

NOTICE OF STANDING COMMITTEES

Scheduled for
Tuesday, June 27, 2017,
beginning at 7:30 p.m. in

Council Chambers
Village Hall of Tinley Park
16250 S. Oak Park Avenue
Tinley Park, Illinois

**Finance Committee, followed by
Economic Development & Marketing Committee, followed by
Administration & Legal Committee**

A copy of the agendas for these meetings is attached hereto.

Kristin A. Thirion
Clerk
Village of Tinley Park

**NOTICE OF MEETING OF THE
FINANCE COMMITTEE**

Notice is hereby given that a meeting of the Finance Committee of the Village of Tinley Park, Cook and Will Counties, Illinois, will begin at 7:30 p.m. on Tuesday, June 27, 2017, in Council Chambers at the Village Hall of Tinley Park, 16250 S. Oak Park Avenue, Tinley Park, Illinois.

The agenda is as follows:

1. OPEN THE MEETING
2. CONSIDER THE APPROVAL OF THE MINUTES OF THE FINANCE & ECONOMIC DEVELOPMENT COMMITTEE MEETING HELD ON MARCH 21, 2017 AND THE FINANCE COMMITTEE MEETING HELD ON MAY 23, 2017.
3. REVIEW MAY 2017 BOARD REPORT.
4. REVIEW FRAUD ASSESSMENT RFQs.
5. REVIEW HEALTH INSURANCE BROKER RFQ.
6. RECEIVE COMMENTS FROM THE PUBLIC.

ADJOURNMENT

KRISTIN A. THIRION
VILLAGE CLERK

MINUTES
Finance & Economic Development Committee Meeting
March 21, 2017 – 7:15 p.m.
Council Chambers at
Tinley Park Village Hall
16250 S. Oak Park Ave.
Tinley Park, IL 60477

Members Present: B. Maher, Village Trustee
M. Pannitto, Village Trustee

Members Absent: K. Suggs, Village Trustee

Other Board Members Present: D. Seaman, Mayor
T.J. Grady, Village Trustee
M. Pannitto, Village Trustee
B. Younker, Chairman
J. Vandenberg, Village Trustee

Staff Present: D. Niemeyer, Village Manager
B. Bettenhausen, Village Treasurer
S. Tilton, Assistant Village Manager
P. Connelly, Village Attorney
P. Wallrich, Interim Community Development Director
P. Hoban, Economic Development Manager
S. Neubauer, Police Chief
K. Workowski, Public Works Director
J. Urbanski, Assistant Public Works Director
J. Prinz, Village Engineer
L. Godette, Deputy Clerk
L. Valley, Executive Secretary
B. Bennett, Commission Secretary

Item #1 - The meeting of the Finance & Economic Development Committee Meeting was called to order at 7:15 p.m.

Item #2 – CONSIDER APPROVAL OF THE MINUTES OF THE FINANCE & ECONOMIC DEVELOPMENT COMMITTEE MEETING HELD ON MARCH 7, 2017 - Motion was made by Trustee Pannitto, seconded by Trustee Maher to approve the minutes of the Finance & Economic Development Committee Meeting held on March 7, 2017. Vote by voice. Chairman Maher declared the motion carried.

Item #3 – DISCUSS BANGING GAVEL INCENTIVE AGREEMENT – Trustee Maher and Economic Development Manager, Patrick Hoban, stated the Economic and Commercial Commission met and recommended approval of the proposed economic development incentive package for Banging Gavel Properties, LLC. Planned improvements for the Historic Vogt Building located at 6811 Hickory St./ 17400 Oak Park Avenue will include a brewery, restaurant and office/residential uses. The total incentive package will not exceed \$850,000 to include an amount not to exceed \$150,000 for land acquisition, an amount not to exceed \$450,000 for TIF eligible expenses for the renovation of the structure that will maintain its architectural integrity and registry on the National Register of Historic Places and an amount not to exceed \$250,000 for incremental sales tax receipts not to include the Village's home rule sales tax.

Minutes

Meeting of the Finance & Economic Development Committee

March 21, 2017

Trustee Pannitto noted that he is pleased to see this type of business coming the downtown Tinley Park. He stated the following questions:

- What is the purchase price of the property, building and land? Community Development Director Wallrich replied \$415,000, the remodel is \$3.50 million
- Is there anyone in place to develop the property? Wallrich replied the owners are developing it themselves.
- Has there been any discussion about historic grants? The property owner replied no.
- Are there legal and accounting fees? Wallrich replied this is part of preforma, they are just outlining their operating expense. The property owner stated the operational expenses are CPA's, Marketing Services and Lawyers as part of the ownership they would be putting in time that would be the value of that.
- Did any other breweries receive incentives? Ms. Wallrich stated, there were no others that came to the downtown.
- He asked Attorney Connelly will there be a Village position in line behind or in front of the bank. Mr. Connelly replied there could be other liens, but it gives us the legal right to pursue those monies.
- Trustee Pannitto asked if we are fronting the \$600,000, how much will the property owners be putting in? The property owner replied 4 million over the course of the construction.
- He asked about the invoices that come in, who will check them? Ms. Wallrich replied the invoices will not be paid out until occupancy.

Trustee Maher stated that at the very beginning of this project, I made it very clear that this type of business would be eligible for an incentive.

Mayor Seaman stated the money is not general revenue funds, the money will come from the TIF. Treasurer Bettenhausen replied that there will be \$600,000 of TIF and \$250,000 of shared sales tax revenue potential.

Trustee Younker asked what would happen if the business fails? Village Attorney Connelly gave a summary of "Claw Back" and the agreement which would be in place in the event of a failure. Ms. Wallrich stated as part of the contract they would have to keep the Historic Nature with the National Register. They will have to keep up that status. There is a Special Use for the Brewery aspect. The distillery requires a Special Use.

Motion was made by Trustee Pannitto, seconded by Trustee Maher to recommend the Banging Gavel Incentive Agreement to the Village Board for first reading. Vote by voice. Chairman Maher declared the motion carried.

Item #4 – RECEIVE COMMENTS FROM THE PUBLIC –

Resident #1 thanked Trustee Pannitto for his questions on the Banging Gavel incentive plan. He stated he is not comfortable spending public money on a private enterprise. At least it is one that will help the downtown and keep a historic building intact.

ADJOURNMENT

Minutes
Meeting of the Finance & Economic Development Committee
March 21, 2017

Motion was made by Trustee Pannitto, seconded by Trustee Maher to adjourn this meeting of the Finance & Economic Development Committee. Vote by voice call. Chairman Maher declared the motion carried and adjourned the meeting at 7:34 p.m.

bb

cc: *Village Board*
Village Manager
Assistant Village Managers
Village Treasurer
Deputy Village Clerk

MINUTES

Finance Committee Meeting
May 23, 2017– 7:30 P.M.
Council Chambers at
Tinley Park Village Hall
16250 S. Oak Park Ave.
Tinley Park, IL 60477

Members Present:

M. Mangin, Chairman
M. Pannitto, Village Trustee
C. Berg, Village Trustee

Other Board Members Present:

M. Glotz, Trustee
K. Thirion, Village Clerk

Absent:

Staff Present:

D. Niemeyer, Village Manager
B. Bettenhausen, Village Treasurer
P. Connelly, Village Attorney
P. Hoban, Economic Development Manager
S. Kisler, Planner I
D. Framke, Marketing Manager
G. Horan, Human Resource
L. Godette, Deputy Clerk
L. Valley, Executive Secretary
B. Bennett, Commission Secretary

Item #1 – The meeting of the Finance Committee Meeting was called to order at 7:30 p.m.

Item #2 – CONSIDER THE APPROVAL OF THE MINUTES OF THE COMMITTEE MEETING HELD

ON MARCH 21, 2017 – Attorney Connelly asked the existing new Committee Members to consider approving the minutes from the March 21, 2017 meeting even though they were not Committee Members at that time in the interest of getting those minutes posted.

Trustee Pannitto stated he wanted to postpone the approval of the Minutes of the March 21, Finance Committee Meeting.

Motion was made by Trustee Mangin, seconded by Trustee Berg to postpone the approval of the minutes of the Finance Committee meeting held on March 21, 2017 to the next Finance Committee Meeting in June.

ROLL CALL: Ayes: Trustee Pannitto, Trustee Berg, Trustee Mangin
Nays: None

Chairman Mangin declared the motion carried.

Item #3 – REVIEW THE COMMITTEE’S ASSIGNED RESPONSIBILITIES UNDER ORDINANCE 2017-0-040 – Attorney Connelly gave a summary of the responsibilities and Consent Agenda Items on the Finance Committee regarding Ordinance NO. 2017-0-040.

Chairman Mangin gave a summary of the responsibilities of the Finance Committee and asked for comments from Committee Members.

Trustee Pannitto asked if all the language of the new Ordinance was taken from the previous Ordinance. Attorney Connelly replied that most was taken from the previous Committee. The only thing different is that one function was moved to another Committee.

Item #4 – REVIEW APRIL 2017 BOARD REPORT – Village Treasurer, Brad Bettenhausen gave a summary of the Board Report to include monthly graphs summarizing the status of the revenues and expenses to reach the end of the fiscal year.

Item #5 – RECEIVE UPDATE ON LEGISLATION WITH POTENTIAL FINANCIAL IMPACTS – Village Treasurer, Brad Bettenhausen gave a summary of the update on legislation. He discussed several Senate Bills in process.

Item #6 – RECEIVE STATUS UPDATE ON ANNUAL AUDIT – Village Treasurer, Brad Bettenhausen gave a summary of the status update on the annual Audit. He discussed the schedule planned with the auditor Sickich.

Item #7 – RECEIVE STATUS UPDATE ON FRAUD ASSESSMENT RFQ – Village Manager, Dave Niemeyer stated it was recommended to have an independent Fraud Assessment Analysis. The Village went out for proposals and received 6 bids. The recommendation would be to have one member of the Committee to look at the bids and do interviews. Chairman Mangin stated he would be available and stated it is a good idea. Trustee Pannitto would like to look at the RFQ’s that were received.

Item #8 – RECEIVE STATUS UPDATE ON LLINOS DEPARTMENT OF COMMERCE & ECONOMIC OPPORTUNITY (DCEO) GRANTS – Village Treasurer, Brad Bettenhausen stated in 2014 the Village was the recipient of a “legislative initiative” grant in the amount of \$700,000 for a variety of projects and equipment associated with the Tinley Park Convention Center.

The grant was approved in December 2014 and was structured as a reimbursement grant. The grant was handled through the Department of Commerce and Economic Opportunity (DCEO).

The Village has incurred nearly \$34,000 expenses toward grant projects, and received reimbursement of slightly more than \$28,000 which occurred at the inception of the grant. Shortly after that we were notified that the grant had been frozen indefinitely. Staff was notified on May 18 that the grant was ineligible to be extended beyond its current end date of June 30. It is unlikely that we will receive reimbursement of the remaining \$5,500 reimbursement due under the grant.

Trustee Pannitto asked if there is any recourse. Treasurer Bettenhausen replied, there is not.

Item #9 – RECEIVE COMMENTS FROM THE PUBLIC –

Resident #1 congratulated the new Committee Members. He noted this is the first Committee Meeting that is broadcasted. He also thanked Treasurer Bettenhausen for the updates on the legislation.

Resident #2 asked about the Home Rule tax. Does the Video gaming tax go to the downtown areas for bands? Is there any way we can come up with money to replace the fountain?

ADJOURNMENT – Motion was made by Trustee Pannitto, seconded by Trustee Berg to adjourn the meeting of the Finance Committee. Vote by Voice. Chairman Mangin declared the motion carried and adjourned the meeting at 8:06 p.m.

bb

cc: *Village Board*
Village Manager
Assistant Village Manager
Village Treasurer
Deputy Village Clerk



MEMORANDUM



TO: Village Board

7 June 2017

FROM: Brad L. Bettenhausen, Treasurer

RE: Revenues update - May 2017- Fiscal Year 2018, Month 1

Attached are the monthly graphs summarizing the status of the revenues and expenses as we start a new fiscal year. The summary analysis and highlights of key items are included below. As this is the first month of the fiscal year, the Year to Date is the same as the monthly reporting, so the second column in the following tables are left blank.

General Fund:

Sales Tax – May reporting – February sales activity

	This Month	Fiscal Year to Date
This Fiscal Year	956,483	
Last Fiscal Year	979,378	
Dollars change	(22,895)	0
Percent change	-2.3%	%

There is a three month lag between the time when a taxable sale is made to when the Village’s share of the sales tax rate (1%) is distributed by the Illinois Department of Revenue.

The high water mark for this month’s receipts occurred last year (2016). Four of the last twelve months have established new highs.

Home Rule Sales Tax – May reporting – February sales activity

	This Month	Fiscal Year to Date
This Fiscal Year	367,811	
Last Fiscal Year	374,308	
Dollars change	(6,497)	0
Percent change	-1.7%	%

The Home Rule Sale Tax that became effective July 1, 2014 at a rate of 0.75%. The Home Rule Sales Tax does not apply to titled property (vehicles), groceries and drugs. Like the regular sales tax, there is a three month spread between a taxable sale and our tax receipt.

The high water mark for this month’s receipts occurred last year (2016). Six of the past twelve months have established new highs.

For informational/comparative purposes, the Home Rule sales tax represents approximately 41% of the regular sales tax and is a reasonable "rule of thumb" for determining a quick estimate of the HMR relative to the MT (the State abbreviations for the Home Rule and Municipal sales taxes). The range has been from a high of slightly more than 46% to a low of 38%. The ratio will regularly fluctuate over time depending on the sales mix for the period.

Use Tax - May reporting – February sales activity

	This Month	Fiscal Year to Date
This Fiscal Year	97,666	
Last Fiscal Year	97,456	
Dollars change	210	0
Percent change	0.2%	%

Use tax is the sales tax collected on out-of-state purchases shipped to Illinois (internet sales) and merchandise used by retailers where sales tax had not previously been paid.

The high water mark for this month's receipts occurred in 2015. Nine of the past twelve months have established new highs.

Income Tax - May reporting (share of taxes collected in April)

	This Month	Fiscal Year to Date
This Fiscal Year	759,987	
Last Fiscal Year	773,426	
Dollars change	(13,439)	0
Percent change	-1.7%	%

The high water mark for this month's distribution occurred in 2015. One of the past twelve months have established new highs.

Nine of the last twelve months reported have been significantly lower than the prior year. The reporting seems to contradict other economic indicators.

As previously shared, on behalf of the municipalities in the State, the Illinois Municipal League asked the Illinois Department of Revenue to investigate the unusual income tax reporting. After months of investigation, the answers remains unclear, other than IDOR had deployed some new software that appears to be partially responsible for some allocation errors between the Local Government and Personal Property Replacement Tax distributive funds. An error had previously been reported with regard to Personal Property Replacement Tax distributions.

Property Tax

The Cook County first installment tax bill that is due each year on March 1 is an estimate based on 55% of the prior year's total tax. The second installment is due August 1 and represents the balance of the annual tax, after deducting the first installment estimate. Will County releases tax

bills at the beginning of the month of May with the two equal installments due generally June 1 and September 1.

Within the Village fiscal year, the Cook County tax distributions in the months of May and June are generally late payments and "housekeeping" distributions of collections and adjustments for prior tax years, with July and September primarily distributions of current year second installment payments. The tax distributions occurring in the latter portion of February and continuing through March are from the following tax year's first installment estimate.

The current year tax collections (tax years 2016 and 2017) for Cook County are approximately \$32,000 greater than the comparable period of last year (tax years 2015 and 2016). Will County current tax year (2016) collections are down slightly more than \$166,000 than the comparable period last year (tax year 2015). Total year to date tax receipts for fiscal year 2018 are approximately \$171,000 behind the same period a year ago.

Fluctuations in property tax receipts when viewed from the Village fiscal year perspective are not uncommon and are the result of timing issues related both to when tax payments are made by property owners and when distributions are subsequently made from the respective County Treasurers. Since 2007, the Police Pension levy portion of the Village annual tax levy has been distributed directly into the pension fund accounts rather than coming into the Village General Fund first. The Village's levy, in total, has been held essentially flat since tax year 2012. As the Police Pension levy requirements have increased each year, the remaining levy deposited to the General Fund will decrease creating the appearance of decreasing receipts on a comparative basis when looking at only the General Fund, as has been reflected above.

Additionally, the year to year comparative statistics by separate county will also be skewed as the percentage of Equalized Assessed Value (EAV) in the respective counties changes over time (e.g. as Will County becomes a larger percentage of the tax base, the Will County share of the overall levy also increases.)

We were informed of an error that occurred in the extension of Village taxes in Will County for tax year 2015 that resulted in the omission of the added amount to adjust for the difference between using an estimated and actual EAV in computing the share of the Village's 2014 levy to be spread against Will County properties (the "look-back" adjustment). As a result of the 2015 error, the 2016 Will County levy will include a two year "look-back" adjustment (i.e. a double adjustment). This will cause continued skewing of the year to year collection comparisons.

We regularly monitor the overall collections versus levy for each tax year, and no unusual fluctuations have been noted.

Video Gaming - May activity reporting
 (distributive share of net Video Gaming Terminal Income Tax for April)

	This Month	Fiscal Year to Date
This Fiscal Year	28,190	
Last Fiscal Year	20,282	
Dollars change	7,908	0
Percent change	39.0%	%

There is a two month lag between when the gaming revenues are generated and the distribution. The first Video Gaming Terminals in Tinley Park were installed in March 2014.

This month's gaming revenue is the second highest monthly reporting since inception, and naturally establishing a new high for the month as well. Because there continues to be growth in the number of businesses offering video gaming, all of the past twelve months have established new highs for the respective months.

As of the end of the reporting period, 26 State licenses are active. The 26 licensed establishments contain 121 gaming terminals reporting. In the comparative analysis above, the prior year represented 21 licensees and 96 machines reported.

The Illinois Gaming Board indicates the following license applications have been approved through the IGB meeting of 25 May 2017. However, these establishments may not have been locally licensed during this reporting period, or have not initiated operations during the current reporting period:

- Stella's Place 16205 Harlem [State 21 Apr 2017; TP paid 25 Jan 17 - 5 machines]
- Ashford House 7959 159th St [State 21 Apr 2017]

The following applications are pending with the IGB:

- Winston's Market 7961 159th St [State applied 23 Feb 2017]

The owners of the businesses associated with the latter two applications have been contacted to apprise them of the Village licensing requirements which includes the presentation to the Board to request a video gaming liquor license.

Other Funds:

Motor Fuel Taxes - May reporting (share of taxes collected in April)

	This Month	Fiscal Year to Date
This Fiscal Year	124,149	
Last Fiscal Year	129,045	
Dollars change	(4,896)	0
Percent change	-3.8%	%

There has been significant month-to-month fluctuation in the reporting since fiscal year 2010. I have described this trendline as similar to "Mr. Toad's Wild Ride." There have been unusual fluctuations from month to month in MFT revenues over the past seven (7) plus years (since the start of the Recession). The overall trend continues to be generally along a downward path.

Six of the rolling twelve months have been less than the comparable prior period.

The high water mark for this month's revenues was established in 2007. None of the past twelve months have established new high record levels. These results are in keeping with the long term trending for this revenue source as noted previously.

Commuter Parking

The number of daily pay spaces utilized for May 2017 were up over 6% compared to the same month of the prior year.

Because of the nature of the commuter parking permits (permits are prepaid parking, which is received regardless of use), there is not much variation in revenues from year to year for permits and thus has been excluded from the above analysis.

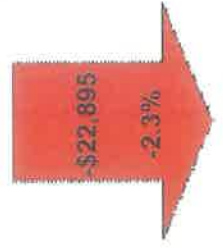
The Village Single Use Token program remains popular with commuters. 12,100 tokens were sold for the month. Correspondingly, approximately 12,600 tokens were used for parking. There are approximately 26,000 unused tokens outstanding at the end of the current reporting period. This outstanding "inventory" represents approximately 2.1 months of potential future token usage.

It should be kept in mind that Commuter Parking fee revenues, at a daily rate of \$1.50, both individually and collectively are relatively minor comparatively to the other revenue items discussed in this memo.

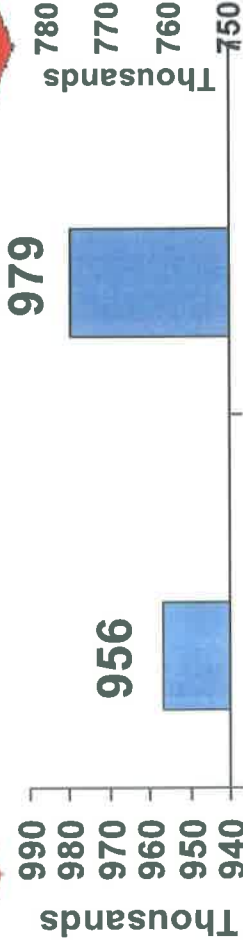


Village of Tinley Park, Illinois

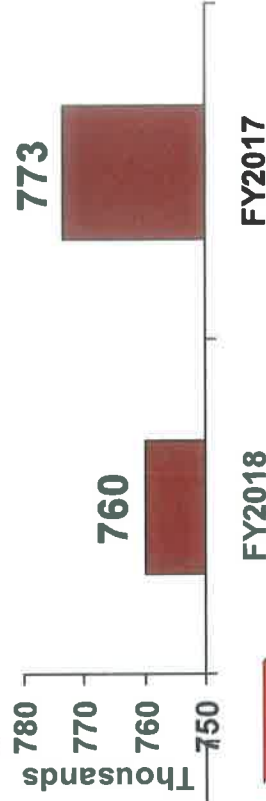
May 2017 YTD Revenues Recap



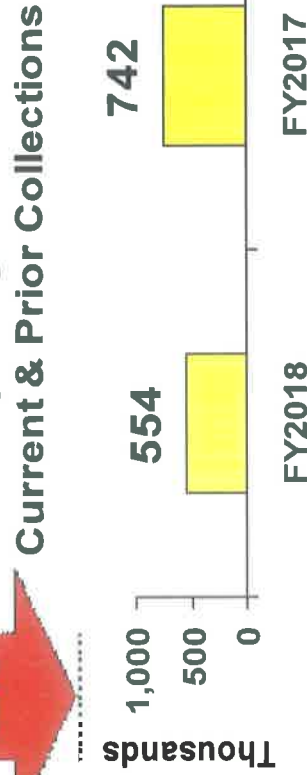
Sales Taxes



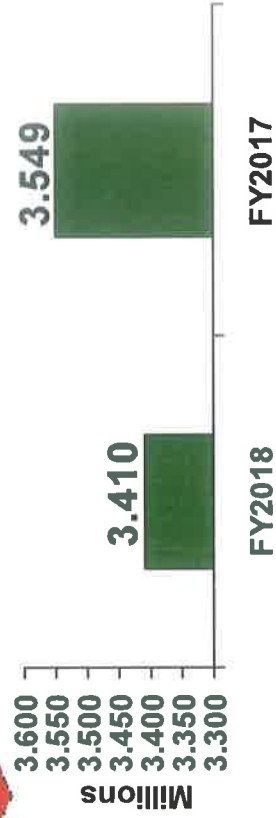
Income Taxes (Surtax Allocation included)



