
THE VILLAGE OF TINLEY PARK

Cook County, Illinois

Will County, Illinois

RESOLUTION

NO. 2022-R-071

**A RESOLUTION APPROVING AN AGREEMENT BETWEEN THE VILLAGE OF TINLEY
PARK AND THE HORTON GROUP FOR EMPLOYEE BENEFIT
CONSULTING/BROKERAGE SERVICES**

**MICHAEL W. GLOTZ, PRESIDENT
NANCY M. O'CONNOR, VILLAGE CLERK**

**WILLIAM P. BRADY
WILLIAM A. BRENNAN
DIANE M. GALANTE
DENNIS P. MAHONEY
MICHAEL G. MUELLER
COLLEEN M. SULLIVAN
Board of Trustees**

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WHEREAS, the Village of Tinley Park, Cook and Will Counties, Illinois, is a Home Rule Unit pursuant to the Illinois Constitution of 1970; and

WHEREAS, the Corporate Authorities of the Village of Tinley Park, Cook and Will Counties, Illinois, have considered entering into an Agreement with The Horton Group, a true and correct copy of such Agreement being attached hereto and made a part hereof as **EXHIBIT 1**; and

WHEREAS, the Corporate Authorities of the Village of Tinley Park, Cook and Will Counties, Illinois, have determined that it is in the best interests of said Village of Tinley Park that said Agreement be entered into by the Village of Tinley Park;

NOW, THEREFORE, Be It Resolved by the President and Board of Trustees of the Village of Tinley Park, Cook and Will Counties, Illinois, as follows:

Section 1: The Preambles hereto are hereby made a part of, and operative provisions of, this Resolution as fully as if completely repeated at length herein.

Section 2: That this President and Board of Trustees of the Village of Tinley Park hereby find that it is in the best interests of the Village of Tinley Park and its residents that the aforesaid Agreement be entered into and executed by said Village of Tinley Park, with said Agreement to be substantially in the form attached hereto and made a part hereof as **EXHIBIT 1**.

Section 3: That the President and Clerk of the Village of Tinley Park, Cook and Will Counties, Illinois are hereby authorized to execute for and on behalf of said Village of Tinley Park the aforesaid Agreement.

Section 4: That this Resolution shall take effect from and after its adoption and approval.

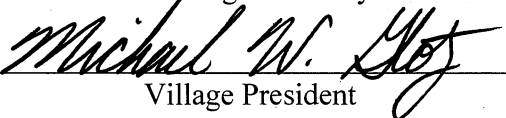
ADOPTED this 21 day of June, 2022, by the Corporate Authorities of the Village of Tinley Park on a roll call vote as follows:

AYES:

NAYS:

ABSENT:

APPROVED this 21 day of June, 2022, by the President of the Village of Tinley Park.


Village President

ATTEST:


Village Clerk

EXHIBIT 1

The Horton Group

Commission Agreement – Village of Tinley Park

This Agreement is made this 21st day of June 2022, between Village of Tinley Park, hereinafter referred to as the "Client", and THE HORTON GROUP, INC. of 10320 Orland Parkway, Orland Park, IL 60467 hereinafter referred to as "Horton".

WHEREAS the Client desires to engage Horton to provide certain employee benefit insurance services in exchange for the commissions as outlined in this Agreement.

NOW, THEREFORE, the parties hereto agree as follows:

1. The term of this Agreement shall commence as of July 14, 2022, and shall remain in effect until July 31, 2025, unless earlier terminated as hereinafter provided.
2. Compensation proposal by insurance policy and service category is illustrated in the attached commission structure document. The commission structure covers two phases: 1) July 14, 2022, to September 30, 2022, and then 2) October 1, 2022, and thereafter. The commission percentages from phase 2 remain in effect until July 31, 2025.
3. Horton will receive direct compensation from the carrier in the form of agreed to commissions that are calculated as a percentage of earned policy premium.
4. Remaining transparent, Horton may also receive indirect compensation through supplemental, contingent, or profit-sharing bonuses.

