

# Proposal for

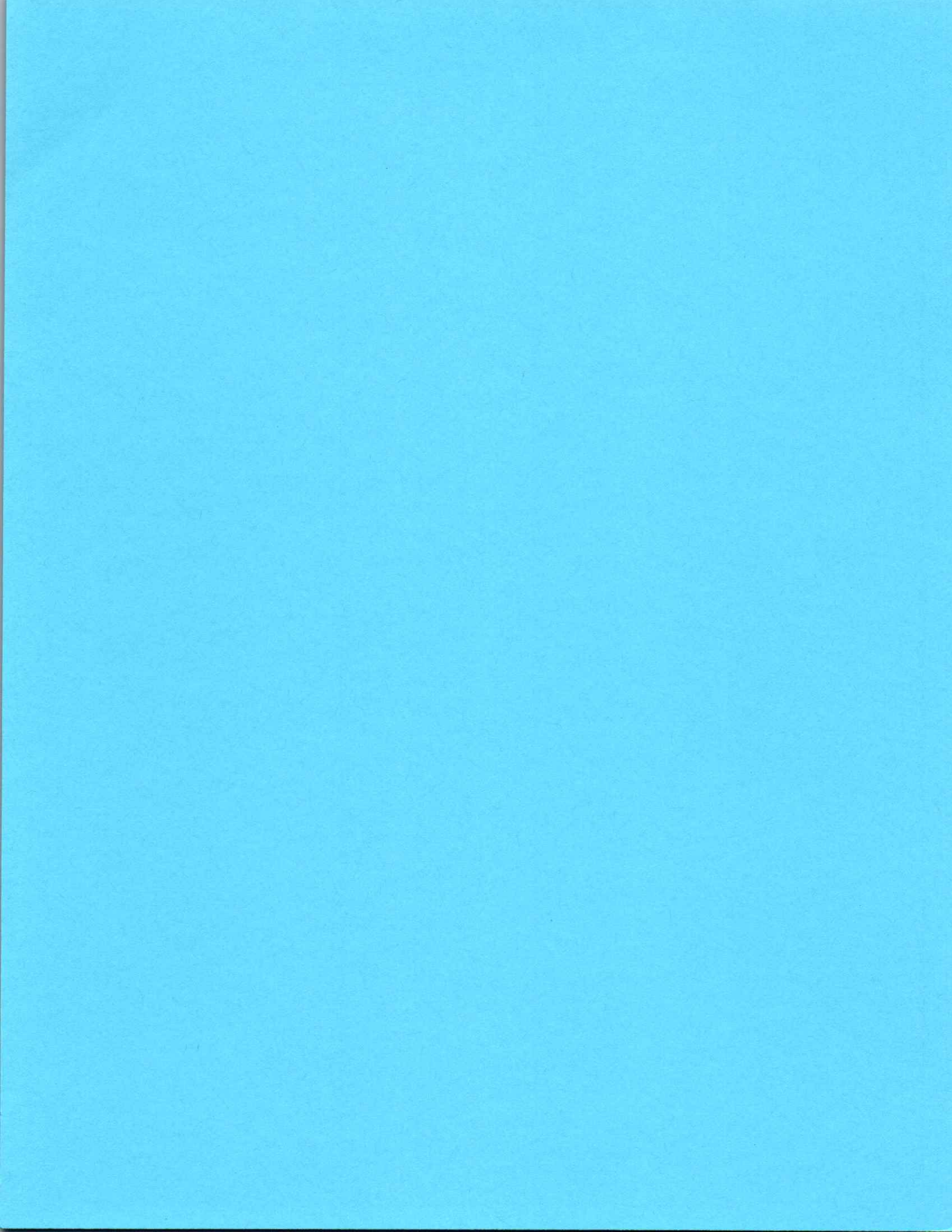


Submitted By:  
Insurance Benefits Associates, Inc Franklin, TN 37067  
615-371-8900  
800-607-8833

Bush Insurance Agency  
Manchester, TN  
931-728-4605

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## INVITATION FOR PROPOSALS

Date: December 8, 2023

City of Manchester  
Attn: RFP Employment Benefit Broker Services  
200 W. Fort Street  
Manchester, TN 37355  
Phone: 931-728-4652 Ext. 1303

Request for Proposals: Brokerage/Consulting Services for Group Insurance

Proposal Due: Monday, January 8, 2023 at 2 p.m.

Opening: 200 W. Fort Street, Manchester, TN 37355

SUBMIT: The proposal needs to have one (1) original, unbound copy **SIGNED IN BLUE INK**, one (1) bound copy,

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Name and Address of Proposer:

Insurance Benefits Associates, Inc and

Bush Insurance Agency, Inc,

110 W Fort St Manchester, TN 37355

3160 McMillan Road, Franklin TN 37064

Telephone: 615-371-8900 and 931-728-4605

Email: Doug@IBAbenefits.net

DYoung@Bushins.com

Date: Jan. 8th, 2024

Signature in Blue ink:



Printed Name: Doug Rogers IBA

David Young, Bush Insurance

Title: President, IBA

**VIII. SIGNATURE PAGE**

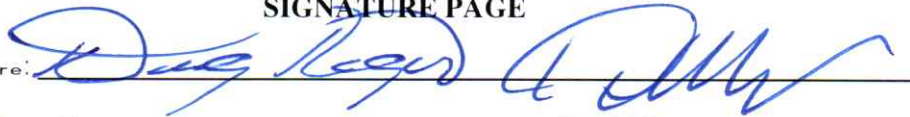
1. The undersigned Proposer proposes and agrees, that if this proposal is accepted and successful, to enter into an agreement with The City of Manchester, Tennessee to perform and/or furnish the goods and/or services at the prices indicated below in accordance with the terms and conditions detailed in the Request for Proposal.
2. This proposal is genuine and not made in the interest or on behalf of any undisclosed person, firm, or corporation and is not submitted in conformity with any agreement or rules of any group, association, organization or corporation; Proposer has not directly or indirectly induced or solicited any other Proposer to submit a false or sham proposal; Proposer has not solicited or induced any person, firm or corporation to refrain from proposing; and Proposer has not sought by collusion to obtain for itself any advantage over any other proposer or over The City of Manchester, Tennessee.
3. *Title VI of the Civil Rights Act of 1964.* All interested parties, without regard to race, color or national origin, shall be afforded the opportunity to propose and shall receive equal consideration. Please assist us with our compliance efforts by completing the optional statistical information requested below.
4. **BOYCOTT OF ISRAEL. THE CONTRACTOR CERTIFIES THAT IT IS NOT CURRENTLY ENGAGED IN, AND WILL NOT FOR THE DURATION OF THE CONTRACT ENGAGE IN, A BOYCOTT OF ISRAEL AS DEFINED BY TENN. CODE ANN § 12-4-119. THIS PROVISION SHALL NOT APPLY TO CONTRACTOS WITH A TOTAL VALUE OF LESS THAN TWO HUNDRED FIFTY THOUSAND DOLLARS (\$250,000) OR TO CONTRACTORS WITH LESS THAN TEN (10) EMPLOYEES.**

**Proposals must be delivered to the following address:**

City of Manchester  
Attn: RFP Employment Benefit Broker Services  
200 W. Fort Street  
Manchester, TN 37355

**SIGNATURE PAGE**

Authorized Signature:



Printed Name: Doug Rogers

David Young

Title: President Submitted on Jan 8th, 2024

Company Name: Insurance Benefits Associates, Inc. and Bush Insurance Agency, Inc.

Address: 110 W Fort St Manchester, TN 37355 Phone ( 615 ) 371-8900 and 931-728-4605

3160 McMillan Road, Franklin, TN 37064

Fax ( 615 ) 371-8833

## IX. FEE PROPOSAL

Describe your method of compensation for your services. If you are compensated on a fee basis, please provide your fee structure. If you are compensated on a commission basis, provide detail of compensation, including percentage of commission. If compensated on a commission basis, will your firm also receive additional "overrides", "incentives" and/or "bonuses" from any carrier or other provider?

Year 1	Standard Carrier Commissions
Year 2	Standard Carrier Commissions
Year 3	Standard Carrier Commissions
Year 4	Standard Carrier Commissions
Year 5	Standard Carrier Commissions

### Explanation of proposed fees:

Health Insurance 3% of Monthly Premium

Dental Insurance 10% of Monthly Premium

Vision Insurance 10% of Monthly Premium

Accident Plan, Critical Illness and Short Term Disability Standard Commissions for the Carrier

If based on Group plans 10% of Monthly Premium

Term Life 10% of Monthly Premium

Long Term Disability 10% of Monthly Premium

Whole Life Standard Commissions for the Carrier

(This page should be Page 4 of bid submission packet for ease of location)

**PUBLIC ACTS 109**  
**(Iran Divestment**  
**Act)**

"By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid each party thereto certifies as to its own organization under penalties of perjury, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to §12-12-106"

Full text of Public Chapters can be found on the Tennessee Secretary of State's website:  
<http://tnsos.org/acts/PublicActs.109.php>.

Insurance Benefits Associates, Inc  
Company Name (Proposer/Contractor)

Print Name Douglas Rogers  
Signed [Signature]  
Title President

Subscribed and sworn before me this 5th day of JAN, 2024.

Signed [Signature] Print Name ANGELA JOY JOHNSON  
Title NOTARY

My Commission expires: 2/7



NOTE: Bids cannot be considered nor awards be made to anyone without the above required statement.

(This page should be Page 4 of bid submission packet for ease of location)

**PUBLIC ACTS 109**  
**(Iran Divestment**  
**Act)**

"By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid each party thereto certifies as to its own organization under penalties of perjury, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to §12-12-106"

Full text of Public Chapters can be found on the Tennessee Secretary of State's website:  
<http://tnsos.org/acts/PublicActs.109.php>.

