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UPSHUR COUNTY

Response to Request for Proposal

Response Submitted by

Brinson Benefits, Inc.
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Dallas, TX 75244
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Phone: 877.788.9119

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RFP – Insurance Consulting/Brokerage Services

ORIGINAL



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Company Information

2. Provide an overview statement of your company, its length of existence, number of employees, summary of annual revenue, its organizational structure, historical background, and philosophy.

Brinson Benefits, Inc.	Privately Held Corporation
Company	Structure
1998	Dawn Brinson-Roark 100%
Incorporated	Ownership
52 Full-Time Employees	Dallas, Texas
Employees	Headquarters



Dawn Brinson, Founder & CEO

the prayer that led to a business that delivers healthcare justice for thousands each year

A seed was planted in 1989 when Dawn Brinson observed first-hand the devastating effects of unfair health insurance underwriting and claim denial practices. Her employer, a health insurance company in Fort Worth, Texas, trained her and others in a tactic known as "post claim underwriting." Post claim underwriting is a practice whereby an insurance company will wait until their insured files a large claim, then review their application and launch an investigation into the patient's health history looking for an excuse to cancel the policy and deny payment of all claims. Post claims underwriting results in devastating financial and medical consequences for the patient, as illustrated in our founder's story.

from the founder's story

The patient had been diagnosed with a very serious brain tumor sometime after the effective date of the policy. The claims were very large. When her file was sent to me, I launched an investigation into the patient's medical records and found a mention of 3 very minor health conditions, like controlled high blood pressure, seasonal allergies, or an old knee injury, as examples. The 3 conditions had nothing to do with her current claim, but I used that information to retroactively cancel the policy and deny her claims, as I had been taught by the company's lawyers.

After the woman received my letter rescinding her coverage, she called to beg me to reverse the decision. During the call she cried and pleaded with me for what seemed like forever, but it was maybe only 15-20 minutes. I knew my job was to maintain the company's position, which I did on that day. At the conclusion of the call, when the woman realized I could not reverse the decision, she got quiet, pausing to gather her emotions as much as she could to say these words...

'You've just told a dead woman she has no insurance.'

And then she hung up.

At that moment and without realizing the potential of it, I said a quiet prayer that would ultimately lead me to launch a business to fight the damaging effects caused by these kinds of crafty health insurance practices. My prayer was...

'Lord, if I ever get the chance to give people their coverage back, that is the work I would like to do.'



why brinson benefits was founded

Dawn Brinson invested six more years working for health insurers and benefits administrators, learning and observing everything she could about the industry's underwriting and claims handling procedures. With a critical eye, Dawn would pay attention to health insurance company practices that, in her view, gave the insurance companies an unfair advantage over employers. She also observed an unmet need for patients to have an advocate – someone who could represent a patient's best interest related to claims denials, delays and balance bills from medical providers.

With this idea to bring a new kind of strategy and leverage to employers and their employees, Brinson launched Brinson Benefits with just \$40,000 from her personal savings on April 1, 1996.

Each year Brinson helps hundreds of Texas-based employers along with thousands of employees and patients across the country by confronting the healthcare cost and quality challenge with its unique knowledgebase, tools and resources.

our philosophy

- Optimize the value of every dollar you are spending on employee benefits.
- Be an advocate for employees to be sure their plans and providers uphold their promises.
- Establish written outcomes and measure continuously in 6 key areas:
 - Cost control
 - Compliance
 - Advocacy
 - Efficiency
 - Communication
 - Wellness and Risk Reduction

types of services generally offered

Brinson Benefits is 100% employee benefits focused. Our services vary dependent upon the needs of our clients as our boutique approach allows us to bend and flex for optimal client specifications. That being said and broadly speaking, we offer everything from strategic planning of all lines of group related products to cobra and Section 125, HSA and HRA administration.

We do not have a property/casualty side of the house or banking interests to satisfy.

summary of annual revenue

Brinson Benefits Annual Premium Revenue for 2017 was \$100,607,452 and for 2018 was \$106,111,256.*

Based on these figures, Brinson Benefits ranks in the Top 5 Largest Women Owned Business in Dallas/Fort Worth by the Dallas Business Journal. (Printed Publication forthcoming in 2nd Quarter of 2019.) Additionally, Brinson Benefits ranks in the Top 10 Largest Insurance Brokerages in Dallas/Fort Worth by the Dallas Business Journal. (Printed Publication forthcoming in 2nd Quarter of 2019).

**Proprietary and Confidential*



Company Information

3. Provide a copy of company's Certificate of Errors & Omission Coverage

ACORD		CERTIFICATE OF LIABILITY INSURANCE				DATE (MM/DD/YYYY) 3/4/2019	
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>							
PRODUCER Frost Insurance Agency, Inc. PO Box 225748 Dallas TX 75222				CONTACT NAME: Jordan Valentine PHONE (936) No. Ext: 214-515-4145 FAX (936) No.: 214-515-4199 E-MAIL Address: jordan.valentine@frostinsurance.com			
INSURED BRINC-1 Brinson Benefits, Inc. Cobra Charters Inc. Benefits Bucks Inc. 4851 LBJ Fwy #900 Dallas TX 75244				INSURER(S) AFFORDING COVERAGE INSURER A: Landmark American INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:		NAIC # 33138	
COVERAGES		CERTIFICATE NUMBER: 134172864		REVISION NUMBER:			
<p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p>							
INSR LTR	TYPE OF INSURANCE	ACORD FORM (STD. NO.)	POLICY NO.	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GENL. AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER					EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Per occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP/AGG	\$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY					COMBINED SINGLE LIMIT (Per occurrence) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per occurrence)	\$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTIONS					EACH OCCURRENCE AGGREGATE	\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY EMPLOYEE OR PARTNER OR EXECUTIVE OF THE BUSINESS EXCLUDED? (Mandatory in RI) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER EL EACH ACCIDENT EL DISEASE - EA EMPLOYEE EL DISEASE - POLICY LIMIT	\$
A	Inn Agents E&O		LHR774592	3/3/2019	4/1/2020	Per Claim Aggregate	2,000,000 3,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)							
CERTIFICATE HOLDER				CANCELLATION			
FOR INFORMATION ONLY				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 			
© 1988-2015 ACORD CORPORATION. All rights reserved.							
ACORD 25 (2016/03)		The ACORD name and logo are registered marks of ACORD					

Company Information

4. Describe your company's practice and involvement in each of the following areas:

i. Health and Welfare

Brinson Benefits is 100% employee benefits focused. Our services vary dependent upon the needs of our clients as our boutique approach allows us to bend and flex for optimal client specifications. That being said and broadly speaking, we offer everything from strategic planning of all lines of group related products to COBRA and Section 125, HSA and HRA administration.

We do not have a property/casualty side of the house or banking interests to satisfy.

4. Describe your company's practice and involvement in each of the following areas:

ii. Legal Counsel and Compliance

The Brinson team includes the following in-house compliance experts:

- Skip Roark, Vice President of Compliance
 - 40 years' experience
 - Dallas office
- Sharon Alt, Director of Compliance
 - 20 years' experience
 - Dallas office

We use Fisher and Phillips, LLC through United Benefit Advisors. Additionally, we utilize Thomson Reuters compliance guides and materials and subscribe to their content. All clients receive real time compliance alerts, monthly compliance recaps and a compliance calendar personalized to their requirements each year.

