



City of Hallandale Beach

Radu Dodea, MPA, IPMA-SCP, CPPT
400 S. Federal Highway
Hallandale Beach, FL 33009

Barbara Crowe, Area Sr. Vice President

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Gallagher

Insurance | Risk Management | Consulting



Insurance | Risk Management | Consulting

City of Hallandale Beach

December 11, 2018

City of Hallandale Beach
Radu Dodea, MPA, IPMA-SCP, CPPT
400 S. Federal Highway
Hallandale Beach, FL 33009

Dear Mr. Dodea:

As the current consultant for the City of Hallandale, we have worked with the City over the past year to solve and reduce the City's Medical renewal exposure. In addition, Gallagher was able to resolve a \$4million escalated deficit within the Medical plan and eliminate any further deficit exposure. These solutions were brought to the City through Gallagher in depth professional resources. These resources are local to the City and all employees are on staff and part of the Gallagher City's Team. In addition, Gallagher stepped in during a time when the City of Hallandale was facing serious issues regarding the City's employee benefits program and provided professional consulting services to the City. Gallagher has several local and national public sector clients such as The School Board of Broward County and Miami Dade County as longstanding clients. We look forward to a continued relationship with the City.

We look forward to working with the City of Hallandale Beach and would welcome the opportunity to meet with you to review our proposal and to address any questions you may have. We invite you to explore our website at: www.ajg.com for a full listing of our capabilities and depth of client resources.

Sincerely,

Barbara L. Crowe

Area Senior Vice President
Health & Welfare Consultant

Company Overview

Benefits and Human Resources Consulting Value Proposition

At Gallagher, we want to know what makes your organization unlike anyone else's. Your account team listens intently to learn about your business, and delves deeply into all the details that matter when balancing employee satisfaction with your bottom line. This single-minded focus on continuous improvement — characterized by a deep belief in better innovation and creativity — is the driving force behind every Gallagher customized employee benefits program.

The ability to deliver comprehensively structured benefits to clients is Gallagher's signature in the marketplace. Often, those clients also cite their experience of that delivery — the way we do business together — as something which distinguishes us from our competition.

Services include program design and delivery, administration, and ongoing analysis and evaluation that keep your programs calibrated with your expectations. Our areas of expertise are:

- Health & Welfare including Compliance Consulting
- HR & Benefits Technology
- Human Resources & Compensation Consulting
- Voluntary Benefits
- Healthcare Analytics
- Retirement Plan Consulting
- Executive Benefits
- Institutional Investment & Fiduciary Services
- Pharmacy Benefit Management Consulting
- Wellbeing & Engagement

Support comes from every direction. Besides your core Gallagher Team, you'll have access to the specialized knowledge that innovative custom solutions require. Our professionals have years of employee benefits and HR services experience, including specialized expertise in public sector and governmental entities, and thoroughly understand the complex financial, legal and corporate culture issues that weigh on your benefits and HR decisions. Gallagher has over 30 dedicated compliance professionals averaging more than a decade of benefits compliance experience, and more than 20 of them are licensed attorneys.

Because data drives decisions at Gallagher and the advice we give to you, we have an in-house team of analysts, actuaries and clinicians to provide you with consulting and proprietary data warehousing. They use predictive models, health risk assessment tools, industry benchmarks and data from over 1,200 Gallagher client companies to give you a true understanding of the underlying issues that may be affecting the costs and performance of your benefits program. Gallagher will align your people strategies with your business objectives, helping you to invest in your workforce holistically, with an approach that will support growth, reduce risk and strengthen your organization.

Gallagher's Public Entity Practice Group

The Public Entity Practice Group has spent years understanding and providing for the nuances of the Public Entity industry. Our Public Entity Practice Group is led by a practice leader who focuses on monitoring the trends in the public sector. Your local lead consultants, Barbara Crowe, and Michelle Nathan participate in Gallagher's Florida's Public Entity practice. Together, Barbara and Michelle work on many Public Entity groups including The School Board of Broward County, Florida, the Town of Jupiter, and Miami-Dade County.

With our industry specialization and our large number of government, association, authority and school district clients, our consultants have instant access to industry benchmarks and proprietary analytics. Our Public Entity niche serves states, counties, municipalities, K-12 school districts, special education districts, authorities, etc. Nationally public entity clients represent almost 12% of the total revenue to Gallagher. In Florida, we serve over 90 public sector clients.