Property Taxes



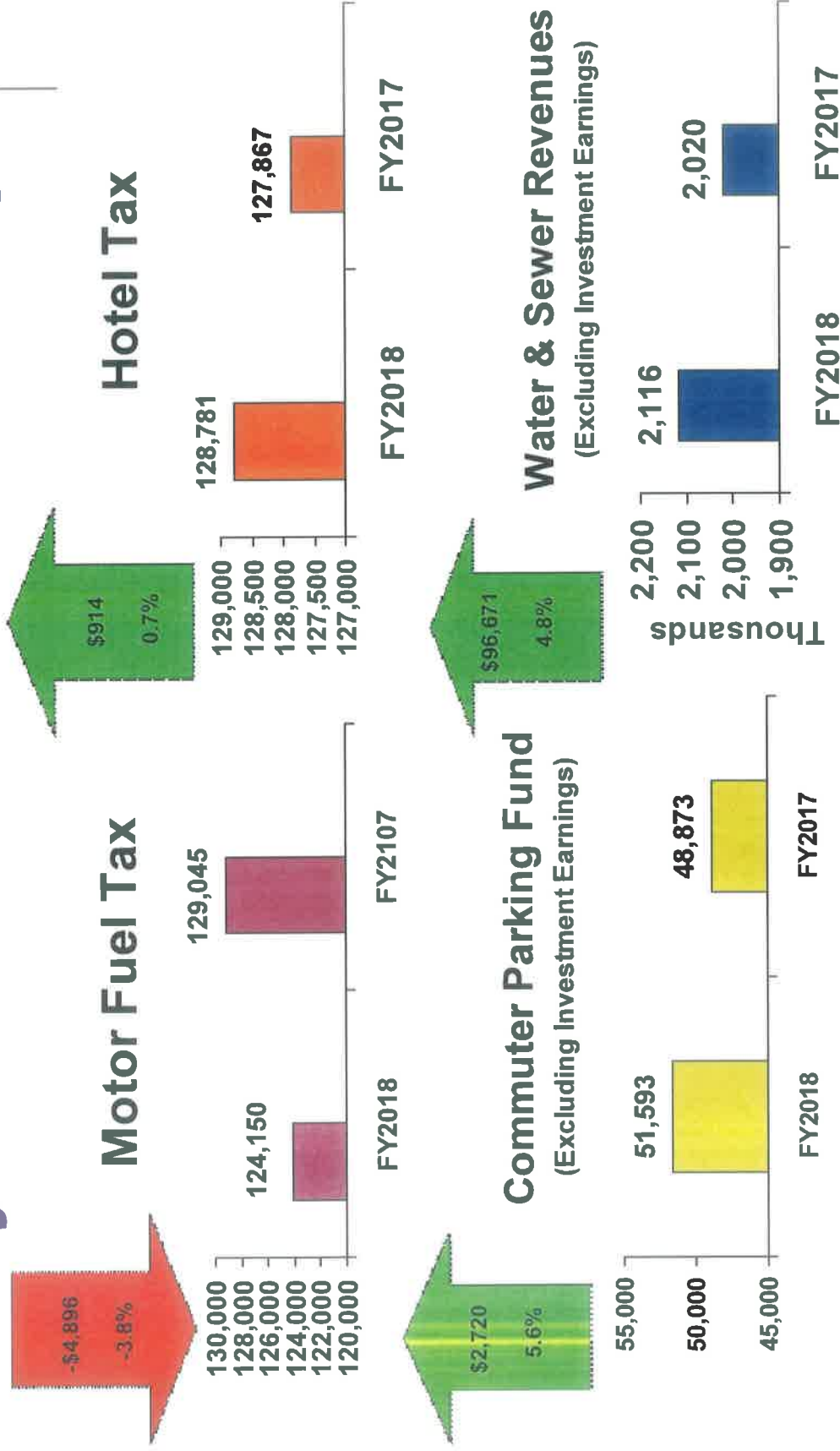
General Fund Revenues (Excluding Investment Earnings)





Village of Tinley Park, Illinois

May 2017 YTD Revenues Recap

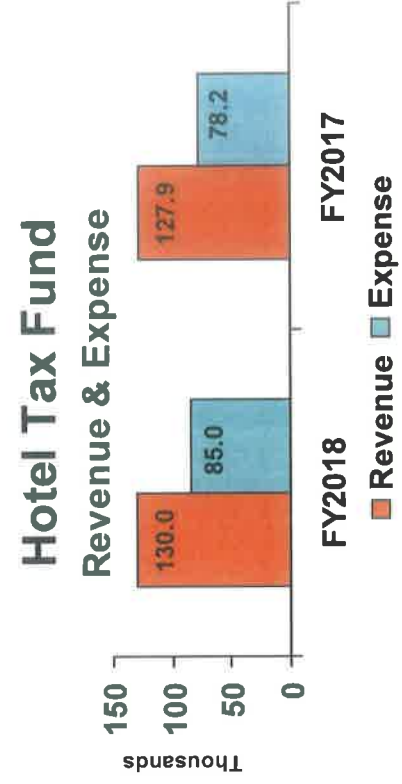
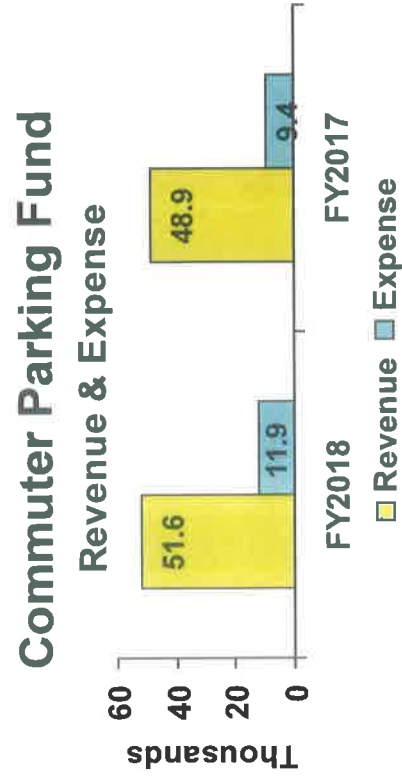
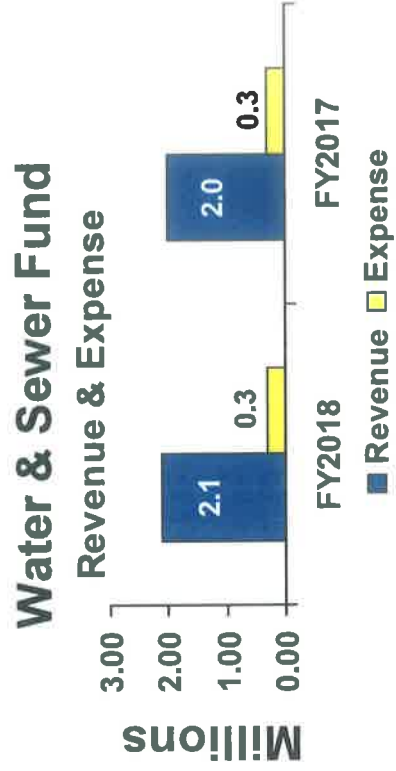
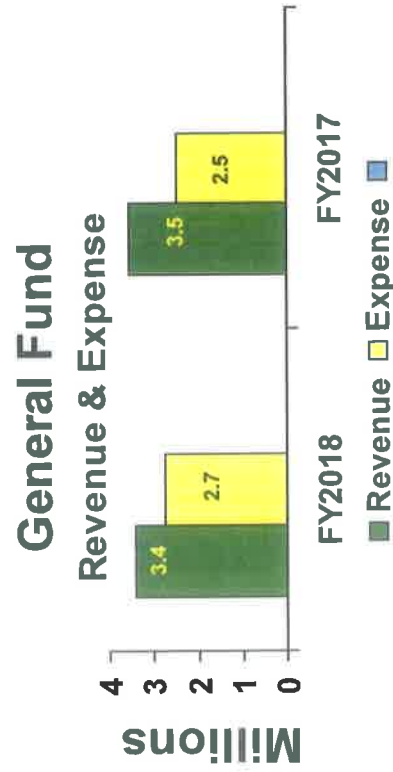




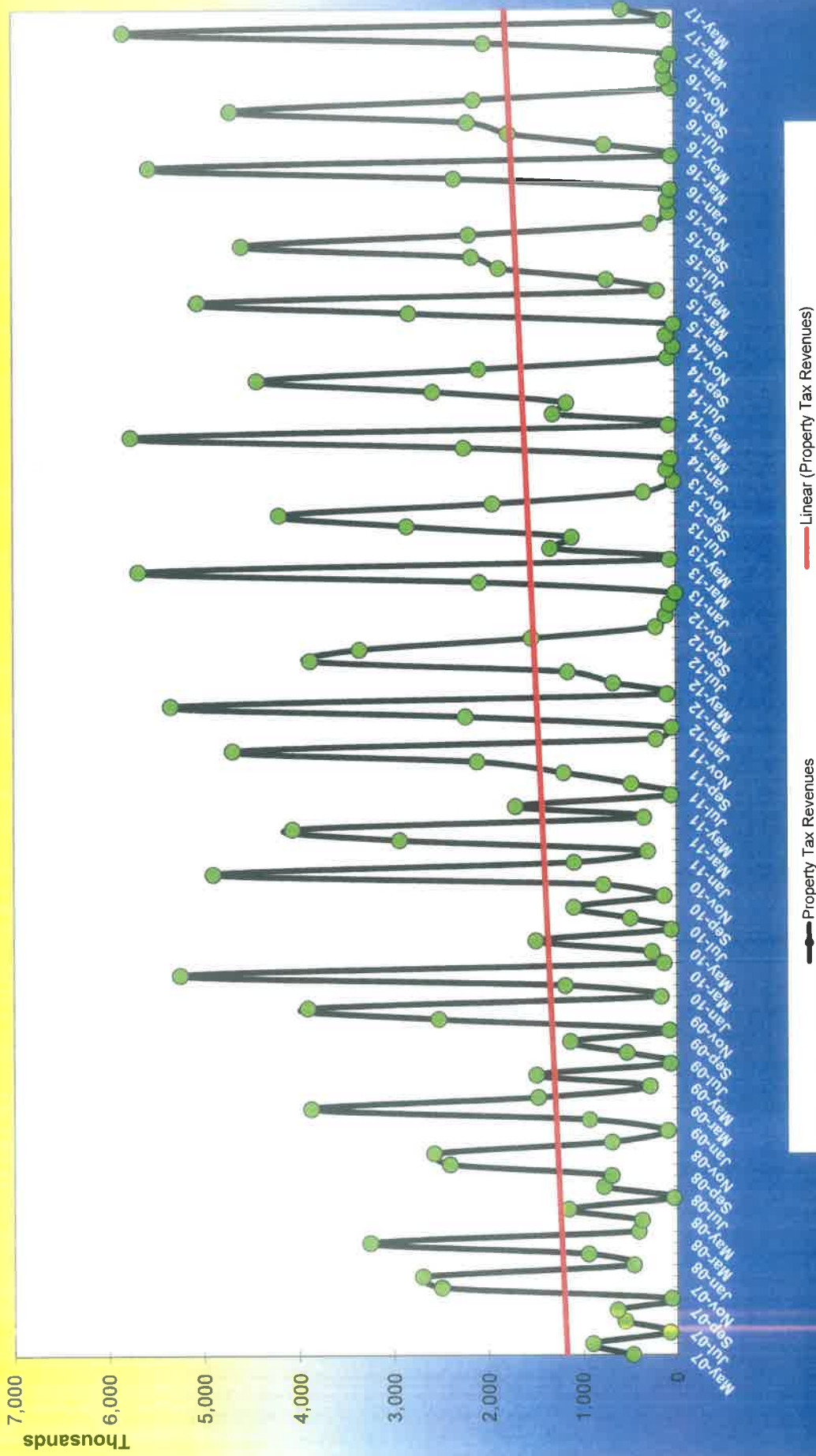
Village of Tinley Park, Illinois

Revenue/Expense Summary

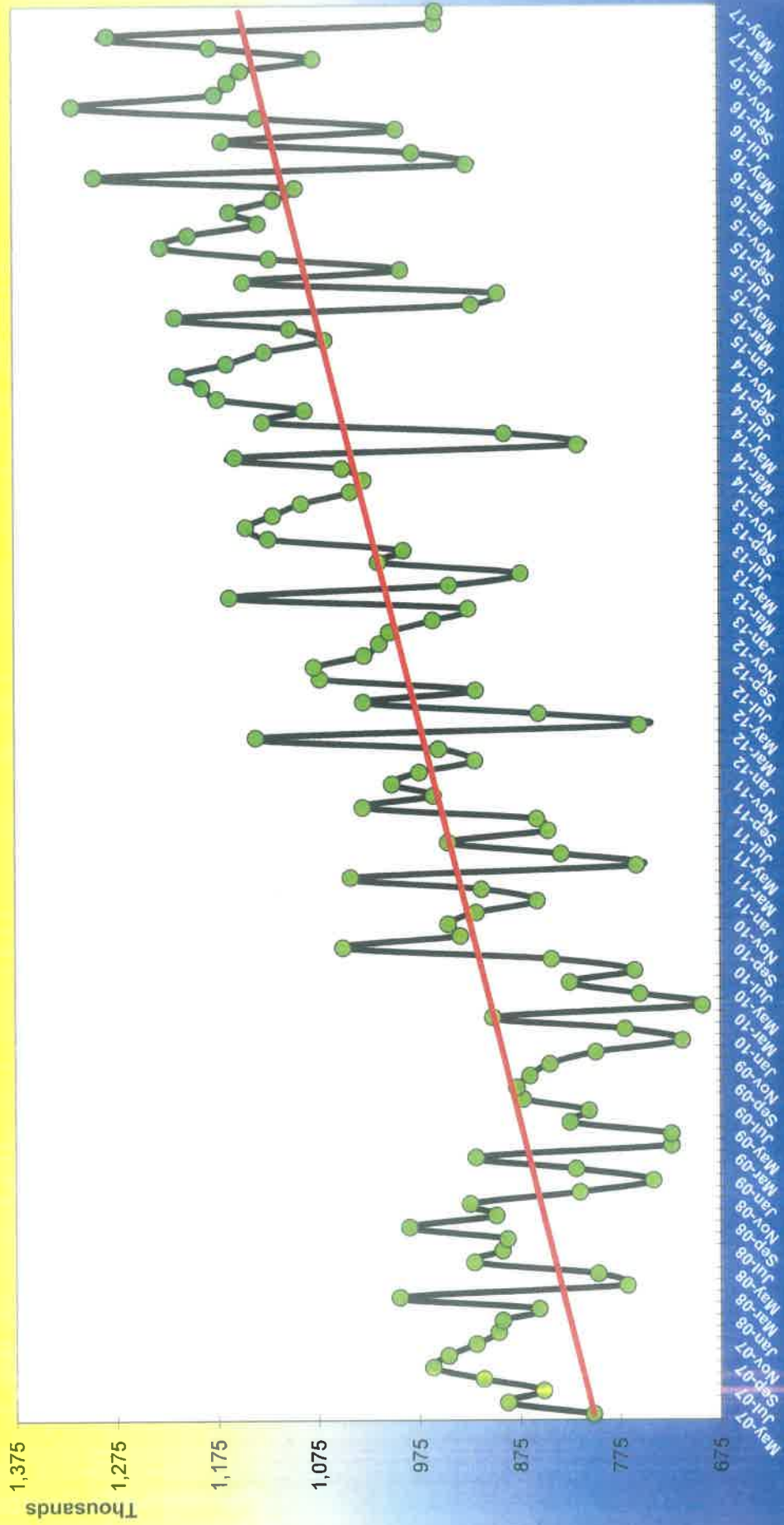
May 2017 Year to Date



Village of Tinley Park Property Tax Revenues Monthly Fiscal Year 2008 to date



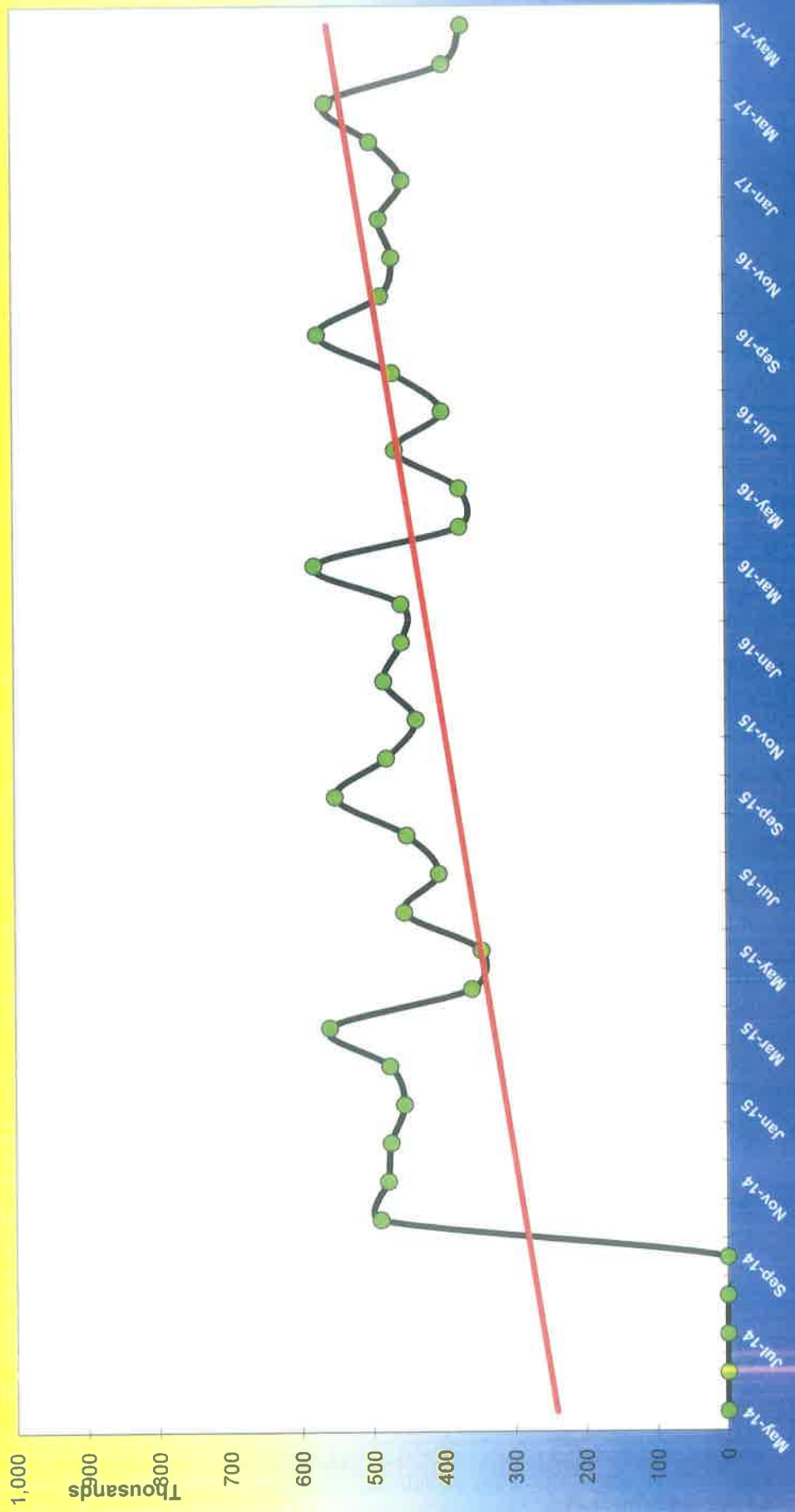
Village of Tinley Park Sales Tax Revenues Monthly Fiscal Year 2008 to date



● Sales Tax Revenues

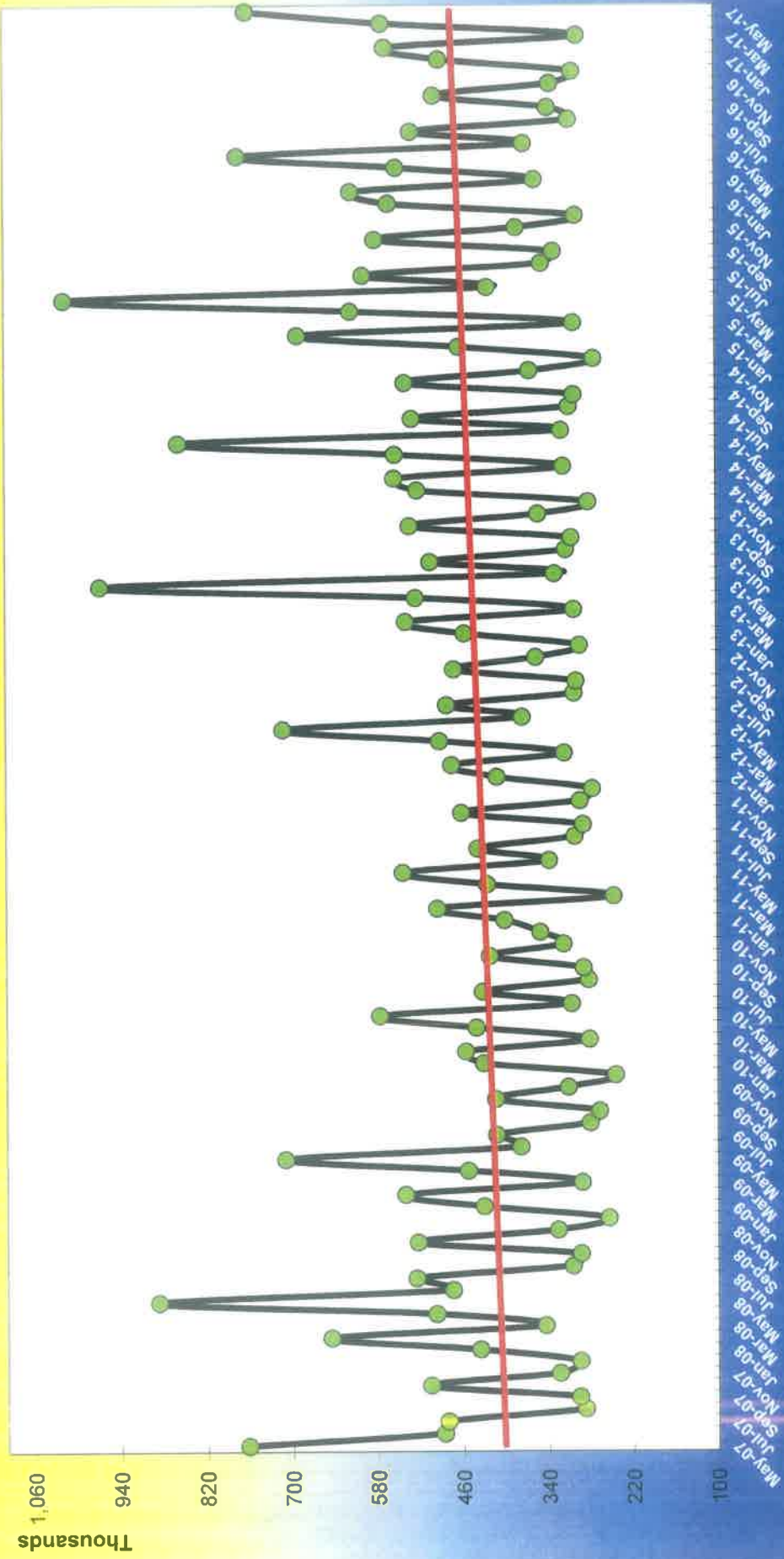
— Linear (Sales Tax Revenues)

Village of Tinley Park Home Rule Sales Tax Monthly Fiscal Year 2015 to date



Series1 Linear (Series1)