- Annual Compliance Calendar
 - Customized maintenance and tracking of compliance calendar managed by Account Executive
- Compliance Alerts
 - Issued within 10 days of regulatory changes at state and national level
- Compliance Recap
 - Quarterly recap of all previously communicated compliance alerts;
 - Particularly useful when legislative changes are occurring more rapidly than most employers can keep up with
- Monthly Webinars
 - Presented by attorneys specializing in labor, employment and benefits
 - Recording also available in calendar conflicts
 - Human Resources C.E. Qualified
- Brinson Academy Live Courses
 - Presented by experts in the field of employee benefits, labor and employment.

4. Describe your company's practice and involvement in each of the following areas:

iii. Benchmarking

Brinson is one of only a few agencies in North Texas with access to the nation's largest proprietary health plan benchmarking survey, providing more accurate plan cost and design data than any other source.

united benefit advisors® (uba) health plan survey | 14,131 plans benchmarked in 2018

Since 2005, Brinson has utilized the United Benefit Advisors® (UBA) Health Plan Survey to benchmark plans. UBA has surveyed and advised thousands of employers across the nation regarding their health plan offerings, their ongoing plan decisions in the face of significant legislative and marketplace changes, and the impact of these changes on their employees and businesses.

Data in the 2018 UBA Health Plan Survey are based on responses from 8,072 employers sponsoring 14,131 health plans covering 1,004,558 employees nationwide. Altogether, UBA's survey is nearly three times larger than the next two of the nation's largest health plan benchmarking surveys combined. The resulting volume of data provides employers of all sizes more detailed—and therefore more meaningful—benchmarks and trends than any other source.

Number of Health Plans Reported	National	Regional	State	Industry	EE Size
	14,033	2,551	801	377	1,355

The scope of the survey allows regional, industry-specific, and employee size differentials to emerge from the data. In addition, the large number of plans represented allows for both a broader range of categories by plan type than traditionally reported and a larger number of respondents in each category. Historically, these types of benchmark data were unavailable to small and mid-size employers. For larger employers, the survey provides benchmarking data on a more detailed level than ever before.

By using these data, the independent benefit advisory firms that comprise UBA can help employers more accurately evaluate costs, contrast the current benefit plan's effectiveness against competitors' plans, and adjust accordingly. This gives employers a distinct competitive edge in negotiating rates—and recruiting and retaining a superior workforce.

kaiser family foundation health benefits survey – 2,100 plans benchmarked in 2018

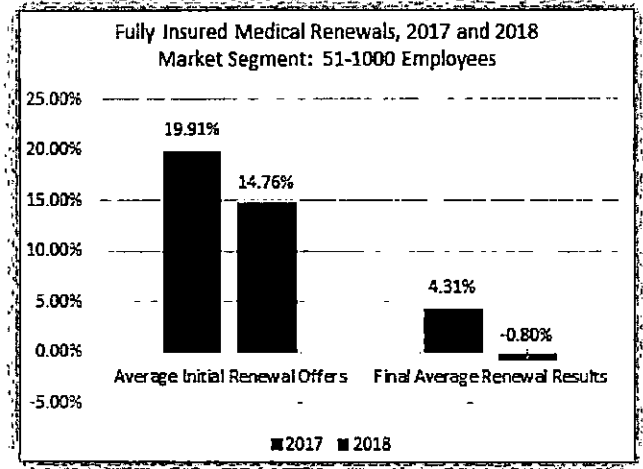
This annual survey of employers provides a detailed look at trends in employer-sponsored health coverage including premiums, employee contributions, cost-sharing provisions, and employer practices. The 2018 survey included more than 2,100 interviews with non-federal public and private firms.

Brinson's unique and proprietary combination of data from these two sources includes (but is not limited to):

- Type of plan(s) offered
- Average annual cost per employee
- Average monthly premiums
- What employees pay %
- What employers pay %
- What employers pay \$
- Percent electing dependent coverage
- Most recent renewal increase/decrease %
- Median plan design copays
- Median plan design in-network benefits
- Median plan design out-of-network benefits
- Prescription drug coverage copays and coinsurance
- Company sponsored wellness programs %
- HSA or HRA offered %
- HSA or HRA contribution (Single)
- Offer early retiree (pre-65) coverage
- Offer regular retiree (post-65) coverage
- Percent of employees waiving coverage
- Offer more than one medical plan %
- Section 125 plans
- Limited purpose FSAs – percent offered and plan design details
- Dependent care FSAs – percent offered and plan design details

4. Describe your company's practice and involvement in each of the following areas:
iv. Actuarial and Underwriting

Our team of 8 underwriting analysts are responsible for helping our clients beat medical "trend" (sometimes called yearly inflation), handily. The table below reflects Brinson's results from 2017 and 2018 for your market segment. An Underwriting Analyst is personally assigned to the Upshur County service team and will be responsible for the following.



- Preparation and audit of monthly and quarterly carrier claims reports
- Preparation of Brinson's proprietary reporting package
- Initiates internal Pre-Renewal Strategy Meeting for all service team members
- RFP Development and Facilitation, adhering to the general competitive bidding statute for counties as found in Subchapter C, of Chapter 262 of the Local Government Code
- Bid Analysis and creation of Executive Summary of all bids received and declined
- Responsible for maintaining highest ethical standards in all bid negotiations with carriers on behalf of Upshur County
- Responsible for generating "best and final" proposals and exhibits for Commissioners Court

Note: All of the above mentioned services are included in Brinson's fee proposal.

4. Describe your company's practice and involvement in each of the following areas:
v. Research and Technical Services

Brinson's support is comprehensive and includes all research and technical support related to the employee benefit plans managed by Brinson. In short, employee benefits is **all we do** so if your technical or research need is related to your plans, Brinson will be there to provide the necessary support.

4. Describe your company's practice and involvement in each of the following areas:
vi. Benefits Administration

Brinson Benefits has 7 different benefits administration tools that are available to our clients based on their own unique needs and budgets. The costs vary anywhere from \$3.00-\$5.00 pepm excluding set up fees that vary from \$500 to \$700. Many times we can, also, secure subsidies from voluntary carriers to offset client expense as well.*

The electronic enrollment process can collect and electronically distribute enrollment, eligibility and payroll deduction data to all necessary parties including payroll, your TPA, your Stop Loss Carrier, Ancillary Vendors and our affiliate company, Cobra Charmers®. Ongoing electronic enrollment and eligibility maintenance is available by separate proposal upon request.

Benefits Administration Systems: we currently work with 5 unique enrollment HRIS platforms. Some are available at an additional fee, but we also offer one benefits administration / HRIS system at no additional fee.

**Proprietary and Confidential*

4. Describe your company's practice and involvement in each of the following areas:
vii. Benefits Communication

We have been facilitating communication of benefits to employees for 20 years. It's an included part of the service we provide to all of our clients.

Our Communication toolbox revolves around employee communication which we have been facilitating for 20 years. It's an included part of the service we provide to our clients. A unique Brinson offering is our dedicated Patient Advocacy service with a team of 8 full-time Patient Advocates, who work directly with clients' employees in removing the confusion and stress of working directly with an insurance carrier to get issue resolved. Our advocacy team handholds your employees and assists them with everything from simply securing their ID cards to performing deeply complex hospital admission audits.

This service is the foundation on which Brinson Benefits was created, and we are so passionate about reducing your claims costs and increasing your employees' efficiencies that we log and track every communication and activity.

Benefit Communications include:

- Onsite open enrollment meetings
- Open enrollment power point
- Employee benefit newsletter announcing any changes,
- Online enrollment platform,
- Employee benefit web site
- Benefits App for smart phone

The added expense of printing multi-page benefit books can be handled in one of three ways:

- A subsidy may be available from carriers to assist the cost of printing, or
- A print-read benefit booklet can be sent to the County for printing, utilizing County resources.
- Brinson can outsource and manage printing of the benefit booklets, with a pass-through cost for printing services billed to the County.