We understand that as a public entity business the City of Hallendale Beach may have:

- A highly diverse workforce incorporating hourly and salaried workers, public safety personnel, staff from a variety of constitutional entities as well as administration and city government members
- A number of unionized employees, or non-union employees
- The need for easy-to-understand communication materials to keep employees and retirees engaged and informed
- Culturally diverse population

The Public Entity Practice Group takes these characteristics into consideration. We customize an approach that is right for the City of Hallendale Beach. As your experienced partner who is continually thinking ahead, we will work to provide cost-effective, creative solutions for your employee benefits needs. We are active in industry organizations, such as ASBO, PRIMA, RIMS, GFOA and NPELRA.

With over 2,100 public entity and school clients, Gallagher's Florida Public Sector Practice is solely dedicated to serving the needs of public employers and school districts. The City of Hallendale Beach will have a partner who is a national leader in working with states, counties, cities, government employers and K-12 public schools and special education districts.

As a provider of services to the public, we understand that the City of Hallendale Beach faces unique challenges. Your organization is exempt from certain laws and governed by others that may allow for flexibility and cost efficiency. Tax revenue streams and other sources that are subject to change which drives the design and financing of your employee compensation and benefit programs. Also, in many cases, the City's decisions are affected by collective bargaining agreements and intense public scrutiny.

Gallagher through its focused Public Sector Niche works on over 100 clients within the state of Florida, of which over 60 public sector clients are based out of our local South Florida branch. Nationally, Gallagher has over 2,000 public sector clients and continues to be the leader within the public sector market. The Team that is assigned to the City of Hallendale is one of the most stable teams within in the industry and primarily works on public sector clients.

Benchmarking Analytics

One of the benefits of working with Gallagher is access to our benchmarking data. Our National Benchmarking Survey is now one of the largest and most comprehensive in the country, and provides our clients with the strategic insights and industry data needed to make confident decisions. With over 4,000 participants, we have access to national benchmarking data of the best in the industry. In using this data, we can help achieve your short and long-term goals, and you can be assured that your benefits and risk management strategies are in-line with high-performing healthcare organizations throughout the country. We have this data broken out by industry and due to our large public entity practice, we have detailed cuts of the reports specifically to public entities in Florida.

Company History

Arthur J. Gallagher & Co. opened its doors for business in 1927 and is still "growing strong" because of its deep commitment to helping its clients compete, succeed and prosper. Founded by its namesake who was previously the leading producer for Chicago's largest insurance brokerage, Gallagher is now one of the world's largest insurance brokerage, risk management and consulting firms. At year-end 2017 we had had over 26,000 employees. We have operations in 33 countries, and extend our client-service capabilities to more than 150 countries through a global network of correspondent brokers and consultants.

Since 1961, we've been helping clients build better workplaces by creating new opportunities to cost-effectively attract, engage and retain the best talent in their field. Gallagher started trading on the NYSE under the symbol AJG in 1984.

Gallagher has maintained its steady growth through new business development and acquisitions. In recent years we acquired dozens of independent employee benefits consulting, human resources, consulting firms and allied service providers. This strategy continually adds some of the brightest minds in the employee benefits and HR consulting business to our talent pool, and serves clients through an expanding local office presence as well as our national and multinational practice and service groups.



National Public Employer
Labor Relations Association



Public Risk
Management
Association



As an industry-leading provider of employee benefits brokerage, HR consulting and administrative services with a strong growth record, we are well positioned to develop and administer programs that support a marketplace advantage for your organization.

Company Culture and Philosophy

The ideals, principles and values embodied by the founder whose name still appears on our door are part of our corporate DNA. Gallagher's approach to business, cultivated through three generations of family leadership, has always centered on creating relationship value as true partners to our clients.

Gallagher's interactions with you will be straightforward and candid. By earning our clients' trust, we've sustained a reputation for ethics and a commitment to transparency that continue to contribute to our growth. In fact, Gallagher was the first insurance broker named to the Ethisphere® Institute's annual list of the World's Most Ethical Companies in 2012 — and has earned this recognition for seven consecutive years, through 2018.



Today's complex marketplace requires a trusted partner who is committed to making a genuine difference in the wellbeing of both your valued employees and your bottom line. Gallagher combines innovative solutions, thoughtful advice and honest business practices to minimize risk and help fuel *your* growth.