Best Insurance Agency, Inc  
Company Name (Proposer/Contractor)

Print Name DAVID H. YOUNG

Signed [Signature]

Title Agent

Subscribed and sworn before me this 8th day of January, 2024

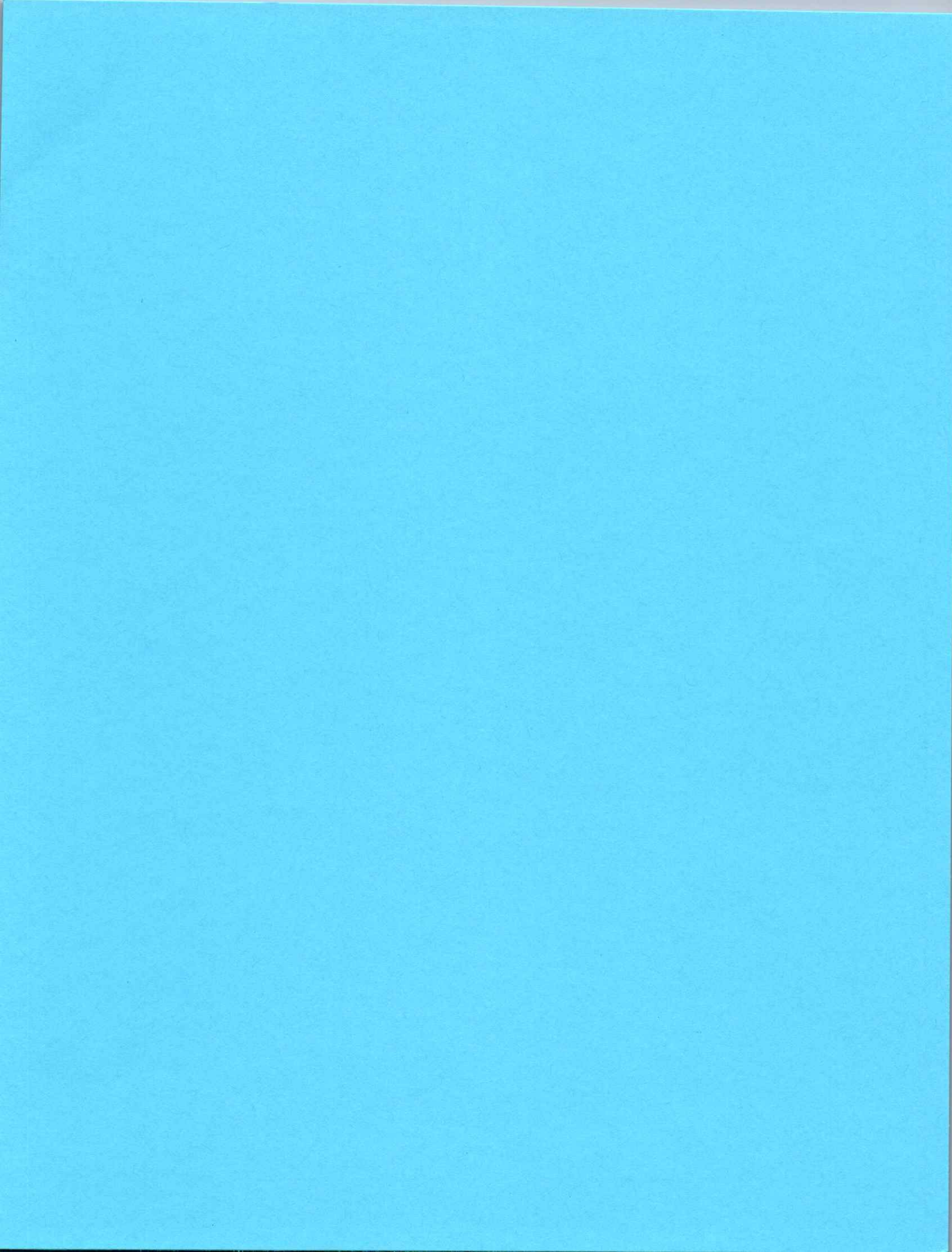
Signed Karen Swan Print Name Karen Swan

Title Notary

My Commission expires: 9-14, 2024



NOTE: Bids cannot be considered nor awards be made to anyone without the above required statement.





## Introduction

### **Providing Benefit Management Resources**

Insurance Benefits Associates, Inc. is an Employee Benefits Management Corporation designed to provide the highest level of Service and Benefit solutions to our Clients. Our staff of experienced benefit experts assists clients with their consulting, insurance brokerage, benefit plan design and administration needs. IBA is part of a family of Tennessee based Employee Benefit firms that were formed in 1976.

IBA's corporate office is located in Franklin Tennessee. IBA has affiliated offices in Tennessee and Georgia. The corporate office has a staff of 5 employees and 10 affiliated benefit consultants supporting our clients. The company is focused on providing our clients a one source solution for employee benefits and HR services. The corporate office is open Monday to Friday 8:00 am to 5:00 pm Central Time.

Bush Insurance Agency located in Manchester TN was started in 1965 and has a history of serving the community for 58 years. The Agency is located at 110 W. Fort St. Manchester TN 37355.



## INSURANCE BENEFITS ASSOCIATES, INC.

### **Why Do Business with IBA/Bush Agency**

We believe our team of experienced professionals is uniquely positioned to help our clients meet their employee benefit needs because:

- Our team approach provides for the highest level support for our clients and their employees;
- We have a proven record of reducing administration costs, improving employee knowledge and awareness of their benefits, and managing benefits cost through the use of benefit care programs;
- Our long family history in the insurance industry allows us leverage to negotiate with insurance companies on behalf of our clients,
- We provide our clients with the ability to fully outsource their employee benefit services.



## **IBA/Bush Agency Total Benefit Services**

The IBA/Bush Agency Team provides our clients with Assistance throughout the Benefit Administration process including:

- Personal Consultation
- Benefit Materials and Communications
- Enrollment Services
- Bill Reconciliation
- Claims Management and Service
- Assistance with COBRA Request
- Compliance Service
- Ongoing reviews to determine the best level of coverage and service
- HRIS Systems
- Employee Performance Review Systems
- Telephonic Enrollment Support
- HR Management and Consulting Services

The goals of our Team are to deliver Excellence in all our relationships.

## **Insurance Benefits and Bush Agency Team**

The team that would be responsible for providing the services to The City of Manchester includes:

Doug Rogers - President, IBA. Franklin Office

Doug Rogers has over 34 years of experience providing consulting and benefit administration to clients ranging in size from 2 employees to 5,000 employees. He has extensive experience both in the fully insured and self-funded markets.

Leanne Stubble- IBA Client Support Manager, Franklin TN Office

Leanne has extensive customer service experience working with clients in managing their employees and employee benefit programs for over 17 years.

David Young- Bush Insurance, Manchester TN Office

David has extensive experience working with clients to design and maintain insurance coverages to meet their needs.

Norma Shirk- Compliance Risk Officer- Franklin, TN Office

Norma holds a JD degree from the University of Tennessee. Her experience includes revising and updating HR policies and handbooks for employers, answering questions on federal and state laws including ADA, COBRA, ERISA, and FMLA..

## **Our Commitment to Client Education**

The Associates at IBA and Bush Agency believe that part of the responsibility of our firms is to provide resources and tools for our clients to be informed decision makers in the area of employee benefits. As part of that commitment we keep our clients informed through Newsletters, emails, and Web conferences on Healthcare.

## **Our Commitment to Employee Education**

Our Team firmly believes that employees need to know how their benefits work for them. As part of that commitment our firm works with our clients in designing Employee Benefit Handbooks, open enrollment materials, benefit communication pieces both online and in-print. We will also hold employee meetings to review and explain the benefits provided.

## **Our Commitment to Client Services**

Our approach to client services starts with our company goal of delivering excellence in all our relationships. We strive to bring solutions to our clients through innovative benefit plans, benefit management programs, and personal attention to the needs of the employees.

We review the claims information with our clients on a monthly basis looking for trends or unusual activity. It is our goal to provide the resources and education so our clients can make the right decisions concerning their healthcare budgets.

## References of Clients

World Outreach Church  
Craig Dame/ Ruth Hafner  
Murfreesboro, TN  
615-896-4515

IBA Contact Doug Rogers

Alexander Automotive Group  
Mary Edgar  
Franklin, TN  
615-628-8500

IBA Contact Matt Sigmund

City of Manchester  
Manchester, TN  
931-728-4652

Bush Agency David Young

Manchester City Schools  
Manchester, TN  
931-728-2316

Bush Agency David Young

Coffee County Highway Dept.  
Manchester, TN  
931-728-3321

Bush Agency David Young





INSURANCE  
BENEFITS ASSOCIATES, INC.

## **Bid Proposal**

Insurance Benefit Associates and Bush Insurance Agency proposes to provide Employee Benefit Consulting Services to The City of Manchester for the Employee Benefits Programs.

The consulting services shall include services related to the design, managing the Request for Proposal process, implementation, and support for Online Enrollment systems, plan maintenance, benefits communication, and benefit enhancements for The City of Manchester employee benefit programs. Our services also include PPACA Compliance review and management.

Our services also include providing online employee training programs for the employees of The City of Manchester in the areas such as Ethics, OSHA, Sexual Harassment, Safe Driving, and FACTA Policy-Confidential Information-Identity Theft. There are 200 plus online training programs included in our services.

Our Team provides an online HRIS and enrollment platform, IBA Employee Navigator is included in our services at no additional cost. This platform is an online program that provides employee management, on-boarding, enrollment services and the employees 24/7 access to their employee benefit programs. The online HRIS system also provide contact information and forms on a 24/7 basis.

The HRIS system supports data feeds to the carriers and most payroll systems through either upload files in Excel or CSV, or direct feeds using the 834 format. The HRIS system provides for the management of employee data including hire dates and review dates, license and certificate filings, emergency contact information, dependent information, notes on employees, and department management. Please refer to the section on IBA Employee Navigator in the proposal.



## INSURANCE BENEFITS ASSOCIATES, INC.

As part of our service's we provide an online HR resource library and HR consulting services through telephone and/or email at no additional cost. Please refer to the IBA Mineral section for an outline of the online and telephone consulting services included in the proposal.

The client services team will provide client support as needed on a daily basis both to The City of Manchester as well as the employees. Members of the service team will be available by phone, email and in person to service the needs of The City of Manchester.

IBA provides our clients compliance and regulatory resources through a four tier system. The first tier is the web-based HR support programs. The second tier is our email newsletters, samples are attached to the bid proposal. The third tier is Web based Health Care meetings to discuss Healthcare Trends, Laws and regulations. The fourth tier is onsite visits with clients to review their specific situations in relationship to Employee Benefits dealing with Federal and State laws.

Our firm designs and publishes the Employee Benefits booklets for our clients. We employ graphic artist and copy editors on a part time basis to assist in the design and printing of the booklets.

Our firm has an exclusive marketing contract with the County Executive of America organization. One of the benefits of the organization is the Pharmacy Benefit Management program. This program has saved other government entities several million dollars a year in benefit related cost. An example of the cost savings provided as part of the bid proposal.

Cue Health is an Company which our firm has an exclusive contract to provide the services to our clients. Cue Health is a diagnostic enabled health solution to help manage the health needs of an organization with a proven cost savings benefit.

## **Your One Source Benefits and HR Solution**

For every company there is a smart solution for providing affordable benefits to your employees. Our focus is to create a single source solution for businesses that simplify HR and benefits management while reducing workloads for you, our clients.

IBA is part of a family of Insurance Agencies that started in 1976. The focus at IBA is to provide complete benefit services and human resources services that save our clients time and money while improving the overall quality of your benefits package.

