charge is to ensure that our clients are as well informed as possible since they are making business decisions impacted by Reform. Specifically, R&R can provide compliance guidance in the following legal areas with the resource support as detailed:

COBRA: R&R Proprietary Employer Guide to COBRA, Compliance Overviews, COBRA State Guidelines, COBRA Benefits Policy Template, COBRA Election Form, COBRA Notice Form, Q&A Briefs, Access to best-in-class third party COBRA administrators

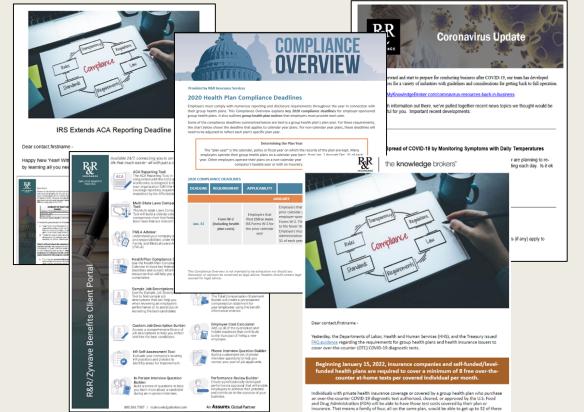
HIPAA: PASSPORT Document Management System, HIPAA Privacy & Security Employer Toolkit, Compliance Overviews, Model HIPAA Notice, Q&A Briefs, "Know Your Benefits" Employer to Employee Communications

Cafeteria Plan/Section 125: Compliance Overviews, Salary Reduction Agreement Form, Election Form, Enrollment Form, Change Request Form, Q&A Briefs, Access to best-in-class third party Section 125 administrators

ERISA: ERISA Compliance Kit (includes Summary Plan Descriptions for each plan, ERISA Notices and deadlines, etc.), Employer's Guide to Understanding Fiduciary Responsibilities, DOL Audit Guide, DOL Audit Checklist, Compliance Overviews, Wrap Document

FMLA: Employer Guide to FMLA, FMLA Policy Template, DOL Poster, Notice Form, Request Form, Provider Certification Form, Sample Letters, Compliance Bulletins and Overviews, Access to best-in-class third party FMLA administrators

ACA/Healthcare Reform Law: ACA Updates and Overviews, ACA Checklists (Various), ACA Guides (Various), "Know Your Benefits" Employer to Employees Communications, FAQ Briefs, Form 1094-C/1095-C Employer Reporting Tools (training video, tracking tool, and report generation for paper filing with IRS), Proprietary "Affordability" Safe Harbor Analyzer, Various Other ACA Calculators



Legal Advisors Providing Guidance

R&R Insurance Services also has retained the services of von Briesen & Roper, S.C. for the expertise they provide in the area of Employee Benefits/HR compliance and Labor Law issues. von Briesen & Roper provides experience-advising clients on a wide range of employee benefit, labor and employment law issues.

This experience enables R&R to advise clients on human resources (HR) law issues taking into consideration all areas of opportunity and vulnerability, including the litigation of HR law-based claims. They have extensive experience in advising employers in Employee Benefit plan design, issues associated with ill and injured workers, labor negotiations, and multi-employer health and welfare plan and pension plan vulnerability, ERISA compliance, and fiduciary matters.









R&R's Wellness Strategy—More than Just an Apple a Day



TAYLOR HAHN, CHES

R&R provides clients with up-to date wellness communication/services including: benchmarking and surveys, vendor management, biometrics scheduling, and reporting. Our dedicated Health & Wellness Consultant, Taylor Hahn, will work directly with Vilas County if there is a desire to re-ignite a wellness program. There is a continuum when it comes to wellness and it doesn't have to involve extensive budgets. We are able to offer webinars and create videos to allow Vilas County to be informed as necessary and when applicable. This includes updating the County and employees on items such as the Teladoc tutorials that are coming in March 2022.

Each employee population and institution culture is unique and R&R recognizes the need for customization when developing a wellness strategy for each of our clients. R&R has been on the cutting edge of delivering wellness strategies to our groups. Based on our recommendation, many of our current clients have implemented multi-step wellness initiatives with measurable success in a number of areas.