Supplemental, contingent, or profit-sharing bonuses are based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurance company. Horton generally does not know if such supplemental, contingent, or profit-sharing bonuses will be paid, or the amount of any such payments until after the end of each calendar year. These agreements can vary by carrier, state, market size, and line of coverage.

VILLAGE OF TINLEY PARK

THE HORTON GROUP, INC.

Signature: Michael W. Glotz

Signature: [Signature]

Print Name: Michael W. Glotz

Print Name: Daniel M. Horton

Title: Village President

Title: CEO

Date: June 21, 2022

Date: June 21, 2022

Insurance / Risk Advisory / Employee Benefits

HORTON

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VILLAGE OF TINLEY PARK

THE HORTON GROUP, INC.

Signature: Michael W. Glotz

Signature: _____

Print Name: Michael W. Glotz

Print Name: _____

Title: Village President

Title: _____

Date: June 21, 2022

Date: _____

Village of Tinley Park – Commission Structure

Service Categories	Compensation Structure
<p>Phase 1: July 14, 2022 – September 30, 2022</p> <p>Strategic Planning and Market Insight; Financial and Benefit Analytics; Employee Benefit Compliance Support; Human Resource Assistance; Worksite Wellness Initiatives;</p> <p>Lines of Coverage:</p> <ul style="list-style-type: none"> • Medical & Rx • Dental <p style="text-align: center;">}</p> <ul style="list-style-type: none"> • Vision <p style="text-align: center;">}</p> <ul style="list-style-type: none"> • Life, AD&D <p style="text-align: center;">}</p> <p>Ancillary Benefits</p> <ul style="list-style-type: none"> • Allstate • Legal Shield • Texas Life Insurance <p style="text-align: center;">}</p> <ul style="list-style-type: none"> • COBRA Services • Mineral / Think HR • Employee Navigator (Benefit Technology) <ul style="list-style-type: none"> • Includes Carrier EDI Feeds <p style="text-align: center;">}</p> <ul style="list-style-type: none"> • Medicare Supplements <p style="text-align: center;">}</p> <ul style="list-style-type: none"> • Wellness Advisory/Population Health Consulting <p style="text-align: center;">}</p>	<p>Commissions are included in premiums and are paid to Horton by the carrier.</p> <p>1.0%</p> <p>5.0%</p> <p>10.0%</p> <p>Standard Carrier Commissions if already included</p> <p>No Charge</p> <p>Standard Carrier Commissions if already included</p> <p>No Charge</p>

Village of Tinley Park – Commission Structure

Service Categories	Compensation Structure
<p>Phase 2: October 1, 2022 – July 31, 2025</p> <p>Strategic Planning and Market Insight; Financial and Benefit Analytics; Employee Benefit Compliance Support; Human Resource Assistance; Worksite Wellness Initiatives;</p> <p>Lines of Coverage:</p> <ul style="list-style-type: none"> • Medical & Rx • Dental • Vision • Life, AD&D <p>Ancillary Benefits</p> <ul style="list-style-type: none"> • Allstate • Legal Shield • Texas Life Insurance <ul style="list-style-type: none"> • COBRA Services • Mineral / Think HR • Employee Navigator (Benefit Technology) <ul style="list-style-type: none"> • Includes Carrier EDI Feeds <ul style="list-style-type: none"> • Medicare Supplements <ul style="list-style-type: none"> • Wellness Advisory/Population Health Consulting <ul style="list-style-type: none"> • If additional coverages or services were added 	<p>Commissions are included in premiums and are paid to Horton by the carrier.</p> <p>2.5%</p> <p>Standard Carrier Commissions if already included</p> <p>No Charge</p> <p>Standard Carrier Commissions if already included</p> <p>No Charge</p> <p>TBD</p>