Company Information

5. Describe your company's management ability in negotiating bids, policy terms and plan design to select the most appropriate insurance and benefits plan for your client.

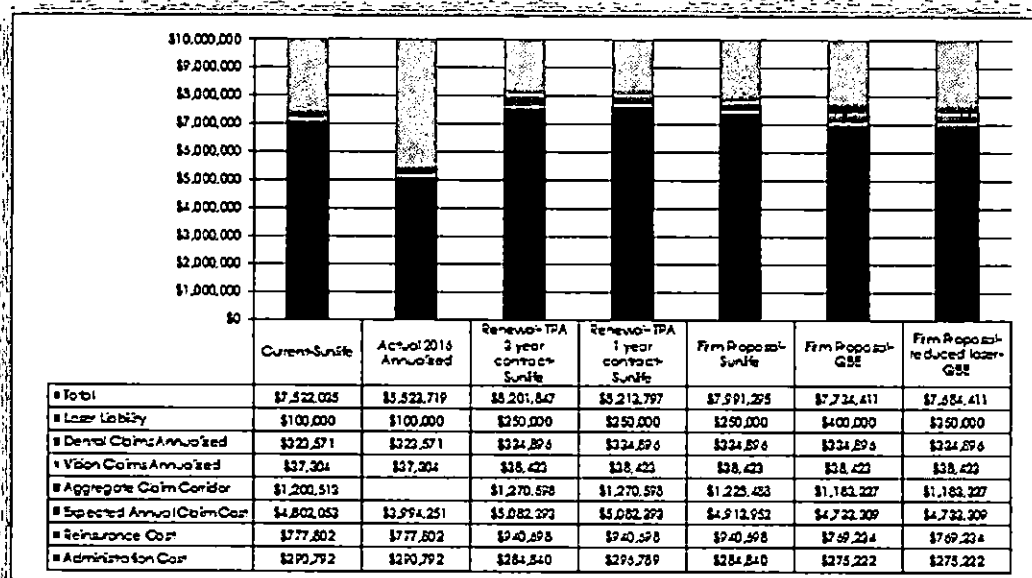
Brinson Benefits believes in bringing all creative and innovative strategic ideas and solutions to the table when it comes to advocating on behalf of our clients in the carrier markets. We are not beholden to insurance companies and use our carrier experience to the benefit of our clients. If a client is self-funded, we break out every piece to lower employer cost and maximize on savings potential. If a client is fully insured, we look for every resource to help them combat industry "trend" each year. For example, we were one of the first firms in our market over ten years ago to bring a no employee cost telemedicine solution to the table to impact our clients' loss ratios. We were one of the only firms in our market implementing health reimbursement arrangements over ten years ago to impact our clients' budgets and put more money into their employees' paychecks.

It is Brinson's philosophy to never accept a renewal based on market "trend". We never encourage our clients to accept first offers and utilize our market leverage to consistently deliver single digit renewals on average. We, also, do not place a majority of our book of business in the hands of any one carrier or third-party administrator. Brinson is the only employee benefits agency in the country who is transparent about their renewal negotiation influence and results, by annually publishing average medical carrier first offer vs. final negotiated.

After completing a plan performance and analysis to get a historical picture of past performance as well as identifying what large claimants exist we may recommend a referenced-based pricing model, partially self-insured model or stay fully insured for the time but implement more consumer driven solutions.

- Brinson has a reputation for fair and honest dealing with all vendors and service providers
- We have leverage with our vendors because we are trusted, we are honest and we tell it like it is.
- We believe last look should be given to incumbent vendors to retain the business unless there are service problems that could not be overcome
- Our unique beliefs are what create the leverage for our clients
- And our experience in working with a wide variety of TPAs, PBMs, Reinsurance Companies and related service providers is well respected.

At plan renewal we will illustrate alternative strategies with cost savings explained in detail using Excel spreadsheets, as well as graphs and charts for the more visually inclined. See the below example of dashboard



decision-making exhibit to assist executive leadership in understanding total current year spending and alternatives for renewal

We determine "best in class" benefit program designs and vendors various ways, but in particular, we are shareholders in United Benefit Advisors which is the nation's leading organization of independent benefit advisors who meet various times throughout the year to discuss a plethora of topics including but not limited to benefit program designs and vendors. Brinson's team of eight (8) employee benefit market analysts are singularly focused on maintaining in-depth knowledge of and relationships with our solution providers. Each potential service provider completes a certification process every 3 years.

The following is a listing of our current certified solutions by category or service:

- TPA's - 15 certified solutions
- Insurance Companies - 67 certified solutions
- Reinsurance Companies - 18 certified solutions
- Analysis Tools - 7 certified solutions
- Benefits Administration - 9 certified solutions
- Captives - 2 certified solutions
- Compliance Tools - 13 certified solutions
- Cost Containment Solutions - 8 certified solutions
- Employee Communication Tools - 4 certified solutions
- Employee Services - 10 certified solutions
- HR Tools - 14 certified solutions
- International Benefits - 4 certified solutions
- Long Term Care & Disability Benefits - 4 certified solutions
- Payroll - 1 certified solution
- Pharmacy - 3 certified solutions
- Private Exchanges - 2 certified solutions
- Retirement, 401(k) - 3 certified solutions
- Self-Funding - 3 certified solutions
- Wellness - 7 certified solutions

After thorough review of existing plan design(s) we analyze other county and city health plans in your area and then make a recommendation. If the recommendation is accepted by the County we then communicate the changes directly to county employees through in person open enrollment meetings as well as our advocacy service, The Purple Card.

Company Information

6. Explain your company's value added approaches and services you feel distinguish this company from other companies.

What makes Brinson different is that we have a mission to advocate for our clients as well as their employees and we are 100% employee benefits focused. We do not quote for business or operate from an insurance brokers philosophy. We, also, don't have a property and casualty or risk management side of the house nor are we a bank typically beholden to shareholders.

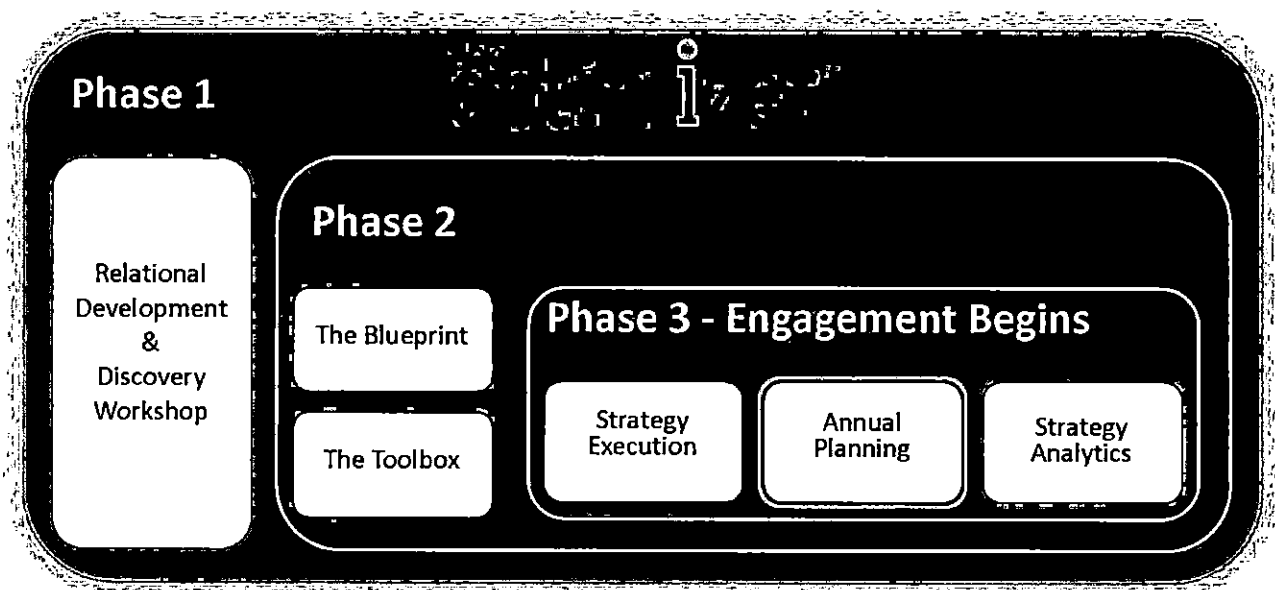
Most brokers seek competitive bids from the market in order to win a prospective client's business with no real understanding of what the prospective client is wanting to achieve and what challenges they face. What differentiates Brinson Benefits is that we will never seek to earn a prospective client's business merely based on the lowest cost insurance product on the market. We seek to understand what challenges our prospective client is currently facing and what their goals are through The Optimizer™ process. We then develop a strategic roadmap utilizing the tools in our six toolboxes to create a customized Blueprint for implementation.