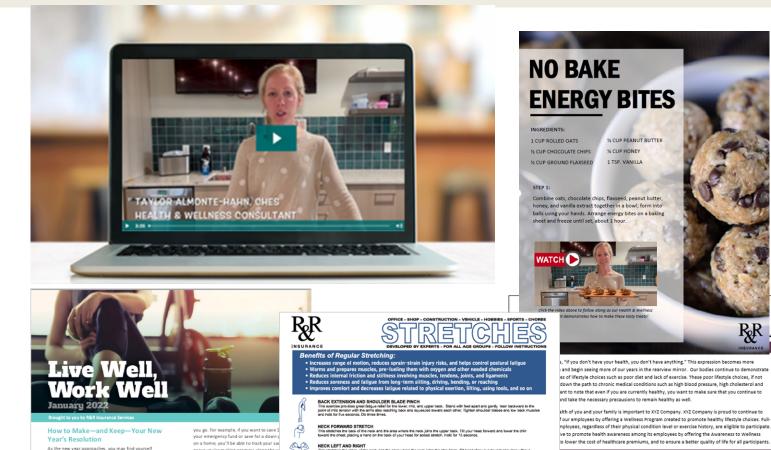
We are able to support Vilas County in a variety of ways, including:

- Assessment of wellness programs from the past and making recommendations on how to expand and improve programs to create a culture of health and productivity;
- Development of multi-year health and productivity strategies and budgets to achieve measurable health and productivity gains;
- Creation and implementation of data driven health and productivity based programs that support and enhance Vilas County's multi-year health strategy;
- Identify health and productivity programs that will be put out to bid: conduct RFP's, select wellness partners, negotiate and outline scope of work along with pricing; and
- Assist in developing incentive programs tied to current or future health and productivity programs that will increase participation, engage employees and encourage behavior change.
- Evaluation of Employee Assistance Program (EAP) and/or clinic services.

Our goal is to provide a better benefit plan experience for your employees in addition to addressing your needs to control your insurance benefit budget. Through our comprehensive review of your plan and commitment to the promotion of wellness, you should realize better, long-term control over the cost of your benefit program.

We have continuously developed our own program and have received awards both on a national level as well as on the local level, including the WELCOA Work Place Wellness Award, The United Healthcare wellness award and the Go365 Inspire Health award with Humana.

SAMPLE WELLNESS MATERIALS











Year's Resolution

 Specific—A specific goal is simple and strategic. It's Specific goal is simple and strategic. It sometimes you can easily conceptualize. For example, instead of saying you'll eat healthier, be specific about how you can actually do that je.g., eat a vegetable at every meal, eat breakfast ever day or eat fish twice a week). Messurable—A measurable goal is quantified. You'll be able to see if you're making progress as

nember that New Year's resolu



the knowledge brokers"

ELBOW PULLOVER (LATERAL TORSO STRETCH)
This stretches the sides of the neck and the area where the neck joins the shoulders. Raise one arm overhead, grasp it at the elbow will
other hand, and lean sideways from the waist, stretching the side of the trunk. Hold for 5 seconds, alternating for 3 times on each side. SHOULDER OVER (LATERAL SHOULDER STRETCH)
Raise one arm overfreed, grasp it at the elbow with other hand, and pull the elbow gently across behind the and soft itsues on the side of the shoulder joint and surrounding area. Hold for 15 seconds, and repeat for 8 0 CALLO AND FLEXOR STRETCH

These where the middle flexor is support. Band one knee is this foot up better, you, Band forwest energy star analise with the opposite date hand, and slowly stard band upply; grantly pulling the lagu upward betterly you los stretch from of tright (quadriceps) and upport pulling area (tip (passes)), rolds (or 15 secretion are reposted in opposite legal and hand.)

DO NOT BOUNCE OR TWIST WHILE STRETCHING

insert start date) through (insert end date), you will need to complete the annual physical and earn rt earning points Annual Physical Affidavit Form ance, annual physicals are covered at 100% when provided through a network provider. We mployees (if insured on the XYZ's Company health plan) to take advantage of this benefit. After outine physical, you and your physician must sign the affidavit form provided and return it to

lieve that being healthy is only about exercise and diet, when there is much more. The as Program will utilize annual physicals as the foundation of the program. Through participati im you will realize the positive changes in your own lifestyle choices and qualify for the wellin rate for our group health insurance program starring (insert date). Promoting the importan lot only improves the quality of life for an individual, but also the productivity as an employee.

Ilness program is optional. However, those who choose to participate and achieve the

oints will be rewarded by receiving a health insurance premium discount of (insert monetary

quire fewer days off and can dramatically change the costs of health insurance

the knowledge brokers



Vendor Management

MONITORING THE PERFORMANCE OF VENDOR PARTNERS IS KEY TO OUR CLIENT SUCCESS

We have monthly meetings with the carriers to discuss trends and services they have available. As the market fluctuates, we evaluate what is best for our customers and act accordingly. For example, if a carrier were offering a 15-month rate to help groups move off the 1/1 renewal cycle are able to capitalize on our relationships and would be beneficial to some of our customers; with the carriers to help maintain stability. we would bring that information to them.