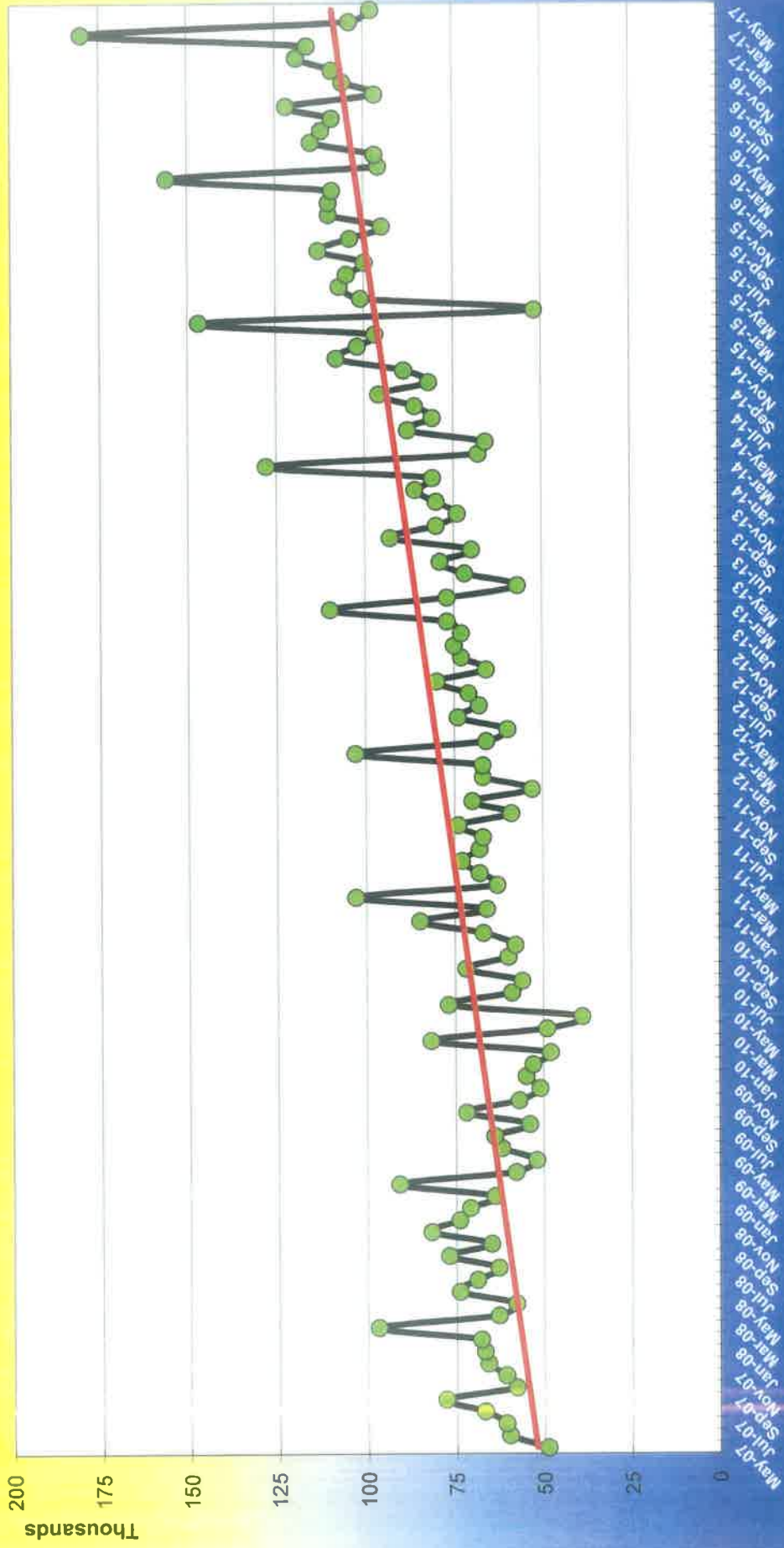
Village of Tinley Park Income Tax Revenues Monthly Fiscal Year 2008 to date



Income Tax Revenues

Linear (Income Tax Revenues)

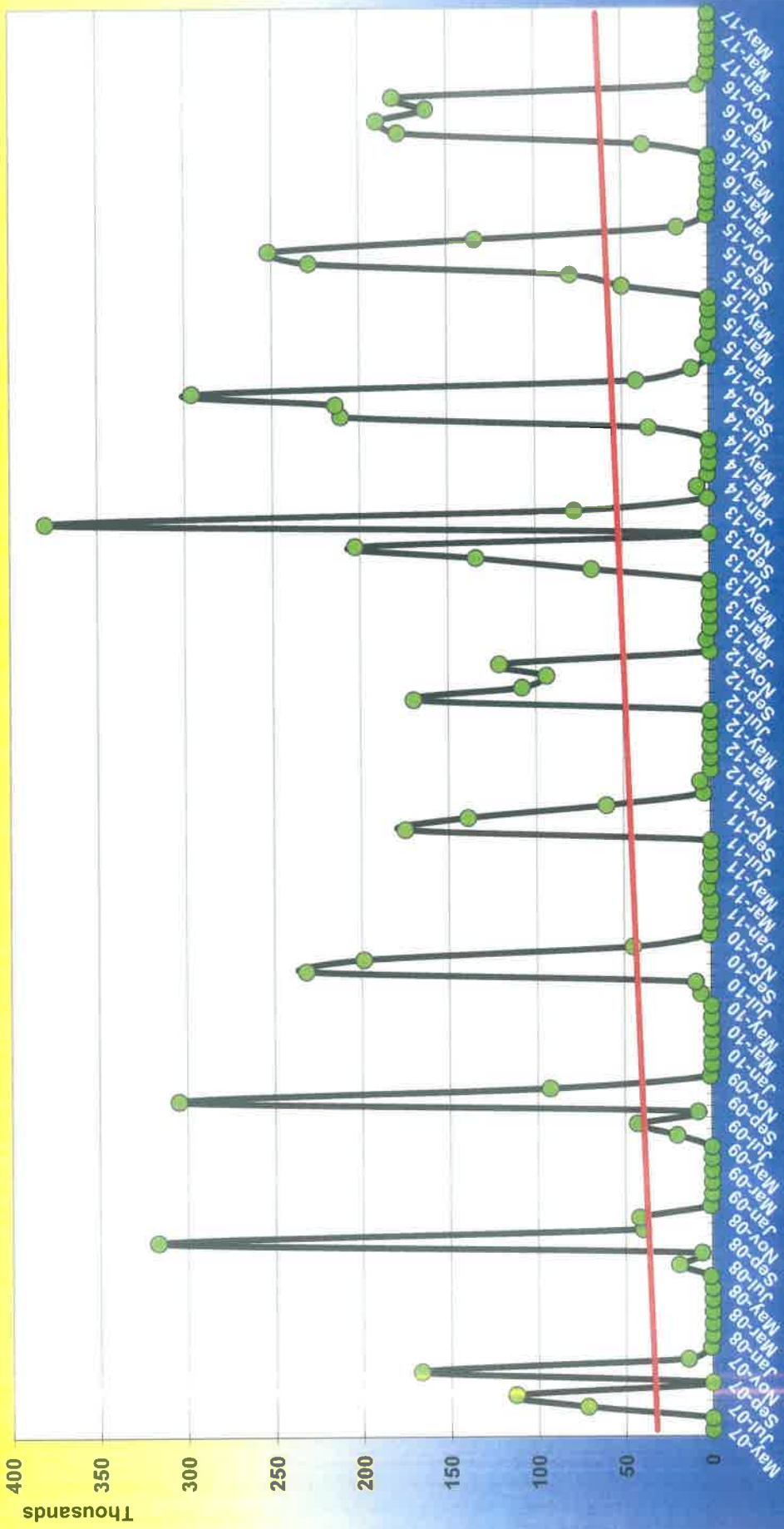
Village of Tinley Park Use Tax Revenues Monthly Fiscal Year 2008 to date



● Use Tax Revenues

— Linear (Use Tax Revenues)

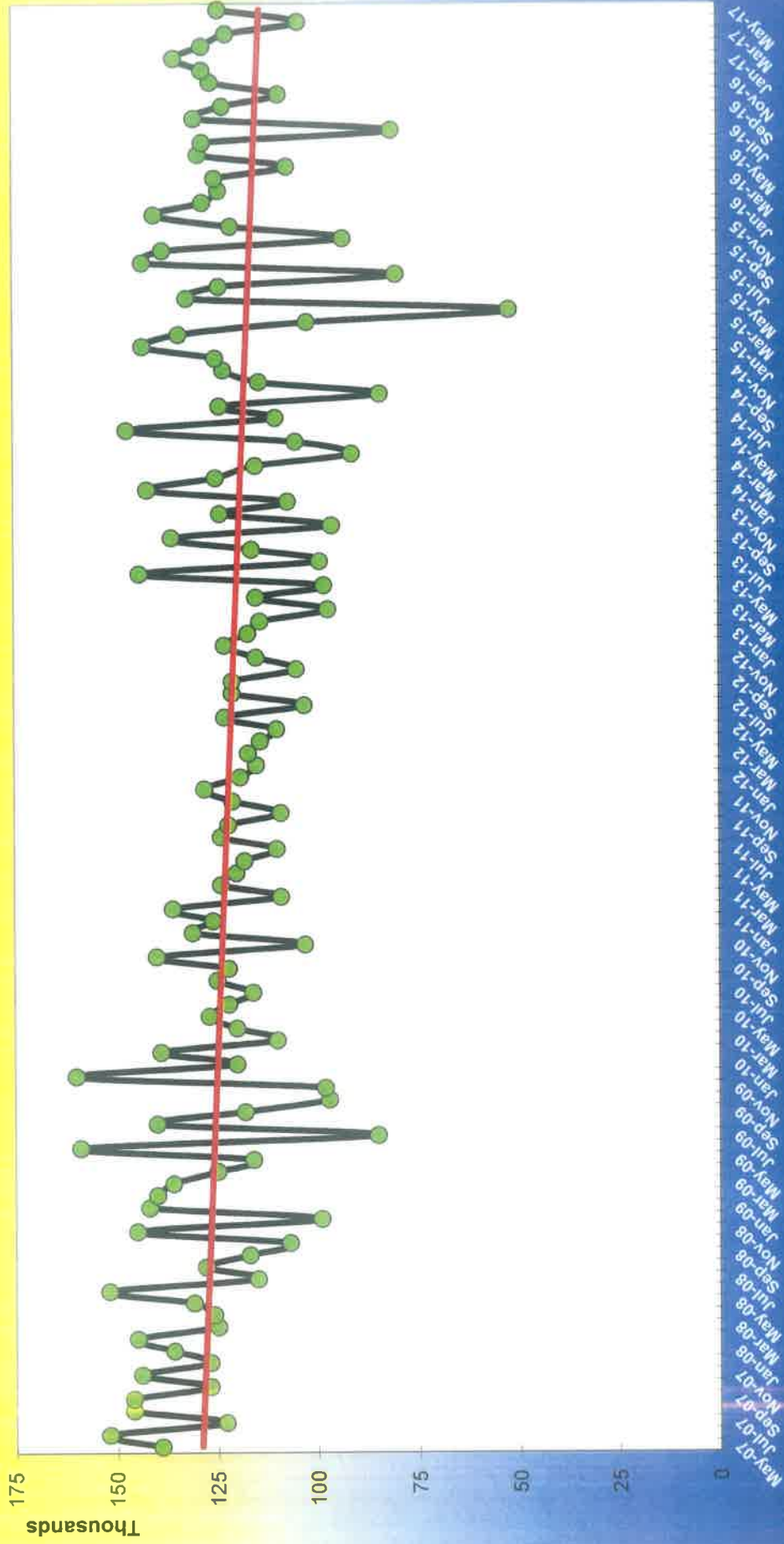
Village of Tinley Park Amusement Tax Revenues Monthly Fiscal Year 2008 to date



Linear (Amusement Tax Revenues)

Amusement Tax Revenues

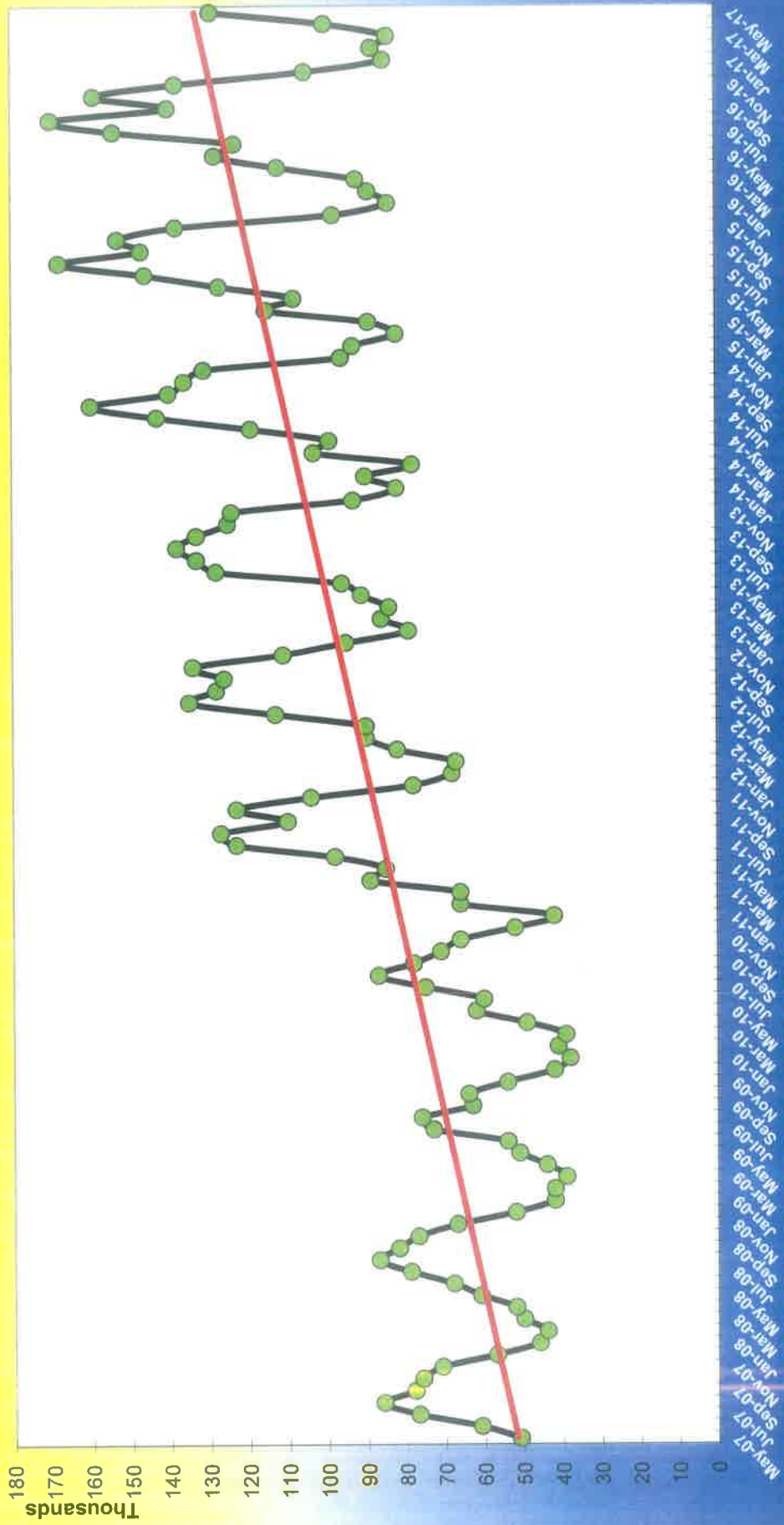
Village of Tinley Park Motor Fuel Tax Revenues Monthly Fiscal Year 2008 to date



Motor Fuel Tax Revenues

Linear (Motor Fuel Tax Revenues)

Village of Tinley Park Hotel Tax Revenues Monthly Fiscal Year 2008 to date



Hotel Tax Revenues

Linear (Hotel Tax Revenues)

Village of Tinley Park, Illinois
 General Fund
 Monthly Comparative Expense Report
 May 2017

DEPT.	EXPENDITURES	2016/2017 PRIOR YEAR CURRENT MONTH	2017/2018 CURRENT YEAR CURRENT MONTH	2016/2017 PRIOR YEAR YEAR TO DATE	2017/2018 CURRENT YEAR YEAR TO DATE	2017/2018 BUDGET	PERCENT OF BUDGET EXPENDED	YEAR TO DATE EXPENDITURES INCR/DECR	PERCENT INCR/DECR	2016/2017 ACTUAL EXPENDITURES
11	Mayor & Trustees	12,150	23,548	12,150	23,548	259,590	9.1%	11,397	93.8%	238,553
12	Village Manager	59,452	78,711	59,452	78,711	902,185	8.7%	19,260	32.4%	825,529
13	Village Clerk	49,747	45,379	49,747	45,379	709,095	6.4%	(4,368)	-8.8%	600,172
14	General Overhead	20,039	45,023	20,039	45,023	4,386,678	1.0%	24,984	Over 100% +/-	3,588,522
15	Finance	88,237	87,824	88,237	87,824	1,752,215	5.0%	(413)	-0.5%	1,126,913
17	Police	1,089,744	1,224,588	1,089,744	1,224,588	15,808,279	7.8%	134,844	12.4%	13,537,237
19	Fire Department	257,933	361,685	257,933	361,685	4,969,625	7.3%	103,752	40.2%	3,961,983
20	Fire Prevention	70,958	69,667	70,958	69,667	1,130,505	6.2%	(1,291)	-1.8%	828,829
21	Emergency Management	137,040	145,349	137,040	145,349	3,229,484	4.5%	8,310	6.1%	2,887,391
23	Road & Bridge	243,538	255,942	243,538	255,942	6,032,980	4.2%	12,404	5.1%	4,421,974
24	Electrical	64,409	63,833	64,409	63,833	1,218,099	5.2%	(576)	-0.9%	997,870
25	Municipal Buildings	48,308	57,567	48,308	57,567	1,354,321	4.3%	9,258	19.2%	852,767
33-000	CD- Administration	0	5,551	0	5,551	232,055	2.4%	5,551	#N/A	1,152,682
33-300	CD-Building Dept. (Inspection)	62,088	91,995	62,088	91,995	1,419,838	6.5%	29,907	48.2%	482,026
33-310	CD-Planning Department	44,874	15,458	44,874	15,458	431,470	3.6%	(29,416)	-65.6%	194,621
33-320	CD-Economic Development	17,066	12,369	17,066	12,369	294,700	4.2%	(4,697)	-27.5%	438,270
35	Marketing/Communications	35,547	44,208	35,547	44,208	667,395	6.6%	8,661	24.4%	30,499
40	Civil Service/Commission	(714)	138	(714)	138	44,835	0.3%	851	Over 100% +/-	49,873
42	Village Bus Services	3,684	3,698	3,684	3,698	55,970	6.6%	14	0.4%	0
43	Health Commission	0	0	0	0	7,450	2.9%	(60)	-21.7%	3,806
44	Environmental Commission	278	218	278	218	38,185	8.2%	(3,536)	-53.0%	9,456
45	Economic/Commercial Commiss	6,668	3,132	6,668	3,132	53,260	7.9%	2,842	Over 100% +/-	43,022
46	Community Resources	1,358	4,200	1,358	4,200	5,270	0.0%	(986)	-100.0%	3,944
47	Zoning Board of Appeals (ZBA)	986	986	986	986	22,450	2.6%	(329)	-36.2%	11,147
48	Long Range Planning (LRPC)	909	580	909	580	24,540	1.1%	(70)	-21.1%	9,930
49	Industry & Commerce (ICC)	0	0	0	0	24,540	#DIV/0!	0	#N/A	0
50	Veterans Commission	333	263	333	263	96,230	5.1%	(789)	-13.9%	72,896
51	Youth Commission	0	0	0	0	10,165	0.0%	(35)	-100.0%	5,435
52	Economic Development (EDC)	5,697	4,908	5,697	4,908	50,600	4.5%	(1,238)	-35.2%	46,038
53	Pace Bus Services	35	0	35	0	1,620	0.0%	0	#N/A	1,882
54	Historic Preservation (HPC)	0	0	0	0	190,730	12.6%	11,031	84.9%	143,256
55	Term Limit Commission	0	0	0	0	325,000	#DIV/0!	0	#N/A	0
56	Senior Services Commission	3,520	2,282	3,520	2,282	325,000	0.0%	0	#N/A	0
57	Sister City Commission	0	0	0	0	1,656,000	#DIV/0!	0	#N/A	0
58	Main Street Commission	13,001	24,032	13,001	24,032	350,000	0.0%	(43,241)	-100.0%	199,678
59	Millennium Commission	0	0	0	0	148,000	0.0%	0	#N/A	65,000
96	Transfer to Local Roads	0	0	0	0	2,650,000	2.3%	(17,483)	-22.4%	2,651,274
96	Transfer to Capital Improvement	0	0	0	0	1,611,000	#DIV/0!	0	#N/A	0
96	Transfer to Bond Stabilization	0	0	0	0	250,000	0.6%	1,395	#N/A	1,292,911
96	Transfer to Capital Improv.-Sura	0	0	0	0	0	0.0%	0	#N/A	154,239
96	Transfer to Debt Service	43,241	0	43,241	0	0	#DIV/0!	0	#N/A	0
96	Transfer to W/S Construction	0	0	0	0	148,000	0.0%	0	#N/A	65,000
96	Transfer to Train Station O & M F	0	0	0	0	2,650,000	2.3%	(17,483)	-22.4%	2,651,274
96	Transfer to Police Pension	77,993	60,510	77,993	60,510	0	#DIV/0!	0	#N/A	0
96	Transfer to Mainstreet Developm	0	0	0	0	0	#DIV/0!	0	#N/A	0
96	Transfer to Escrow	0	0	0	0	0	#DIV/0!	0	#N/A	0
97	Economic Incentives	0	0	0	0	0	0.0%	0	#N/A	0
98	Contingency	0	1,395	0	1,395	0	0.6%	1,395	#N/A	154,239
	Total	2,458,119	2,734,052	2,458,119	2,734,052	52,389,818	5.2%	275,933	11.2%	41,279,624

Village of Tinley Park, Illinois
 Monthly Selected Revenue Summary
 May-17

CONFIDENTIAL

	FY 2018				FY 2017				FY 2016				FY 2015				FY 2014			
	Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date			
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget		
Sales Taxes	\$956,000	\$1,158,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000	\$979,000		
Home Rule Sales Tax	\$368,000	\$475,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000	\$374,000		
Income Taxes	760,000	451,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000	773,000		
Property Taxes	554,000	1,683,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000	742,000		

	FY 2018				FY 2017				FY 2016				FY 2015				FY 2014			
	Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Motor Fuel Tax	124,000	119,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000	129,000
Hotel Tax	129,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000	128,000

	FY 2018				FY 2017				FY 2016				FY 2015				FY 2014			
	Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date		Year to Date	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Commuter Parking Fund	52,000	60,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000
Water & Sewer Revenues	2,116,000	2,036,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000	2,020,000
General Fund Revenues	3,410,000	4,365,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000	3,549,000

Note 1 - Budgeted amounts are straight line amortization of annual budget (divided by 12, times number of months)

Note 2 - FY2018 Budget Assumptions as Change over FY2017 Budget

Sales Taxes	2.4% higher	Hotel Tax	2.0% higher
Home Rule	2.4% higher	Parking Fund	2.2% higher
Income Taxes	5.4% lower	Water & Sewer Rev.	0.9% higher
Prop. Taxes	0.3% lower	General Fund Rev.	1.0% higher
Motor Fuel Tax	2.1% higher		

Note 3 - FY2018 Capita Projections

	IML	IML	IML	IML
	Dec-16	Apr-17	IML	IML
Tinley				
Income Taxes	95.50	95.22		
Motor Fuel Taxes	25.22	25.60		
Use Tax	25.31	24.20		

* Dec 16 projections were the figures available at the time of budget preparation

Village of Tinley Park, Illinois
 Summary of Building Impact Fees Collected
 on behalf of Other Governmental Bodies
 As of May 31, 2017

IMPACT - Print date 6/7/2017

	Current Year to Date	Cummulative Total
Park Districts		
Tinley Park Park District	\$0.00	\$1,772,639.95
Frankfort Square Park District	0.00	43,750.00
Mokena Community Park District	0.00	31,775.00
Fire Protection		
Tinley Park Fire Department	2,452.52	1,288,951.95
Fire Station	0.00	755,954.29
Tinley Park Public Library	3,610.00	1,164,005.00
Tinley Park ESDA	210.00	201,323.00
Village of Frankfort Transportation	7,825.16	58,810.75
Elementary School Districts		
Kirby (140)	0.00	1,011,250.00
Kirby - accelerated	0.00	7,267,361.89
Arbor Park (145)	0.00	5,810.00
Community Consolidated (146)	0.00	381,670.00
Rich Township (159)	0.00	576,600.00
Summit Hill (161)	26,806.44	5,295,497.94
High School Districts		
LincolnWay (210)	4,680.04	892,585.86
Rich Township (227)	0.00	288,400.00
Bremen (228)	0.00	110,800.00
Consolidated (230)	0.00	415,225.00
Totals	\$45,584.16	\$21,562,410.63

When First Impact Fees Collected:

Oct 1971	District 140	Feb 1991 - "Accelerated" Fees
Sep 1977	District 145	
Nov 1971	District 146	
Nov 1991	District 159	
Nov 1995	District 161	
Nov 1995	District 210	
Nov 1991	District 227	
Jul 1988	District 228	
Jul 1988	District 230	
Apr 1975	Fire Protection	Nov 1991 - Fire Station
Apr 1975	Library	
Jun 1975	Park District	
May 1979	ESDA	
July 1997	Mokena Com.Park District	
July 1997	Frkft. Sq. Park District	
March 2008	Frankfort Transportation Impact Fee	

Village of Tinley Park, Illinois
Accounts Receivable Summary
State of Illinois
6/7/2017

Income Tax Distributions	2 months	\$1,329,184
Mental Health Center/Howe Utility bills (water & sewer)	June 17 bills + penalties	27,200
State Police rent	Dec16 & Feb17 - Jun17	<u>12,195</u>
Total		<u><u>\$1,368,579</u></u>

MEMORANDUM



To: Finance Committee

From: David Niemeyer, Village Manager *DN*

cc: Village Board
Pat Carr, Interim Assistant Village Manager
Brad Bettenhausen, Village Attorney
Patrick Connelly, Village Attorney

Date: June 23, 2017

Re: Fraud Assessment RFQ

The Village recently sent out a Request for Qualifications (RFQ) for a Fraud Risk Assessment. The RFQ is attached. We received 6 proposals from the following firms:

- Baker Tilly
- BKD
- KPMG
- Plante Moran
- Sargent consulting Group, LLC
- Sobel & Co, LLC

Trustee Mangin, Brad Bettenhausen, Village Treasurer, and I reviewed the proposals and interviewed the following firms:

-Plante Moran
-BKD
-Baker Tilly

After interviewing the three firms, we believe that BKD is the most qualified. We talked with them a second time and they put together the attached scope of risk management procedures. The estimated fees are \$45,000 plus a 4% administration fee. (The actual engagement letter will be sent later).