the optimizer

The Optimizer is the LEVERAGE CREATOR for clients — a proprietary methodology that expands perspective, elevates performance and transforms your employee benefit programs from a necessary evil into a meaningful differentiator.

Real optimization and enduring transformation requires a lasting commitment. We, therefore, only work with clients committed to investing the time necessary for us to fully understand their situation and desired outcomes.

Before taking on a new client, we invest in a 3 to 6 month process (shown as phases 1 and 2 below) designed to foster relationships with senior leadership and promote a deep understanding of a client's business. Only if there is a clear, mutual fit, will we begin an engagement. Following our comprehensive Discovery Workshop, we design and deliver a customized map called The Blueprint. The Blueprint lays out a comprehensive plan for optimizing your benefit plans, your people and your Human Resource operations.



examples of brinson's leadership and innovation in the brokerage/benefits consulting industry:

- 100% focused on advocacy for employers and employees
- Brinson manages more than \$84 million dollars of employee benefit premium volume annually
 - BCBS/Dearborn = \$33,620, 313
 - UHC/UMR = 20,708,069
 - Aetna/Meritain = 15,680,319
 - All Other = 14,326,945
- Largest woman-owned employee benefits agency in Texas
- We are the consultant for 374 Texas-based employers, 100% of whom buy into the value of patient advocacy as a transformative solution to rising healthcare costs
- Our expertise is working with midsize employers with 50-1000 employees. 85% of our revenues are derived from this market segment.
- 21 consecutive years of top-line revenue growth and never had a lay-off
- First agency in Texas to bring the 3-year strategic planning process to employers as a means to transform the employee benefit buying process, beginning in October 2007
- Only employee benefits agency in the country who is transparent about their renewal negotiation influence and results, by annually publishing average medical carrier first offer vs. final negotiated
- First employee benefits agency in U.S. to give employees direct access to personally assigned Patient Advocate, beginning in 1997, known as The Purple Card
- Only employee benefits agency in Texas to measure and report Patient Advocate inquiries, time saved, dollars audited and dollars recovered monthly to our clients
- The Purple Card boasts a 4 times higher penetration rate than any other advocacy organization in the country, including Compass
- Only agency in U.S. integrating patient data from patient advocacy into employer RFPs to achieve better health plan renewal results
- One of only a few agencies in North Texas with access to the nation's largest proprietary health plan benchmarking survey, providing more accurate plan cost and design data than any other source.
- One of only a few agencies North Texas with 2018 health plan cost and quality data on 377 Public Administration employers.
- First agency to launch telemedicine for students on college campuses as a cost-effective alternative to the campus clinic.

Through determination, leadership, innovation and sheer grit Dawn, based on her advocacy model and 100% employee benefits focus, has taken Brinson from a one-person shop to one of the leading top advisory firms of North Texas and the number one ranked woman advisory firm in Texas. Brinson Benefits has been recognized several times as one of the Top Places to Work by the Dallas Business Journal. No other firm in Texas has an entire staff of 100% employee focused licensed patient advocates whose sole charge is to ensure that your employees are not forgotten in the conundrum of medical bills and carrier confusion.

Brinson benefits believes in bringing all creative and innovative strategic ideas and solutions to the table when it comes to advocating on behalf of our clients in the carrier markets. We are not beholden to insurance companies and use our carrier experience to the benefit of our clients. If a client is self-funded, we break out every piece to lower employer cost and maximize on savings potential. If a client is fully insured, we look for every resource to help them combat industry "trend" each year. For example, we were one of the first firms in our market over ten years ago to bring a no employee cost telemedicine solution to the table to impact our clients' loss ratios. We were one of the only firms in our market implementing health reimbursement arrangements over ten years ago to impact our clients' budgets and put more money into their employees' paychecks.



Company Information

7. Identify a minimum of three (3) other accounts similar in size and scope for which the company presently serves, and agrees to serve as reference to your company; provide contact information.

client reference 1

Client Name	Wood County
Client Address	105 South Main Quitman, Texas 75788
Contact Name	Terri Sellars, Auditor
Contact Phone	903.763.2921
Contract Period	2013 – current
Scope of Work	Employee Benefits Consultant and Broker
Number of Employees	220+

client reference 2

Client Name	Rusk County
Client Address	115 North Main Street #207A Henderson, Texas 75652
Contact Name	Andy Vinson, Treasurer
Contact Phone	903.657.0352
Contract Period	2014 – current
Scope of Work	Employee Benefits Consultant and Broker
Number of Employees	200+

client reference 4

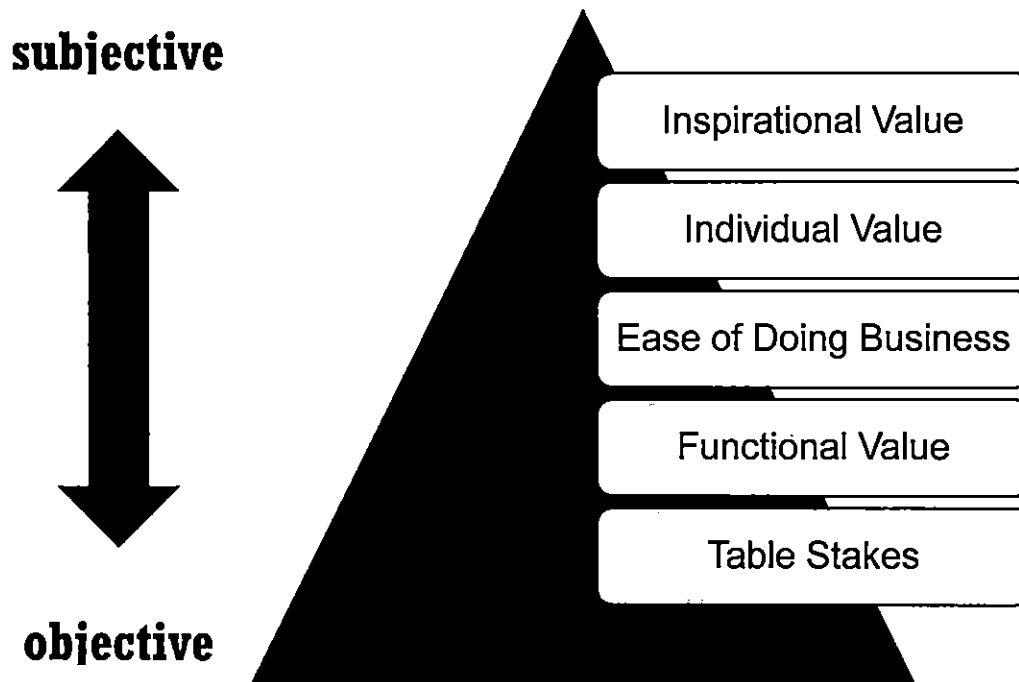
Client Name	Smith County
Client Address	200 East Ferguson Tyler, Texas 75702
Contact Name	Nathaniel Moran, County Judge
Contact Phone	903.571.5667
Contract Period	2011 – current
Scope of Work	Employee Benefits Consultant and Broker
Number of Employees	800+

Staff Experience & Expertise

2. Describe your view as the role of Consultant/Broker and what differentiates you from other consultant/brokers.

brinson's consulting approach

Brinson will guide the City of Mineral Wells leadership through a scoring and evaluation system design to achieve the maximum elements of value as depicted below.