It is ultimately the decision of the client whether to market and make a move or not, but as The Knowledge Brokers, we educate our customers on the options available.

One of our goals is to minimize disruption for the employees. Changing networks and plan designs annually can result in anxiety and may affect recruitment and retention. At the same time, we are aware of the need to evaluate benefit solutions.

We see it as our responsibility to help you evaluate the pros and cons of marketing to vendors. The carriers that we have Premier/Elite status with want long-term relationships with their customers just as we

We only recommend vendors whose products and services have the broadest and most effective range of options. The financial stability of our vendors is also very important. We will only recommend vendors that have a minimum A-(Excellent) rating from A.M. Best. We closely monitor our vendors' financial stability throughout the year and quickly communicate if a potential change might affect your program.

Additionally, R&R is a member of Assurex GlobalTM (https://www.assurexglobal.com), a consortium of 52 of the largest independent brokers across the U.S. Our partnership provides expansive local and regional market intelligence, costing information, and availability of additional physical presence if needed.

Through our participation in Assurex GlobalTM, we have access to their proprietary data. We synthesize each carrier's reports to create an overall marketplace index of your plan in relation to the offerings of similarly situated employers based on size, industry, location and plan design.

R&R is dedicated to strategic planning and developing strong partnerships. We understand the need to use resources efficiently and the value of building a foundation of excellence for our customers.

The Renewal Process

First and foremost, we select vendors that meet our customer's needs. We are not beholden to any vendor. Our loyalty and focus are on our customers. With that said, we specialize in evaluating, negotiating with and recommending insurers and providers to our clients. Our position in the marketplace allows us to enjoy preferred financial arrangements with insurance vendors and third-party administrators across the United States. We actively cultivate long-standing relationships with major carriers, and those relationships allow us to negotiate aggressively and obtain costeffective proposals for our clients.

As we negotiate with vendors, we will utilize Applied Benefits Designer and Claros, which are actuarial-licensed software R&R has invested in. to examine loss history, establish the necessary types of coverage consistent with risk tolerance, choose carriers that provide superior services, and adopt the optimal funding mechanisms to meet specific needs.

Additionally, our monthly claim reporting allows us to monitor how Vilas County's plan is running. This proactive, consistent evaluation prevents surprises at renewal and allows us to negotiate on behalf of the County early in the renewal process.

We have established rigorous vendor management and selection criteria for our vendor relationships and recommend a selection based on the following considerations:

- Overall service & quality
- Experience in administering network-based programs
- Commitment to continuous quality improvement processes
- Experience in administering multiple option health programs
- Quality of communication materials (e.g. coordination of benefits, subrogation, etc.)
- Responsiveness of group representative
- Cost efficiency
- Responsiveness to client feedback
- Professionalism of response to RFP
- Willingness to adapt to changing needs & circumstances
- Adequate staffing ratios
- Superiors network coverage in relation to location of Vilas County employees

If/when the time comes to make a change in carrier or vendors, your dedicated benefits team will manage the implementation process and ensure that all of the necessary paperwork and filings are taken care of.



the **knowledge** brokers™



Additional Services

MEDICARE CONSULTING SERVICES



LIZ JOHNSON

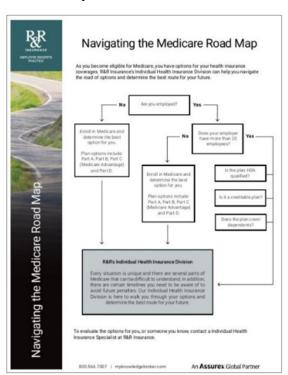
As your employees or their dependents become eligible for Medicare, they have additional options for their health coverage. R&R Insurance's Medicare Division can help them navigate the road of options and determine the best route for their future. Our Medicare team assists employers and employees in making budget conscious decisions on their Medicare options.

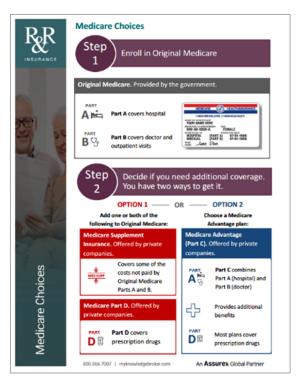
Our experts are available to your employees reaching Medicare eligible age, as well as employees who may have questions about their older parents' needs.