In addition, I have attached additional information if we decided we want to have a fraud hotline service. There is a one time implementation fee of \$1000 and annual fees of \$1000 to \$3000 depending on the level of service.

We would request the Finance Committee to recommend to the Village Board that BKD be hired to do a fraud assessment for the Village in the amount of \$45,000 plus a 4% administrative fee.

Village of Tinley Park
Attachment to Engagement Letter
Scope of Risk Assessment Procedures

PHASE 1: Planning

- ▶▶ Develop an understanding of your organization and how the various areas relate and interact
- ▶▶ Obtain and analyze existing documentation related to accounting procedures and controls
- ▶▶ Gain an overall familiarity with the Village by obtaining and analyzing financial statements to make a preliminary assessment of fraud risk
- ▶▶ Discuss specific management concerns
- ▶▶ Perform a risk assessment survey of the Village's employees by department
- ▶▶ Obtain data and perform data analytics on areas most susceptible to fraud prior to going on-site (vendor payments, payroll, cash receipts)
- ▶▶ Develop a list of the areas considered to be the highest risk for fraud, based on the above, resulting in a disciplined and targeted approach during fieldwork

PHASE 2: On-Site Assessment

- ▶▶ Interview key individuals involved in the areas identified during Phase 1 to understand how the processes work and begin identifying potential gaps in the processes that could lead to fraud
- ▶▶ Gain further understanding of your overall entity-level, antifraud efforts
- ▶▶ Observe certain individuals perform their duties as necessary, to clarify our understanding of how the identified processes work
- ▶▶ Perform a walkthrough of selected transactions and documents in key areas as necessary to clarify our understanding of how controls and processes operate

PHASE 3: Analysis and Development of Recommendations

- ▶▶ A section related to each fraud risk or weakness identified and recommendations for management's consideration to address each finding
- ▶▶ Samples of certain policies you might consider adopting as part of an overall fraud avoidance plan
- ▶▶ Recommendations to improve efficiency as noted during the course of work to identify fraud risks
- ▶▶ Recommendations for additional antifraud controls or processes for your consideration

After management has had an opportunity to read and provide comments, a final report would be issued. If desired, we would be available to present the final report in person to management and the board of trustees or finance committee.

Estimated fees - \$45,000 plus 4% admin fee

BKD INTEGRATED REPORT

A Hotline to Help Protect Your Organization



bkd.com/integrareport



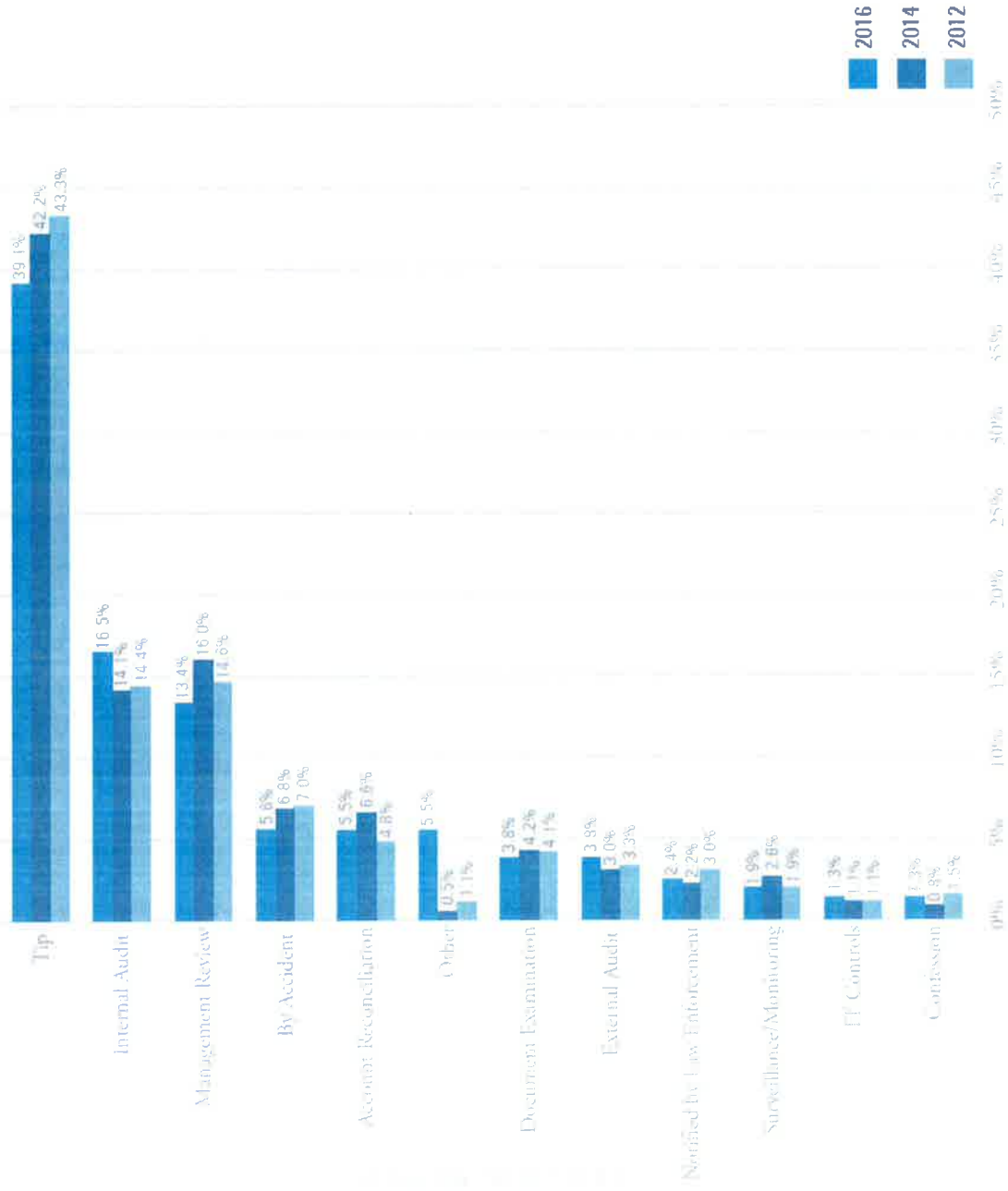
BKD INTEGRA REPORT

Association of Certified Fraud Examiners states

- **5% of revenues** lost to fraud each year
- Frauds last a median of **18 months** before being detected
- Occupational fraud is **more likely to be detected** by tip than by any other method
- Organizations **with hotlines** catch fraud:
 - **50%** more quickly
 - Median loss **50%** less

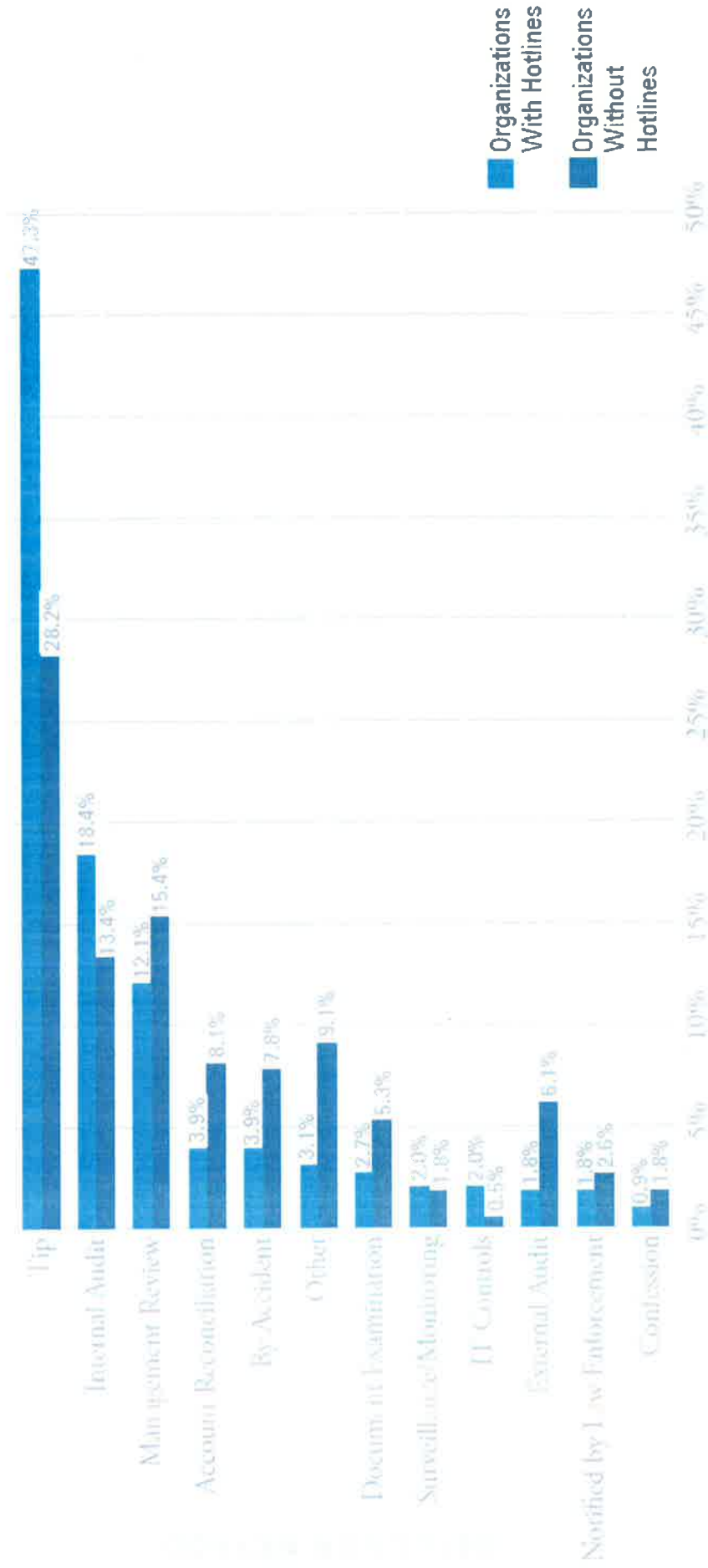
DETECTION OF FRAUD SCHEMES

Initial Detection of Occupational Frauds



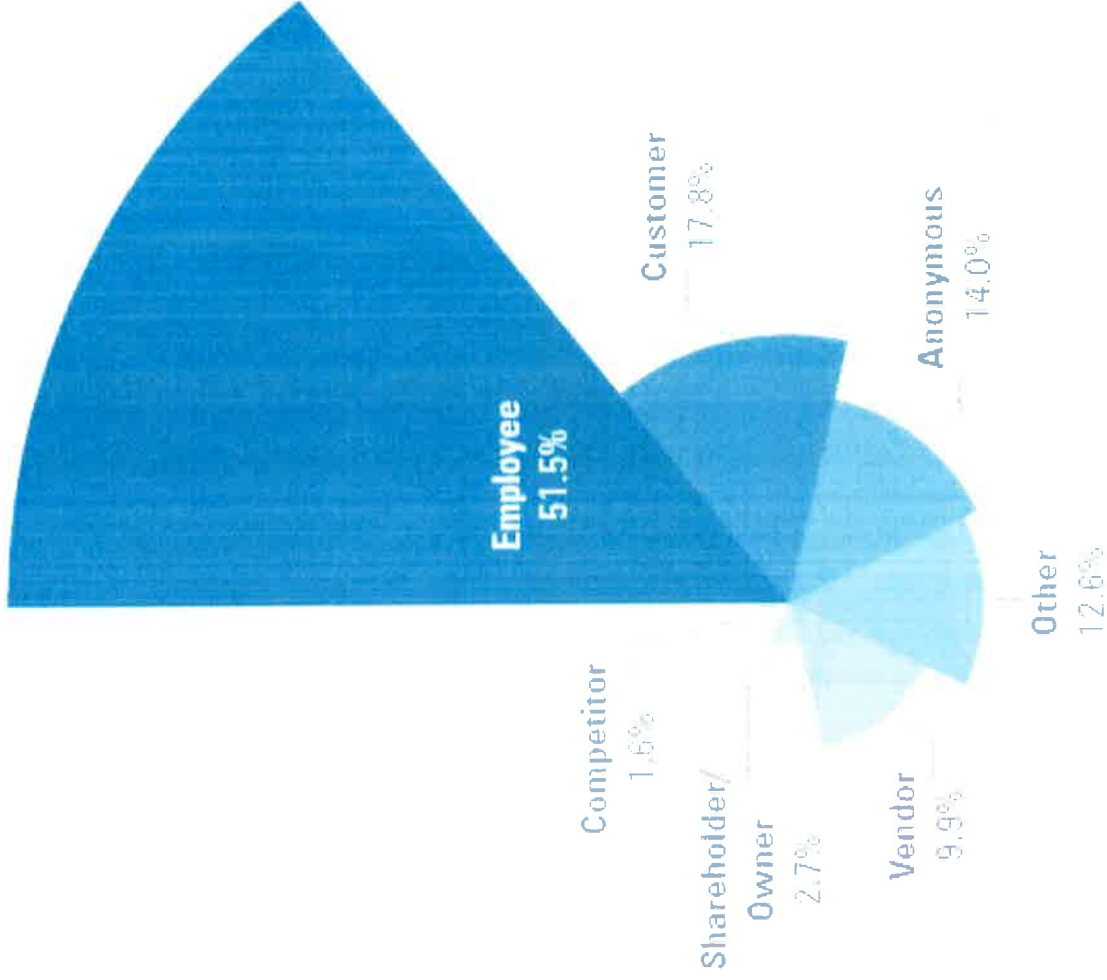
DETECTION OF FRAUD SCHEMES

Impact of Hotlines



DETECTION OF FRAUD SCHEMES

Source of Tips





BKD's IntegraReport Hotline

Anonymous fraud / ethics hotline service available 24/7/365

- **By phone – toll free at 855.858.3344**
 - Recorded message will explain how to use the hotline
 - Caller is provided up to 10 minutes to leave a detailed message
 - If more time is needed, simply call back
- **On the web at www.IntegraReport.com**
 - Brief video that will explain how to use the hotline
 - Report an incident by filling out form
 - Ability to upload supportive evidence (videos, pictures, documents, etc.)

Welcome to

IntegraReport

Thank you for taking the time to visit our website.

Please fill out the boxes below to report the incident.

BKD INTEGRA
REPORT



Angela Morelock

00:00

01:34

Report an Incident

What is the name of the company or organization? *

Subscriber Code:

Does the incident involve you? *

Yes

No

What is the name of the company or organization? *

Subscriber Code

Does the incident involve you? *

Yes
 No

Describe the situation or incident providing as much detail as possible including names and dates. *

Enter location or branch office of incident described above. *

How did you discover this incident? *

I agree to the **Terms of Use:** *

Yes

Attachments:

Upload File(s)

Submit Report



IntegraReport Spanish Option

855.858.3344



Reporte un incidente

El nombre de la organización o compañía a la que pertenece *

Código del Suscriptor

Esta usted involucrado en el incidente? *

- Sí
- No

Por favor escriba detalladamente el incidente o situación. Si le es posible incluya el nombre de las personas involucradas en el incidente y fecha de lo ocurrido *

Escriba el nombre de la sucursal o ubicación donde ocurrió el incidente *

Como se dio cuenta o descubrió este incidente? *

Acepto los **Términos de Uso** *

- Sí

Accesorios

Subir Archivo

Hacer clic para someter el reporte

Phone Line Reporting

“Press: 1 for English”

2 for Spanish”



Hotline Reporting Service

<i>Hotline Reporting Service</i>	<i>IntegraReport</i>
Hotline Monitoring by BKD Fraud Professionals	✓
Hotline Access (via web & phone)	
Employees	✓
Donors	Optional
Volunteers	Optional
Report Routed to Designated Individuals	Two to Three
Management Dashboard Report	Quarterly

BKD INTEGRA REPORT

Received: 12/20/2017 12:53 PM

Organization: ABC Organization, Inc.

Subscriber Code: 1Z3XYZ

Involved: Yes

Incident: The secretary in the accounting office, Sue Smith, is stealing money from ABC Organization. I witnessed her taking money out of the accounting office on Monday, November 10 around the lunch hour when her supervisor who oversees the safe was out to lunch.

Location office or branch: East Campus Building in Sunnyville

Discovered: I witnessed it first hand as I was walking by the accounting office. Sue looked alarmed when she noticed I was watching. She confronted me in the parking lot after work about what I saw and threatened me to not say anything about taking the money and that she would put it back before anyone noticed.

I Agree to the Terms of use: Yes

Category: Misuse or Misappropriation of Entity Assets

Hotline Source: Anonymous

Reporting Method: Online

Subject Business Process: Finance/Accounting

Subject Individual: Employee

BKD INTEGRA REPORT

Received: 12/12/2017 7:36 AM

Organization: ABC Organization, Inc.

Subscriber Code: 123XYZ

Involved: No

Incident: Um, yes, hi. Um, I don't know how to say this, but, um, tonight after I clocked out, I saw Barry Anders at Shauna's desk doing something with her signature stamp. Uhm, yeah, I don't know what an A/P clerk is doing in Shauna's office. Uh, I guess that's it.

Enter location or branch office of incident described above: 1201 Walnut

Discovered: I saw something after hours.

I Agree to the Terms of use: Yes

Category: Accounting, Auditing, Financial

Hotline Source: Anonymous

Reporting Method: Phone

Subject Business Process: Purchasing

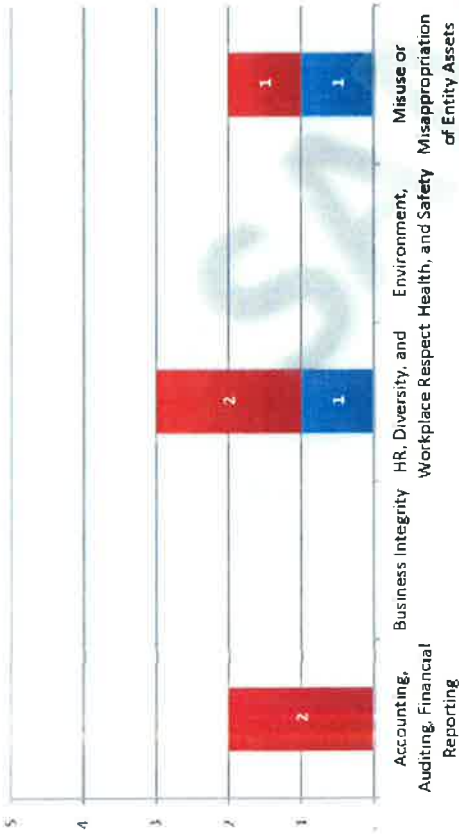
Subject Individual: Unknown/Other

Quarterly Management Dashboard

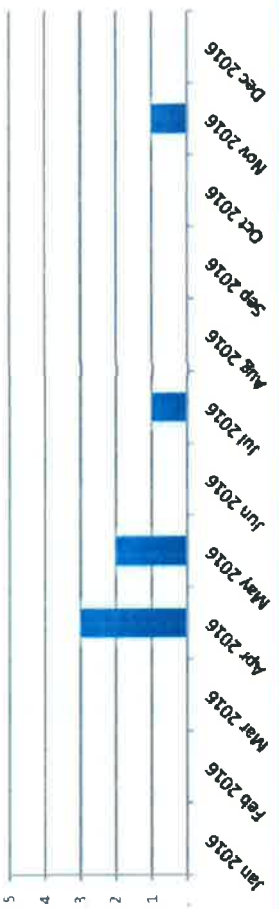
Not-For-Profit
 Quarter Ended December 31, 2016
 Management Dashboard

BKD INTEGRA REPORT

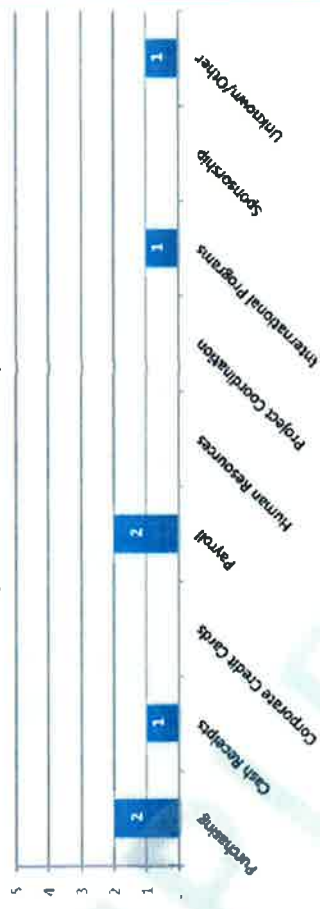
Reports by Category
 (1/2/2016 - 12/31/2016)