Village of Tinley Park – Commission Structure

Strategic Planning and Market Insight	Included
<p>Because of our multifaceted involvement in Health Care, we are proud of the insight we can bring to the Village for intermediate and long-term planning in the following areas:</p> <ul style="list-style-type: none"> • Health Care Reform (ACA) Impact Study: Compliance and Tax Impacts • DOL Audit Checklist Review • Affordable Care Act (ACA) “Pay or Play” Options and Strategies • Market Trends and Forecasting • Benefit Philosophy Development • Benefit Design and Cost Sharing Benchmark: Industry and Employer Size • Exploration of Defined Contribution Cost Sharing Model • Eligibility Management: Working Spouse Carve-Out Provision, Eligibility Audits • Private Health Insurance Exchange Options • “Bend The Trend” Best Practices • High Deductible Health Plan Strategies (HSA, HRA, Gap Planning) • Engagement Strategies for Worksite Wellness / Early Detection • Development and Promotion of Consumer Centric Cost Transparency Tools • Voluntary Worksite Benefit Strategies • Review of Alternate Funding Techniques (Self- Funding, Captives) 	
Financial and Benefit Analytics	Included
<p>Initial Assessment</p> <ul style="list-style-type: none"> • Executive Healthcare Summary • Review Benefit Plan Strategy • Plan Performance & Financial Benchmarking • Provider Network Utilization - Discount Analysis • PBM Carve Out and Supplement Analysis if allowed by carrier • Contribution Modeling and ACA Compliance • Medical Utilization Containment Strategies • Rx Utilization and Containment Strategies • Shock Claim Review • Plan Design Benchmark and Analytics • Plan Design Alternatives - Cost Modeling • Renewal Forecast • Actuarial Evaluation of Plan Designs using HHS AV Calculator <p>Report Plan Performance After Each Quarter – Electronic Delivery</p> <ul style="list-style-type: none"> • Key Performance Indicators • Network Utilization and Discounts • High Cost Claimants • Overall Plan Performance: Quarterly Loss Information 	

Village of Tinley Park – Commission Structure

After Second Quarter of Plan Year – Pre-Renewal Strategy Meeting – Site or Virtual Visit

- Key Performance Indicators
- Network Utilization and Discounts
- High Cost Claimants
- Overall Plan Performance
- Decision Master Warehouse, Blue Insight or another Carrier Equivalent
- Renewal Forecasting and Suggested Plan Alternatives
- Plan Design Benchmarking
- Retiree Carve Out Analysis
- PBM Carve Out Analysis (depending on data availability and carrier allowed)
- Strategy Recommendations for Renewal
 - plan design, employee cost sharing, product, carrier, network

Renewal Market Analysis

- Prepare Renewal Specifications – ACA Compliant
- Seek Quotes to Analyze and Compare Market
- Negotiate Renewal and Market Pricing with Carriers/Vendors
- Present Findings to Client

After Fourth Quarter - Plan Year End - Site or Virtual Visit

- Executive Healthcare Cost Analysis (year-end close out showing plan performance plus
 - 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 migration and analysis of cost impact
 - Utilization Containment Strategies

ACA Impact Analysis -- Midterm (TBD) Site Visit or Virtual

- Penalty 4980H (a) and (b) Impact
- Patient Centered Effectiveness Research Tax (PCORI)
- Employee Eligibility Determination
- Strategies to Mitigate Rising Cost

Village of Tinley Park – Commission Structure

Wellness Screening Reports <ul style="list-style-type: none"> Wellness Screening Summary and Forecast Horton Population Health Report ROI of Wellness Efforts 	
Additional Services – Financial	TBD
Third Party Services <ul style="list-style-type: none"> Third Party Services 	
Compliance Support	Included
Designated Account Executive to assist with Health Care Reform News, Review of Compliance Requirements and Support Questions as requested: <ul style="list-style-type: none"> COBRA FMLA HIPAA HIPAA Privacy ADA Section 125 Medicare Part D CHIPRA ACA 	
Administrative Services – Compliance	
<ul style="list-style-type: none"> COBRA Administration (Outside Service) Plan Document and Group Policy/SPD/Certificate Review DOL Audit Checklist Review Agency Engagement in Health Care Legislation on State and Federal Level Model Notices FMLA Administration FSA Administration ACA Reporting 	Included Included Included Included Included TBD TBD TBD