IBA works with only "A" rated insurance companies to bring you the best programs for both your core benefits and your voluntary benefit programs. Our other vendor service partners are committed to the highest level of customer service for both you and your employees. Our process begins with a consultation with one of our benefit specialist to review what you desire in a benefits program. We then design a custom benefits and HR solution program to meet the needs of your company and employees. With IBA as your partner, we will manage the entire employee benefits process which reduces the time your team has to spend on HR and benefits issues.

IBA works with our technology vendors to provide you with our Employee Navigator platform costumed designed for your company. Our systems are designed to provide you the latest in HR information and employee management solutions. These systems are available to you and your employees 24 hours a day.

# **Insurance Benefits Associates, Inc.**

## **PPACA Compliance Services**

Under the PPACA Law, (Health Care Reform), there are several critical provisions that become effective in 2014. Many employers are concerned about whether or not their benefit programs comply with the new regulations. Employers have questions about which rules Reform laws and regulations apply, does their current plan meet the new regulations, what changes if any are needed and when are they required, what penalties may apply and how do they avoid any penalty.

## **IBA Compliance Review Services**

The IBA review services include analysis and recommendations on each of the following PPACA regulations:

- Pay or Play Coverage Decisions
- Plan compliance for Affordability Regulations
- Evaluate Minimum Essential Value Requirements
- Defining measurement review periods.
- Maintaining proper records for tracking employee hours.
- Develop and maintain systems for required notices.
- Evaluate and maintain W-2 Reporting Requirements
- Review Plan designs and premium for Excise Tax rule

## **Annual Reporting Review**

After our review and analysis is completed you will receive a report outlining our findings and your status results. The report will outline where your plan is in compliance and where the plan may be out of compliance. Our report will provide you with Recommendations and strategies to bring your plan into and maintain compliance. Our firm works with several of the top attorneys in the Labor and Employment fields to insure our clients have the best information available.

## **PPACA Compliance Updates**

PPACA Compliance is a changing environment due to the many regulations. Our services include updates if regulations are changed. We also provide our clients with seminars about Employee Benefits and Health Care Reform.

## **HR Compliance and Support Services**

As a client of IBA, you will have access to a comprehensive HR and benefits portals maintained by employment law attorneys and HR experts covering topics such as:

- Federal and State regulations
- Employee model notices
- Sample Employee Handbooks
- Recruiting, retaining, and terminating employees
- HR policies and procedures
- Wage and Hour information
- Workplace Safety
- Health Reform
- Work/Life issues

## **HR Hotline**

HR Hotline is a national support service offering immediate telephone access and email access to PHR/SPHR certified professionals. Consultants are available to help you obtain answers, advice or second opinions on a variety of HR related questions or issues. These HR services are included as part of the total services provided to our clients. HR Consultants are available Monday to Friday 8 am to 7 pm central time. General areas of expertise include:

- Discrimination - EEO, ADA
- Employee Relations and Conflict Resolution
- Job Descriptions
- Performance Management
- Recruiting & Hiring
- Terminations
- Workplace Safety

## **IBA Employer Services**

**IBA delivers solutions that improve the efficiency and effectiveness of the Human Resource operations within your operation. The services you enjoy through our firm include:**

- HR and Benefit Technology Platforms
- Human Resource Support and Technology
- Benefit Handbooks
- Employee Benefit Statements
- Employee Compensation Statements
- Dedicated Client Support managers
- Benefit review and comparison reports
- Enrollment services including online, onsite, and call center
- Dependent verification review
- Toll Free Call Center
- Healthcare Reform support
- HIPPA Compliance
- Payroll Services, optional at an additional expense

## **Benefit Plan Services**

IBA delivers you a choice of benefits. Let us review the marketplace for products and services that fit your needs and budget.

- Health Insurance
- Dental Insurance
- Life Insurance
- Vision Insurance
- Disability Insurance
- Cancer Insurance
- Accident Insurance
- Gap Plans
- Critical Care plans
- Section 125 plans
- Retirement plans
- Health Savings Accounts
- Flexible Spending Accounts
- Long Term Care Insurance

## **Wellness and Safety**

- Prevention and Wellness Plans
- Health Risk Assessments
- Health Risk Analysis and progress reports
- Wellness Education Programs and Tutorials
- Employee incentive programs
- Telemedicine Programs
- Safety Education and Tutorials
- Onsite Clinics

## Contact Information

Insurance Benefits Associates, Inc.  
3160 McMillan Road  
Franklin, TN 37067  
615-371-8900  
800-607-8833  
Fax 888-807-8993  
[www.ibabenefits.net](http://www.ibabenefits.net)

Doug Rogers - President  
[doug@ibabenefits.net](mailto:doug@ibabenefits.net)  
615-371-8900 ext. 228  
Cell 615-584-2580

David Young  
Bush Insurance Agency  
[Dyoung@bushins.com](mailto:Dyoung@bushins.com)  
931-728-4605

## Health Insurance

### Capabilities of IBA in the Area of:

#### **Health care reform (PPACA) – Timely analysis of law, regulations and compliance alternatives**

Insurance Benefits Associates provides our clients with Bi-Weekly email newsletters focusing on legal, regulations and compliance. These newsletters are published in connection with our compliance attorney and Human Resource support services. Please refer to the additional support section for examples of the newsletters. In addition to these services, clients have direct access to our compliance attorney for additional assistance as needed.

#### **Actuarial analyses of networks and contracts**

Insurance Benefits Associates works with the carriers, PPO Networks, and Actuarial firms to provide a complete analysis of networks and contracts.

Utilization disruption analysis for changes in health benefit plan network

Insurance Benefits Associates reviews networks and provider claims data to analysis disruption reports and claims discounts on a provider basis to insure our clients maximize their benefit plans cost vs benefit analysis.

#### **Review of EOC's and SBC's for accuracy**

Insurance Benefits Associates client management team and accounting department provide a complete review process of EOC's and SBC's for accuracy in compliance to the plan documents. In addition, Insurance Benefits Associates provides our clients with a SBC wrap document to maintain compliance with regulations.

#### **Plan renewals and amendments**

The IBA renewal process starts with a 6-month review meeting analyzing the claims data in relationship to the premium data. IBA will then manage the process of Requesting Proposals from Insurance carriers and Third Party Administrators. IBA will also work directly with reinsurance carriers to insure the selection of the most cost effective solution for our client.

IBA's legal firm provides amendments or will review carrier written amendments to insure plan compliance.

## **Plan audit**

IBA's client management team and accounting team consistently review the plans claim data and audit the data for accuracy and claims trend. This information is provided to our clients in order to manage the overall welfare of the plan.

Pharmacy Benefits Manager (PBM) analysis of transparency and rebates

IBA reviews the PBM proposals and claims information to provide for Transparency of services and rebates. Each PBM proposal and contract is benched marked to industry standards.

Per Employee Per year (PEPY) and Per Employee Per Month (PEPM) cost identification

IBA has developed programs to analysis claims cost and overall cost on a PEPY and a PEPM basis. In addition, the program projects future cost on a Monthly and Yearly basis.

Analysis of Plan Design Options including low premium plan for minimum essential coverage (pay or play); working spouse coverage; tobacco cessation program coverage; Wellness plans

IBA works with our clients to manage the overall benefit plan design and cost analysis to maintain compliance with PPACA regulations. In addition, IBA works with providers to develop specific programs to improve employee health and plan health in the areas of Wellness plans, tobacco cessation, and care management.

## **Other areas we provide consulting services include:**

Analysis of Retiree (pre Medicare and post Medicare) Benefits and Plan Design Options

Analysis of Long Term Disabled Benefits (Pre Medicare and Post Medicare)

Analysis of cost and benefits of on-site and near site clinic

Analysis of goals for auxiliary insured benefits offered (life, dental, vision, long term disability) and contemplated (short term disability)

Analysis of Stop Loss (Reinsurance)

# Payroll Vendor Relationships



Heartland



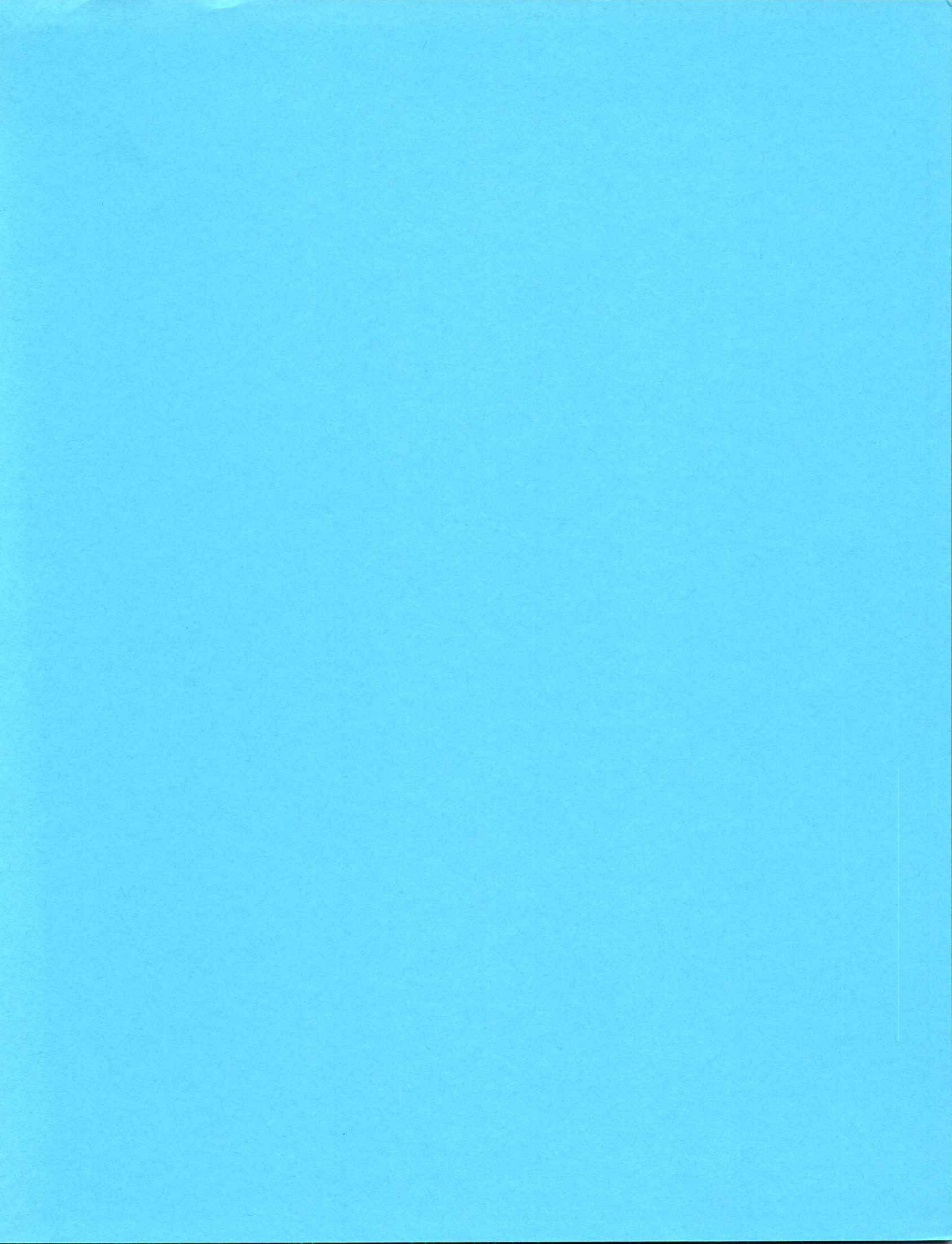
Paycor



PAYLOGICS

**PAYCHEX**

Our Benefits Software interfaces with 82 different Payroll Vendors.