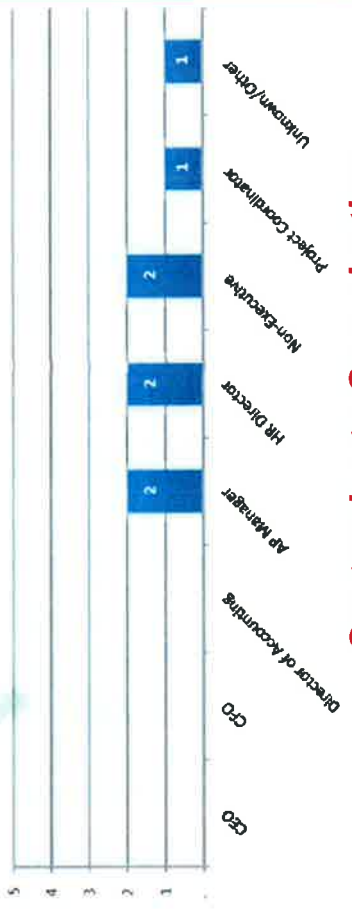
Reports by Month
 (Last 12 Months)



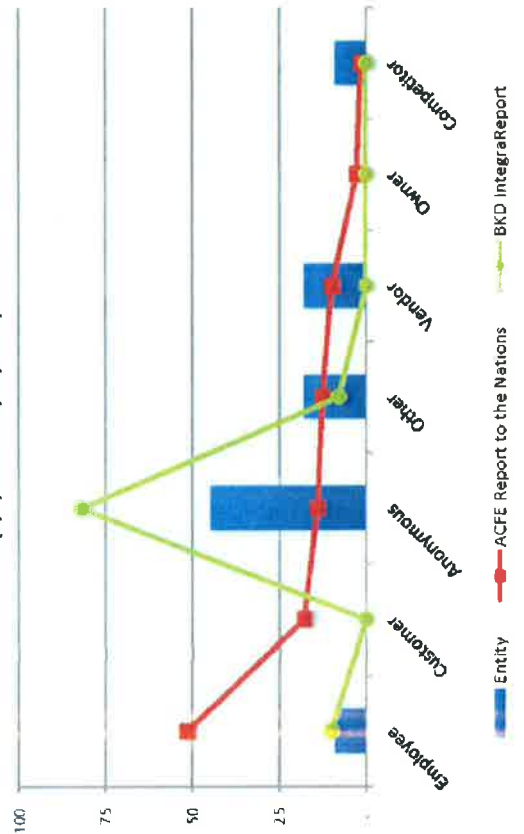
Subject of Reports (by Business Process)
 (1/2/2016 - 12/31/2016)



Subject of Reports (by Individual)
 (1/2/2016 - 12/31/2016)



Source of Hotline Reports
 (1/2/2016 - 12/31/2016)



Customize to Organization

Quarterly Management Dashboard

Summary of Reports

Not-for-Profit

Quarter Ended December 31, 2016

List of Reports Received

BKD INTEGRA
REPORT

Date Received	Report Category	Business Process	Subject Individual
11/10/2016	HR, Diversity, and Workplace Respect	Unknown/Other	Unknown/Other




➤ Enhance Effectiveness

Employee Fraud Awareness Training

- Overview of fraud
- Reviews most prevalent frauds of your industry

Management Implementation Consulting

- Trains management on the *IntegraReport* hotline
 - Planning prior to hotline launch
 - Communication strategies
 - Reacting to reports and investigation plan
- 

Bundled Services

	IntegraReport Basic	IntegraReport Prime	IntegraReport Platinum
Hotline monitoring by BKD Fraud Professionals	✓	✓	✓
Hotline Access (via web & phone)			
Employees	✓	✓	✓
Donors [& Volunteers]		Choice of One	Choice of One or Both
Report Routed to Designated Individuals	Two to Three	Two to Three	Customized Groups, Two to Five
Management Implementation Consulting			
Brief Setup Consultation	✓		
Live Broadcast		✓	✓
Fraud Awareness Training: Archived Webinar & DVD		✓	✓
Rollout & Promotional Materials		Samples	Custom-Designed
Management Dashboard	Quarterly	Quarterly	Quarterly



QUESTIONS



FOR MORE INFORMATION // For a complete list of our offices and subsidiaries, visit bkd.com or contact:

Erin Rickett // IntegraReport Consultant
erickert@bkd.com // 816.701.0249



MEMORANDUM



To: Finance Committee

From: David Niemeyer, Village Manager *DN*

cc: Village Board
Pat Carr, Interim Assistant Village Manager
Denise Maiolo, Interim HR Director
Patrick Connelly, Village Attorney

Date: June 23, 2017

Re: Health Insurance Broker RFQ

The Village recently did an RFQ (attached) for a new health insurance broker. The Village last did this in 2014 and selected Hallberg Insurance.

Staff would like to take our health insurance program to the next level and interviewed a few brokerage firms that we believe can do that. Some of the things we were looking for included:

- Improved employee communication
- New, non traditional ideas on health insurance plans that will help the Village better manage costs
- Familiarity with the rapidly changing health insurance laws and markets
- A robust employee wellness plan
- A firm that is in a position to be able to institute and properly communicate to our employees a new plan for the upcoming October 1st plan year

The following firms submitted RFQs:

- Benefits Management Resources, Inc.
- The Horton Group
- Hallberg Commercial
- Barra & Associates
- Stumm Insurance, LLC
- Financial Renaissance
- Arthur J. Gallagher & Co.

- G.A. Crandall & Company
- VistaNational
- Alliant/Mesirow

We reviewed this list and Trustee Mangin, Pat Carr, Denise Maiolo, and I chose the following five firms to interview:

- Alliant/Mesirow
- The Horton Group
- Arthur J. Gallagher & Co.
- Financial Renaissance
- G.A. Crandall & Company

After interviewing the five firms, we rated the Horton Group as the top firm. The Horton Group is one of the top 50 brokers in the country and its headquarters are in Orland Park. We believe they will improve our service levels with regards to employee communication, wellness programs, cost containment measures, HR administrative services, data analytics, market and industry knowledge, and voluntary benefit programs. In addition, the fees will be less than that of a broker.

With the renewal period starting October 1, we would like to get the committee's approval to hire Horton as our new insurance broker ASAP so they can begin the renewal process.



Village of Tinley Park, Illinois

REQUEST FOR QUALIFICATIONS

Insurance Brokerage Services

2017 – RFQ - 007

This Request for Qualifications (“RFQ”) is for the purpose of evaluating the qualifications of a qualified firm to provide Insurance Brokerage services. The Village may, but is not required to, enter into a professional working relationship with a qualified firm as a result of this RFQ.

GENERAL REQUIREMENTS: Proposers are to submit ten (10) packets. Submit **one (1) original plus nine** complete copies of the proposals. Three to five firms may be notified that they have been selected for further evaluation.

SUBMISSION LOCATION: The Village Of Tinley Park
16250 South Oak Park Avenue
Tinley Park, IL 60477

SUBMISSION DATE: Tuesday June 6th, 2017 by **5:00 p.m.**
Responses received after the time specified will not be opened.

CONTACT QUESTIONS: Submit questions via email to: The Village of Tinley Park, attention Hannah Lipman, Administrative Intern, at hlipman@tinleypark.org or via phone (708)444-5000. Questions are required no less than three (3) business days prior to the RFQ opening date. **Absolutely no informal communication shall occur regarding this RFQ, including requests for information or speculation between Proposers or any of their individual members and any Village elected official or employee. All questions will be answered with a copy of the question and answer to each proposer that the Village is aware of and may be answered by addendum.**

CONTENTS: The following sections, including this cover sheet, shall be considered integral parts of this solicitation:

- Notice of RFQ
- General Terms and Conditions
- Project Overview
- Submission Requirements
- References

GENERAL TERMS AND CONDITIONS

1. **Negotiations:**
The Village of Tinley Park reserves the right to negotiate specifications, terms and conditions, which may be necessary or appropriate to the accomplishment of the purpose of this RFQ. Nothing in this RFQ is intended as a contract or as any kind of promise or commitment to enter into an agreement.
2. **Confidentiality:**
RFQs and responses thereto are subject to the Illinois Freedom of Information Act ("FOIA").
3. **Reserved Rights:**
The Village of Tinley Park reserves the right, at any time and for any reason, to cancel this RFQ or any portion thereof, to reject any or all RFQs. The Village reserves the right to waive any immaterial defect in any RFQ. The Village may seek clarification from a proposer at any time, after the submission date, and failure to respond promptly is cause for rejection.
4. **Incurred Costs:**
The Village of Tinley Park will not be liable for any costs incurred by respondents in replying to this RFQ.
5. **Award:**
Award, if any, will be based on the highest ranked responsive, responsible bidder. Award, if any, will be based on the evaluation criteria set forth herein.
6. **Discussion of RFQ:**
The Village of Tinley Park may conduct discussions with any proposer who submits a response to this RFQ. During the course of such discussions, the Village shall not disclose any information derived from one proposer to any other proposer.
7. **Time and Effort:**
Time is of the essence. The broker shall be able to devote sufficient resources to the Village of Tinley Park.
8. **Responsibility and Default:**
The proposer shall be required to assume responsibility for all items listed in this RFQ. The successful proposer shall be considered the sole point of contact for purposes of any service agreement entered into by the Village.
9. **Interpretations or Correction of Request for Qualifications:**
Proposer shall promptly notify the Village of Tinley Park of any ambiguity, inconsistency or error that they may discover upon examination of the RFQ. Interpretation, correction and changes to the RFQ will be made by written addendum. Interpretation, corrections or changes made in any other manner will not be binding.
10. **Addenda:**
Addenda are written instruments issued by the Village prior to the date of receipt of qualifications, which modify or interpret the RFQ by addition, deletions, clarifications, or corrections. Each proposer shall ascertain prior to submitting a qualifications packet that all addenda issued have been received, and by submission of a qualification packet, such act shall be taken to mean that such proposer has received and understands fully the contents of the addenda.
11. **Taxes:**
The Village of Tinley Park is exempt from paying Illinois State taxes.
12. **Non-Discrimination:**
Proposer shall comply with the Illinois Human Rights Act, 778ILCS 5/1-101 et seq. as amended and any rules and regulations promulgated in accordance therewith, including, but not limited to, the Equal Employment Opportunity Clause, Illinois Administrative Code, Title 44, Part 780 (Appendix A), which is

incorporated herein by reference.

13. **Insurance: Please submit certificate with your proposal**

The proposer must obtain insurance issued by a company or companies qualified to do business in the State of Illinois and provide the Village with evidence of credible insurance. Insurance in the following types and amounts is necessary:

- Professional Liability to include, but not be limited to, coverage for Errors and Omissions to respond to claims for loss therefrom:
 - General Aggregate Limit \$1,000,000
 - Each Occurrence Limit \$ 500,000

Proposer agrees that with respect to the above required insurance, the Village of Tinley Park shall:

- Be named as additional insured **by endorsement** as their interest may appear;
- Be provided notice within thirty (30) days, in writing, of cancellation or material change to said policy;
- Be provided with Certificates of Insurance evidencing the above-required insurance, prior to commencement of any working relationship and thereafter with certificates evidencing renewals or replacement of said policies of insurance at least fifteen (15) days prior to the expiration of cancellation of any such policies.

14. **Change in Status:**

The proposer shall notify the Village of Tinley Park immediately of any changes in its status resulting from any of the following: (a) proposer is acquired by another party; (b) proposer becomes insolvent; (c) proposer, voluntarily or by operation of law, becomes subject to the provisions of any chapter of the Bankruptcy Act; (d) vendor ceases to conduct its operations in normal course of business. The Village of Tinley Park shall have the option to terminate any professional working relationship with the vendor immediately on written notice based on any such change in status.

15. **Precedence:**

Where there appears to be variances or conflicts, the following order of precedence shall prevail: The Village of Tinley Park Request for Qualifications; and the Proposers Response to RFQ.

16. **Submittal and Evaluation Factors:**

The most promising responses as determined by the Village of Tinley Park will be evaluated in detail. Additional information may be sought from Firm(s). Firms may be asked to present and explain their proposals. The key person to be assigned to this project must be present at this interview. The Village reserves the right to waive non-material deficiencies in any proposal.

Proposals will be evaluated by the Village. The Village reserves the right to reject any or all proposals and is not and shall not be bound to select one or more Proposer to provide services to the Village.

The Village also reserves the right to exercise its discretion and be the sole judge of all proposals.

The following will serve as the basic criteria for the possible selection of the consultant.

1. Understanding of the work required as evidenced by the proposal and the ability of the Broker to commence work in a timely manner. Completeness of proposal will be critical.
2. The qualifications of the company;
3. The scope of the services offered;
4. Ability to work with and relationship with and access to major health insurance carriers;
5. Completeness and responsiveness to the requirements of the RFQ;
6. Experience, qualifications and competency in providing insurance agency /Brokerage and consulting services to municipalities in the State of Illinois;
7. Experience of the individual and/or team that will be assigned to the Village;
8. Experience in evaluating operations and making recommendations that are feasible;
9. Understanding of the project's objectives and scope as evidenced by the quality of the proposal submitted;

10. Good service and good value shall weigh heavily in the selection process.
11. Firm compensation assessment.

PROJECT OVERVIEW

1. **Intent:**
The Village of Tinley Park may enter into a service agreement with a qualified firm to provide Health Insurance Brokerage services for the Village of Tinley Park.
2. **Background:**
The Village of Tinley Park (population of approximately 60,000) employs over 400 employees (approximately 200 full time and 200 part time). Full time employees are eligible for Village insurance programs, which include health, dental and life insurance programs. The Village has also implemented a wellness program it wishes to enhance.
3. **Project Scope of Services:**
The purpose of this Request for Qualifications (“RFQ”) is to select a Firm qualified to represent the insurance interests of the Village. As this is an Agent/Broker RFQ, insurance/risk management consultants and carriers will not be considered. The selected Firm is expected to provide qualified and expert professional services, including but not limited to:
 - a. Periodic review (no less than annual) of the Village’s health insurance programs, specific coverage(s), loss data, and risk management measures; and making recommendations to the Village with respect to the need for ancillary insurance services, additional coverage and modifications, updating or upgrading of existing coverage (s).
 - b. Annual recommendations concerning changes in terms, conditions and limits of coverage; based on best industry practices.
 - c. Upon approval by the Village, annual marketing of Village’s health insurance program, including, a negotiation of carrier contract extension or change (s). This service will include comprehensive assistance and guidance in completing the insurance application process in a timely fashion.
 - d. Solicitation of proposals from qualified insurance carriers on an annual or as needed basis who are experienced and familiar with Illinois municipalities.
 - e. Development of bid specifications to be submitted to the municipal marketplace for which proposals are sought.
 - f. Evaluation of proposals submitted by insurance carriers relative to compliance with insurance specifications, cost and ability of each carrier to perform as required including relative solvency.
 - g. Detailed report of solicited policy renewal options available to the Village.
 - h. Examination and approval of issued policies and bonds for conformance with the Village’s specifications and the carrier’s proposal.
 - i. Provision of an annual stewardship report, including insurance schedule, policy summaries, review of past year’s activities and outlook for coming year’s market conditions.
 - j. Assistance to the Village in drafting insurance specifications for contracts and agreements as requested.
 - k. Advice to the Village on new developments in the field of insurance.
 - l. The selected broker/consultant will be expected to work in partnership with the Village staff to perform the following services:
 - Provide recommendation for the proposed benefit components, specifically in the area of design, funding, cost and administration.
 - Conduct renewal negotiations with the carrier(s) and vendors and prepare a complete and detailed accounting of all claim costs, provider access fees, administrative expenses, risk charges, etc.
 - Provide general problem solving throughout the plan year.
 - Any other duties critical to the proper formation of a health insurance plan and its optimal operation and participation.
 - m. Advice and assistance in enhancing the Village’s wellness program.

4. **Submission Requirements:**

Section 1.0 – Executive Summary

Provide a brief summary which describes and highlights your firm's experience, qualifications, and expertise and why your team would be the best brokerage choice for the Village of Tinley Park. Please state your firm's business organization type (sole proprietor, partnership, corporation, etc.).

Section 2.0 – Relevant Experience

Provide a detailed description for other clients you currently serve. Emphasis should be placed on work completed within the last five years by the specific personnel being proposed to work on this project.

Section 3.0 – Project Design and Management Team

Provide an organization chart graphically illustrating how your firm would staff and structure your proposed team for brokerage services.

Section 4.0 – Firm Differentiation

This section represents one of the most important sections for the selection of the short listed firms. Please respond to the individual questions carefully and succinctly.

Team Leadership

- Who on your team will provide consistent day-to-day service to the Village of Tinley Park?
- What are your expectations for performance of this individual with regard to providing the Village of Tinley Park with high quality insurance brokerage services?
- List and rank ten (10) key attributes or abilities this firm possesses that the Village of Tinley Park is seeking.

Budget

How does your firm maximize and maintain the lowest possible insurance quotes for your clients? Cite examples of specific things that you have done with your other clients to meet this objective.

Section 5.0 – References

Provide three (3) company references and three (3) references for the proposed primary insurance broker

Insurance Broker RFQ Q&A

RFQ Due Date: Tuesday June 6th, 2017 5:00p.m.

1. Why is the Village putting this work out to bid?
The Village issues an RFQ for these services every three years.
2. Who is the current broker?
Hallberg Commercial
3. How long has the current broker been providing this service?
Three years
4. Does the current broker provide the same scope of services that is included in this RFQ? If not, what was added/changed?
Yes, the current broker provides the same scope. The only addition to this RFQ is the enhancement of the Village's wellness program.
5. Has the Village had any performance issues with the current carriers/vendors?
No, the Village has had no issues.
6. Are the current services provided via a fixed fee arrangement, on a time-and-expense basis, or on a commission schedule?
 - a. If services are provided via a fixed fee arrangement, what is the most recent fee arrangement?
 - b. If services are provided on a time-and-expense basis, what are the current hourly rates? What were the total fees charged in 2016?
 - c. If services are provided on a commission schedule, what is the schedule? How much was paid to the broker in 2016?
The current services are paid by commission. Services are not paid directly by the Village, but by commission through the insurance provider.
6. Does the Village have a payment preference? (flat fee, commissions, etc.)
Current services are paid by commission.
7. Approximately how many meetings per year has the attendance of the broker been requested?
The broker is requested as needed.
8. Traditionally, has the attendance of the broker been requested during the open enrollment period?
Yes
9. Can the Village provide a copy of the deliverables produced in the last fiscal year for this service?
No
10. What is the length of this contract?
Services last three years
11. What is the time frame for making a final decision?
All responses to the RFQ will be reviewed and discussed soon after the due date. The Village estimates it will be one to two months until the proposals are reviewed, discussed, finalists interviewed, and a final decision approved.
13. Does the Village have an actuary who performs the annual OPEB valuation?
No
14. Does the Village have an actuary who performs the annual RDS attestation?
No

15. Can the Village provide more detail for Section 5.0, References? Is the Village looking for six client references?

Please provide three (3) references for the firm as a whole. Also, please provide three (3) references for the proposed primary insurance broker.

Village of Tinley Park



Prepared for:



Date: 6/6/2017

Presented By:

Mike Wojcik / Senior Vice President

mike.wojcik@thehortongroup.com

Phone: 708.845.3126

Sean Dauber / Senior Vice President

sean.dauber@thehortongroup.com

Phone: 708.845.3806

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Scope of Services and Pricing	Included in Appendix

**Request for Qualifications 2017 RFQ 007
Insurance Brokerage Services
Village of Tinley Park**

June 6th, 2017

Attn: Hannah Lipman
Administrative Intern
The Village of Tinley Park
16250 South Oak Park Avenue
Tinley Park, IL 60477

Dear Ms. Lipman:

Thank you for considering the attached response to your Request for Qualification for Insurance Brokerage Services from The Horton Group (THG).

As an introduction, I, Mike Wojcik, serve as the Director of the Horton Municipal Practice Group and will serve as the lead Consultant for the Village of Tinley Park, Co-Consultant will be my Colleague, Sean Dauber. Our direct contact information is included in the signature section of this letter.

About Horton:

Founded in 1971 and headquartered in Orland Park, IL, The Horton Group is one of the top 50 insurance brokers in the United States.

The Horton Group is an insurance, employee benefits and risk advisory firm. Our business is about **leading clients with complex needs and limited in-house resources to achieve a higher level of performance**. Thus, we've been successfully providing our services to the Public Entity sector for over 25 years.

We are well familiar with the complexities of *your industry* including: limited budgets, collective bargaining agreements, long term employee relationships creating an aging population, multiple plan designs, sizeable Pre and Post 65 retiree population with Cadillac Tax and GASB implications, higher than usual dependent participation, fast changing generational and cultural needs and variable hour employees close to 30 hours causing concern for ACA requirements and non-compliance penalties. We realize several of these positions are being reviewed under the new Administration and Horton will address them with action plans as they are determined.

From what has been released through the American Health Care Act (AHCA) passed by the House, if passed by the Senate and approved by the President, there would be strong emphasis on personal engagement and responsibility, actually promoting wider use of HSA plans. We are also especially watching the language on Tax Exclusion Caps which would mean that part of your Employees benefits would be taxable possibly impacting Collective Bargaining Arrangements. This was being proposed as an alternative to the Cadillac Tax. Our team is well staffed and educated on the challenges our Public Entity clients face in this fast changing environment, and how to prepare for them.

In our 30+ year history as brokers and consultants we have had a rich experience in many facets of healthcare which brings a balanced perspective to our Horton clients. They include serving on the Producer Advisory Board of Blue Cross Blue Shield, Governance Board and Chair of Advocate South Suburban Hospital and Chair of the Healthcare Task Force of the Independent Agents and Brokers of Illinois in Springfield and on a National level in Washington D.C, Chair of the Healthcare Task Force for the Independent Agents and Brokers of America (IIABA) and on a Community basis, past president of United Way South Southwest.

Our benefit division consists of 120 professionals. Twelve members would be dedicated to the Village of Tinley Park. A quick team snapshot and outline of our responsibilities are attached. What separates Horton from our peers is the Passion, Dedication and Delivery of services in the following areas:

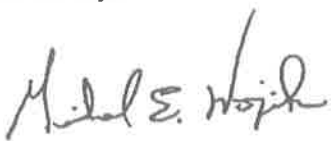
- Employee Benefit Brokerage and Consulting
- Industry Thought Leadership, Market Insight and Strategic Benefit Planning
- Collective Bargaining Preparation - Subject Matter Assistance for Collective Bargaining
- Affordable Care Act (ACA) Interpretation, Compliance Impact, Tax and Fee projections including the Cadillac Excise Tax – also review of future changes under the new Administration
- Affordable Care Act (ACA) – American Healthcare Act (AHCA) Compliance Mandate Assistance
- Employee Benefit Administration and Human Resource Assistance
- Dedicated Client Analysts for Employee Claims Assistance and Advocacy
- Management and In-Depth Analysis of Alternative Funding Arrangements
- Financial Analytics including Plan Performance, Contribution Modeling, Benchmarking and Forecasting
- Plan Design Review, Analysis and Recommendations
- Consumer Driven (HSA) Driven Plan Design Implementation and Communication Strategies
- Strategies to reduce OPEB Liability: Retiree Carve-Out / Incentives Programs (Pre and Post 65)
- Communication and Implementation Expertise, Open Enrollment Organization and Assistance
- Online Benefit Administration Portal with New Employee Onboarding, Open Enrollment and Administration
- Eligibility Management, Outplacement Benefit Assistance
- Risk Management: Worksite Wellness Program Implementation and Ongoing Assistance
- Market Innovation: Insurance Exchange with Multiple Plan Options; Defined Contribution Cost Sharing, and Voluntary / Supplemental Benefits

The Horton Group is well positioned to provide insight and proven solutions to the Village of Tinley Park to develop a sustainable, quality, benefit program with predictable costs.

Our responses, fee structure and scope of services, experience, staffing capabilities, responsibilities and references are attached. We understand and accept the General Terms and Conditions and Project Overview required by this RFP.

Thank you again for considering The Horton Group. We welcome the opportunity to further discuss our services, insight and pricing proposal in a finalist presentation.

