

# USI SCOPE OF WORK

## UNITED AUBURN INDIAN COMMUNITY AND PROPERTIES

### A. Analysis and Reporting

- Analyze existing coverage and identify or develop cost-saving alternative benefit strategies and plans.
- Provide actuarial, underwriting, and claims/budget analysis through direct consultation with USI's actuary annually and as needed throughout the plan year.
- Install proprietary Population Health Management features, including USI 3D (Data-Driven Decisions), which includes the following:
- Comprehensive claims analysis: Analyzes 36 months of claims data from over 80 major claim payors, covering more than 1,200 employers and 1 million members, to identify cost drivers in clinical, utilization, financial, and pharmacy areas.
- Cost driver identification: Pinpoints specific factors within a population contributing to rising healthcare costs, such as high ER utilization or chronic condition prevalence, enabling targeted interventions.
- Preventive care impact analysis: Demonstrates the value of preventive care by comparing utilization patterns (e.g., ER visits and hospitalizations) between employees with and without recent preventive visits, supporting cost-saving strategies.
- Oversight, reporting, and strategy development by USI's Population Health Management team.
- Install and manage an actuarial analysis tool, providing UAIC with access to health plan cost, projection, and budgeting visualizations.
- Implement USI ClearOptions Rx and ClearGuard Rx prescription cost control and efficiency tools.
- Assist in the development of long-range goals and strategies, including projections of potential savings.
- Provide analysis and recommendations based on utilization and performance reports, statistical and financial reports, and plan-specific data.
- Assist UAIC in monitoring and analyzing experience trends, providing timely alerts on changing patterns along with appropriate recommendations.
- Provide, maintain, and update applicable benchmark data to determine the competitiveness of UAIC's programs.

- Be available to provide various types of reports as needed, such as cost analysis for benefit changes, and other statistical, financial, forecasting, trend, or experience reports.
- Prepare and present reports on trends and new products as requested.
- Regularly monitor and evaluate performance measures and guarantees for providers.
- Maintain full and accurate records with respect to all matters and services provided on behalf of UAIC's benefit plans and programs.

## B. Brokerage and Negotiations

- Provide annual plan rates and terms evaluation.
- Provide direct access and service from USI's International Benefits team, including
  - Dedicated and experienced U.S. based international consultants
  - Data and information on local country requirements and practices
  - Disciplined global project management processes, reporting and strategic consultation
  - Oversight of local broker servicing
- Work on UAIC's behalf to negotiate the best possible rates and terms for each benefit plan policy and feature.
- Apply USI's best-contract national leverage, where applicable.
- Direct, manage, and facilitate a comprehensive vendor Request for Proposal (RFP) process for each benefit type, as requested (in some instances, this is done annually by default).

## C. Liaison and Problem Intervention

- Act as a liaison between UAIC's benefits team and insurance providers.
- Provide day-to-day consultation on plan interpretation and problem resolution, including but not limited to explaining plans and assisting employees.
- Facilitate bi-weekly meetings with UAIC's Benefits Team throughout the year to provide updates on open items, capture any new support needs, and allow UAIC to update USI with any relevant company information that may impact benefit planning.
- Make available the USI Benefits Resource Center, a direct service feature for all UAIC employees and their dependents, to assist with claims assistance, provider-carrier liaison, plan education, materials, and related matters.

- Analyze and report on differences and similarities between UAIC's benefits and those of other organizations as a result of potential mergers and acquisitions (M&A) activity.
- Provide timely customer service and assistance to UAIC in support of employer-level and employee/member-level issues, including provider billing, claims, vendor service issues/problems, advocacy for services, disputes, interpretation of contracts and services, changes, and general troubleshooting.
- Attend meetings with UAIC employees as needed to facilitate and assist in the management of UAIC's employee benefit plans.
- Act as an advocate in the appeal process between UAIC and carriers/vendors on unresolved issues, if needed, and provide advice when required.
- Assist UAIC in proactively mitigating negative impacts or disruptions of services to employees due to benefit and/or provider network changes.