# Swiss Re Corporate Solutions America Insurance Corporation

Policy Number: **WED4TN005349218**

Renewal of Policy: **WED4TN005349217**

## INSURANCE INDUSTRY PROFESSIONAL LIABILITY COVERAGE FOR INSURANCE AGENCIES

### DECLARATIONS

**THIS IS A CLAIMS MADE POLICY. PLEASE READ CAREFULLY.**

A. NAMED INSURED:  
**BUSH INSURANCE AGENCY, INC.**

Address:  
**110 W. Fort St.**  
**P.O. Box 387**  
**Manchester, TN 37355**

B. POLICY PERIOD: From 12:01 A.M. **October 20, 2023** To 12:01 A.M. **October 20, 2024**  
Local time at the address stated herein

C. POLICY Limits of Liability: **\$ 3,000,000** Per CLAIM  
**\$ 3,000,000** Aggregate for the POLICY PERIOD

Sublimit of Liability for  
BREACH OF PERSONAL DATA: **NO COVERAGE** Per CLAIM  
**NO COVERAGE** Aggregate for the POLICY PERIOD

D. DEDUCTIBLE: **\$ 5,000** Per CLAIM  
**\$ 15,000** Aggregate for the POLICY PERIOD

E. Premium: **\$ 4,704.00**

\*Experience Credit Applied

\*Risk Management Credit Applied

F. RETROACTIVE DATE: **Full Prior Acts**

Total Premium: **\$ 4,704.00**

Policy Number: WED4TN005349218

Renewal of Policy: WED4TN005349217

These Declarations, together with the applications and supplements and attachments hereto, POLICY forms and any endorsements, shall constitute the contract between the NAMED INSURED and the Company. The following forms and endorsements are made a part of this POLICY.

Forms / Endorsements

EP CRP.a	11-18	NOTICE TO COMPANY ENDORSEMENT
SP 4 6040	12-15	DECLARATION PAGE
SP 4 584	10-21	IIP LIABILITY COVERAGE FOR INS. AGENCIES
SP 000 244	05-21	DAMAGES AND CLAIM EXPENSES DEDUCTIBLE
SP 4 595	05-21	EMPLOYMENT PRACTICES ENDORSEMENT
SP 4 901	05-21	AMEND WRONGFUL ACTS DEF - PERSONAL DATA
WIG-TN	05-21	AMEND END - TN (CANCELLATION/NONRENEWAL)

In witness whereof, the Company issuing this POLICY has caused this POLICY to be signed by its authorized officers, but it shall not be valid unless also signed by the duly authorized representative of the Company.

Swiss Re Corporate Solutions America Insurance Corporation



Countersignature


Date

Authorized Representative

SP 4 604 O 1215

Page 2 of 2



<b>State of Tennessee</b> Department of <b>Commerce and Insurance</b> <b>DOUGLAS EDWARD ROGERS</b>		
License No: 716357		
NPN: 5939844		LICENSE EXPIRATION DATE
<b>LICENSE TYPE</b>	<b>LINES OF AUTHORITY</b>	
Insurance Producer	Legal Accident & Health Life	02/28/2025

**DOUGLAS EDWARD ROGERS**  
 3160 MCMILLAN RD  
 FRANKLIN TN 37064-9329

**State of Tennessee**  
 Department of  
**Commerce and Insurance**

License No: 716357

NPN: 5939844

**DOUGLAS EDWARD ROGERS**

This is to certify that all requirements of the State of Tennessee have been met.

<b>LICENSE TYPE</b>	<b>LINES OF AUTHORITY</b>	<b>LICENSE EXPIRATION DATE</b>
Insurance Producer	Legal Accident & Health Life	02/28/2025



This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The insurance producer must complete continuing education, renew the license and pay fees.

**IN-1313**  
**Department of**  
**Commerce and Insurance**

**INSURANCE BENEFITS ASSOCIATES INC**

348 COOL SPRINGS BLVD

STE A

FRANKLIN TN 37067

State of Tennessee

License No: 6127

NPN: 14146507

Department of  
Commerce and Insurance

***INSURANCE BENEFITS ASSOCIATES INC***

This is to certify that all requirements of the State of Tennessee have been met.

**LICENSE TYPE**

Business Entity Producer

**LICENSE EXPIRATION DATE**


03/01/2025




This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited.  
The insurance producer must complete continuing education, renew the license and pay fees.

IN-1313  
Department of  
Commerce and Insurance

**DAVID H YOUNG**  
605 URBAN FARMS RD  
MANCHESTER TN 37355-5157

State of Tennessee		
Department of Commerce and Insurance		
<b>DAVID H YOUNG</b>		
License No: 2479486		
NPN: 19489147		
<b>LICENSE TYPE</b>	<b>LINES OF AUTHORITY</b>	<b>LICENSE EXPIRATION DATE</b>
Insurance Producer	Property Casualty Life	05/31/2024
Surplus Lines Agent	Accident & Health	05/31/2024

State of Tennessee		
Department of Commerce and Insurance		
License No: 2479486		NPN: 19489147
<b>DAVID H YOUNG</b>		
This is to certify that all requirements of the State of Tennessee have been met.		
<b>LICENSE TYPE</b>	<b>LINES OF AUTHORITY</b>	<b>LICENSE EXPIRATION DATE</b>
Insurance Producer	Property Casualty Life	05/31/2024
Surplus Lines Agent	Accident & Health	05/31/2024
		
This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The insurance producer must complete continuing education, renew the license and pay fees.		
IN-1313 Department of Commerce and Insurance		



## **IBA Provided Services**

The following services are provided by IBA as part of our Benefit Program to our clients. These services are included at no additional charge.

**IBA Mineral-** IBA provides our clients with Expert HR advice and answers to complex HR questions including email and phone access to HR advisors. IBA Mineral also includes 200 plus training courses for both management and employees. This is a service paid for by IBA and provided to our clients.

**IBA Employee Navigator-** IBA provides our clients with a HRIS and benefit administration platform that allows our clients to easily manage your HR content, access HR data and reports, reduce corporate liabilities, and improve management visibility. This is a service paid for by IBA and provided to our clients.

**IBA News Letters-** IBA provides our clients with news letters on topics including HR and Employee Benefits.

# SIMPLIFIED ACA COMPLIANCE

Worried about the reporting & tracking requirements for ACA?  
We've got you covered.

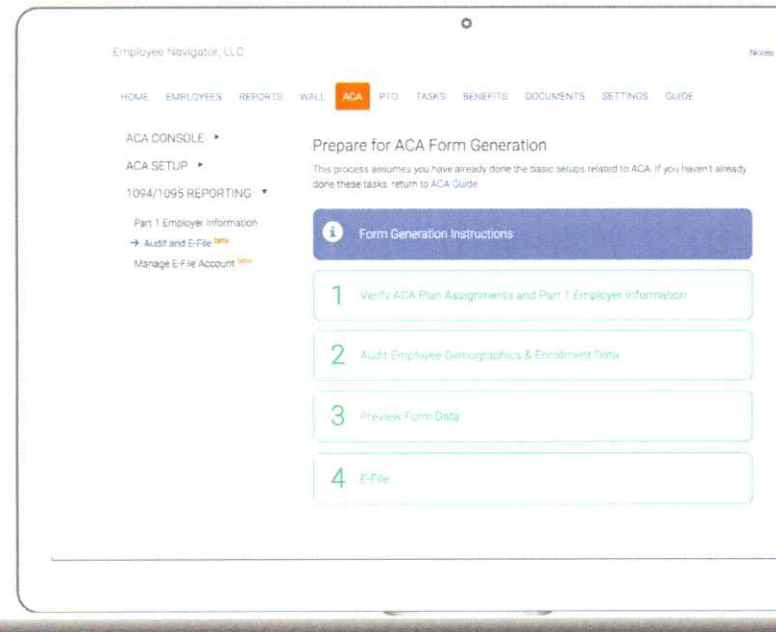
We know the affordable Care Act can be confusing so we built a set of simple yet powerful tools to make compliance easier.

## Eligibility tracking for hourly employees

- Set-up stability and administrative periods
- Easily track hours during measurement periods
- Quickly identify eligible employees
- Simple import of hours

## The best data collection tool for 1094/1095 reporting

- Track and categorize your employees
- Import health plan enrollment data
- Calculate affordability & your monthly FTE
- Generate and send 1094-C and 1095-C reports



## Transparent Pricing

Our ACA solution is available to all Employee Navigator users. We charge a simple per-form fee to generate and send 1094 and 1095 reports

Service	Federal E-file & Print/Mail
1-50	\$4.75
51 - 100	\$3.95
101 - 250	\$3.15
251 - 500	\$2.50
501 - 1000	\$1.80
1001 +	\$1.40

## Why Employee Navigator?

We built our ACA tracking tools from the ground up, so they would be easy to use and extremely cost effective. An ACA compliance system shouldn't cost tens of thousands of dollars and take months to configure. Our ACA dashboard is ready to go out of the box, with:

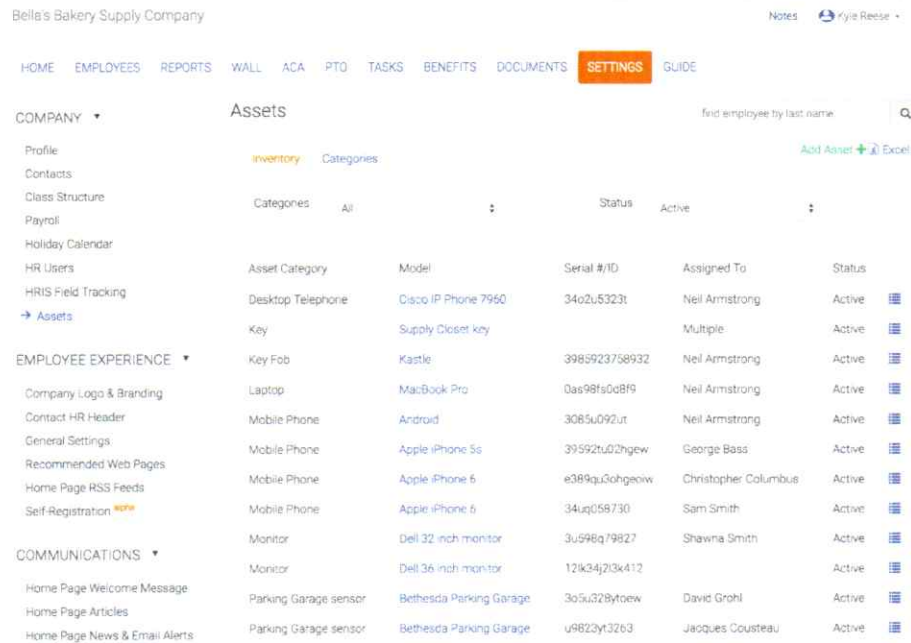
- An interactive guide to help you navigate the process step-by-step
- ALE calculations
- Eligibility and affordability checks
- Easy management for variable hour employees
- Full pre-transmission auditing

# ASSET TRACKING MADE SIMPLE

Employee Navigator's asset management software allows you to easily control and track your company's assets. Assign and track everything from office keys to laptops, cell phones and more from one easy to use dashboard.