This consulting model traces its conceptual roots back to the hierarchy of needs that the psychologist Abraham Maslow first described in 1943. Our philosophy stems from the belief that your employee benefit programs must fulfill a specific set of employer and employee needs, in a particular order, from the very basic to the very complex.

At the base of the pyramid are the table stakes: **meeting specifications at an acceptable price in compliance with regulations while abiding by ethical standards.** Above the table stakes is functional value, which addresses company's' economic or product performance needs, such as **cost reduction and scalability.**

Elements within the third level make it easier to do business, some provide purely objective types of value, such as increasing productivity (**time savings, reduced effort**) or subjective types of value by improving operational performance (**simplification, organization**).

The elements at the next level provide additional types of subjective value, addressing individual employee/buyers' priorities, whether they are personal (**reduced anxiety, appealing program design and marketability as an employee engagement/recruiting tool**).

At the top of the pyramid are inspirational elements: those that improve the client's **vision** of the future (helping a firm anticipate changes in its markets) provide **hope** for the future of the organization or the individual buyers (for instance, enhancing a company's **social responsibility**, or creating a vision for how an employer can become a "**disruptor**" in their industry.)



The mix of objective and subjective priorities, and the often conflicting perspectives within a single employer's leadership team, can be tricky to untangle. **Brinson's consulting approach will guide you through a discussion of the elements of value, allowing your team to identify what matters most to each set of important stakeholders and enable you to implement a strategy that will stand out from the competitive pack.**

What makes Brinson different is that we have a mission to advocate for our clients as well as their employees and we are 100% employee benefits focused. We do not quote for business or operate from an insurance brokers philosophy. We, also, don't have a property and casualty or risk management side of the house nor are we a bank typically beholden to shareholders.

Most brokers seek competitive bids from the market in order to win a prospective client's business with no real understanding of what the prospective client is wanting to achieve and what challenges they face. What differentiates Brinson Benefits is that we will never seek to earn a prospective client's business merely based on the lowest cost insurance product on the market. We seek to understand what challenges our prospective client is currently facing and what their goals are through The Optimizer™ process. We then develop a strategic roadmap utilizing the tools in our six toolboxes to create a customized Blueprint for implementation.

Staff Experience & Expertise

3. Provide a summary of your qualifications, anticipated time dedicated to the County, travel availability to County's location; and identify key staff members to assist with the County's benefit services. Please include copies of licenses and certifications obtained relevant to insurance and benefit services.

The following is the team assigned to work Upshur County, their role and brief resumes. All assigned Brinson team members are available to travel to Upshur County as needed and requested. All assigned team members are located in the DFW area.

demetra bell-runnels **senior benefit strategist**

Demetra will be at the helm in developing the strategic plan for Upshur County and will work closely with staff in carry out the execution including attending quarterly meetings, writing recommendations to the Board and presenting to them on an as requested basis. She is well-versed in the public sector currently directly working with 19 different cities, and counties as well as a council of government. When Demetra left the health insurance and employee benefits world in 2008 to become an employee benefits advisor she brought with her 15 years of past experience that gives her clients a unique inside advantage and has saved them cumulatively over 19M in the last 10 years. She directly oversees and evaluates bid specifications, performs claims and pharmacy analyses, forecasts cost impact and trend, identifies and makes formal recommendations for plan design, reviews and advises appropriate program changes, advises the limits of liability and appropriate reserves if necessary, and assists client with vendor selection. She also provides ongoing review and recommendations on benchmarking trends and pricing. Demetra has 25 years of experience in the employee benefit arena and is licensed in Texas as a Life Accident and Health Agent.

carolyn summy-thompson **market analyst**

Prepares RFP specifications to vendors and coordinates information, bid receipt, and analysis. Works closely with Market Management and Benefit Strategists to coordinate information to all carriers and underwriting staff during negotiations and final bid lock in phase of RFP process. Carolyn leads the Brinson marketing department and joined the team in 2010. She is licensed in Texas as a Life Accident and Health Agent.

renea treviño **senior account executive**

All day-to-day issues for HR level and above. Will also manage the entire enrollment process including materials, handouts, meetings, etc. Renea is licensed in Texas as a Life Accident and Health Agent and brings 20 years of employee benefits experience to Brinson.

vicki long **patient advocate**

Resolution of all "Purple Card" issues from employees, including enrollment assistance, eligibility issues, claims audits, ID cards, coordination of care, physician locator assistance and claim explanation of benefits (EOB) interpretation. Vicki joined Brinson Benefits and The Purple Card TEAM as a Patient Advocate in February 2017. She is licensed in Texas as a Life Accident and Health Agent and has over 15 years of experience in health insurance working as a Customer Service Representative for companies such as Aetna, Humana, and Stericycle.



tiera nelson

cobra administrator

All day-to-day COBRA and HIPAA administration. Tiera has 5 years' experience in COBRA administration, with the most recent 12 months being at COBRA Charmers.

vanessa ghally

manager, patient advocacy

Vanessa is licensed in Texas as a Life Accident and Health Agent. Speaks 5 languages. Vanessa manages the team of Purple Card Patient Advocates and handles escalations.

michelle bowman

director of benefits administration

Michelle ensures all FSA, HRA, HSA and MERP plans are qualified and properly administered.

demetra bell-runnels
group 1 texas health and life license



General Lines Agent
Life, Accident, Health and HMO
DEMETRA KAY BELL
4916 E BANKHEAD HWY
WEATHERFORD, TX 76087


is authorized to transact business as described above

License No: 1485765

Issue Date: 01-30-2008

Expiration Date: 10-31-2020

Generated by Sircon 188146363

<p>TEXAS DEPARTMENT OF INSURANCE THIS IS TO CERTIFY THAT</p> <p>DEMETRA KAY BELL 4916 E BANKHEAD HWY, WEATHERFORD, TX 76087</p> <p>LICENSE NUMBER: 1485765</p>	 <p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p> <p>General Lines Agent Life, Accident, Health and HMO</p> <p>Issue Date: 01-30-2008 Expiration Date: 10-31-2020</p> <p>Generated by Sircon 188146363</p>
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carolyn summy-thompson
group 1 texas health and life license



General Lines Agent
Life, Accident, Health and HMO

CAROLYN MARIE SUMMY THOMPSON
9791 ATLANTIC LN
FRISCO, TX 75035-5026

is authorized to transact business as described above

License No: 1676145

Issue Date: 03-14-2011

Expiration Date: 09-20-2019

Generated by Sircon 155077473

TEXAS
DEPARTMENT OF INSURANCE
THIS IS TO CERTIFY THAT



CAROLYN MARIE SUMMY THOMPSON
9791 ATLANTIC LN, FRISCO, TX 75035-5026

LICENSE NUMBER: 1676145

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS
IN ACCORDANCE TO THE LICENSE DESCRIPTION
SHOWN BELOW:

General Lines Agent
Life, Accident, Health and HMO

Issue Date: 03-14-2011

Expiration Date: 09-20-2019

Generated by Sircon 155077473

renea treviño
group 1 texas health and life license



General Lines Agent
Life, Accident, Health and HMO
WILLA RENEA MARDIS
PO BOX 294324
LEWISVILLE, TX 75029

is authorized to transact business as described above

License No: 1301283

Issue Date: 12-03-2004

Expiration Date: 08-08-2019

Generated by Siron 156164537

<p>TEXAS DEPARTMENT OF INSURANCE THIS IS TO CERTIFY THAT</p>		<p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p>
<p>WILLA RENEA MARDIS PO BOX 294324, LEWISVILLE, TX 75029</p>		<p>General Lines Agent Life, Accident, Health and HMO</p>
<p>LICENSE NUMBER: 1301283</p>		<p>Issue Date: 12-03-2004 Expiration Date: 08-08-2019</p>
		<p>Generated by Siron 156164537</p>

vicki long
group 1 texas health and life license



General Lines Agent
Life, Accident, Health and HMO

VICTORIA LOUISE LONG
3102 RUSTIC MEADOW TRL
MANSFIELD, TX 76063

is authorized to transact business as described above

License No: 2234550

Issue Date: 10-13-2017

Expiration Date: 07-04-2019

Generated by Siron 160164707

TEXAS
DEPARTMENT OF INSURANCE
THIS IS TO CERTIFY THAT



VICTORIA LOUISE LONG
3102 RUSTIC MEADOW TRL, MANSFIELD, TX 76063

LICENSE NUMBER: 2234550

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS
IN ACCORDANCE TO THE LICENSE DESCRIPTION
SHOWN BELOW:

General Lines Agent
Life, Accident, Health and HMO

Issue Date: 10-13-2017

Expiration Date: 07-04-2019

Generated by Siron 160164707

michelle bowman
group 1 texas health and life license



General Lines Agent
Life, Accident, Health and HMO

MICHELLE EDITH BOWMAN
1005 NEPTUNE CT
CEDAR HILL, TX 75104

is authorized to transact business as described above

License No: 1586333

Issue Date: 09-02-2009

Expiration Date: 09-08-2019

Generated by Siron 154870518

TEXAS
DEPARTMENT OF INSURANCE
THIS IS TO CERTIFY THAT



MICHELLE EDITH BOWMAN
1005 NEPTUNE CT, CEDAR HILL, TX 75104

LICENSE NUMBER: 1586333

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS
IN ACCORDANCE TO THE LICENSE DESCRIPTION
SHOWN BELOW:

General Lines Agent
Life, Accident, Health and HMO

Issue Date: 09-02-2009

Expiration Date: 09-08-2019

Generated by Siron 154870518



Staff Experience & Expertise

4. Describe any strategies, methods or tools you utilize to manage and forecast insurance and benefits plans for the succeeding years.

Tools for managing and forecasting insurance and benefit plans for the succeeding years will depend on what funding path is most suitable for the county. After completing a plan performance and analysis to get a historical picture of past performance as well as identifying what large claimants exist we may recommend a referenced-based pricing model, partially self-insured model or stay fully insured for the time but implement more consumer driven solutions.

Staff Experience & Expertise

5. Describe any strategies, methods or tools you or your company utilizes to offer assistance with investigating and settling claims, or to respond to coverage questions.

the purple card

The Purple Card® is an independent health care advocacy and assistance service, operating nationwide.

We provide a variety of time and cost-saving services to educate and assist members on ways to maximize their healthcare coverage and other available benefits.

Patient Advocates at The Purple Card® personally serve as a liaison to help members resolve concerns about insurance and healthcare providers, including but not limited to the following:

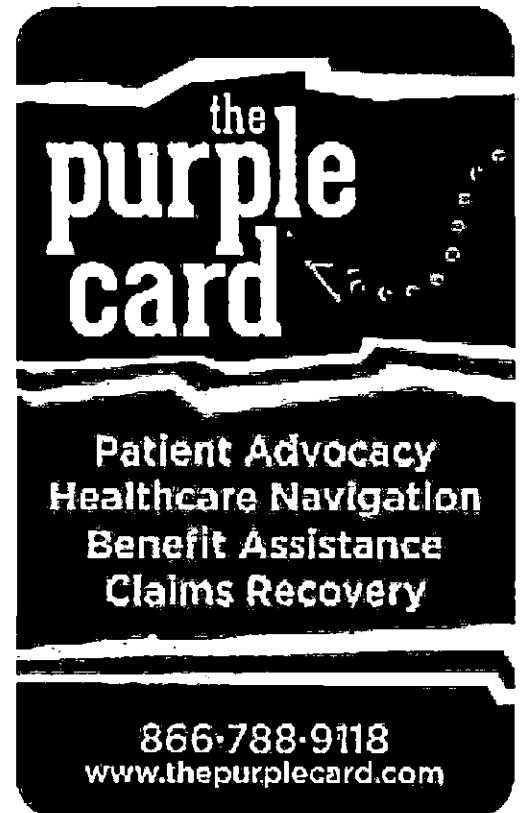
- Benefit questions
- ID Card replacement
- Plan details
- Locate a physician
- Prescription assistance
- Claim inquiries
- Balance bills
- Dispute resolution

At The Purple Card® we are passionate about serving the patient's best interest – we represent the patient, not the insurance company!

Our Patient Advocates are highly skilled and trained to provide prompt and excellent service to educate members about their benefit programs.

At The Purple Card®, we support four core beliefs to ensure members receive the assistance they need:

- Members should have a representative on their side – someone who does not work for the insurance company.
- Customer service representatives should be easily accessible and easy to understand. The Purple Card® cuts out the "legalese" so members don't have to wait for five minutes in a phone cue.
- Customer service should be comprehensive enough that members should never have to speak with an insurance company again if they don't want to.
- Members should only have to tell their story once —not repeat it every time they call.





Staff Experience & Expertise

6. Provide any other information or details that you feel should be brought to our attention and given consideration in evaluating your statement of qualifications.

Brinson Benefits has worked successfully with Texas counties and cities for over twenty years. East Texas Council of Governments has been our client since 2009 and in 2013 under a co-branding agreement between them and us, member cities and counties receive a 10% discount in consulting fees when they hire us to manage their employee benefit programs.

Demetra Bell-Runnels is our unique specialist in the public sector, and currently, works with 19 unique counties and cities across Texas. She initially met with Upshur County November 9th, 2018, and with County authorization requested several reports from HealthFirst to perform a two-year claims and cost savings analysis. The reports have been requested numerous times and to date the medical claims and pharmacy claims have yet to be received for various reasons provided by the TPA.

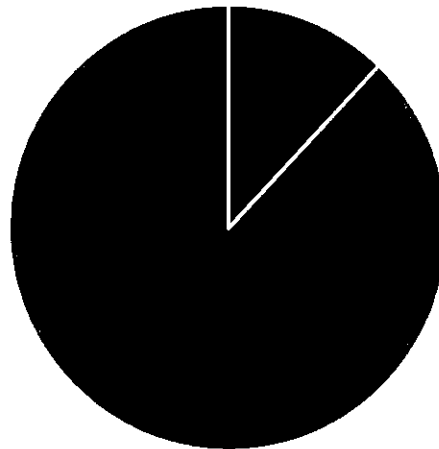
If we are hired as the consulting firm for Upshur County our first initiative will be to acquire the requested claims runs (for a complete cost saving analysis) even if we must physically drive to their offices to pick up the files.