Sincerely,



Michael E. Wojcik, MBA, CLU, CFP®
Public Entity Practice Group Leader
Senior Vice President
The Horton Group
10320 Orland Parkway
Park, Illinois, 60467



Sean Dauber, MBA
Senior Vice President
The Horton Group
10320 Orland Parkway
Orland Park, Illinois, 60467 Orland



**Village of Tinley Park, Illinois
REQUEST FOR QUALIFICATIONS
Insurance Brokerage Services
2017 – RFQ - 007**

This Request for Qualifications (“RFQ”) is for the purpose of evaluating the qualifications of a qualified firm to provide Insurance Brokerage services. The Village may, but is not required to, enter into a professional working relationship with a qualified firm as a result of this RFQ.

GENERAL REQUIREMENTS: Proposers are to submit ten (10) packets. Submit **one (1) original plus nine** complete copies of the proposals. Three to five firms may be notified that they have been selected for further evaluation.

SUBMISSION LOCATION: The Village Of Tinley Park
16250 South Oak Park Avenue Tinley
Park, IL 60477

SUBMISSION DATE: Tuesday June 6th, 2017 by **5:00 p.m.**
Responses received after the time specified will not be opened.

CONTACT QUESTIONS: Submit questions via email to: The Village of Tinley Park, attention Hannah Lipman, Administrative Intern, at hlipman@tinleypark.org or via phone (708)444-5000. Questions are required no less than three (3) business days prior to the RFQ opening date. **Absolutely no informal communication shall occur regarding this RFQ, including requests for information or speculation between Proposers or any of their individual members and any Village elected official or employee. All questions will be answered with a copy of the question and answer to each proposer that the Village is aware of and may be answered by addendum.**

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GENERAL TERMS AND CONDITIONS

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RFQs and responses thereto are subject to the Illinois Freedom of Information Act (“FOIA”).

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The Village of Tinley Park will not be liable for any costs incurred by respondents in replying to this RFQ.

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Award, if any, will be based on the highest ranked responsive, responsible bidder. Award, if any, will be based on the evaluation criteria set forth herein.

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6. **Discussion of RFQ:**

The Village of Tinley Park may conduct discussions with any proposer who submits a response to this RFQ. During the course of such discussions, the Village shall not disclose any information derived from one proposer to any other proposer.

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Time is of the essence. The broker shall be able to devote sufficient resources to the Village of Tinley Park.

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The proposer shall be required to assume responsibility for all items listed in this RFQ. The successful proposer shall be considered the sole point of contact for purposes of any service agreement entered into by the Village.

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11. **Taxes:**

The Village of Tinley Park is exempt from paying Illinois State taxes.

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Proposer shall comply with the Illinois Human Rights Act, 778ILCS 5/1-101 et seq. as amended and any rules and regulations promulgated in accordance therewith, including, but not limited to, the Equal Employment Opportunity Clause, Illinois Administrative Code, Title 44, Part 780 (Appendix A), which is incorporated herein by reference.

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Proposer agrees that with respect to the above required insurance, the Village of Tinley Park shall:

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 - Be provided notice within thirty (30) days, in writing, of cancellation or material change to said policy;
 - Be provided with Certificates of Insurance evidencing the above-required insurance, prior to commencement of any working relationship and thereafter with certificates evidencing renewals or replacement of said policies of insurance at least fifteen (15) days prior to the expiration of cancellation of any such policies.
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The proposer shall notify the Village of Tinley Park immediately of any changes in its status resulting from any of the following: (a) proposer is acquired by another party; (b) proposer becomes insolvent; (c) proposer, voluntarily or by operation of law, becomes subject to the provisions of any chapter of the Bankruptcy Act; (d) vendor ceases to conduct its operations in normal course of business. The Village of Tinley Park shall have the option to terminate any professional working relationship with the vendor immediately on written notice based on any such change in status.

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Proposals will be evaluated by the Village. The Village reserves the right to reject any or all proposals and is not and shall not be bound to select one or more Proposer to provide services to the Village.

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2. The qualifications of the company;
3. The scope of the services offered;
4. Ability to work with and relationship with and access to major health insurance carriers;
5. Completeness and responsiveness to the requirements of the RFQ;
6. Experience, qualifications and competency in providing insurance agency /Brokerage and consulting services to municipalities in the State of Illinois;
7. Experience of the individual and/or team that will be assigned to the Village;
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9. Understanding of the project's objectives and scope as evidenced by the quality of the proposal submitted;
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PROJECT OVERVIEW

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The Village of Tinley Park may enter into a service agreement with a qualified firm to provide Health Insurance Brokerage services for the Village of Tinley Park.

2. **Background:**

The Village of Tinley Park (population of approximately 60,000) employs over 400 employees (approximately 200 full time and 200 part time). Full time employees are eligible for Village insurance programs, which include health, dental and life insurance programs. The Village has also implemented a wellness program it wishes to enhance.

3. **Project Scope of Services:**

The purpose of this Request for Qualifications ("RFQ") is to select a Firm qualified to represent the insurance interests of the Village. As this is an Agent/Broker RFQ, insurance/risk management consultants and carriers will not be considered. The selected Firm is expected to provide qualified and expert professional services, including but not limited to:

- a . Periodic review (no less than annual) of the Village's health insurance programs, specific coverage(s), loss data, and risk management measures; and making recommendations to the Village with respect to the need for ancillary insurance services, additional coverage and modifications, updating or upgrading of existing coverage (s).
 - ***Agreed and Understood – our Scope of Services Document provides a sample meeting timeline.***
- b. Annual recommendations concerning changes in terms, conditions and limits of coverage; based on best industry practices.

- **Agreed and Understood**
- c. Upon approval by the Village, annual marketing of Village's health insurance program, including, a negotiation of carrier contract extension or change (s). This service will include comprehensive assistance and guidance in completing the insurance application process in a timely fashion.
- **Agreed and Understood**
- d. Solicitation of proposals from qualified insurance carriers on an annual or as needed basis who are experienced and familiar with Illinois municipalities.
- **Agreed and Understood**
- e. Development of bid specifications to be submitted to the municipal marketplace for which proposals are sought.
- **Agreed and Understood**
- f. Evaluation of proposals submitted by insurance carriers relative to compliance with insurance specifications, cost and ability of each carrier to perform as required including relative solvency.
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- g. Detailed report of solicited policy renewal options available to the Village.
- **Agreed and Understood**
- h. Examination and approval of issued policies and bonds for conformance with the Village's specifications and the carrier's proposal.
- **Agreed and Understood**
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 - Provide general problem solving throughout the plan year.
 - Any other duties critical to the proper formation of a health insurance plan and its optimal operation and participation.
- **Agreed and Understood**
- m. Advice and assistance in enhancing the Village's wellness program.
- **Agreed and Understood**

● Executive Summary

HORTON

Provide a brief summary which describes and highlights your firm’s experience, qualifications, and expertise and why your team would be the best brokerage choice for the Village of Tinley Park. Please state your firm’s business organization type (sole proprietor, partnership, corporation, etc.).

At-A-Glance

- An Independent and privately held Insurance Corporation offering **Property/Casualty, Employee Benefits, Personal Insurance and Risk Management Services**
- On a Path of continuous growth since our door opened for business in 1971
- Committed to internal perpetuation and independence, we see our role as stewardship of the business for future generation of employees and clients
 - 55% Property and Casualty Revenue
 - 40% Employee Benefits Wellness Revenue
 - 5% Personal Insurance
- One of the Top 50 insurance brokers in the nation
 - Member of **Assurex Global**® Partner Network
 - Representing all major national and regional insurance carriers
- Over **370** employees located in **Illinois, Indiana, Wisconsin and Michigan**

The employee benefits division is broken up into several segments:

- Handling of individuals and Medicare eligible
- Handling of small groups (2-50) subject to ACA market limitations
- Handling of larger groups (51+) subject to ACA large employer regulations

The Broker / Consultant and service team you would be working with handles groups of 51+ employees, mostly employers with an average of 200+ employees, and the largest being 2,000 employees. About 70% of the clients managed by the consultant and service team are partially self-funded for medical, dental, short-term disability and vision benefits.

Further segmenting, the team for the Village of Tinley Park is deeply involved in Municipal, Public Sector business.

Horton’s Municipal & Public Entity Practice Group

Our Municipal Practice Group Team specializes in Public Sector Entities, understanding their needs and challenges in all lines of Insurance, Risk Advisory and Employee Benefits. This team offers products and services especially designed for Municipal employers. They would be responsible for all aspects of service related to the Village of Tinley Park. These are highly educated and skilled individuals in their profession. At a minimum, Horton requires servicing team members to maintain a State Insurance producer’s license, which requires continuing education. Many members have advanced Industry designations and degrees. Mike Wojcik and Sean Dauber will be the Lead Broker / Consultants for the Village of Tinley Park.



**Municipal & Public
Entity >**

Why is Horton the best partner for the Village of Tinley Park?

Controlling Benefit Costs, Creating Value and Remaining Compliant under ACA

In today's market, it has become far more challenging to offer sustainable benefit programs that employees will value. It has also become far more complex to balance these needs with compliance requirements, contractual agreements, budget constraints and multi – generational interests with aging population costs. We find our team of specialists' approach best equipped to guide you through the tough decision process and ultimately achieve your objectives and deliver the best long term solutions.

Our Roadmap to Controlling Benefit Costs, Creating Value and Remaining Compliant under the Affordable Care Act (ACA) (or the recently proposed American Healthcare Act (AHCA)) has been designed by years of development through working in the Municipal – Public Sector Industry.

- **Defining Benefit Philosophy** - After a thorough discovery period, your **Broker/Consultants (Mike Wojcik and Sean Dauber)** and Client Executive (**Bonnie Cochrane**) will assist the Village of Tinley Park with formalizing your Benefit Philosophy to meet your objectives and including optimizing benefit value while meeting Collective Bargaining Requirements.
- **Re-Engineering Benefit Options and Contribution Modeling to be consistent with Benefit Philosophy** – taking into consideration Managed Care and Consumer Driven Plan options coupled with Defined Contribution and Private Exchange concepts.
- **Contract Review** - Upon issue, review contracts for pricing and detail accuracy. **Field Client Executive (Bonnie Cochrane) and Client Analyst (Alyson Drinkwater)**

Compliance Requirements - This need will continue to grow as a result of the rapidly changing environment on a State and Federal Level. We provide ACA Impact Studies, projections of taxes including Cadillac Tax forecasts, Audit Checklist Review and Pay or Play projections and strategies. Our Team has a dedicated **Client Manager (Kayla Roeske)** for Compliance education, adherence, assistance and monitoring. Clients are provided timely Model Notices to provide their employees and additional ACA requirements like SBCs and traditional requirements like SPDs, and procedure reviews for Cafeteria Section 125, FMLA and HIPAA. In addition to our Client Managers, The Horton Group has two law firms on retainer to assist with interpretation and compliance requirements of the Affordable Care Act and answer general client questions at no additional cost. We have also now included at no additional costs resources provided by ThinkHR to keep clients current with need-to-know news and analysis on employment law, ACA, legislative updates and compliance changes.

- **Vendor Management** - Ongoing analysis of carrier, networks, stop loss reinsurance pricing and funding techniques: Our in-house **Underwriters and Benefit Analysts (Bill Santino and Bill Blake)** continually check, test and challenge pricing validity. We conduct a market analysis for our accounts each year.
 - Our strong relationships with our markets allow us to get their most competitive pricing. The Horton Group is represented on the Producer Advisory Board of all major carriers in the marketplace. We are recognized in the highest tier of agencies with all top rated (A and A+) carriers. In addition to high standing with traditional markets, we also have excellent market options for Self-Funding Stop-Loss Insurance Carriers. Our carrier partners understand they will be required to provide and compete against each other's most competitive pricing.
 - We review HMO (regional limitations), PPO and NEW ACO provider networks to maximize discount and employee utilization.
 - If the group is of appropriate size and the Carrier arrangement allows for it, we review alternative PBM's (Pharmaceutical Benefit Managers) for better pricing and innovation.

- We review Pre and Post 65 Retiree carve-out options to minimize costs on a high risk population and minimize Cadillac Tax liability,(or newly proposed Tax Cap Exclusion impacts) and GASB-OPEB liability which is becoming of Major Consideration with many Public Sector accounts.
- **Plan Design Management (Appendix I of proposal book)**
 - Plan Design Consultation, Employee Contribution Modeling and Plan Utilization Review. **(Involves Consultants, Wellness Director, Underwriter, Benefit Analyst)**
 - **Mike Wojcik, Sean Dauber and Wellness Director (Kevin Herman)** will hold strategic meetings with Group Administrators and/or Insurance Committees to review plan design options to optimize needs and budget/contract requirements. We will strive to find the right balance to meet everyone's needs.
 - We monitor performance to make sure goals are being met. We also share future ideas and strategies long in advance of recommending implementation.
- **Financial Planning and Cost Containment Reviews – Data Drives Decisions!**
Consultants Mike Wojcik and Sean Dauber – (Appendix I) Mid-Year and Pre-Renewal and Year in Review meetings all review plan financial performance, comparing historical data, industry benchmarks and model forecasting. Our **Financial Underwriter and Benefit Analyst (Bill Santino and Bill Blake)** prepare reports as illustrated in Appendix I of the presentation binder.
- **Plan Administration Assistance (Appendix II)**
 - Initial administration set up plus ongoing assistance. **A Horton Field Client Executive (Bonnie Cochrane) and Client Manager (Kayla Roeske)** will be assigned to your account for day to day needs and to assure proper service levels are being met. Service reviews will be conducted per contract.
 - **Communication - Implementation – Horton's Client Executive (Bonnie Cochrane) and Client Manager (Kayla Roeske)** conduct on-site annual open enrollment meetings to educate employees of their benefit programs and promote optimal use. Our enrollment meetings may involve carrier representatives, but a Horton specialist will always be involved. A **Horton Client Manager (Kayla Roeske)** coordinates enrollment and education material with your account to assure a smooth enrollment process. An action timeline is developed to pinpoint all details including coordinating carrier assistance, bilingual needs, communication and enrollment tools i.e. paper and online, and any scheduling needs.
 - **Horton will provide** a custom PowerPoint presentation for the open enrollment and provide Summary Benefit Guides to facilitate the process.
 - **Health Literacy Communication – Ongoing (Appendix II)** -- Horton has developed an ongoing communication program which helps enhance the value of your program.
 - The Horton Group has access to many **Web-Based Employee Benefit programs and most often uses Employee Navigator with our clients for NO additional fee.** Its function is to help communicate all facets of your benefit programs to the employee and their spouse through the convenience of a 24/7 customized portal.
 - This site includes a learning center with many educational tools in print and video to assist employees with plan understanding for proper use and value.
 - Horton will also provide annual Employee Compensation Benefit Statements to show employees the full value of their benefit program.

- Horton provides educational e-Newsletters to Administrators with timely topics on the industry, health news, prevention, health care reform and compliance issues.
- We also include **ThinkHR Live for HR** which focuses exclusively on HR assistance issues including creation of employee handbooks and training modules.
- **Strategic Development and Implementation of “Horton Wellness Advisory Solutions” – An Employee Health - Risk Management Program”**
 - Our Horton Wellness Advisory Solutions Program **HWAS Director (Kevin Herman)** provides employers with a proven process to help control healthcare expenditures and improve employee productivity by helping their employees get and stay healthy.
 - This is accomplished through:
 - Discovery – Worksite Health Evaluations including Biometric Screenings
 - Education – Personal Health Report, Information Emails and Web-site tools, Benefit and Health Fairs
 - Health Management – Helping employees maintain good health or manage conditions
 - Result Tracking – Identification, evaluation and tracking of preventable conditions and determination of savings generated
 - Benefit Fairs - Ongoing Wellness Education through Seminars, e-Newsletters.

Looking at the Bigger Picture

In addition to advisory board activity, The Horton Group is represented on the Independent Insurance Agents of Illinois' Government Relations Committee in Springfield, Illinois and The Independent Insurance Agents and Brokers of America in Washington D.C. as many of the issues discussed take on a national scope. Mike is on the Governance Board of Advocate South Suburban Hospital and is the Healthcare Liaison for the Independent Agents and Brokers of America in Washington D.C. These activities help your Horton Team understand your budget constraints, employee needs and market challenges and provide insight on new programs, legislation and innovations that can impact your benefits ahead of our peers.

Our Philosophy

The “Journey line” and
Industry Leadership

We view risk management and all its elements (safety, claims, employee benefits, wellness, etc.) on what we call the “journey line.” We begin with this because it allows us to plot where a business is at today, and where their opportunity is in the future.

In our view, the gap between where you’re at today and where you can be in the future is opportunity. In the world of risk management, this opportunity is lower cost, work, and risk.

Once we plot where you are, and rank things like different business units, geographies, etc. against one another, it begins to shape a plan of attack.

It's relatively easy for a business to go from "weak to average" or "average to good." For example, it's easy for a business to develop a written safety program, but it's much more challenging to change a culture across collective bargaining agreements, multiple states, businesses, and with groups of people.

The tough thing about industry leadership is that once you get there, it requires a combination of the execution of many small things plus creativity and new ideas to stay on the forefront. Employers who are serious about industry leadership know that once you get close, it's all consuming. Industry leaders are continually seeking new ideas, better ways to achieve superior results and are never satisfied with the status quo.

We'll help you get there and stay there.

Industry Issues & Breaking-Down Broad Topics

In our quest to help businesses pursue industry leadership, we believe that it's critical to define how risk management can positively impact an employer's financial performance, reducing cost, work and risk.

We believe there are at least twelve fundamental topics our clients should be evaluating across a timeframe that includes immediate, near-term and longer-term horizons.

For each of these topics, we have defined what it means to be merely weak or average (compliant), good or strong (proactive) and finally, an industry leader.

Getting "Into the Weeds"

Superior Results Come from Doing the Little Things.

In order to obtain desired results, we believe it's the execution of a series of tasks that drives measurable progress.

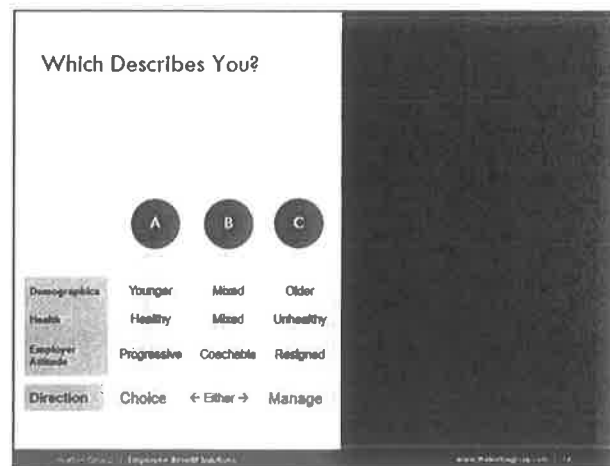
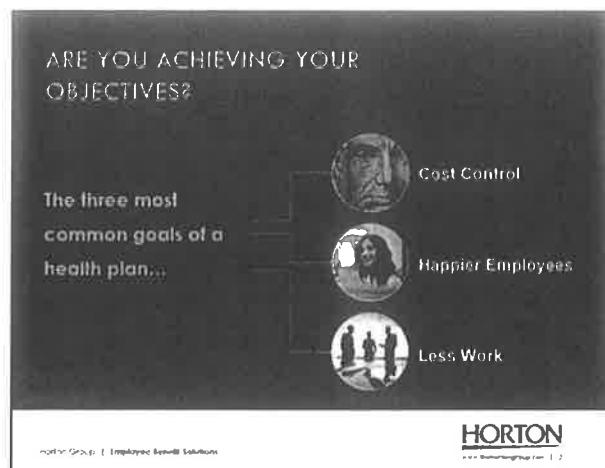
A cornerstone of our process is executing a series of "Project Scopes." These scopes define that task and provide a summary of what specific element we're proposing to carry out on your behalf.

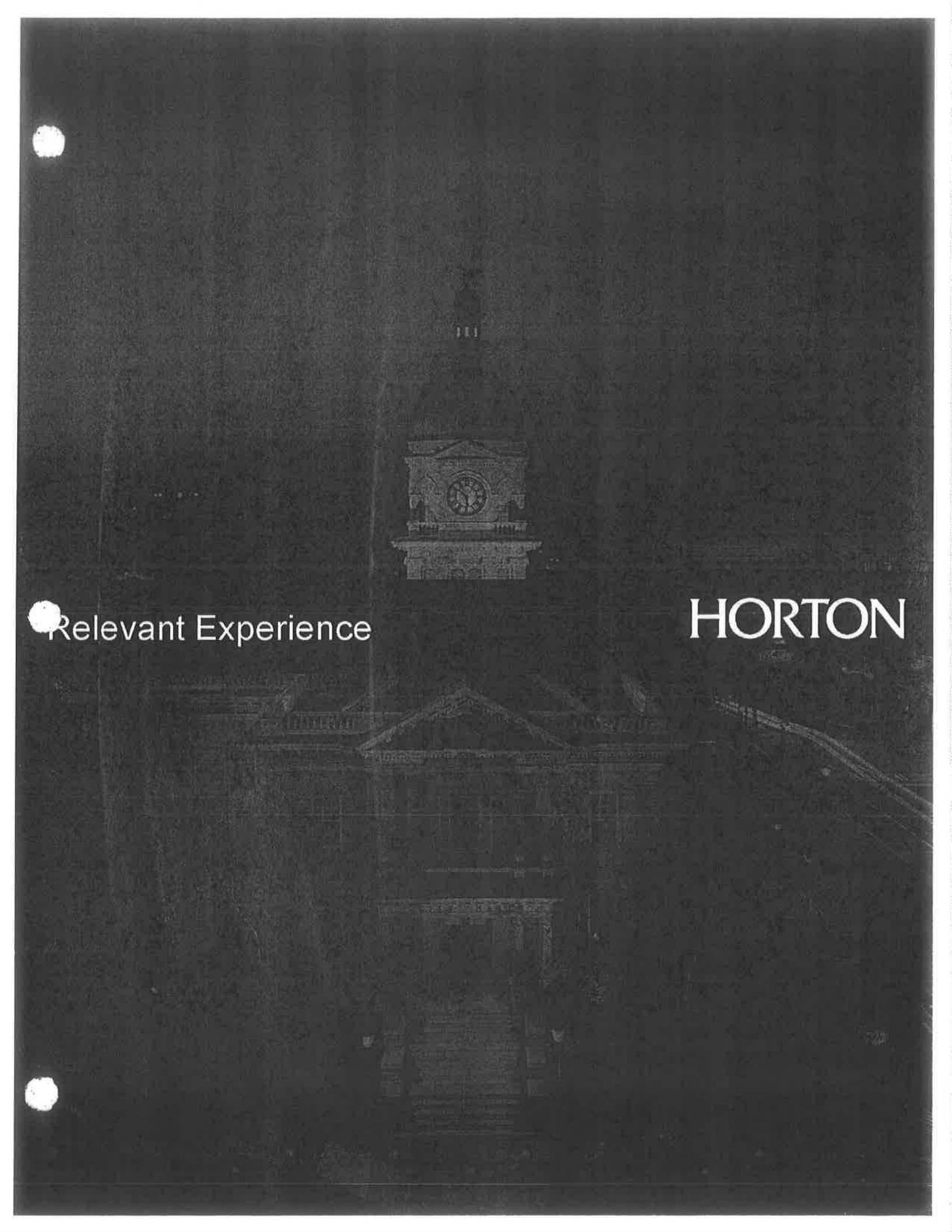
Project Scopes include the following:

- Project Description
- Business Issue or Opportunity
- Client Benefits
- Timeline & Assigned Roles

When you partner with Horton, we tie our proposed strategies together in a Service Schedule. This is our roadmap for the year and the tool in which you can hold us accountable to.