## How It Works

- ▶ Inventory your assets on one central dashboard.
- ▶ Track asset details like serial numbers, costs, descriptions and more.
- ▶ Manage employee asset assignments with ease.



Bella's Bakery Supply Company

Notes Kyle Reese

HOME EMPLOYEES REPORTS WALL ACA PTO TASKS BENEFITS DOCUMENTS **SETTINGS** GUIDE

COMPANY ▾

- Profile
- Contacts
- Class Structure
- Payroll
- Holiday Calendar
- HR Users
- HRIS Field Tracking
- Assets

EMPLOYEE EXPERIENCE ▾

- Company Logo & Branding
- Contact HR Header
- General Settings
- Recommended Web Pages
- Home Page RSS Feeds
- Self-Registration <sup>NEW</sup>

COMMUNICATIONS ▾

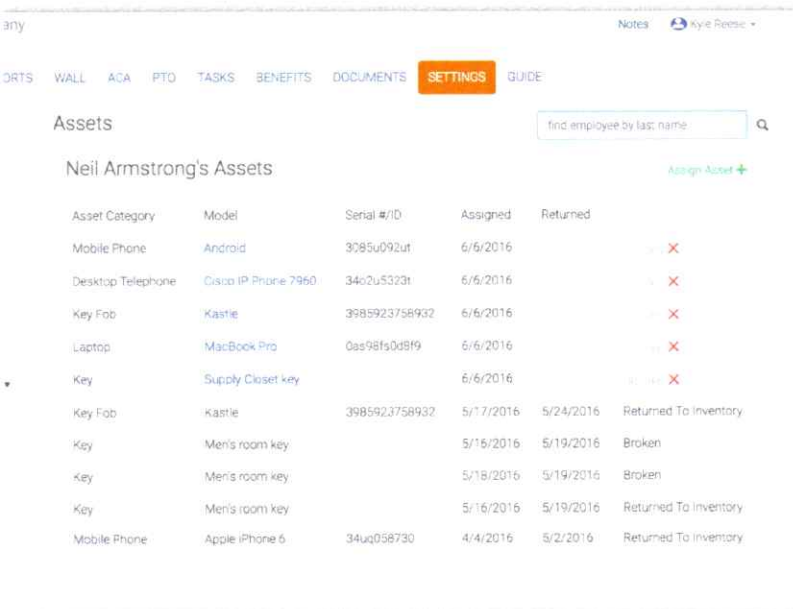
- Home Page Welcome Message
- Home Page Articles
- Home Page News & Email Alerts

Assets

find employee by last name

[Add Asset](#)

Categories	All	Status	Active	
Asset Category	Model	Serial #/ID	Assigned To	Status
Desktop Telephone	Cisco IP Phone 7960	3402u5323t	Neil Armstrong	Active
Key	Supply Closet key		Multiple	Active
Key Fob	Kastle	3985923758932	Neil Armstrong	Active
Laptop	MacBook Pro	0as98fs0d8f9	Neil Armstrong	Active
Mobile Phone	Android	3085u092ut	Neil Armstrong	Active
Mobile Phone	Apple iPhone 5s	39592tu0zhgew	George Bass	Active
Mobile Phone	Apple iPhone 6	e389qj3ohgeoiw	Christopher Columbus	Active
Mobile Phone	Apple iPhone 6	34uq058730	Sam Smith	Active
Monitor	Dell 32 inch monitor	3u598q79827	Shawna Smith	Active
Monitor	Dell 36 inch monitor	12k34j2l3k412		Active
Parking Garage sensor	Bethesda Parking Garage	305u328ytoew	David Grohl	Active
Parking Garage sensor	Bethesda Parking Garage	u9820yt3263	Jacques Cousteau	Active



any

Notes Kyle Reese

PORTS WALL ACA PTO TASKS BENEFITS DOCUMENTS **SETTINGS** GUIDE

Assets

find employee by last name

[Assign Asset](#)

Neil Armstrong's Assets

Asset Category	Model	Serial #/ID	Assigned	Returned	
Mobile Phone	Android	3085u092ut	6/6/2016		
Desktop Telephone	Cisco IP Phone 7960	3402u5323t	6/6/2016		
Key Fob	Kastle	3985923758932	6/6/2016		
Laptop	MacBook Pro	0as98fs0d8f9	6/6/2016		
Key	Supply Closet key		6/6/2016		
Key Fob	Kastle	3985923758932	5/17/2016	5/24/2016	Returned To Inventory
Key	Men's room key		5/16/2016	5/19/2016	Broken
Key	Men's room key		5/18/2016	5/19/2016	Broken
Key	Men's room key		5/16/2016	5/19/2016	Returned To Inventory
Mobile Phone	Apple iPhone 6	34uq058730	4/4/2016	5/2/2016	Returned To Inventory

## Why You Want This

- ▶ Manage and track all your assets from procurement to retirement.
- ▶ Reduce the likelihood of assets getting lost or stolen.
- ▶ Easily assign assets to new hires and retrieve them from terminated ones.

# MANAGE YOUR BENEFITS ONLINE WITH EMPLOYEE NAVIGATOR



Employee Navigator's end-to-end benefits administration software makes it easier to attract and retain great talent by offering an extensive benefits package without more benefits administration work.



## Simplify Benefits Administration with Employee Navigator

- ▶ Enroll, renew & manage your employee benefits online
- ▶ Simple HR and employee self service portals
- ▶ Review benefits and plan details 24/7 365

**DUNDER MIFFLIN** PROFILE BENEFITS RE

PROFILE ▾

BENEFITS ▾

- Medical
- Health Savings Account
- Dental
- Vision
- Critical Illness
- Long-Term Disability
- Voluntary Life
- Flexible Spending Account

FORMS ▾

SUMMARY ▾

Medical

Health care is expensive and few individuals can afford to pay the full costs. Health treatment you need without incurring huge medical bills.

Most Americans have private health insurance or participate in public program. Americans are uninsured due to finances and/or pre-existing conditions.

**Who am I enrolling?**

- Myself
- Emma Scott (Spouse)
- Tom Scott (child)
- Kevin Scott (child)

**Help me choose a plan**

Things to Consider Decision Support

ANTHEM BLUE CROSS HMO 2016

**\$155.00** Effective on 01/01/2016  
Cost per day period Employee + Family

[select plan](#)

[compare](#) [details](#)



## The All-in-One Benefits Solution

- ▶ Get new hires enrolled quickly
- ▶ Compare and select plans
- ▶ Review coverage status for all employees
- ▶ Monitor employee enrollment status and deadlines
- ▶ Manage contribution levels
- ▶ Store, review and acknowledge important plan documents

**IDER FLIN** PROFILE BENEFITS REQUIRED TASKS RESOURCES TIME OFF

Contact HR Michael Scott ▾

Vision

Vision insurance policies typically cover routine eye exams and other procedures, and provide specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. Some vision insurance policies also offer discounts on refractive surgery, such as LASIK and PRK.

Vision insurance only supplements regular health insurance. Regular health insurance plans protect you against financial loss due to unexpected eye injury or disease.

**Who am I enrolling?**

- Myself
- Emma Scott (Spouse)
- Tom Scott (child)
- Kevin Scott (child)

**Which plan do I want?**

VISION SERVICE PLAN 2016

**\$10.00** Effective on 01/01/2016  
Cost per day period Employee + Family

[select plan](#)

[compare](#) [details](#)

[Save & Continue](#)

[Don't want this benefit?](#)

**MY SELECTIONS**

Current: Vision Service Plan 2016 \$10 per day

**PLAN COACH**

Based on plans you've selected, you may want to consider:

- Key Care HSA PPO 2016

Glasses or contact lens are not covered by the medical plan you selected.

# Modernize

Isn't it time for your benefits and HR management to catch up with the rest of your company.



**PAPERLESS** - Paper forms and files are replaced by a centralized HR management console and employee portal that's always up-to-date.



**EFFICIENT** - Manage your interactions for one place so you can spend more time growing your business and less time on manual processes.



**ACCESSIBLE** - Help your employees help themselves by allowing HR and employees to find the information they need without having to call for support.



**CONTROL** - Go beyond the basics and improve communication and engagement with quick access to reports and configuration tools.



## FOR HUMAN RESOURCES

- Improves communication
- Gain instant access to your data
- Easy to use and customize
- Streamlines benefit shopping experience
- Modernizes employee management



## FOR EMPLOYEES

- Easy access to HR information
- Intuitive benefit enrollment
- On-the go mobile access
- Paperless on-boarding
- Empowers employees

## Getting Started with Employee Navigator

Manage and automate HR and benefit enrollment.