Mission and Values

Gallagher's mission is to:

- Build the best benefits and human resources consulting practice with consultants who understand the value of building relationships and trust, and creating experiences and results that inspire our clients' confidence
- Provide superior, cost-effective benefits, compensation, retirement, employee communications and workplace culture consulting and solutions that meet the ever-changing needs of employers, while striving for the highest professional excellence in the delivery of those solutions
- Measurably help organizations manage and grow their businesses through our benefit services expertise and counsel

Gallagher will accomplish this mission with the kind of leadership that maintains our philosophy and continues to strengthen our company culture. We will honor the moral and ethical standards that are inherent to building trust in all relationships, and clients' confidence in our ability to create and maintain a Gallagher team that is the very best at what we do.

The Gallagher Way

The Gallagher Way is a one-page document, written in 1984 by our former Chairman and CEO Robert E. Gallagher, which defines the Gallagher culture. It describes the principles, behaviors and beliefs that have produced great work — and great working relationships — at Gallagher since the company was founded. These 25 shared values guide business conduct for each of us as individuals, and all of us as a team. You'll find them listed on our website at www.ajg.com/about-us/the-gallagher-way/.

Arthur J. Gallagher & Co.

Arthur J. Gallagher & Co is one of the world's largest full-service insurance brokers, and the largest third-party P&C claims administrator. We have sales and service operations in 33 countries and, through our Gallagher Global Alliance network of independent insurance brokers and consultants, offer client-service capabilities in more than 150 countries.

Employee Benefit Services

Gallagher Benefit Services, Inc. and its consultants provide a full range of employee benefit and HR consulting solutions—including benefits, compensation, retirement, HR and benefits technology, compliance, employee communication and workplace culture—that align an organization's people strategy with its overall business goals.

Everything Florida.



Insurance | Risk Management | Consulting

FLORIDA RESOURCES

GET TO KNOW US

Ethisphere's World's Most Ethical Companies® for seven straight years.

2012–2018

(only company in the industry to receive this honor)

Chief Executive Magazine
BEST COMPANIES FOR LEADERS

South Florida Business Journal
#1 TOP INSURANCE AGENCY FROM

2009–2018

Largest Property and Casualty
Broker in the State

Largest Employee Benefits
Broker in the State

CLIENT CONSULTING TEAM

- Full-Service Team Approach
- Local Client Account Managers, Inside Service personnel, Communication Specialists
- Certified Wellness Specialty Team
- 5 Attorneys
- 3 Actuaries
- Specialty Voluntary Benefit Consultant
- 15 Worksite Specialists
- Pharm D. Medical Director
- Private Exchange Specialists
- Regional Underwriting Team

HEALTHCARE ANALYTICS

- Carrier Data Analysis
- Budget and Projections
- Dependent and Carrier Claim Audits
- Contribution Modeling and Benchmarking

COMMUNICATIONS

- Onsite/Live Webcast Enrollment Meetings
- Custom Benefit Booklets/Website
- Online Enrollment Capabilities
- GBS Call Center Support
- Gallagher Marketplace

HEALTH & WELLNESS

- Develop and Brand your Wellness Program
- Utilize Carrier and Regional Resources
- Promote Health Risk Assessments and Health Fairs
- Wellness Educational Campaign

Compliance & Healthcare Reform

- In-house Legal and Actuarial Resources
- Gallagher Directions Newsletter and Technical Bulletins
- Develop Employer Sustainability Strategic Plan

RETIREMENT

- Help Manage Plan Selection
- Regulations and Filing Requirements
- Employee Education
- Long-term Retirement Planning for Employees

9
YEARS
Average Tenure
of Employees

11
Florida Benefit Offices
17
Years of Average Experience

100+
PUBLIC ENTITY
CLIENTS
Largest Public Entity
Consultant in the State

**HIGHEST LEVEL
CARRIER
RELATIONSHIP**
Aetna, Blue Cross,
Cigna, Humana, United

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and wholly owned subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Securities and Investment Advisory Services may be offered by GBS Retirement Services, Inc. and executed through NFP Advisor Services, LLC, Member FINRA/SIPC. Investment advisory services and corresponding named fiduciary services may also be offered through Gallagher Fiduciary Advisors, LLC, a Registered Investment Adviser. Gallagher Fiduciary Advisors, LLC is a single-member, limited-liability company, with Gallagher Benefit Services, Inc. as its single member. Not all individuals of Gallagher and none of Gallagher Fiduciary Advisors, LLC individuals are registered to offer securities or investment advisory services through NFP Advisor Services, LLC. NFP Advisor Services, LLC is not affiliated with Arthur J. Gallagher & Co., Gallagher Benefit Services, Inc. or Gallagher Fiduciary Advisors, LLC. Neither Arthur J. Gallagher & Co., NFP Advisor Services, LLC, nor their affiliates provide accounting, legal, or tax advice.

