Welcome!

Margie Siegel
Association Health Plan Team Lead
MN Council of Nonprofits (she/her)

Jack Duffy
Benefits Consultant
Gallagher

Caleb Golberg
Benefits Consultant
Gallagher
• Overview
• Enrollment to Date
• Plans & Networks
• Value Adds
• Administrative Solutions
• Timeline & Next Steps
• Your Questions
Overview

- Minnesota Council of Nonprofits
- Gallagher
- Medica
- Capstone
Enrollment to Date

• 100+ Member Organizations
• 750+ Enrolled Employees
• 1200+ Enrolled Members

Member Organizations

• 50% offering health insurance for first time
• ¾ have 10 or fewer employees
• ¾ located in Twin Cities
BenefitsMN is a viable, comprehensive, and high-quality option for nonprofit employers:

- Allows **Small Groups** (under 50 employees) the opportunity for potential cost savings
- Allows **Large Groups** (over 50 employees) the opportunity for increased stability and potential cost savings
Plans & Networks

5 Plans
1) $500-25-25%
2) $1000-25-25%
3) $2000-0% HSA
4) $3500-0% HSA
5) $6350-0% HSA

6 Networks
1) Passport
2) VantagePlus
3) Elect
4) Clear Value
5) Essentia
6) CompleteHealth
• Individually Rated vs. Community Rated
• 12 Rating Tiers
• Area/Geography
• Health Status/Risk
• 5 Year Age-Bands
• Guaranteed Issue
• Re-Tiering Limits
• Cumulative Rate Cap
Eligibility Requirements
• Organization HQ in Minnesota
• Current 501 (c) Minnesota Council of Nonprofits member
• MCN member for minimum 30 days
• Two benefits eligible employees
• Flexible participation requirements
• BenefitsMN renewals will be on a calendar year.
• Organizations set eligibility at 20, 25 or 30 hours per week.
• Not all eligible employees must participate in the plan; there is a waiver form that they can fill out.
• MCN member renewals will be synched to the calendar year for participating organizations.
Value Adds

• *My Health Rewards – INVEST*
• Employee Assistance Program (EAP)
• Mental Health Support App – Sanvello
• Healthy Pregnancy & Parenting Program – Ovia
• Optum Employer Trainings
Administrative Solutions

• Capstone
• Discounted Account Based Administration
• Enrollment Solutions
• Voluntary & Worksite Benefits
We believe benefit plan administration should be a convenient, simple, and transparent process. That’s why we partner with Benefitsolver, an industry leader in eligibility & enrollment technology.

**Key Services**

### Enrollment & Billing
- Benefitsolver®: the industry leader in eligibility & enrollment technology
- Single point of entry for all insurance carriers
- Consolidated billing: One combined invoice that includes all lines of coverage and is remitted to all carriers
- Employees can enter their own eligibility info

### Accounting
- Collection of premium contributions
- Reconciliation for vendors
- Reconciliation for each member group’s account
- Record keeping for funds in and out

### Risk Mitigation
- Accurate, secure files promptly transmitted to insurance carriers
- Regular audits to prevent costly errors
- Secure document retention system builds a solid paper trail

**Customized Experience:**
You have the flexibility to tailor the functionality as well as the look and feel of the tool to provide a relevant, personalized employee experience.

**Single-Source Solution:**
Employees enter their eligibility info once, even if it needs to be transmitted to multiple carriers and vendors.

**MyChoice™ Enrollment Tool:**
For employee self-service or plans using a defined-contribution model, employees are guided through a series of real-life questions to determine the best plan for them. Costs are calculated immediately, giving employees a clear picture of the choices they’ve made.

**Case Manager:**
When a case is logged and a request needs to be verified, the administrator is able to respond with notes and attachments to provide a defensible record in case of a future dispute.

**Document Storage & Delivery:**
Deliver new hire paperwork, targeted messages, and more to employees and carriers with the click of a button.
For more information visit https://www.ajg.com/us/benefits-mn/#learnmore

Jack Duffy, Caleb Golberg or Marla Bailey from Gallagher will follow up with your inquiry
Timeline

• Once application is completed, Medica will provide a proposal to Gallagher within 10 business days
• Schedule time to discuss proposal with Gallagher
To consider joining BenefitsMN, your organization must:
- Be a 501(c) nonprofit organization
- Be headquartered in Minnesota
- Be an MCN member for at least 30 days
- Employ two benefits-eligible staff working 20+ hours/week
Jack Duffy
BenefitsMN Co-Lead
Gallagher, Nonprofit Team
Jack_Duffy@ajg.com

Caleb Golberg
BenefitsMN Co-Lead
Gallagher, Nonprofit Team
Caleb_Golberg@ajg.com
Questions? THANK YOU!