The Horton Group is a privately held C-Corporation doing business by charter through the State of Illinois.





Relevant Experience

HORTON

Provide a detailed description for other clients you currently serve. Emphasis should be placed on work completed within the last five years by the specific personnel being proposed to work on this project.

The Horton Group has many municipal accounts and relationships dating back 25 years. We have developed a Municipal and Public Entity Practice Group working specifically for this industry. Due to our years of experience and insight gained, we have grown to become industry experts, thought leaders, and fully understand the challenges faced, including sustainability of quality risk management and benefit programs, low cost-sharing environment, longevity of employment, collective bargaining agreement challenges, multi-generational needs, retiree costs, GASB reserves and shrinking budgets. Our Public Entity Practice Group currently insures over 800 public entities in Illinois, Indiana and Wisconsin within our Employee Benefits and Risk Advisory Solutions Divisions.

Our expertise is working with public entities and institutions who have complex insurance, employee benefit, and risk needs, and leading them to a higher level of performance. This means that we generally do not focus on institutional buyers, such as those that take comfort in working with large, publicly held brokers. At the same time, we have a resource platform that is beyond the scope of small businesses with simple insurance program needs. Our expertise lies with working with those mid-size municipalities that have increasingly complex challenges (including elements of safety, wellness, a growing high-risk retiree population, etc.) who need an agency to provide the right *insight and solutions*.

A Sample listing of Horton Municipal and Education Clients are listed below.

Municipal Accounts

Illinois

Addison Fire Protection District
City of Elgin
City of Highwood
City of Monmouth
City of Waukegan
Homer Township Fire Protection District
Lemont Fire Protection District
Orland Fire Protection District
Town of Normal
Village of Alsip
Village of Crestwood
Village of Downers Grove
Village of Flossmoor
Village of Glenwood
Village of Midlothian
Village of Orland Park
Village of Palatine
Village of Park Forest
Village of Richton Park
Village of Villa Park
Rock River Water Reclamation
Greater Peoria Sanitary and Sewage Disposal District

Illinois Public Risk Fund
Fox Lake F.P.D.
Montgomery Countryside FPD
Hometown F.P.D.
Village of Wauconda

Oakbrook Terrace F.P.D.
Manhattan F.P.D. & Ambulance
Northwest Homer F.P.D.
Morris F.P.D. & Ambulance
Channahon F.P.D.
York Center F.P.D.
Spring Grove F.P.D.
Dixon Community F.P.D.
Bristol-Kendall F.P.D.
City of Berwyn
Sandwich F.P.D.
Gardner F.P.D.
Seneca Fire Protection
Beach Park F.P.D.
DuPage Public Safety
Central Stickney F.P.D.
Glenside F.P.D.
Pecatonica F.P.D.

Indiana

City of Hobart

Elkhart County

City of Anderson

Wisconsin

City of Beloit

City of Chilton (Calumet Co)

City of La Crosse

City Menasha

City of Monroe

City of OshKosh

City of Racine

Town of Goodman-Marinette Co

Village of Brown Deer

Village of Caledonia

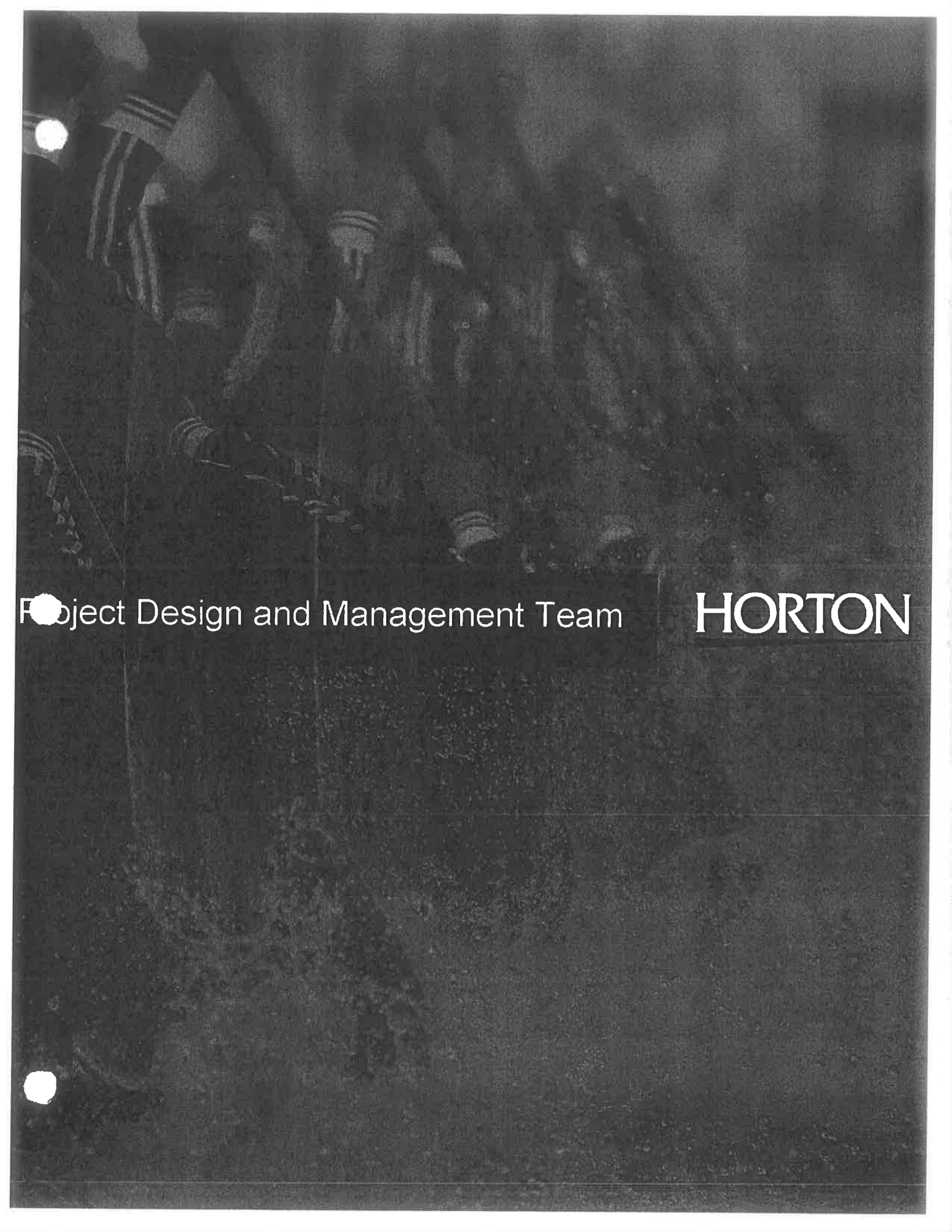
Village of Greendale

Village of Menomonee Falls

Lockport Township F.P.D.
Village of South Chicago Heights
 ri-State F.P.D
Wauconda F.P.D.
Paramedic Services
Palos F.P.D.
Deerfield-Bannockburn F.P.D.
Frankfort F.P.D.
Darien-Woodridge F.P.D.
Coal City F.P.D.
Skokie Public Library
Skokie Public Library
Joliet Park District
Lake Villa FPD
Bloomingdale F.P.D.
Pleasantview F.P.D.
Roberts Park FPD
LaSalle County

Northwest Central Dispatch
Amboy F. P. D.
Boone County Fire District #2
Marseilles Area Ambulance
Win-Bur-Sew F.P.D.
Northeastern Illinois Public
Elwood F.P.D.
Marseilles F.P.D.
Illinois Fire Chiefs Assn.
Coal Valley Fire Protection
Barrington Countryside FPD
Blackhawk F.P.D.
Southwest Central Dispatch
West Suburban Consolidated
Fox Lake Fire District Pension
Beecher F.P.D.
Peotone F.P.D.
Braidwood Volunteer F.P.D.

Village of Nashotah
Village of Shorewood
Village of Whiting-Portage Co
Barron County
Door County
Kenosha County
Kewaunee County
Washburn County
Wood County
Kenosha Joint Services
Rudolph VFD (Wood Co.)



Project Design and Management Team

HORTON

Provide an organization chart graphically illustrating how your firm would staff and structure your proposed team for brokerage services.

Our Municipal Practice Group Team would be responsible for all aspects of service related to the Village of Tinley Park. They are outlined below with team responsibilities. These are highly educated and skilled individuals in their profession. At a minimum, Horton requires servicing team members to maintain a State Insurance producer's license, which requires continuing education. Many members have advanced Industry designations and degrees. Mike Wojcik and Sean Dauber will be the Lead Consultants for the Village of Tinley Park.

The Horton Group is quite active with assuring their employees are well trained. We have a 100 person training facility regularly used. There is an initial boot camp for new employees. ACA training is held weekly, along with other compliance requirements. Benefit Analysts meet weekly to review market changes. Carrier partners provide weekly training for all our staff.

In addition we require all members who have service involvement with customers to be insurance licensed. All licensed employees complete 30 hours of CE every two years, which includes 3 classroom hours of ethics. All employees receive privacy and harassment training at inception of employment and employees must attend a biennial privacy training session. Please see the next page outlining our Enterprise team and their respective responsibilities/experience.

Mike Wojcik, MBA, CLU, CFP®
Senior Vice President / The Horton Group

Mike is Senior Vice President of The Horton Group, one of the region's largest privately-held insurance agencies specializing in Insurance, Risk Advisory and Employee Benefits. He joined Horton in 1989 as one of the founding partners of their benefit consulting and brokerage division. His is recognized as a thought leader in the industry.

Mike earned his Bachelor's degree from Roosevelt University and an MBA from Lewis University. He received his Certified Financial Planner (CFP®) designation from the American College and is a Chartered Life Underwriter (CLU). He received A Professional Certificate in Public Finance from the University Of Chicago Harris School Of Public Policy and is currently enrolled in the Certified Employee Benefit Specialist (CEBS) program at the Wharton School of the University of Pennsylvania.

Mike has served on numerous advisory boards for insurance carriers and related healthcare industries. He currently serves on the Producer Advisory Committee of Anthem Blue Cross Blue Shield of Indiana. Mike is Co-Chair of the Illinois Independent Agents Working Group and testified several times to state legislative committees and co-authored several white papers on healthcare reform. He has served on the Governance Board of Advocate South Suburban Hospital for the past 12 years and Chaired for three.

At the national level, Mike is regarded as an industry expert. He is past chairman of the Big "I" National Health Care Task Force in Washington D.C. and now serves as the group's Health Care Liaison which supports their government affairs efforts on healthcare reform. The Big "I" is a national alliance of more than a quarter million business owners and their employees who offer all types of insurance and financial services products.

Mike speaks regularly on the challenges of healthcare to community, business and legislative leaders.

A Message from Mike..... "My career is based on an unwavering passion to expand accessibility and long-term affordability of health care. My involvement legislatively and in the community has had a profound impact on the way I present healthcare options to clients. I constantly look for innovative ways to assist employers with long-term strategies and have helped many evolve to a consumer-centric healthcare model with emphasis on wellness, product understanding with cost transparency and proper engagement".

Quick Facts	Expertise in Mid-Market Business
<ul style="list-style-type: none"> • 25 + years Licensed Insurance Professional • Certified Financial Planner; Chartered Life Underwriter • Bachelor's Degree from Roosevelt University; MBA from Lewis University • Chairman, National Healthcare Task Force, Independent Insurance Agents and Brokers of America; Co-Chair IL Healthcare Working Group, IIA of Illinois • 2013 "Big I" Sidney O Smith Award • Governing Council – Advocate South Suburban Hospital • BOD- United Way SSWS 	<ul style="list-style-type: none"> • Benefit Strategies & Innovation • Benefit Cost Containment • Human Resource Support • Employer Based Wellness Programs • Financial Analytics; Benefit Benchmarking; Defined Contribution Cost – Modeling; Private Exchange • Affordable Care Act Impact Study

Sean Dauber, MBA, GBDS **Senior Vice President / The Horton Group**

In the US, declining birthrates, advances in health care technology, government legislation, and massive numbers of retiring Baby Boomers are accelerating health care spending. Thus, in the coming decade, health care will almost certainly become a larger sector of economic activity.

Even though governments cannot easily expand their sources of funds, the pressure to provide adequate health care will continue. Limited funding will only drive additional legislative intervention and add more administrative burdens on employers. "This is why I believe it is essential for employers to partner with an advisor who stays abreast of health care's ever-changing business climate, and who can creatively and effectively help manage their employee benefit plans," stated Sean Dauber, Senior Vice President - Employee Benefit Solutions.

Horton's Healthcare Practice is highly specialized in providing insurance brokerage and consulting services exclusively to health care providers and organizations. By concentrating specifically on the coverage needs of the health care industry, they have developed the unique knowledge and expertise that can only come from intense specialization.

"Our physician clients work erratic shifts and are focused on treating patients and saving lives. We understand that they do not have the typical 9-5 work day," said Sean. "On top of this, physicians are inundated with paperwork and government regulation leaving little time to address their own benefits, so when it comes to their programs I give them the same attention as I would my own. To earn their trust, I remain responsive and highly accessible. Their commitment to their medical specialty and to their patients is matched by my passion for excellence and desire to consistently deliver best-in-class benefit solutions to my clients."

Since Horton's inception more than 30 years ago, they have built and maintained trusted long-term relationships with their clients by continuing to best meet their needs as they adapt to ongoing changes in health care. "We are proud to represent more than 100 medical organizations throughout the Midwest – many for more than 15 years," Sean said. Current clients range from smaller specialty groups, such as anesthesiologists, radiologists, orthopedic surgeons, cardiologists, pediatricians, and plastic surgeons, to some of the area's largest and most prestigious medical organizations.

When not spending time with his wife Heather and his three young children, Lauren, Aidan, and Vivian, Sean serves as a State Commissioner for the Illinois Student Assistance Commission and volunteers at The Cara Program.

Education	Master of Business Administration, Saint Xavier University, Chicago, IL B.S. in Information and Decision Sciences, University of Illinois, Chicago, IL
Professional Designations & Licensing	Chartered Insurance Counselor (CIC) Life and Health Producer Licensed Property and Casualty Producer Long Term Care Group Benefits Disability Specialist (GBDS)
Professional Background	Affirmative Insurance Holdings, Inc., Senior Vice President, National Sales, 2005-2006 Insurance One, Executive Vice President of Sales, 1997-2005 Vice President of Operations and Customer Service, 1996-1997 Director of Operations, 1994-1996 Western Consolidated Technologies, Inc. – Marketing Analyst, 1992-1994
Industry & Community Involvement	Community Involvement Commissioner Illinois State Student Assistance Commission Volunteer The Cara Program



Michael Wojcik, CLU, CFP
Senior Vice President / Consultant
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Initiate overall agency services and benefit needs



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Initiate overall agency services and benefit needs



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*Secure and maintain all policies and renewals
Perform in-depth coverage reviews*



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Team Staffing / Training / Workflow Management



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Field Client Communications / Benefit Questions



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*Secure and maintain all policies and renewals
Perform in-depth coverage reviews*



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Process eligibility changes / Administration



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Field Client Communications / Benefit Questions



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Process eligibility changes / Administration



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*In-depth review of HR Technology / Benefit
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*Plan Performance / Financial Analytics
Plan Design and Contribution Strategies / Negotiation*



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*In-depth review of HR Technology / Benefit
Administration processes*



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*Plan Performance / Financial Analytics
Plan Design and Contribution Strategies / Negotiation*

Wellness Advisory Solutions



Kevin Herman, MS, CADC
Vice President, Wellness Advisory Solutions
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*Employee Health / Risk Management,
Wellness programs / Data analysis and evaluation*



Laura Czekanski, MPH, CWWS
Client Specialist - Wellness
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.....
*Assists Vice President of Wellness in Development of
Health & Wellness -Related Programs / Services*



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*Employee Health / Risk Management /
Wellness Programs / Data Analysis and Evaluation*



Angela Zausch
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*Assists Wisconsin HBS clients in the Development of Health and
Wellness related Programs / Services*



Julie Gloodt, BS
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*Assists Vice President of Wellness in Development of
Health & Wellness -Related Programs / Services*

Individual and Medicare Planning



Garry DeBoer, RHU, LUTCF
Manager and Senior Sales Executive
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.....
*Consultation / Plan Design / Reviews
Marketing Analysis / Negotiation*

Bilingual Specialist



Raul Aguilar
Bilingual (Spanish) Communications Specialist
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*Enrollment Assistance – Spanish
Voluntary Benefit Specialist*

Compliance



Bob Radecki
Regulatory & Public Policy Analyst
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Larry Grudzien, JD, LLM
ERISA Legal Counsel
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Team Responsibilities

Your Horton Benefit Solutions Public Sector Team is the group of individuals responsible for all aspects of service related to your account. These are highly skilled individuals in their profession.

Consultants

Michael E. Wojcik, MBA, CLU, CFP®

Mike.Wojcik@TheHortonGroup.com

Years in Health Insurance Industry: 32

Years at Horton: 28

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Sean Dauber, MBA, GBDS

Sean.Dauber@TheHortonGroup.com

Years in Health Insurance Industry: 23

Years at Horton: 11

Phone: 708.845.3806

Fax: 708.845.4806

Mike and Sean have the primary responsibility for your account including the following tasks:

- Initiate Overall Services
- Ensure Quality Agency Performance
- Business/Exposure Assessment
- Confirm Benefit Philosophy
- Financial Analysis and Benchmarking
- Vendor Management and Insurer Negotiation
- Wellness Advisory
- Benefit Plan Design Consultation – Review Multiple Plan design options including consumer driven, private insurance exchange and Defined contribution modeling cost sharing approaches

Client Executives

Bonnie Cochrane, RHU

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Years in Health Insurance Industry: 37

Years at Horton: 16

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Beth Ishmael, RHU

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Fax: 708.845.4112

Paul Jancewicz

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Years at Horton: 1.5

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Client Managers

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Years at Horton: 10

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Fax: 708.845.4108

Loreal Wakefield

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Years at Horton: 1

Phone: 708.845.3175

Fax: 708.845.4175

Kayla Roeske, BS, CHES, CWWS

Kayla.Roeske@TheHortonGroup.com

Years in Health Insurance Industry: 4

Years at Horton: 2.5

Phone: 708.845.3192

Fax: 708.845.4192

Client Executives and Client Managers are responsible for the day-to-day insurance program administration and human resource support services for your account, including the following tasks:

- Interface with Insurance Carriers and Service Providers
- Compliance
- Policy Changes
- Billing Inquiries & Payment Questions
- On Site Assistance as Scheduled
- Financial Reviews with Consultants
- Coordinate:
 - Plan Implementation and Enrollment Communication
 - Employee Educational Seminars
 - Customer Service support through our direct Call Center & Technology Service Support Center
 - Worksite Wellness Initiatives
- Human Resource Support Services (Onsite Benefit Implementation, Communication & Education Efforts Including WEB services):
 - Employer Services
 - Open Enrollment Eligibility Management
 - Web-Based HR Portal (My Wave)
 - HR – related articles
 - Access to a community of HR professionals
 - Claims, Billing, Eligibility Management
 - ENews Communications
 - Compliance-Legislative Alerts
 - Horton Health Initiatives
 - Horton Learning Center Workshops
- Employee Custom Communication Services:
 - Employee Web Based Benefits Portal
 - On-site Open Enrollment Meetings regarding employee benefit programs (new and renewal)
 - Educational meetings on Web based employee information tools
 - Custom Employee Compensation Benefit Statement
 - Designated Horton Employee Claims Advocate
 - Employee training on Web based claims assistance

Team Manager

ina Jenkins

ina.Jenkins@TheHortonGroup.com

Phone: 708.845.3102

Fax: 708.845.4102

Years in Health Insurance Industry: 17

Years at Horton: 17

Team specialist for “high-level” client advocacy issues including compliance and legislative issues:

Responsibilities Include:

- Overseeing and Training Customer Service Representatives
- Collaborating with Field Client Executives to chart special service needs of clients
- Compliance & Legislative Issues and Questions, including:
 - Affordable Care Act
 - Frequently Asked Questions
 - Model Notices & Special Communications
 - Grandfathered vs. Non-Grandfathered Status
 - COBRA
 - HIPAA
 - FMLA
 - Creditable and Non-Creditable Coverage Disclosure
 - Medicare Secondary Payer Issues and Questions
 - Retiree Information

Client Analyst

Alyson Drinkwater

Alyson.Drinkwater@TheHortonGroup.com

Phone: 708.845.3164

Fax: 708.845.4164

Years in Health Insurance Industry: 5

Years at Horton: 1

Client Service Representatives

Brittany Doyle

Brittany.Doyle@TheHortonGroup.com

Phone: 708.845.3144

Fax: 708.845.4144

Years in Health Insurance Industry: 4

Years at Horton: 1

Tracy Schultz

Tracy.Schultz@TheHortonGroup.com

Phone: 708.845.3117

Fax: 708.845.4117

Years in Health Insurance Industry: 4

Years at Horton: 1

Responsibilities Include:

- Call Center Support
 - Employee claims advocacy and resolution
 - Enrollment support via phone
 - Plan education via phone
- Electronic enrollment Support
- Human Resources Support

- Benefit Web Site Development and Support
- Employee Portal
 - Custom build and maintenance of Web site containing client's benefit program
- Employee Benefit Summary
- ENews Communications – Employer educational alerts via email on benefit plan and administration changes
 - Benefit Alerts
 - Compliance-Legislative Alerts
 - Horton Health Initiatives

Bilingual Communication Specialist

Raul Aguilar

Raul.Aguilar@TheHortonGroup.com

Years in Health Insurance Industry: 14

Years at Horton: 1

Phone: 708.845.3620

Fax: 708.845.4620

Benefit Analyst, Underwriter

Bill Santino, RHU, REBC

Bill.Santino@TheHortonGroup.com

Years in Health Insurance Industry: 19

Years at Horton: 5

Phone: 708.845.3356

Fax: 708.845.4356

Responsibilities Include:

- RFP/Quote Preparation
- Benefit Plan Strategy
- Plan Performance Analytics & Financial Benchmarking (to the degree data is available)
- Provider or Network Discount Analytics (all appropriate lines)
- Carrier Communication
- Reporting and other Financial Exhibits
 - Contribution Modeling
 - Historical Perspectives
 - Executive Summary Report
 - Utilization Containment Strategies
 - Rx Performance and Innovations
 - GEO Access & Disruption Reports
 - Aggregate Reporting (Self-funded cases)
 - "Shock Claim" Notification and Analysis
- Plan Design Analytics
- Premium Negotiation
- Forecasting & Alternate plan options

Benefit Analyst, Marketing

Bill Blake

Bill.Blake@TheHortonGroup.com

Years in Health Insurance Industry: 10

Years at Horton: 1

Phone: 708.845.3162

Fax: 708.845.4162

Responsibilities Include:

- Assist Account Executive - Benefit Analysts
- Prepare and execute Requests for Proposals
- Spreadsheet preparation

Wellness Advisory Solutions Director

Kevin Herman, MS, CADC

Kevin.Herman@TheHortonGroup.com

Years in Health Insurance Industry: 20+

Years at Horton: 10

Phone: 708.845.3179

Fax: 708.845.4179

Creation and implementation of Basic, Enhanced and Integrated Worksite Wellness Campaigns

- Basic Campaign to include:
 - Assist with vendor scheduling for onsite Health Fairs
 - Assist with vendor scheduling for Biometric Screenings and Health Risk Assessments
 - Review of Medical Diagnosis Categories and Biometric data with Financial Analyst to Develop Action Plan
 - Assist with Wellness Committee Development
 - Assist with development of Lunch & Learn seminars
 - Monthly Newsletters (Wellness) - sent via email

Individual Coverage Specialist

Garry DeBoer, RHU, LUTCF

garry.DeBoer@TheHortonGroup.com

Years in Health Insurance Industry: 25

Years at Horton: 11

Phone: 708.845.3119

Fax: 708.845.4119

Responsibilities Include:

- Coverage Continuation Program
 - Retiree Opt-Out, Carve- Out Alternatives
 - COBRA Alternatives
 - Job Transition Gaps
 - Dependent Eligibility Loss
- Coverage Supplements
 - Medicare Basic / Advantage / Part D
 - International Travel
- Coverage for Additional Amounts
 - Life
 - Disability
 - Long Term Care



• Firm Differentiation

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This section represents one of the most important sections for the selection of the short listed firms. Please respond to the individual questions carefully and succinctly.