1

### THE BASICS

- Personnel records management
- Salary history
- Dependent management
- Emergency contacts
- License & certificates
- Education
- Job descriptions

2

### STREAMLINE

- New hire and open enrollment
- Defined Contribution
- Decision support
- Medical, dental, vision
- Critical illness & accident
- Life & disability
- FSA, HSA & transit accounts
- Carrier feeds
- EOI & COBRA support

3

### NEXT LEVEL

- Online personnel notes
- Event transaction logs
- Track & approve employee acknowledgments
- Event based compliance triggers
- Customizable onboarding
- Document uploading for employees

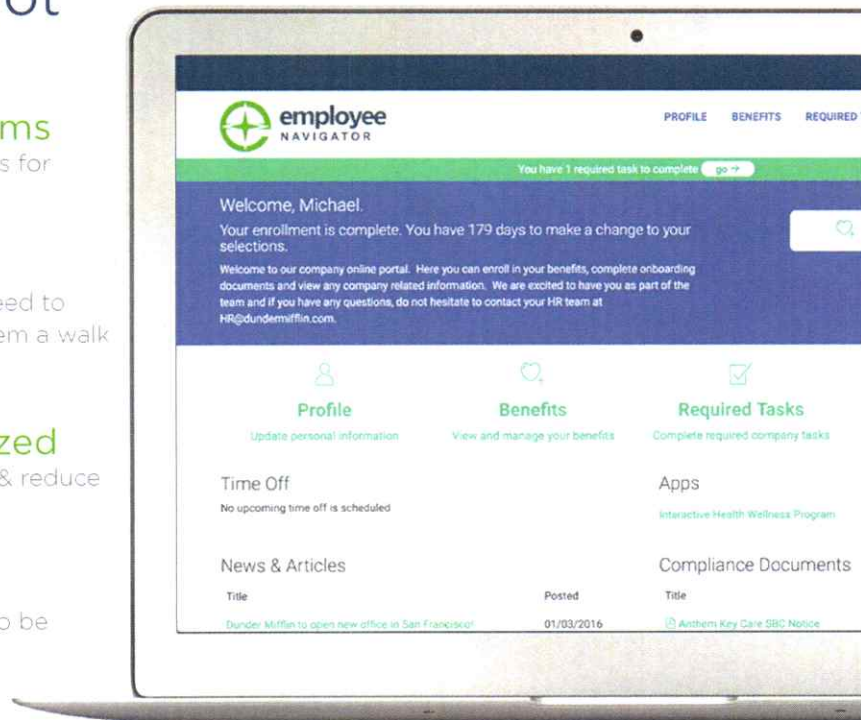
# WELCOME TO DELIGHTFUL ONBOARDING



Give new hires an awesome first day, not a stack of paperwork. Employee Navigator's onboarding tools make it easy for HR to get new hires up and running without endless amounts of paperwork.

## Set up Onboarding in minutes and put the rest on auto-pilot

- 1 Easily complete new hire forms**  
We made completing new hire forms painless for employees & HR.
- 2 Compliance simplified**  
There's no shortage of policies employees need to sign off on; our digital file makes tracking them a walk in the park.
- 3 Safety and training modernized**  
Modernize training, improve worksite safety & reduce workers comp costs.
- 4 Paperless benefit elections**  
Don't stop with onboarding, benefits can also be seamlessly managed online.



Delightful onboarding starts with superior software

- ✓ Intuitive self-service
- ✓ Customizable for every business
- ✓ Comprehensive audit trail
- ✓ Simple to set-up and manage

# SECURITY OVERVIEW



## Methodology

At Employee Navigator, we achieve the highest level of security by performing full security audits of our product and infrastructure regularly. Our security practices have been evaluated as part of our SOC 2 Type I attestation.

## Encryption Security Overview

Your transmitted data is kept safe using the highest encryption standards available, including 256-bit SSL encryption. This is the same technology that banks use to keep your account information safe and all account information you provide, including passwords and personal information details, is protected using this technology.

## Backup

Employee Navigator employs state of the art back-up and firewall technology to ensure that your information is always available, no matter what happens. Our system stores back-ups in multiple secure locations and is updated throughout the day, every day.

## Physical Security

Our servers are hosted at Tier III, SSAE-16 and ISO 27001:2005 compliant facilities which are Safe Harbor Certified. Our facilities feature 24-hour manned security, biometric access control, video surveillance, and physical locks. The co-location facilities are powered by redundant power, each with UPS and backup generators. All systems, networked devices, and circuits are monitored by both Employee Navigator and the co-location providers.

## Secure at Every Step

We built the Employee Navigator product entirely on our own so we are able to monitor and keep safe every aspect of our software. All access to data within Employee Navigator is governed by access rights, authenticated by username and password and your Employee Navigator instance administrator can define granular access privileges. Employee Navigator also follows secure credential storage best practices by storing passwords using the bcrypt (salted) hash function. Our security architecture ensures segregation of customer data and stricter access restrictions for Employee Navigator's HR mobile app.



## SOC 2

Employee Navigator has completed the SOC 2 Type 1 Audit. A SOC 2 report is intended to evaluate an organizations information systems relevant to security, availability, processing integrity, confidentiality & privacy. Employee Navigator's SOC 2 report is available upon request.

## HIPAA



There are no official government or industry certifications for HIPAA compliance. In order to support HIPAA compliance, Employee Navigator has reviewed the HIPAA regulation and updated its product, policies and procedures to support customers around their need to be HIPAA compliant. The Employee Navigator product/platform meets the obligations required by HIPAA, however customers are also responsible for enforcing policies within their organizations to meet HIPAA compliance. Some of Employee

Navigator's controls that are relevant to HIPAA include:

- Controls to provide reasonable assurance for defining and granting access to users permitted by the users entity.
- Controls to provide reasonable assurance that the user entity's method for accessing Employee Navigator application is configured with proper logical security protocols.
- Controls to provide reasonable assurance that user accounts and access permissions are correctly specified on an ongoing basis, including revoking accounts.



# HR and compliance questions?

We've got experts for that



Get connected with certified HR experts who have made it their mission to stay current on the employment laws and regulations that impact your business. With an average of 18+ years of experience, Mineral HR and legal experts are happy to listen and ready to help you manage all your workplace challenges.

What can a Mineral Expert help with?

- Conflict resolution
- Document Review
- Employee relations
- Hiring and termination
- Leave of absence
- Performance management
- Policies and procedures
- Safety and health
- Wage and hour
- Worker classification
- Workers compensation
- Workplace harassment



INSURANCE  
BENEFITS ASSOCIATES, INC.

# Get answers to your HR and compliance challenges

- Are employers required to notify employees if cameras are installed in the general areas?
- What are the New York sexual harassment training mandates, and is there a timeline for training new hires, managers and new managers?
- When an employee is on a leave of absence, must the employer continue health insurance, or is this a COBRA event?
- We are hiring and will be over 50 employees, do you have a list of things that need to be done to stay compliant?
- Do I have to provide paid time off to long-term independent contractors?
- What documentation is required to properly terminate an employee?
- What information needs to be included in an offer letter to hire a new employee?



- Do OSHA rules allow employers to test employees for drugs if they have accidents in company vehicles?
- Can an employee add a new domestic partner to our health plan mid-year?
- Must a plan sponsor include voluntary benefit plans in an ERISA wrap document?

Have questions? Let's connect.

615-371-8900

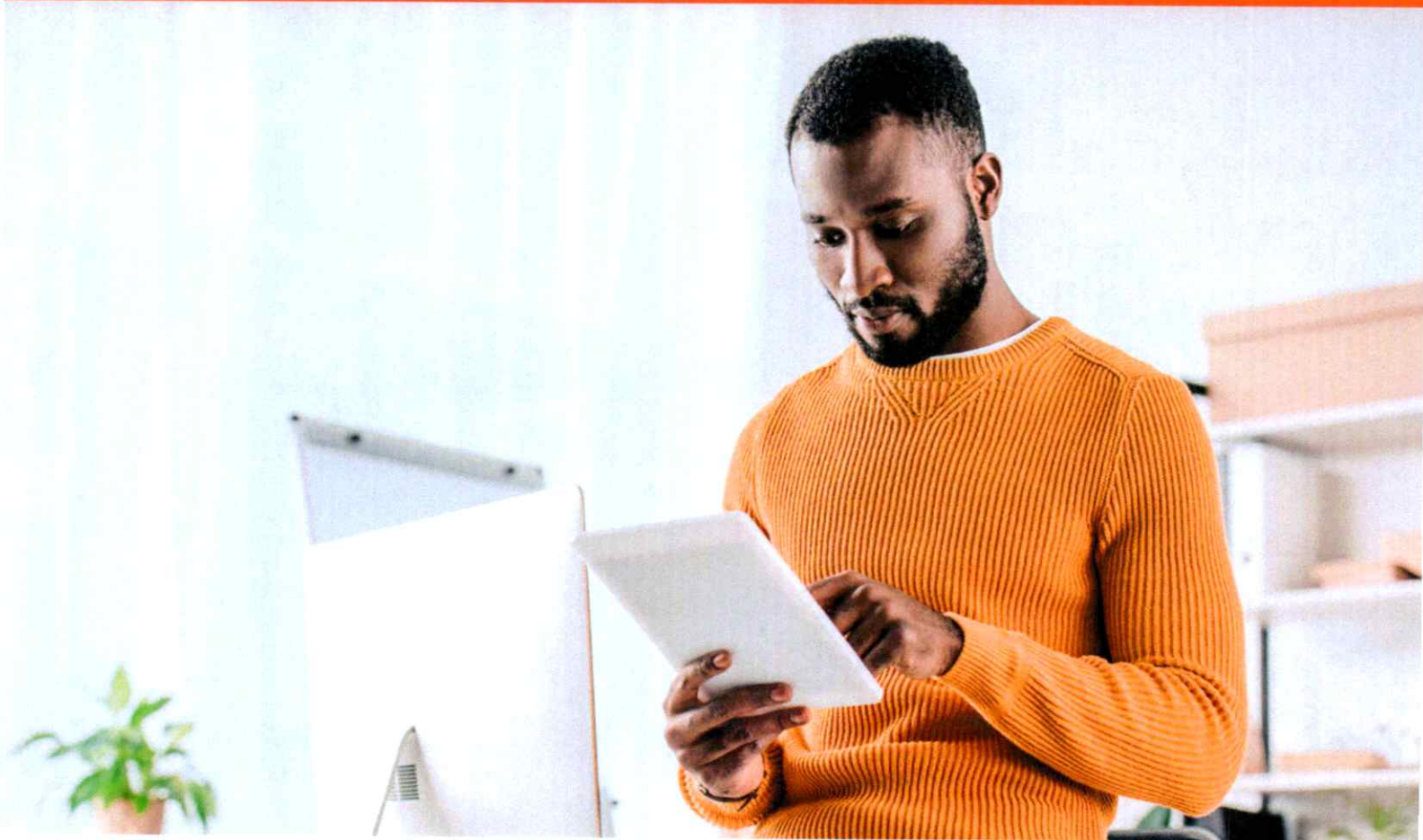


INSURANCE  
BENEFITS ASSOCIATES, INC.