Compensation

1. Provide a description of the compensation structure proposed by firm/company; to include all bases for remuneration such as commission, fees, or other charges that may affect the County.

The work we do for our clients is the same, regardless of compensation method. Compensation method is fully at the discretion of each client we serve, unless stipulated by state or federal law as is the case with most clients who are fully insured with fewer than 100 employees.

Brinson Compensation Structure



- Brinson paid strictly a consulting fee
- Brinson paid commissions or a combination of commissions and fees

We propose an annual consulting fee paid in monthly installments net any carrier commissions.

Based on the ETCOG Co-Branded Service Agreement, our original consulting fee of \$60,500 (\$28.04 PEPM) will be reduced by 10% for a total of \$54,450 (\$25.49 PEPM).



Disclosures

1. Disclose any known or prior business relationships (within the last five years) with the County, its officials, or its employees.

None

Disclosures

2. Complete and sign the Certification page.

REQUEST FOR PROPOSALS - Insurance Consulting/Brokerage Services

CERTIFICATION

The undersigned proposer, by signing and executing this proposal, certifies and represents to the County that proposer has not offered, conferred or agreed to confer any pecuniary benefit, as defined by 36.02 of the Texas Penal Code, or any other thing of value as consideration for the receipt of information or any special treatment of advantage relating to this proposal; the proposer also certifies and represents that the proposer has not offered, conferred or agreed to confer any pecuniary benefit or other thing of value as consideration for the recipient's decision, opinion, recommendation, vote or other exercise of discretion concerning this proposal, the proposer certifies and represents that proposer has neither coerced nor attempted to influence the exercise of discretion by any officer, trustee, agent or employee of the County concerning this proposal on the basis of any consideration not authorized by law; the proposer also certifies and represents that proposer has not received any information not available to other proposers so as to give the undersigned a preferential advantage with respect to this proposal; the proposer further certifies and represents that proposer has not violated any state, federal, or local law, regulation or ordinance relating to bribery, improper influence, collusion or the like and that proposer will not in the future offer, confer, or agree to confer any pecuniary benefit or other thing of value of any officer, trustee, agent or employee of the County in return for the person having exercised their person's official discretion, power or duty with respect to this proposal; the proposer certifies and represents that it has not now and will not in the future offer, confer, or agree to confer a pecuniary benefit or other thing of value to any officer, trustee, agent, or employee of the County in connection with information regarding this proposal, the submission of this proposal, the award of this proposal or the performance, delivery or sale pursuant to this proposal.

THE PROPOSER SHALL DEFEND, INDEMNIFY, AND HOLD HARMLESS UPSHUR COUNTY, ALL OF ITS OFFICERS, AGENTS AND EMPLOYEES FROM AND AGAINST ALL CLAIMS, ACTIONS, SUITS, DEMANDS, PROCEEDING, COSTS, DAMAGES, AND LIABILITIES, ARISING OUT OF, CONNECTED WITH, OR RESULTING FROM ANY ACTS OR OMISSIONS OF CONTRACTOR OR ANY AGENT, EMPLOYEE, SUBCONTRACTOR, OR SUPPLIER OF CONTRACTOR IN THE EXECUTION OR PERFORMANCE OF THIS RFP.

I have read all of the specifications and general proposal requirements and do hereby certify that all items submitted meet specifications. Furthermore, I certify that I am authorized by the Company proposed to offer this proposal:

Brinson Benefits Inc
Company Submitting Proposal

Monetta Bell-Russell
Authorized Signature and Title

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Disclosures

3. Complete the RFP Questionnaire page (Exhibit A)

Refer to pages 32-35

Exhibit A

General Information: Provide the history of your firm, particularly your employee benefits decision.

Refer to Company Information, Question 2

General Information: Who would be working directly with our company on administrative issues, questions, or problem solving? Please provide the roles and qualifications of each person. Also, include the number of clients each person is expected to handle and categorize these clients by large (500 or more), medium (100-500), or small (less than 100) group.

Refer to Staff Experience & Expertise, Question 3

General Information: How many of your clients do you currently work with on a broker basis? How many of your clients do you currently work with on a consultant basis?

- Brinson is paid strictly a consulting fee by 43 clients (12%)*
- Brinson is paid commissions or a combination of commissions and fees by 321 clients (88%)*

**Proprietary and Confidential*

Account Management: Describe your account management department.

Account management department is committed to providing an excellent service experience. Manages day-to-day issues for HR level and above. Also manages the entire enrollment process including materials, handouts, and meetings presentation, and facilitates the completion of the enrollment process with carriers. Manages our three annual proactive meetings.

Account Management: What is your process for ensuring customer satisfaction?

Brinson Benefits is committed to advocacy and quality assurance to such an extent that every position within the company has its income directly correlated to the feedback of the client and its employees. This model incentivizes every member of our staff to exceed client expectations at every level from new client implementation to strategy development to relational account management to employee advocacy and claims auditing.

Account Management: What is the turnover rate of the employees that perform the bulk of the problem-solving administration within your organization?

Brinson Benefits has long tenured problem-solving administrative staff. Over 90% of our employees have been here five years or longer.

Our longest tenured employee has been with us for 23 years and our shortest tenured employee has been with us two years.

Account Management: What kind of training (industry, internal, computer, other) does your firm expect or require your staff receive?

All of our staff are highly proficient in Microsoft Office including Excel, Word, Publisher, Powerpoint as well as specialized expertise in industry software. All of our employees are, also, Group One Life and Health licensed agents and are required to take continuing education classes to keep their licenses current.

Account Management: Do you provide employee communication services for your client's employees? If so, please provide a general description of your capabilities.

Refer to Company Information, Question 4. vii.

Account Management: How can you assist in facilitating employee meetings?

Refer to Company Information, Question 4. vii.

Account Management: How do you help facilitate annual open enrollments? Include technology-based approaches and identify any additional costs.

Brinson Benefits has 7 different benefits administration tools that are available to our clients based on their own unique needs and budgets. The costs vary anywhere from \$3.00-\$5.00 PEPM excluding set up fees that vary from \$500 to \$700. Many times we can, also, secure subsidies from voluntary carriers to offset client expense as well.*

The electronic enrollment process can collect and electronically distribute enrollment, eligibility and payroll deduction data to all necessary parties including payroll, your TPA, your Stop Loss Carrier, Ancillary Vendors and our affiliate company, Cobra Charmers®. Ongoing electronic enrollment and eligibility maintenance is available by separate proposal upon request.

**Proprietary and Confidential*

Data Analysis: What resources do you use to analyze medical and pharmacy claims?

The best way to predict the future is to analyze the past. Once you become our client we will analyze claims (including Upshur Counties RX spend as a percent of total medical cost) from the last three to five years including all large claimant information with prognoses. Based on our findings and ultimately what funding method is decided upon we will pull tools from our Cost Control toolbox including but not limited to:

- PBM Claim and Cost Analysis
- Medical IBNR Reserve Calculator
- Stop Loss Analyzer
- HSA Analyzer
- HRA Analyzer
- Provider Network Analysis / Geo Access Report
- Predictive Claims Modeling
- RX/Lab Discount Program

Data Analysis: Will your organization provide a wellness and preventive health analysis of our employees and claims experience?

Yes. Brinson can provide wellness and preventive health analysis of your employees through biometric screenings secured from an outside vendor. Before we engage in this step for the County it would be necessary to conduct a Wellness Discovery session with the insurance committee to gain a complete understanding of what you are trying to accomplish. We can then provide examples of what you are looking for.

Data Analysis: For any of the above questions that you answered yes, please provide us a sample report that you have prepared for another client.

See response above. Sample reports depend upon what you are looking for any vary by client.

Data Analysis: What is the average cost of customization of ad hoc reports?