Team Leadership

- Who on your team will provide consistent day-to-day service to the Village of Tinley Park?

Plan Administration Assistance

- Initial administration set up plus ongoing assistance. **A Horton Field Client Executive, Bonnie Cochrane and Client Manager Kayla Roeske** will be assigned to your account for day-to-day needs and to assure proper service levels are being met. Service reviews will be conducted per contract.
- **Employee Advocacy**
Besides our Field Account Executive contacts, our team also has **Client Analyst Alyson Drinkwater and Customer Service Representatives Brittany Doyle and Tracy Schultz supported by Team Manager Tina Jenkins** for your employees to contact for claims assistance and advocacy. They will assist with any benefit issues pertaining to plan benefit knowledge, claims intervention, claims appeal, billing issues and other personal advocacy.
- **Communication - Implementation – Horton’s Client Executive, Bonnie Cochrane and Kayla Roeske** conduct on-site annual open enrollment meetings to educate employees of their benefit programs and promote optimal use. Our enrollment meetings may involve carrier representatives, but a Horton specialist will always be involved. **Horton Client Manager, Kayla Roeske** coordinates enrollment and education material with your account to assure a smooth enrollment process. An action timeline is developed to pinpoint all details including coordinating carrier assistance, bilingual needs, communication and enrollment tools i.e. paper and online, and any scheduling needs.
- **Horton will provide** a custom PowerPoint presentation of the open enrollment and/or provide Summary Benefit Guides to facilitate the process.
- **Health Literacy Communication – Ongoing** -- Horton has developed an ongoing communication program which helps enhance the value of your program.
- The Horton Group has access to many **Web-Based Employee Benefit programs and most often uses *Employee Navigator* with our clients for NO additional fee.** Its function is to help communicate all facets of your benefit programs to the employee and their spouse through the convenience of a 24/7 customized portal. It also has the capability of feeding open enrollment and year round enrollment changes electronically to each carrier.
- We also include **ThinkHR Live for HR** which focuses exclusively on HR assistance issues.
- This site includes a learning center with many educational tools in print and video to assist employees with plan understanding for proper use and value.
- Horton will also provide annual Employee Compensation Benefit Statements to show employees the full value of their benefit program.
- Horton provides educational e-Newsletters to Administrators with timely topics on the industry, health news, prevention, health care reform and compliance issues

- **What are your expectations for performance of this individual with regard to providing the Village of Tinley Park with high quality insurance brokerage services?**

All Account Managers need to be licensed by their home state and conform to the continuing education requirements to maintain said license. They must work within the duties as outlined in our employment agreement.

Our Municipal Team has a strong commitment to have service issues handled immediately. We do not believe in voice-mail, unless a client requests it. The Team has four individuals trained in Customer Service issues that can assist. If there is a personal request for a field representative to assist, that will depend on their travels, but at most the phone call would be returned within a day.

As for resolution to an issue, the commitment is to get resolve an issue as soon as possible. The outside third party can cause an unforeseen delay. We would do our best to inform our client of any anticipated delays.

With regards to e-mails or written responses, our goal is to respond to e-mail requests within 24 hours. In most cases we respond quicker than that, depending on the issue. If we are securing a legal opinion on an issue, then 24 hours is our goal.

- **List and rank ten (10) key attributes or abilities this firm possesses that the Village of Tinley Park is seeking.**

1) Discovery

We conduct a Discovery period to uncover how your group operates and why you have the benefits you have.... and what would you want. We conduct a generational study to help determine what benefits would best fit your group based on best practices in you industry. We also benchmark your benefits to like size and like industry employers for best practices.

2) Optimization

At Horton, our mission is to help our clients achieve a higher level of performance. We will work with you to optimize their situation. Working within the challenges disclosed in the Discovery stage coupled with Collective Bargaining Agreements and tight budgets we strive to optimize your plans performance for current and future years.

3) Strategic Planning – Cost Containment Strategies

- We recommend that our clients make employee benefits management a strategic initiative. By defining objectives and developing a 3 – 5 year action plan based on meeting those objectives, we ensure an organized and complete approach to fulfilling your benefit needs. Strategic planning also shields your plan from becoming obsolete as new trends and market factors emerge.
- Well versed in Cost Containment Strategies to create a sustainable environment. These may include Worksite Wellness efforts (see Appendix 3 &4 of proposal binder), Consumer Driven Plan Options, Member Pricing Transparency tools, Telemedicine options to cut unnecessary Emergency Room and Urgent care costs and more to come.....

4) Market and Industry knowledge – Strong Support Staff

- Horton is recognized as a leader in the Public Sector Industry with deep knowledge of your challenges and opportunities.
- Horton is sizeable and has strength to negotiate and demand excellent service levels with current or alternative carriers. We provide timely and consistent Financial Analytics and benchmarking (see Appendix 1 of proposal binder).
- Horton has a strong support staff for assurance of deliverables throughout the plan year.

5) Employee Communications (sample in proposal binder Tab 2: Communications)

- To achieve highest value for the cost you pay for your benefits, Horton works with our clients to develop a Communication program that includes many levels of communications.
- **Excellent Communication Capabilities** (see Appendix 2 of proposal binder): our firm is capable of communicating many levels: Administration, Board and Employees. This includes multiple generations, reach out to spouses, and work within time and work constraints. Options should include face-to-face committee meetings, employee open enrollment communications, online enrollment and communication capabilities and print material, i.e., benefit guides, benefit compensation statements and a video or online benefit educational library.

6) HR Administrative Services

One of our main functions is to provide high level service to our clients and their employees. Our Client Analyst and Client Service Representatives are trained to assist with Escalated Claims, Billing, Eligibility, Add & Terms and On Call Guidance.

7) Plan Compliance Services

Employee Benefits are Complex. We provide a professional's oversight to make sure your plans remain compliant with the many laws that govern them. We also provide Model Notices and COBRA services at no additional costs. Also included is a subscription to ThinkHR, a robust Human Resource support system giving you online access to HR questions and a Hot Line available from 8am -7p.m. on weekdays. In addition, Horton contracts with two Compliance firms to research clients particular challenges.

8) Data Analytics (sample in proposal binder Tab 1)

Data drives decisions. Besides carrier reporting, we provide Horton's robust data reports streamlining information to help execute your strategy. This data also provides support for Collective Bargaining to support change.

9) Wellness Advisory (see proposal binder Tab 4)

Horton helps clients with many cost containment strategies, one being Worksite Wellness. We boast of some of the highest participation and engagement scores in the industry. Our programs help create a culture of Wellness which ultimately improves Benefit Satisfaction, Productivity and Plan Cost.

10) Voluntary Benefits

Every employer has a limit of how much of a benefit program they can offer. Industry challenges today are calling for a new approach to benefits giving employees more choice. Whether it is through a pull-back in ancillary benefits of an adoption of higher deductible health plans with health savings accounts, employees are seeking more choice. This can be offered with a robust voluntary benefit program to compliment your core offering. Voluntary benefits include: Dental, Vision, Life, Disability, Accident, Cancer, Long Term Care, Critical Illness and even Pet Insurance.

Budget

How does your firm maximize and maintain the lowest possible insurance quotes for your clients? Cite examples of specific things that you have done with your clients to meet this objective.

The Horton Group prides itself on our marketing and analytics support which provides the most aggressive brokerage pricing. Pricing plays a key factor and usually judges a group's success, but our process starts long before this phase. Overall pricing is based on the risk the insurance will cover. We work with our clients to minimize this risk long before the negotiation stage.

Our worksite wellness efforts, plan education and pricing transparency communication is what we build all year long before the renewal process. We look to manage risk of the plan. Our Horton Analytics provide insight into how your plan is running and opportunities that exist for change. For example: we recently conducted a review of a client's 65+ retiree per capita spending which showed how the retiree members costs were running compared to the active members. They were 2 to 3 times higher, even though Medicare was Primary. This discovery put us into action to develop an alternative course and develop a Post 65 Retiree Carve-Out option with equal benefits to transfer the members to. The overall effect would ultimately reduce the high risk of the plan and thus lower Active member's rates, the Employer's cost share, and the Cadillac Tax and GASB liability. In addition to semi-annual review of your data, our in-house underwriters also project the renewals at our mid-year review so our clients know how these efforts are working. In addition we utilize the following process at renewal:

- **Vendor Management** – We conduct ongoing analysis of carriers, networks, stop-loss reinsurance pricing and funding techniques: Our in-house **Underwriters and Benefit Analysts (Bill Santino and Bill Blake)** continually check, test and challenge pricing validity. We conduct a market analysis for our accounts each year. Sample renewal negotiation spreadsheet in (Appendix I Tab: Renewal Estimator).
 - Our strong relationships with our markets allow us to get their most competitive pricing. The Horton Group is represented on the Producer Advisory Board of all major carriers in the marketplace. We are recognized in the highest tier of agencies with all top rated (A and A+) carriers. In addition to high standing with traditional markets, we also have excellent market options for Self-Funding Stop-Loss Insurance Carriers. Our carrier partners understand they will be required to provide and compete against each other's most competitive pricing.
 - We review HMO (where markets exist), PPO and NEW ACO provider networks to maximize discount and employee utilization.
 - If group is of appropriate size and the Carrier arrangement allows for it, we review PBM's (Pharmaceutical Benefit Managers).
 - We review Pre and Post 65 Retiree carve-out options to minimize costs on a high risk population and minimize The Cadillac Tax and GASB – OPEB liability.
- **Financial Planning and Cost Containment Reviews – Data Drives Decisions!**
Consultants Mike Wojcik and Sean Dauber – (Appendix I) Mid-Year and Pre-Renewal and Year in Review meetings all review plan financial performance, comparing historical data, industry benchmarks and model forecasting. Our Financial Underwriter and Benefit Analyst (**Bill Santino and Bill Blake**) prepare reports as illustrated in Appendix I of the presentation binder.

A dark, grainy photograph of a road at night. The road is illuminated by a light source, possibly a street lamp, creating a bright path that leads towards a building and several smokestacks in the distance. The sky is dark, and the overall scene is atmospheric and somewhat mysterious.

References

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Provide three (3) company references and three (3) references for the proposed primary insurance broker.

We could not list client specifics without their authorization but we did include a general view of the lines of coverage we manage for them and the time we have served them.

Name:	Village of Downers Grove
Address:	801 Burlington Avenue
City, State, Zip:	Downers Grove, IL 60515
Telephone Number:	630-434-5537
Contact Person:	Mr. Dennis Burke, Human Resource Director
Dates of Service:	Horton Client since 2012
Project Description	Benefits and services include Partial Self-Funded Health Plan – Carrier Administered, Rx, VEBA, Life, Dental, Vision, EAP, Disability, Worksite Wellness

Name:	Village of Orland Park
Address:	14700 South Ravinia Avenue
City, State, Zip:	Orland Park, Illinois 60462
Telephone Number:	708-403-6166
Contact Person:	Ms. Stephana Przybylski, Human Resources Director
Dates of Service:	Horton Client since 2002
Project Description	Benefits and services include Partial Self-Funded Health Plan (CDHP) – Carrier Administered, Rx, HSA, Life, Dental, Vision, EAP, Disability, Worksite Wellness



Name:	Village of Park Forest
Address:	350 Victory Drive
City, State, Zip:	Park Forest, Illinois 60466
Telephone Number:	708-748-1112
Contact Person:	Ms. Denyse Carreras, Director of Personnel
Dates of Service:	Horton Client since 2006
Project Description	Benefits and services include Fully Insured Health Plan – Carrier Administered, Rx, HSA, Life, Dental, Vision, EAP, Voluntary Pet, Worksite Voluntary, Worksite Wellness

Personal References for Mike Wojcik

Name:	Phil Lackman
Title:	CEO, Executive Director, Independent Insurance Agents of IL
Telephone Number:	217-321-3005
Email:	plackman@iiaofil.org

Name:	Ed Paesel
Title:	Past Executive Director, South Suburban Mayors & Mgrs Assoc.
Telephone Number:	708-921-5824
Email:	paesel@comcast.net

Name:	Richard Heim
Title:	President of Advocate South Suburban Hospital
Telephone Number:	708-213-3002
Email:	richard.heim@advocatehealth.com

In addition, The Horton Group is active in the following **Public Sector Organizations:**

- **ILCMA** – Illinois City County Management Association
- **IGFOA** – Illinois Government Finance Officers Association
- **SSMMA** – South Suburban Mayors and Managers Association
- **Will County Governmental League**
- **Southwest Conference of Mayors**
- **IASBO** – Illinois Association of School Business Officials
- **PRIMA** – Public Risk Management Association
- **Metro West Council of Government**



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Consulting / Brokerage / Administrative Services

Service Categories	Compensation Structure
<p>Services include Strategic Planning and Market Insight Capabilities; Financial & Benefit Analytics; Human Resource Services & Employee Assistance; Human Resource Communications & Administration, Compliance Oversight; Workplace Wellness</p> <p>Lines of Coverage</p> <ul style="list-style-type: none"> • Medical & Rx • Core - Basic Life & AD&D • Dental • Vision • Voluntary Life & AD&D • Long Term and Short Term Disability • Any Other Voluntary Programs <p>Services</p> <ul style="list-style-type: none"> • Horton Wellness Advisory Solutions 	<p>\$3,500 per month billed monthly</p> <hr/> <p>Standard carrier commissions apply and are fully disclosed</p> <hr/> <p>Included</p>
Strategic Planning & Market Insight Capabilities	Included
<p>Because of our multifaceted involvement in Health Care, we are proud of the insight we can bring to the Board Room for intermediate and long term planning in the following areas:</p> <ul style="list-style-type: none"> • Benefit Philosophy Development • Health Care Reform (ACA) Impact Study: Compliance and Tax Impacts • Market Trends and Forecasting • Benchmarking Analytics: Benefit Design, Cost Sharing & Claims • Cost Containment Strategies • Contribution Cost Share Strategies, including Defined Contribution • Eligibility Management: Working Spouse Carve-Out Provision, Medicaid, COBRA Eligible Outplacement & Eligibility Audits • Private Health Insurance Exchange Options • High Deductible Health Plan (HDHP) Strategies, including Transparency Tools • Voluntary Worksite Benefit Strategies, including HDHP Gap Planning • Worksite Wellness / Safety Programs • Alternate Funding Techniques (Self-Funding & Captives) • Alternative Networks (Narrow Networks) • Pharmacy Strategies 	<p><i>Our initial discovery is an assessment of The Village of Tinley Park's existing plan performance and working with the leadership team to establish a 3-5 year outlook/strategy.</i></p>

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Financial & Benefit Analytics	Included
<p>Report Plan Performance – Quarterly Aggregate Reporting</p> <ul style="list-style-type: none"> • Report is delivered by the 25th – 30th of each month, e.g., March month-end is delivered between April 25th – April 30th. • Overall Plan Performance • Plan Costs vs. Expected vs. Maximum (per capita) • Industry or carrier benchmarks (where available) • Key Performance Indicators • High Cost Claimants <p>Ongoing Assessment & Reporting Capabilities</p> <ul style="list-style-type: none"> • Review Benefit Plan Strategy • Executive Healthcare Summary – (Provided 2x Per Year) • Plan Performance & Financial Benchmarking • Big Data Analysis - Decision Master Warehouse or Carrier Equivalent • Mid-Year Renewal Forecast • Plan Design Benchmarking and Analytics • Renewal Forecasting and Suggested Plan Alternatives, e.g., plan design, employee cost sharing, product, carrier, network • Provider Network Utilization - Discount Analysis • Contribution Modeling and ACA Compliance • Medical Utilization Containment Strategies • Rx Utilization and Containment Strategies • PBM Carve Out and Supplement Analysis • Shock Claim Review • Actuarial Evaluation of Plan Designs using HHS AV Calculator (1x Per Year) 	
Planned On-Site Meetings	Included
<p>Initial Discovery Meetings</p> <ul style="list-style-type: none"> • Our initial discovery is an assessment of The Village of Tinley Park’s existing plan performance and working with the leadership team to establish a Benefit Philosophy, including a 3-5 year outlook/strategy. <p>=====</p> <p>After Q1 – Plan Performance & Post Renewal Results After Q2 – Plan Performance & Pre-Renewal Strategy Meeting After Q3 – Plan Performance & Renewal Meeting</p> <ul style="list-style-type: none"> • Prepare RFPs to Analyze and Compare Market • Negotiate Renewals and Market Pricing with Carriers/Vendors 	

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- Present Findings and Market Analysis
- Contribution Cost Share Modeling

After Q4 - Plan Year End

- Executive Healthcare Cost Analysis - year-end close out showing plan performance plus
 - Big Data Analysis - Decision Master Warehouse Report: Medical & Rx
 - Demographic Review
 - Plan Costs vs. Expected vs. Maximum (per capita)
 - Industry or carrier benchmarks (where available)
 - Plan administrative costs (per capita)
 - High cost claimants
 - Utilization by service type (professional, in-patient, out-patient, pharmacy and specialty pharmacy)
 - Office visits per thousand
 - Emergency room visits per thousand and cost
 - Medical diagnostic categories
 - Top 10 pharmacy charges
 - RX review – generic, mail order, specialty drug usage
 - Year-end summary of plan and contribution changes
 - Year-end summary of member migration and analysis of cost impact
 - Utilization Containment Strategies
 - ThinkHR Utilization Report

Wellness Screening Reports (If Applicable)

- Wellness Screening Summary and Forecast
- Horton Health Initiatives Integration Report

Additional Services – Financial

Not Included

Third Party Services if needed

- Actuarial Services (Beyond HHS AV Calculator Evaluation)
- Subrogation Services
- Claim Audits

Additional cost is directly from the selected vendors

Human Resource Services & Employee Assistance

Included

Eligibility Management Assistance

- Determining Full-Time Status
- Developing Participation Guidelines: Working Spouse Waiver Rules, Eligibility
- Documentation Requirements
- Contribution Strategies

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<p><u>Employer Services:</u></p> <p>Claims, Billing, Eligibility Assistance and Benefit Education & Communication</p> <ul style="list-style-type: none"> • <u>Designated</u> Horton Employee Claims Advocate for The Village of Tinley Park • Healthcare Literacy • Benefit Alerts • Compliance – Legislative Alerts • Horton Health Initiatives Newsletter <p>HR Benefits Portal – ThinkHR Hotline for questions 8am – 7pm CST</p> <ul style="list-style-type: none"> • Train the Trainer Seminars • HR-related articles • Access to a community of HR Professionals <p>Horton Learning Center</p> <ul style="list-style-type: none"> • Employee Focused “Know Your Benefits” and “Consumerism” Education • Assurex Global / Horton Webinars • Horton Future Forum Seminars 	
<p align="center">Human Resource Communications & Administration</p>	<p align="center">Included</p>
<p><u>Employee Benefit Communications and Services:</u></p> <ul style="list-style-type: none"> • Webcast & On-Site Open Enrollment Meetings • Custom PowerPoint Presentations • Benefit Summary Guide Design • Custom Employee Compensation Benefit Statements • Video Benefit Tutorials & Video Benefit Library <p><i>On-site Open Enrollment Meetings will be discussed and agreed to in advance no later than the Q3 renewal meeting to accommodate 4th quarter scheduling.</i></p>	<p align="center"><i>Additional costs for printing, shipping or mailing, is direct from the selected vendor(s).</i></p>
<p align="center">Compliance Oversight</p>	<p align="center">Included</p>
<p>Help The Village of Tinley Park with the following compliance items:</p> <ul style="list-style-type: none"> • Model Notices (such as Medicare Part D Credible Coverage, CHIPRA, etc.) • FSA / H.S.A. Programs • Section 125 (Pre-Tax) • Affordable Care Act (ACA) • Employer Mandate - 1095 and 1094 Reporting • Plan Document and Group Policy/SPD/Certificate Review • SPD Wrap Document (outside service) • Agency Engagement in Health Care Legislation on State and Federal Level • FMLA • PCORI Tax Calculation and filing instructions 	<p align="center"><i>Additional costs from selected vendor(s), providing an F.S.A., or H.S.A. Bank are not included.</i></p>

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<ul style="list-style-type: none"> • Reinsurance Tax Calculation and filing instructions • HIPAA & HIPAA Privacy • COBRA Administration (outside service) 	
Workplace Wellness	Included
<p>Initial Workplace Wellness Assessment</p> <p>Define Key Objectives & By-laws</p> <ul style="list-style-type: none"> • Three Year Strategic Plan Timeline • Incentive Contribution Modeling • Organize and Initiate Wellness Committee • Health Improvement Incentive Options • Employee Wellness Communication: Materials and Meetings <p>Help Implement The Fundamentals</p> <ul style="list-style-type: none"> • Health Assessment • Health Management Education • Engage Activities • Develop Incentives and Rewards <p>Wellness Screening Reports</p> <ul style="list-style-type: none"> • Wellness Screening Summary and Forecast • Horton Health Initiatives Integration Report 	
Additional Services – Wellness	Included
<p>Help Schedule and Organize:</p> <p>Health and Wellness Related Programs:</p> <ul style="list-style-type: none"> • Biometric Screenings • Flu Shots (these costs vary by participation but can be paid by the plan) • BMI / Tanita Scale Readings • Stroke Screening • Learn at Lunch Seminars • Health Coaching • Nurse Hot Line • Doctor On Site • EAP Services 	<p><i>Any additional costs are directly from the selected vendor(s) for their services. For example, a screening vendor will bill The Village of Tinley Park directly for these negotiated services.</i></p>
Additional Expertise Available Through Horton	Included
WORKSITE - Voluntary Benefits	

The Horton Group

Consulting / Brokerage / Administrative Services

<p>The Horton Group helps organizations improve morale and free up staff by offering well-designed, optional products such as individual life, short-term and long-term disability, supplemental vision, dental and high deductible health plan gap plans including, critical illness and accident insurance.</p>	<p><i>Standard carrier commissions apply</i></p>
<p>Personal Lines Horton Personal insurance helps business owners, key executives and employees protect their homes, automobiles, watercraft and more. Services include annual detailed coverage reviews and programs designed for high-net worth individuals.</p>	<p><i>Standard carrier commissions apply</i></p>
<p>Property & Casualty / Risk Management Services Horton Risk Management Services provides property, general liability, automobile, excess liability, workers' compensation, employment practices liability, crime, fiduciary liability, professional liability and directors and officers insurance as well as many other products in a variety of industries.</p>	<p><i>Negotiated fees or standard carrier commissions apply</i></p>
<p>Safety Consulting and Loss Control From employee orientation and training to jobsite inspections, Horton helps contractors and other commercial clients manage claims, facilitate appropriate return-to-work programs and incorporate safety into every aspect of their business operation.</p>	<p><i>Negotiated fees – typically an hourly billed rate</i></p>
<p>Financial Wellness By partnering with HPM Partners, Horton has deepened our resources to include ERISA expertise and can assist organizations with their retirement services to maximize the organization's fiduciary protection, eliminate personal liability and hidden conflicts of interest while making a difference in the financial lives of their employees. There are three key pillars to our service platform: Fiduciary Oversight, Investment Advisory, Financial Wellness Coaching & Ongoing Plan Review.</p>	<p><i>Negotiated fees or standard vendor basis points apply</i></p>