# Mineral

COURSE CATALOG

# Learn



# Contents

Pandemic Response .....3

Compliance and Legal .....4

Computer and IT .....5

Customer Service .....6

Human Resources .....7

Professional Development .....8

Workplace Harassment Prevention ..... 11

Environment & Climate ..... 13

Workplace Safety ..... 15



# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses



Available



Not Available

## Pandemic Response

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
90 Seconds to Emotional Resilience	✓				10	✗
Being a Member of a Virtual Team	✓				13	✗
COVID-19 and Returning to Work	✓				25	✓
Establishing Trust in Collaborative Work	✓				14	✗
Leading a Virtual Team	✓				16	✗
Risk Management and Your Organization	✓				30	✗
The Basics of Crisis PR	✓				11	✗
Risk Assessment	✓				20	✗
Fostering Trust and Communication in Virtual Teams	✓				18	✗



The Pandemic Response training courses are to help employers manage the impacts of COVID-19 on their workplaces.

# Learn courses

## Key

**CORE** Essential Courses































**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Compliance and Legal

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
An Ethics and Integrity Discussion					10	
Avoiding Conflicts of Interest					15	
Avoiding Wrongful Termination (Manager)					40	
Business Ethics: Sustaining a Responsible Organization (Employee - Core)					8	
Ethics and Code of Conduct (College and University)					30	
Financial Integrity: Ensuring that Numbers Tell the Truth (Core)					8	
HIPAA Essentials (Foundation In-Depth)					60	
HIPAA Essentials: Introduction (Focus)					12	
HIPAA Essentials: Privacy Rule (Focus)					16	
HIPAA Essentials: Security Rule (Focus)					15	
Speak Up! Addressing Ethics Concerns					15	
Substance Abuse Awareness					30	
The Foreign Corrupt Practices Act (FCPA): Anti-Bribery Training					45	
U.S. Family Educational Rights and Privacy Act (FERPA)					20	
Union Free: A Guide for Managers and Supervisors					90	

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

✓ Available

✗ Not Available

## Compliance and Legal

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
Wage and Hour (US)	✓				50	✗
Wage and Hour Basics (Manager)	✓				30	✗
Understanding the Family Medical Leave Act (FMLA) (Manager)	✓				45	✗
Health Insurance Portability and Accountability Act (HIPAA) Compliance for Covered Entities	✓				30	✗
HIPAA Essentials (Foundation Overview)	✓				30	✗



## Computer and IT

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
Cybersecurity - Browser Safety	✓				20	✗
Cybersecurity Awareness for Employees: Classifying and Safeguarding Data for Corporate and Personal Use	✓				30	✗
Cybersecurity Awareness for Employees: Security Awareness Essentials	✓				30	✗

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses



Available



Not Available

## Customer Service

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
1 to 1: Customer Service Success	✓				45	✗
Building Customer Rapport	✓				10	✗
Customer Service Confrontation and Conflict	✓				10	✗
Customer Service Over the Phone	✓				10	✗
Essentials of Six Sigma	✓				45	✗
Lean and Agile Concepts for Project Management	✓				60	✗
Meeting With Customers	✓				12	✗
Pause Before You Post, Text, or Email	✓				13	✗
Shaping the Direction of Customer Service	✓				10	✗



# Learn courses

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**CORE** Essential Courses

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**WS** Workplace Safety Courses



Available



Not Available

## Human Resources

COURSE NAME	CORE	PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS		
A Manager's Core Skills	✓			20	✗
Build Agile Transformation with Collaborative Teams	✓			20	✗
Communication and the Science of Great Team Building	✓			20	✗
Delegation Goal Setting and Monitoring	✓			13	✗
Employee Discipline (Manager/Supervisor)	✓			45	✗
Establishing Performance Goals and Expectations	✓			50	✗
Evaluating Your Onboarding Process	✓			14	✗
Getting Ready for Performance Development Conversations	✓			10	✗
Identify and Address Team Disengagement	✓			20	✗
Implement Social Rules to Boost Collaboration	✓			20	✗
Pandemics: Slowing the Spread	✓			24	✗
Resilience and Stress Management	✓			5	✗
Successfully Resolving Workplace Conflict	✓			20	✗
Teamwork Strategies for Leaders	✓			13	✗

# Learn courses

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**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

Available

Not Available

## Professional Development



COURSE NAME	CORE			PREMIUM	
	CORE	WHP	WS	LENGTH (MINS)	SPANISH
Are You Really Listening?	<input checked="" type="checkbox"/>			45	<input type="checkbox"/>
Barriers to Effective Communication	<input checked="" type="checkbox"/>			14	<input type="checkbox"/>
Better Business Writing	<input checked="" type="checkbox"/>			45	<input type="checkbox"/>
Clear and Concise Emails	<input checked="" type="checkbox"/>			10	<input type="checkbox"/>
Communicating with Senior Staff	<input checked="" type="checkbox"/>			12	<input type="checkbox"/>
Conflict Resolution	<input checked="" type="checkbox"/>			40	<input type="checkbox"/>

# Learn courses

## Key

**CORE** Essential Courses





































**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Professional Development

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE		WHP	WS		
Creating the Right Atmosphere for Difficult Conversations					13	
Critical Thinking and Problem Solving					35	
Develop Empathy and Gain Influence by Listening					20	
Effective Presentation Skills					30	
Effective Use of Email in the Workplace					20	
Email Etiquette					10	
Establishing a Culture of Trust					15	
Exit Routes, Emergency Action Plans, and Fire Prevention Plans					60	
Impactful Presentation Skills					12	
Increasing Your Impact During Difficult Conversations					14	
Interviewing Skills for Managers: Conducting an Interview					25	
Lead the Way: Building Leadership Capability					30	
Legal Aspects of Interviewing and Hiring					40	
Listening to Others' Ideas and Opinions					10	
Listening to Your Customers					10	
Meetings That Get Results					30	
Organizing Information for Productivity					10	
Powerful Presentations					30	

# Learn courses

## Key

**CORE** Essential Courses

















**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Professional Development

COURSE NAME	CORE	PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS		
Preparing for Difficult Conversations				16	
Prioritizing Decisions and Taking Action				12	
Professional Etiquette				39	
Running Successful Meetings				20	
Social Media Ethics				15	
Staying Focused in Meetings				9	
Team Building Activities for Challenged Teams				12	
The Customer Perception Ladder				15	
Turning Feedback Into Behavioral Change				14	
When and How to Use Texts, Emails, and Calls to Communicate				16	
Why Culture Counts				11	

# Learn courses

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**WS** Workplace Safety Courses

 Available

 Not Available

## Workplace Harassment Prevention

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
Bystander Awareness and Intervention (Chicago)					60	
How Managers Can Address Diversity and Inclusion with Employees					14	
Multigeneration Management: 01. Workforce Generations					60	
Multigeneration Management: 05. Developing Generations					60	
Preventing Employment Discrimination (Manager)					45	
Preventing Unlawful Harassment (College and University - Employee)					30	
Preventing Unlawful Harassment (College and University - Manager and Faculty)					45	
Preventing Workplace Violence (Employee)					45	
Reduce Implicit Bias with Mindful Meditation					20	
Reducing Unconscious Bias in the Workplace					30	
Sustaining Diversity, Equity, and Inclusion					10	
Unconscious Bias and You: Essentials					25	
Unconscious Bias: An Introduction					12	
Valuing Diversity					30	
Workplace Harassment (US - California - Employee)					60	
Workplace Harassment (US - California - Manager)					120	
Workplace Harassment (US - Chicago - Employee)					60	
Workplace Harassment (US - Chicago - Manager)					120	

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses



Available



Not Available

## Workplace Harassment Prevention

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
Workplace Harassment (US - Connecticut - Employee)		✓			120	✓
Workplace Harassment (US - Connecticut - Manager)	✓				120	✓
Workplace Harassment (US - Delaware - Employee)		✓			50	✓
Workplace Harassment (US - Delaware - Manager)		✓			60	✓
Workplace Harassment (US - Hospitality - Illinois - Employee)		✓			50	✓
Workplace Harassment (US - Hospitality - Illinois - Manager)		✓			60	✓
Workplace Harassment (US - Illinois - Employee)		✓			50	✓
Workplace Harassment (US - Illinois - Manager)		✓			60	✓
Workplace Harassment (US - Maine - Employee)		✓			50	✓
Workplace Harassment (US - Maine - Manager)	✓				60	✓
Workplace Harassment (US - Manager - 60-Minute)	✓				60	✓
Workplace Harassment (US - Employee - 40-Minute)	✓				40	✓
Workplace Harassment (US - New York - Employee)		✓			50	✓
Workplace Harassment (US - New York - Manager)		✓			60	✓
Workplace Harassment and Bullying: Managing Threats to a Respectful Work Culture (Global - Employee - Foundation)	✓				27	✓
Workplace Harassment and Bullying: Managing Threats to a Respectful Work Culture (Global - Manager - Foundation)	✓				30	✓

# Learn courses

## Key

**CORE** Essential Courses

































**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Environment & Climate

COURSE NAME	CORE			PREMIUM	
	CORE	WHP	WS	LENGTH (MINS)	SPANISH
Asbestos Hazard Awareness				20	
Biosafety: Introduction				20	
Chemical Safety				20	
Environmental Management Fundamentals				20	
Explosive and Flammable Chemicals				60	
Hazard Communication [Globally Harmonized System (GHS)]				20	
Hazard Communication: Overview				6	
Hazardous Waste Management				20	
HAZWOPER: Operations				60	
HAZWOPER: Safety and Health Program				15	
Heat Stress Symptoms and Prevention				24	
Lead Awareness				25	
Lead Awareness: Overview				13	
Personal Protective Equipment (PPE) Fundamentals				10	
Preventing Spills				26	
Putting Sustainability Initiatives into Practice				13	

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

✓ Available

✗ Not Available

## Environment & Climate



COURSE NAME	CORE			PREMIUM	
	CORE	WHP	WS	LENGTH (MINS)	SPANISH
Resource Conservation Recovery Act (RCRA)			✓	15	✗
Spill Prevention, Control, and Countermeasure Inspections			✓	30	✗
Stormwater Management			✓	20	✗
Transporting Hazardous Materials			✓	30	✗
The Toxic Substances Control Act (TSCA)			✓	10	✗
Workplace Signs, Labels, and Tags			✓	9	✗
Workspace Cleanliness			✓	5	✗

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses



Available



Not Available

## Workplace Safety

COURSE NAME	COR		PREMIUM		LENGTH (MINS)	SPANISH
	CORE		WHP	WS		
Active Shooter Response	✓				20	✗
Alert Driving				✓	15	✓
Back Safety and Injury Prevention				✓	20	✓
Backing Vehicles Safely				✓	30	✗
Behavior Based Safety (BBS)				✓	21	✗
Benzene: Safe Handling and Storage				✓	60	✗
Bloodborne Pathogens (BBP)				✓	20	✓
Chemical Hazard Communication				✓	40	✓
Cold Stress	✓				15	✗
Compressed Gas Safety				✓	21	✗
Confined Spaces				✓	25	✓
Construction: Fall Protection	✓				40	✓
Contractor Safety				✓	60	✗
Crane and Hoist Rigging Safety				✓	32	✗
Cybersecurity - Protecting Yourself and Your Company From Phishing Attacks				✓	25	✗
Dangers of Distracted Driving				✓	15	✓
Defensive Driving				✓	45	✗
DOT Driver Wellness				✓	30	✗
Driver Safety				✓	20	✓