## D. Compliance

- Apprise UAIC of key developments in health and welfare plan legal guidance via weekly Employee Benefit Compliance Updates
- Help UAIC maintain compliance with federal, state, and local laws in its health and welfare plan design decisions and ongoing administration; compliance support for special projects, annual mandates, and day-to-day issues that arise.
- Provide on-site or virtual compliance training and education to UAIC staff, as needed, regarding health and welfare regulatory requirements, updates, and best practices.

## E. Benefits Communications

- Provide access to USI's professional communications team.
- Recommend and help develop enhancements and improvements for communications tailored to the needs of UAIC's employees, including but not limited to benefits microsite, USI MyZBenefits2Go mobile app, digital media, including professional voicing, portals, brochures, pamphlets, matrices, comparison charts, summaries, electronic communications, forms, employee handbooks, and employee orientation materials.
- Provide an online decision assistance tool (third-party platform, no cost to UAIC).

## F. Annual Renewal Process and Evaluation

- Establish a strategy for benefits, both annually and for three to five years in the future, considering trends, prospective legislation, new delivery systems, and geographic healthcare practices to make long-term projections.
- Review and make cost-saving recommendations regarding the modification of plan design, benefit levels, premiums, communications, and quality of current employee benefit plans.
- Recommend appropriate premium rates and reserves to maintain the viability of the plans, ensuring that quality and cost-effective benefits are provided.
- Conduct an annual evaluation of premium equivalent rates and assist UAIC in the annual renewal process, including projections.
- Make recommendations for items to negotiate with carriers/vendors, including but not limited to benefit levels, plan design, premiums, quality of service, performance measures and guarantees, and return on investment, where applicable.
- Prepare specifications, compile data, obtain quotes and proposals, negotiate rates, and analyze and compare proposals.
- Review rate proposals to ensure underlying assumptions are appropriate and accurate for UAIC.
- Provide communication development and support for the annual open enrollment period, new benefit offerings, and/or changes to existing benefit offerings.
- Attend and assist with the coordination of Benefit Fairs and Open Enrollment meetings.

## G. Other Service Requirements

- Assist in the development and implementation of an employee wellness program to improve employee health and reduce employee and retiree healthcare costs, both in the short term and long term.
- Assist in identifying technologies to support online enrollments, changes, and employee education to help employees self-manage benefits and reduce related administrative demands on UAIC's benefits team.
- Provide timely research and responses to technical questions posed by UAIC.
- Provide regular and timely communications needed for the effective administration of benefit plans.
- Provide guidance and recommendations on items such as trends in benefit plans, methods for improving cost containment, financial arrangements, and administration.

- Assist with the presentation content for benefits meetings with stakeholders and employees.
- Provide access to benefit-related survey information.
- Develop additional benefits communications specific to the needs of UAIC's employees.
- Develop and/or assist in developing and evaluating employee needs and satisfaction surveys.
- Work collaboratively with UAIC's benefits team.
- Manage plan transitions as necessary.
- Review and evaluate current administrative processes related to enrollment and billing, and recommend and assist with the implementation of administrative process enhancements.

## H. Compensation

All USI proprietary features and services described in this document are included within this compensation structure.

Costs for third-party vendors (unless otherwise indicated above), such as printer costs, benefits administration vendors, and ad hoc third-party vendor services, are to be borne by UAIC.

USI will assist in negotiating contracts and fees with third-party vendors associated with the administration and servicing of employee benefits features, policies, and products.

### PEPM Fee Structure and Voluntary Product Commission

- Total Fee: \$225,000
- All fully insured group products will be quoted net of premium-percentage commission.
- The PEPM fee will be adjusted annually at renewal based on the medical plan headcounts for Kaiser and non-Kaiser medical plan enrollment, with the calculated PEPM fee apportioned to each medical policy rate accordingly. The medical carriers will be responsible for remitting compensation to USI.
- As enrollment increases or decreases during a plan year cannot be anticipated, the PEPM fee will be recalculated in good faith and adjusted at each annual renewal to align with the total fee, with no true-up for overages or underpayments.
- Voluntary product development, enrollment, and servicing will be provided. Voluntary product premiums are at no cost to UAIC. Commissions, typically

embedded in the premium rates, will be accepted by USI as compensation to offset the costs of placing and servicing these products.