Medicare Part D Notices: The Centers for Medicare and Medicaid Services (CMS) require employers that offer prescription drug coverage to notify their Medicare eligible participants of the creditability status of the prescription drug coverage contained in their health plan. This notification must be provided by October 15th of each year.

As a service to help our clients comply with this employer obligation, R&R Insurance confirms with each client's insurance carrier whether their plan(s) provide(s) creditable coverage or noncreditable coverage. R&R also provides the appropriate Medicare Part D Notices that need to be distributed by October 15th of each year to their Medicare eligible participants as well as to newly eligible Medicare enrollees and members throughout the year.

We also follow up with our partner groups in January, providing directions for updating CMS website with your Medicare information.





Retiree Support

We have a number of municipalities as well as businesses that have a retiree program in place. In our experience, we've come to realize that if the percentage of retirees to actives gets too high (over 15%) it will be a challenge to get quotes from medical carriers.

Working with both fully insured and self-funded clients, we have helped design premiums for Medicare and non-Medicare retirees both with and without Rx.

During open enrollment we offer retiree only benefit meetings and strive to educate the non-active enrollees on consumerism as well as group member benefits.



We are Here to Help

R&R Insurance works with a variety of accounts in an array of industries. Our approach is to be actively engages, not only, strategically, but also holistically.

Our Employee Benefits Practice service platform is based on personalized, hands-on support and consultation utilizing an inhouse resource team. These services include plan design, benchmarking, data analytics, wellness, market evaluations, employee communications, healthcare reform, and compliance among other critical services to maximize our value to our clients.

Our commitment to each client is to be a true partner, not just there when you need us, but to be proactive in our education, communication, and make certain you are taking advantage of all the resources we provide.

Our focus is on the relationship, needs, and complexity of each client and we provide resource capabilities designed to exceed their needs and expectations. Our employer groups span all sizes from 2-2,000 employees.

We pride ourselves in our capability to sit down with a client to understand their business challenges and how those challenges affect their overall ability to attract and retain talent.

We review and evaluate what the benefits program contributes to the overall offerings of the organization – tying back to the impact on attracting and retaining talent.



R&R Insurance Services is recognized by SHRM to offer Professional Development Credits (PDCs) for the SHRM-CP® or SHRM-SCP®. Our in-house resources offer numerous compliance related PDC credit seminars throughout the year. For more information about certification or recertification, please visit www.shrmcertification.org

We Believe in Transparency

COMPENSATION

R&R has the flexibility to engage in all forms of compensation for our services witnessed in the marketplace today. As your Broker of Record, you will have the assurance that you are insulated from inflationary premium increases that may or may not actually require more service from your broker. Our commitment is to be 100% transparent with our clients, to deliver our full breadth of resources and services, and focus on the quality of our services and not the compensation from servicing.

For Vilas County, we have provided a Service Agreement Fee proposal that you will find at the end of this proposal. This fee was calculated by taking into account the County's lines of coverage and employee count, along with the resources (software, marketing materials, compliance support, etc.) and the hours that we anticipate will be required to exceed service expectations. There is also a margin for agency profit that was included in the final proposal. In the end, it calculates out to be an approximate \$17 PEPM on the health plan although some services are available to those not on the plan (i.e. Medicare education).

A Seamless Transition Process

If selected to partner with Vilas County, R&R Insurance will utilize a strategic timeline that begins with our proprietary Onboarding Process. It sets the stage of our relationship and service plan development. After submitting Agent of Record transfer letters to the carriers, we will gain access to all plan documents for our benefits team to review and begin building a clearly communicated current benefit platform. The next phase will involve our team meeting with Vilas County administrative members to ensure all plan information is appropriately documented. We will strive to understand how you view your program as a part of your overall total compensation approach. We will learn what you have done in the past, understand your current goals, and listen to your future objectives. Through this Onboarding process we have identified a number of inconsistencies, gaps and opportunities.

From here, the benchmarking and plan analysis phase begins. The transition process we use is all-inclusive and will provide an in-depth look at the full benefit program offered by Vilas County. We have found that over time, portions of benefit programs are forgotten or have become unclear and investing time upfront, with deliberate onboarding, cleans the slate for all involved. This will ensure that your employee benefits program is coordinated with your long-term objectives. Then, we work together to create an Annual Service Plan that lays out each plan year in terms of your quarterly goals. The Annual Service Plan is the backbone of our consistent delivery and communication. As your partner, we will establish specific goals, both short-term and long-term, and develop methods for implementing these strategies. Additionally, a Stewardship Report, delivered annually to your executive, provides an annual assessment of R&R's performance and holds us accountable to the objectives outlined in your service plan.