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Area Senior Vice President

Barbara is the Lead Consultant for many large public sector clients serviced from Gallagher's Boca Raton Office. Barbara has worked with all lines of coverage including medical, dental, life, disability, ancillary and vision, for various clients including those listed above. She has been employed with Gallagher for over 18+ years. Barbara holds a Master's degree in Business Administration from Barry University, and is licensed Life, Health and Variable Annuities. Barbara attends and participates in Gallagher's Public Entity Niches as well as being involved in several local and national public entity groups (i.e. FERMA, RIMS, PRIMA, FPHRA, etc.).

Barbara L. Crowe,
Area Senior Vice President

Barbara has over 22 years of consulting experience. She started her consulting career at Johnson & Higgins in 1996. She then went to work for Cigna Dental in 1998 as a business analyst and joined Arthur J. Gallagher in 2000 as a Consultant. Since joining Gallagher, Barbara has been promoted to Area Senior Vice President, and Subject Matter Expert on the Public Sector. Barbara specializes in health and welfare plans and data analysis. Her specific strengths are in the following areas:

Areas of Specialty

- Government Procurement Law related to Employee Benefits and HR Consulting
- State of Florida Statutes and Local Municipal Laws specifically
- Contractual Negotiations with Vendors and Clients
- Strategic Health and Welfare Plan Consulting
- Insurance Vendor Subject Matter Expert
- Client Relationship Management
- Insurance Vendor Procurement, Marketing and Analysis
- Presentation of Vendor Marketing Results
- Implementation of New Health and Welfare programs or Vendors
- Assistance with Collective Bargaining Negotiations for Public Sector Clients

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Senior Account Executive

Michelle Nathan holds the position of Senior Account Executive and Co-Consultant for Gallagher located in the Boca Raton, FL, office. Clients include The School Board of Broward County, Florida, Miami-Dade County Board of County Commissioners, and RFP projects for Palm Beach County Board of County Commissioners and City of Miami Beach.

Michelle has over 18 years of experience in the health and welfare field on the consultant and carrier sides of the business and holds a Bachelor's of Science degree in Business Administration. Michelle is licensed to transact Life and Health insurance in the State of Florida and participates in Gallagher's Public Entity Niches and public entity groups such as PRIMA.

Prior to joining Gallagher, Michelle held various positions as an Account Executive responsible for the overall client relationship and employee absence management programs for large, multinational corporations. Her responsibilities with Gallagher and other entities include working with all lines of coverage.

Areas of Responsibility

- Strategic Health and Welfare Plan Consulting
- Development of Request for Proposals for all lines of coverage for multiple-year contracts
- Provide Renewal Analyses and Vendor Negotiations to present to Benefit Committees, Boards, and Staff
- Contract Negotiations with Clients and Vendors
- Managed daily client relationships
- Conduct employee surveys, workforce evaluations and benchmark analyses
- Development of comprehensive benefit manuals



Michelle Nathan
Account Executive

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Florida Market President

Jeff Angello joined Gallagher in 1986 as a Benefit Consultant. In that capacity, Jeff assisted in achieving growth in Gallagher's client base and expanding Gallagher's actuarial, compliance and pharmacy practices in the South Florida market.

In 2016, Jeff was promoted to Florida Market President and assumed management responsibility for Gallagher's Florida benefits consulting and retirement operations. He also oversees the management of Gallagher's current and prospective clients, both public and private sector, and helps to recruit and expand Gallagher's local resources and service platform.

Areas of Responsibility

Recently Jeff's responsibilities have expanded to include oversight of all of Florida Benefits Operations. He continues to act as the governmental niche practice leader, as well as oversight of Gallagher's retirement practice in the southeast. Additionally, Jeff maintains direct involvement in many of Gallagher's larger clients including The School Board of Broward County and Palm Beach County.



Jeff Angello
Florida Market President

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Consulting Actuary – Healthcare Analytics

Glen is a Consulting Actuary with GBS HealthCare Analytics (HCA), a division of Gallagher Benefit Services, Inc. He has over 30 years of varied experience in the actuarial field, and has been with the Gallagher family of companies since April 2000.