There is no additional fee for customization of ad hoc reporting. Any additional reporting expenses that could be charged by a Third Party Administrator would be a pass thru cost to the County and we would notify you ahead of time of such expense.

Strategic Planning: What resources do you have available to help us manage our benefits and outline a benefits strategy consistent with current and future business plans?

Refer to Company Information, Question 6

Strategic Planning: How will you assist us with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations, and placement of insurance contracts for annual renewal?

Refer to Company Information, Question 5

Strategic Planning: How are plan design changes proposed and handled?

Refer to Company Information, Question 5

Strategic Planning: How will you save our county money?

Refer to Company Information, Question 5

Strategic Planning: How will you demonstrate the savings?

Refer to Company Information, Question 5

Projections/Reviews: How can you help us develop cost projections tied to our fiscal year goals?

Should the County decide to work with Brinson Benefits the first thing we would do is meet with you to gain an understanding of what your fiscal year goals are. We then would customize our cost projections based on County goals.

Projections/Reviews: How will you help with the management of insurance, including supervision and/or preparation of claims activity reports from carriers, executive summary reports, underwriting analysis for annual renewals, financial projections for budgeting, and alternative funding analyses?

Refer to Company Information, Question 4. iv.

Legislative Compliance: Do you have an in-house benefits attorney? Do you use an external benefits attorney and which firm do you use?

Refer to Company Information, Question 4. ii.

Legislative Compliance: How does your firm stay current with state regulations that impact governmental employers?

Refer to Company Information, Question 4. ii.

Legislative Compliance: How will your firm notify us of changes in federal and/or local laws that would affect us?

Refer to Company Information, Question 4. ii.

Legislative Compliance: What specific services, resources, and healthcare legislation?

Refer to Company Information, Question 4. ii.



Fees: Describe your proposed form of compensation (e.g., commission, annual retainer, or fee-for-service). If you are proposing a fee service, please include your fee schedule and/or hourly rates. Please disclose your client policy on carrier bonus payments.

Refer to Compensation

Fees: If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.

Refer to Compensation

References/Other: How many clients of similar size have you lost in the last three (3) years? Explain why. Provide at least one as a reference including: name, address, phone number, and length of time associated with your organization.

Demetra Bell-Runnels has lost one client of similar size in the last three years. Hartline, Dacus, LLP had been a client since 2000 and recently had a change of leadership in the Human Resources Department who brought in a former relationship.*

Client Name	Hartline, Dacus, LLP
Client Address	8750 North Central Expressway Dallas, Texas 75231
Contact Name	Bill Nugent
Contact Phone	214-369-2100
Contract Period	2000 - 2019
Scope of Work	Employee Benefits Consultant and Broker

****Proprietary and Confidential***

References/Other: Describe any other facets of your organization and your firm's experience that are relevant to this proposal that have not been previously described and that you feel warrant consideration.

Brinson Benefits works with 28 different cities and counties across North, East, Central and West Texas including East Texas Council of Governments. ETCOG became a client in 2009 and has been so impressed with our results in negotiating lower rates with carriers, auditing claims and recovering dollars for employees as well as the COG and its member cities and counties that they asked us to offer member cities and counties a "branded services offering" that gives them discounts on consulting fees, wellness programs and benefits administration systems. Some of the counties who we work with close to you is: Wood County (client since 2013), Smith County (client since 2012) and Rusk County (client since 2014).*

****Proprietary and Confidential***



Disclosures

4. Complete the Certification regarding Debarment, Suspension, and Other Responsibility Matters (Exhibit B).

REQUEST FOR PROPOSALS - Insurance Consulting/Brokerage Services

EXHIBIT B

**CERTIFICATION REGARDING
DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS**

Name of Entity: Brinson Benefits, Inc.

The prospective participant certifies to the best of its knowledge and belief that it and its principals:

- a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
- b) Have not within a three year period preceding this proposal been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing (Federal, State, or local) a transaction or contract; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
- c) Are not presently indicted for or otherwise criminally or civilly charged by a government entity (Federal, State, Local) with commission of any of the offenses identified in section (b) of this certification; and
- d) Have not within a three year period preceding this application/proposal had one or more illegal transactions (Federal, State, or Local) terminated for cause or default.

I understand that a false statement on this certification may be grounds for rejection of this proposal or termination of the award. In addition, under 18 USC Section 1001, a false statement may result in a fine or imprisonment for up to five (5) years, or both.

Demetra Bell-Rumens Sr. Benefit Strategist
Printed Name Title of Authorized Representative

Demetra Bell-Rumens 3/26/19
Signature of Authorized Representative Date

I am unable to certify to the above statements. My explanation is attached.

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CERTIFICATE OF INTERESTED PARTIES

FORM 1295

1 of 1

Complete Nos. 1 - 4 and 6 if there are interested parties.
 Complete Nos. 1, 2, 3, 5, and 6 if there are no interested parties.

OFFICE USE ONLY CERTIFICATION OF FILING

1 Name of business entity filing form, and the city, state and country of the business entity's place of business.

Brinson Benefits, Inc.
 Dallas, TX United States

Certificate Number:
 2019-468383

Date Filed:
 03/26/2019

Date Acknowledged:

2 Name of governmental entity or state agency that is a party to the contract for which the form is being filed.

Upshur County

3 Provide the identification number used by the governmental entity or state agency to track or identify the contract, and provide a description of the services, goods, or other property to be provided under the contract.

Request for Proposal Response
 Brinson Benefits Response to Upshur County RFP - Insurance Consulting/Brokerage Services

4	Name of Interested Party	City, State, Country (place of business)	Nature of interest (check applicable)	
			Controlling	Intermediary

5 Check only if there is NO Interested Party.

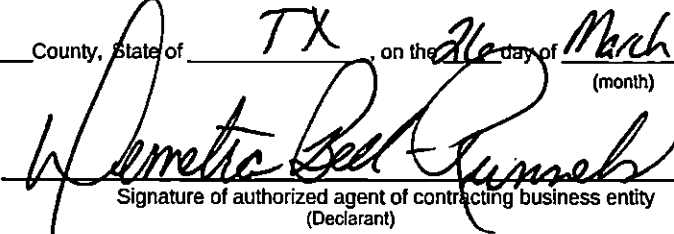
6 UNSWORN DECLARATION

My name is Demetra Bell-Runnels, and my date of birth is 10/30/67.

My address is 4851 LBJ Freeway Ste 900 Dallas TX 75244 USA.
(street) (city) (state) (zip code) (country)

I declare under penalty of perjury that the foregoing is true and correct.

Executed in Dallas County, State of TX, on the 26 day of March, 20 20.
(month) (year)


 Signature of authorized agent of contracting business entity (Declarant)



Response Submitted by

Brinson Benefits, Inc.
4851 LBJ Freeway Ste 900
Dallas, TX 75244
www.brinsonbenefits.com
Phone: 877.788.9119

Response Prepared by

Demetra Bell-Runnels
Senior Benefit Strategist
demetra.bell@brinsonbenefits.com
Phone: 817.228.1583

Upshur County

Request for Proposals

Insurance Consulting/Brokerage Services

Thank you for the opportunity to submit a response to the Upshur County Request for Proposals | Insurance Consulting/Broker Services.

For any questions or concerns, please contact Demetra Bell-Runnels.

DEMETRA BELL-RUNNELS

Name of Authorized Representative

Signature of Authorized Representative

SENIOR BENEFIT STRATEGIST

Title of Authorized Representative

MARCH 26, 2019

Date

FILED
TERRI ROSS
COUNTY CLERK
2019 MAR 29 AM 11:17
UPSHUR COUNTY, TX.
BY DEPUTY