Furthermore, we utilize our Premier Status with the carriers to get you out to market quicker. We would ensure that as we assess other carriers, network facilities, plan design offerings, and funding options that they are all in line. Working with Vilas County administration, the team would certify that goals for the benefit plan are met

Continuous Strategy Throughout the Year Capabilities Meeting Data Analysis & Onboarding Post Renewal Meeting Develop 2021 **Marketing Evaluations Open Enrollment** Compliance Gap **Develop Wellness** Meetings Communication Campaign Analysis Strategy **Current Benefit Review** Sept |Oct November August July **Create Short & Long** Finalize Plan Finalize EE Count Implementation Contribution Strategy Finalize 2021 Budget

Our Philosophy

At R&R Insurance, we have our client's financial interest in mind by implementing full-disclosure fee models so that our clients can trust that we, as your Broker of Record, always act in a professional and ethical manner and do not make decisions based on potential commission incentives.

Furthermore, R&R will comply with the Consolidated Appropriations Act of 2021 (CAA) which created new requirements for brokers and consultants to disclose any direct or indirect compensation they may receive for referral of services to ERISA-covered group health plan sponsors.

LWMMI MEMBER

R&R Insurance has long been a strong partner and supporter of the League of Municipalities and has been committed to protecting the best interest of our public entity customers. We have played an integral role in the creation and success of the LWMMI, MPIC, and now the League Health plan.

We have aligned the growth of our organization to ensure our ongoing support and partnership with our municipal clients. Our experienced team of municipality experts that guide and serve the risk management need of clients just like you will always be a core part of our agency.





ATTRIBUTE EDITORIAL



MICHELLE FROEHLKE, CSFS

Three key features that set R&R apart from the competition include; our exceptional service, our dedication to providing knowledge to the organizations we represent so they can make informed decisions as well as education to their employees, and our ability to provide strategic solutions that fit. Many agencies will tout having ABC technology or X-number of customers, but if they don't deliver and DO WHAT THEY SAY THEY'RE GOING TO DO it's just lip service. Check our references-let them tell you what we've done and continue to do for them and their employees. We don't win your trust and business then leave you to a different group of "advisors". We are an extension of your team. Ask our current or even our past partner groups...they'll tell you about our stellar service, knowledge and solutions.

Coverage for all of your insurance needs. For your home. For your business.

As one of the largest independently owned insurance agencies in the Midwest, R&R Insurance can provide your business and family with the right insurance coverage at competitive rates. Serving the Midwest since 1975, we represent top rated national and regional insurance carriers. As a top performer we are granted elite access to markets, products and programs giving us the flexibility to match each client with the best carrier.





Business Insurance

As a trusted business partner, we will help keep your business, your people and your assets safe – free from the risk that can drive up your operating costs.

- Property & Casualty Insurance
- Workers Compensation
- Captives
- Mergers & Acquisitions
- Bonds

View Business Insurance Services



Personal Insurance

We offer families competitively priced insurance products and provide exemplary claims services to help protect what you've worked so hard for.

- Home Insurance
- Auto Insurance
- Personal Umbrella
- Identity Theft
- Medicare

Request a Home & Auto Quote



Health Insurance & Employee Benefits

We help business owners and HR professionals manage costs, remain compliant, invest in employee wellness, manage risks and retain employees.

- WellCompForLife
- Affordable Care Act
- Wellness
- Medicare
- Self Funded Health Insurance

View Benefit Services



Heart Health Awareness Month

Get more than just a policy. Get a promise.

It's our promise to provide your business and family with the right insurance coverage at competitive rates. But you don't just have to take our word for it. Our customers are our most important asset and we value their feedback. Take a look at the videos below to learn more about the R&R approach.

View All Videos **⊙**





AD Sponsors

REFERENCES



Menominee County

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CoVantage Credit Union

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City of Pewaukee

Kelley Woldanski, aPHR | Director of People & Culture Employee Services

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PREVIOUS SPONSORS

NORTHLAND COLD STORAGE

Kathleen Pokel | President

kpokel@ncold.com

920.431.4601

They switched their Property & Casualty and always keep their benefits with the Property & Casualty agency.

TOWER PALLET COMPANY

Randy Koltz | Owner

tpc@towerpallet.net

920.336.3495

They were acquired by Konz Wood Products/Dimension Lumber.

TECHNOLOGY SERVICES GROUP

Denise Gallagher | Office Manager

denise.gallagher@hyland.com

941.662.6637

They were acquired by Alfresco in March of 2020. Then in November 2020 Alfresco was acquired by Hyland.















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