# Learn courses

## Key

**CORE** Essential Courses







































**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Workplace Safety

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
Driver Safety: Overview					6	
Electrical Safety Awareness					30	
Electrical Safety: General Awareness					17	
Emergency and Fire Preparedness					25	
Emergency Planning and Community Right-to-Know Act (EPCRA)					30	
Employee Safety Orientation					23	
Ergonomics for Industrial Environments					30	
Fire Extinguisher Safety					45	
First Aid: Environmental Emergencies					15	
First Aid: Initial Steps					32	
First Aid: Medical Emergencies					15	
Flammable Liquid Safety					10	
Food Safety for Food Handlers					65	
Forklifts: 01. Fundamentals					15	
Forklifts: 02. Stability and Capacity					20	
Forklifts: 03. Load Handling					15	
Forklifts: 04. Safe Driving					20	
Forklifts: 05. Inspection and Maintenance					20	
Globally Harmonized System (GHS) Hazard Communication: Overview					5	

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses



Available



Not Available

## Workplace Safety

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS	WS		
Hand and Power Tool Safety				✓	20	✗
Hand and Power Tools				✓	23	✓
Hazardous Materials Transportation: Classification				✓	40	✗
Hazardous Materials Transportation: General Awareness				✓	35	✗
Hazardous Materials Transportation: Loading and Unloading				✓	20	✗
Hazardous Materials Transportation: Marking, Labeling, and Placarding				✓	35	✗
Hazardous Materials Transportation: Packaging				✓	30	✗
Hazardous Materials Transportation: Shipping Papers				✓	20	✗
Healthcare: Personal Protective Equipment (PPE)				✓	20	✗



# Learn courses

## Key

**CORE** Essential Courses







































**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Workplace Safety

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS	WS		
Hearing Conservation					20	
Heat Stress					15	
Hot Metal Cutting Processes					30	
Hydrogen Sulfide (H2S) Safety					10	
Incident Investigation (Manager/Supervisor)					40	
Industrial Ergonomics					22	
Inspecting for and Filling Out the 4-Point Form					60	
Introduction to Export Compliance					20	
Laboratory Safety					35	
Ladder Safety					45	
Liquefied Natural Gas (LNG): The LNG Value Chain					60	
Loading Dock Safety: Introduction					8	
Lockout/Tagout (LOTO)					20	
Lockout/Tagout (LOTO) for Authorized Workers					26	
Machine Guarding					20	
Mobile Elevating Work Platforms (MEWP): Aerial and Scissor Lift Safety					30	
Mobile Elevating Work Platform (MEWP) Safety					45	
Mold and Mildew Hazards: Introduction					6	
New Employee Safety Orientation					30	

# Learn courses

## Key

**CORE** Essential Courses

































**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Workplace Safety

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS	WS		
Office Ergonomics					10	
Oil Spill Prevention, Control, and Countermeasures (SPCC)					25	
Oil Spill Prevention, Control, and Countermeasures (SPCC): Overview					10	
OSHA: Introduction to OSHA					30	
Overhead and Gantry Crane Safety					20	
Passenger Van Driver Safety					12	
Personal Protection Equipment (PPE): Eye and Face Protection					8	
Personal Protection Equipment (PPE): Foot Protection					10	
Personal Protective Equipment (PPE): Hand Protection					10	
Personal Protective Equipment (PPE): Head Protection					10	
Process Safety Management (PSM): An Overview					60	
Process Safety Management (PSM): Emergency Planning & Response					60	
Process Safety Management (PSM): Employee Participation					30	
Respiratory Protection					35	
Rigging Safety					25	
Safe Driving Behaviors for Commercial Motor Vehicles (CMV)					35	

# Learn courses

## Key

**CORE** Essential Courses

**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

✓ Available

✗ Not Available

## Workplace Safety

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS	WS		
Scaffold Safety				✓	25	✗
Silica Hazards				✓	20	✓
Site Security: Introduction	✓				6	✗
Slips, Trips, and Falls				✓	29	✓
Symbols, Standards, and Schematics				✓	15	✗
The Department of Transportation (DOT): 01. Hazardous Materials - Fundamentals				✓	25	✗
The Department of Transportation (DOT): 02. Hazardous Materials - Identifying				✓	28	✗
The Department of Transportation (DOT): 03. Hazardous Materials - Packaging				✓	25	✗



# Learn courses

## Key

**CORE** Essential Courses



















**WHP** Workplace Harassment Prevention Courses

**WS** Workplace Safety Courses

 Available

 Not Available

## Workplace Safety

COURSE NAME	CORE		PREMIUM		LENGTH (MINS)	SPANISH
	CORE	WHP	WS			
The Department of Transportation (DOT): 04. Driver and Carrier Responsibilities					25	
The Department of Transportation (DOT): 05. Incident Response and Transport Security					20	
The Department of Transportation (DOT): Drug and Alcohol Testing - Reasonable Suspicion (Manager/Supervisor)					120	
The Importance of Safety					10	
Traffic Control (Flagger)					45	
Warehouse and Loading Dock Safety					30	
Winter Weather Driving					12	
Work-Related Injury and Illness Recordkeeping					20	
Workforce Hazard Recognition					18	

# About

Mineral is the HR and compliance leader for growing businesses. Through a combination of data, technology and human expertise, our proactive solutions take the guesswork out of HR and compliance, giving clients peace of mind.

To learn more, visit [trustmineral.com](https://trustmineral.com).



INSURANCE  
BENEFITS ASSOCIATES, INC.



**Cue+ for Enterprise**  
 a diagnostics-enabled health  
 solution customizable to the  
 needs of an organization.



One app to order and take tests, and get results, care, and treatment

## Integrated Care

### Telehealth capabilities

Care when and where it's needed

### Rx home delivery

Same day Rx delivery to your doorstep

### At-home molecular testing

Immediate at-home diagnostic test results

### Mail-in Test Kits

Convenient at-home sample collection kits for a wide range of preventive conditions with results in 3 days

### Seamless logistics

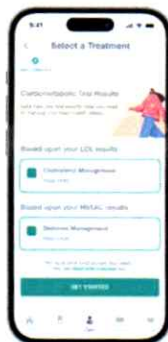
Centralized or decentralized, Cue's logistics and support team will provide best-in-class distribution for your teams



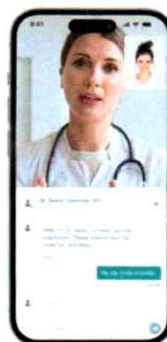
Select from a broad range of health tests



Collect a sample. Mail it back to our partner lab or use your Cue Reader if compatible



Get fast results delivered in-app



Consult with a clinician and get medication delivered

## Healthcare that fits in the palm of your hand

Convenient diagnostic testing, on-demand virtual consultations with clinicians, and discreet medication delivery. All from the Cue Health App.

# Solutions that work for you and your employees

## For Employers:

- ✓ Accessible preventive care improves long-term health, especially for those with chronic diseases, and reduces absenteeism caused by severe health complications
- ✓ Can supplement high-deductible plan offerings, while reducing the financial and logistical barriers that face employees seeking healthcare
- ✓ Transparent reporting in line with HIPAA requirements
- ✓ HRIS-compatibility for seamless integration with plug and play usability
- ✓ Customizable to the dynamic needs of diverse employees and work environments

## For Employees:

- ✓ Ensures confidentiality by following HIPAA Privacy and Security Rules
- ✓ Convenient access to diagnostics reduces in-person appointments for testing and preventive health
- ✓ Access to wellness solutions keeps employees happy and healthy so they can perform at their best
- ✓ Access to an online network of independent clinicians for health consultations and evaluations enables treatment delivery from the comfort of home
- ✓ No co-pays or insurance deductibles

## Test Menu for Acute and Non-Acute Conditions

### Preventive Care

Food Sensitivity Panel  
Colon Cancer Screening  
Vitamin D Test  
Heart Health Panel  
Cardiac Risk Apo A+B Test  
Women's Fertility Panel  
Women's Health Panel\*\*  
Chlamydia + Gonorrhea  
Herpes Panel  
Men's Sexual Health Panel  
Women's Sexual Health Panel  
Liver Panel  
Kidney Panel

### Acute Care

COVID-19 (De Novo)  
Flu\*\*  
Flu + COVID Multiplex\*\*  
RSV\*\*  
Strep Throat\*\*  
Mpox (Monkeypox)  
Chlamydia + Gonorrhea\*\*



\*\*Coming soon

## Get started with Cue

Visit [cuehealth.com/solutions](https://cuehealth.com/solutions) or contact [Doug@ibabenefits.net](mailto:Doug@ibabenefits.net)



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# County Executives of America

**EXCLUSIVE PHARMACY BENEFIT  
ADMINISTRATIVE AND CONSULTING SERVICES**



30 years' experience in pharmacy benefits



PBM agnostic - completely independent



Specialty/high cost RX solution



Full cost-containment services



Complimentary services include

- PBM contract analysis
- RX claims and rebate audit
- Re-pricing negotiation



## **ALBANY COUNTY, NY • CASE STUDY SUMMARY**

<b>Existing PBM</b>	Express Scripts (ESI)
<b>Employees</b>	2,078
<b>Members</b>	4,477
<b># Prescriptions</b>	64,662

# ALBANY COUNTY, NY CASE STUDY



Plan Year June 2022 - September 2023



## PHASE 1 - SPECIALTY/HIGH COST RX PROGRAM

- Reduction on top 23 most expensive specialty drugs

CURRENT SAVINGS: **\$4,208,854**

Plan Year October 2022 - September 2023



## PHASE 2 - PBM CONTRACT REBATE AUDIT

- Rebate Reconciliation Audit **\$994,341**

CURRENT SAVINGS: **\$994,341**

Plan Year October 2022 - September 2023



## PHASE 3 - CONTRACT NEGOTIATIONS WITH EXISTING PBM (Express Scripts)

- New contract as of October 1st, 2022 **\$2,063,644**

CURRENT SAVINGS: **\$2,063,644**

TOTAL CURRENT SAVINGS

**\$7,266,839**

PERCENT OF SAVINGS

**55%**

Disclaimer: \*The illustrations provided in this case study are based on data derived from Express Scripts claims utilization and HISI's audit results since inception.

Questions? Please contact:

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