Village of Tinley Park – Commission Structure

Other Services	Included
<p><u>Eligibility Management Assistance</u></p> <ul style="list-style-type: none"> • Determining Full-Time Status (per ACA) • Vetting of Online Enrollment and Communication Systems • Developing Participation Guidelines: Working Spouse Waiver Rules, Eligibility • Documentation Requirements • Contribution Strategies <p><u>Employee Communication and Services:</u></p> <p><u>Onsite or Webcast Open Enrollment Meetings</u></p> <ul style="list-style-type: none"> • Custom PowerPoint Presentations with Voice Over Recording • Benefit Summary Guides <p><u>Employee Benefit Website Portal – Employee Navigator</u></p> <ul style="list-style-type: none"> • An easy way to provide information to your employees • This Portal is a complete employee communication system that helps you streamline processes, and improve communication • Online Enrollment Capabilities • Carrier Resources <p><u>Affordable Care Act Enrollment Options for Part-Time and Employees not eligible for Core Benefits</u></p> <p><u>Employer Services:</u></p> <p><u>HR Benefits Portal – Think HR - Mineral</u></p> <ul style="list-style-type: none"> • HR-related articles • Access to a community of HR Professionals <p><u>Claims, Billing, Eligibility Assistance, Benefit Administration Assistance</u></p> <p><u>Benefit Education and Communication</u></p> <ul style="list-style-type: none"> • Benefit Alerts • Compliance – Legislative Alerts • Horton Health Initiatives Newsletter 	

Village of Tinley Park – Commission Structure

Horton Consulting Solutions Wellness and Population Health	Included
Consulting Conversation to Determine Wellness Needs <ul style="list-style-type: none"> • Health Assessment • Health Management Education • Engage Activities • Develop Incentives and Rewards 	
Determine Program Timeline and Assist with CBA's as Applicable <ul style="list-style-type: none"> • Three Year Plan Timeline • Incentive Contribution Modeling • Health Improvement Incentive Options 	
Additional Services	
Health and Wellness Related <ul style="list-style-type: none"> • Biometric Screening • Flu Shots • Stroke Screening • Health Coaching • EAP Services • Disease Management • Chronic Condition Program Options 	TBD TBD TBD TBD TBD TBD TBD

Village of Tinley Park – Commission Structure

Additional Expertise Available Through Horton

WORKSITE - Voluntary Benefits

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 and supplemental vision, dental and high deductible health plan gap plans including: critical illness and accident insurance.

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

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.

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

Financial Wellness

By partnering with Cerity Partners, Horton has deepened its resources to retirement services to maximize the organizations 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

STATE OF ILLINOIS)
COUNTY OF COOK) SS
COUNTY OF WILL)

CERTIFICATE

I, NANCY M. O’CONNOR, Village Clerk of the Village of Tinley Park, Counties of Cook and Will and State of Illinois, DO HEREBY CERTIFY that the foregoing is a true and correct copy of Resolution No. 2022-R-071, “**A RESOLUTION APPROVING AN AGREEMENT BETWEEN THE VILLAGE OF TINLEY PARK AND THE HORTON GROUP FOR EMPLOYEE BENEFIT CONSULTING/BROKERAGE SERVICES,**” which was adopted by the President and Board of Trustees of the Village of Tinley Park on June 21, 2022.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the corporate seal of the Village of Tinley Park this 21st day of June, 2022.

VILLAGE CLERK