Glen's primary responsibility with HCA is to work with plan sponsors in the design, pricing, and financial management of their benefit plans. He works with several Gallagher offices around the country, typically with their largest and most complicated clients. He also provides consulting support to health plans and provider organizations.

Prior to joining Gallagher in 2000, Glen held various positions in the management consulting and insurance industries. He has extensive experience in managed care and in the reinsurance field. He has also served on several health care reform panels and committees.

Education and Professional Designations

- B.S. in Mathematics, University of Regina (Saskatchewan)
- M. Math in Applied Mathematics, University of Waterloo (Ontario) Member of the American Academy of Actuaries (MAAA)
- Fellow of the Society of Actuaries (FSA)

Responsibilities of Your Consulting Actuary

- Quarterly financial and cost driver analysis
- Monthly experience reviews
- Reserve calculations and review
- Actuarial attestations management
- Data management



Glen Volk, FSA, MAA
Area Vice President,
Consulting Actuary
Healthcare Analytics

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Consulting Actuary

Sharon has worked with public sector clients in a variety of capacities throughout her career. Most recently, prior to joining Gallagher, she worked with state governments to develop strategies to ensure individuals and small businesses had multiple options to purchase affordable health insurance in all areas of the state. This included in depth review of rate filings to ensure compliance with the Affordable Care Act and statewide analysis to identify rates considered outliers.

Sharon received a Bachelor of Science degree in Actuarial Science from Ball State University. She is a member of the American Academy of Actuaries, an Associate of the Society of Actuaries and a Fellow of the Conference of Consulting Actuaries. She recently received recognition by authoring one of the top papers on increasing the stability in the individual health insurance market in a nationwide competition sponsored by the Robert Wood Johnson Foundation, the American Academy of Actuaries and Milliman.

**Sharon Leach, ASA,
MAAA, FCA**
Consulting Actuary

Areas of Specialty

- Actuarial analysis of health care proposals, contract negotiations, and the development of the 2018 funding rates
- Assists in the development and financial analysis of alternative medical options
- Quarterly reviews of the health care fund's performance including one-year projections
- Quarterly reserve calculations and completion of annual state required reserve certifications

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Area Senior Vice President, Compliance Counsel

Lindsey Surratt, JD, is the Area Senior Vice President, Compliance Counsel and leader of the Southeast Region's Legislative Compliance team. In her position, Lindsey leads a team of compliance experts that provide support to the offices within the Southeast Region.

Lindsey utilizes her knowledge of healthcare reform, ERISA, COBRA, HIPAA, and the Internal Revenue Code to provide guidance to employer plan sponsors. With the support of her team, Lindsey educates clients and internal staff members on health and welfare plan regulatory compliance, delivers practical answers to day-to-day compliance questions, and helps develop new tools to promote compliance.

Lindsey joined Gallagher in January 2017 after nearly five years with a merger partner, Hill, Chesson & Woody, in Durham, North Carolina. Prior to joining Hill, Chesson & Woody, Lindsey practiced law with a boutique health care firm in Louisiana where she advised physicians and healthcare providers on compliance with physician self-referral and anti-kickback statutes, analyzed healthcare contractual relationships, and provided advice on mergers and acquisitions. Her work with employers in other areas of the healthcare industry provides her with a unique, well-rounded perspective on health and welfare plan compliance.

Lindsey is a graduate of the University of North Carolina at Chapel Hill and Loyola University New Orleans College of Law, cum laude. She is a licensed attorney in the states of North Carolina, Louisiana, and Mississippi. She is an active member of the Health Law section of the American Bar Association and a frequent speaker on employer-sponsored health and welfare plan compliance topics.



Lindsey Surratt, JD
Area Senior Vice President,
Lead Compliance Counsel

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Area Vice President, Compliance Counsel

Kristen Melikian, JD, is the Area Vice President, Compliance Counsel in the Southeast Region's Legislative Compliance team. Kristen provides support to clients within the Southeast Region with a focus on the Florida and Atlanta offices.

Kristen utilizes her knowledge in healthcare reform, ERISA, COBRA, HIPAA, GINA, MHPAEA, the Internal Revenue Code and state regulations to provide guidance to internal staff members and plan sponsor clients on their employee benefit plans. Kristen assists clients with day-to-day compliance questions, educates internal consultants and clients and develops new tools to help clients understand changes to benefit laws, and implications to their benefit plans. With these tools, Kristen works with clients to develop action plans promoting compliance.

Kristen joined Gallagher in August 2018. Prior to joining Gallagher, she served as a Senior Sourcing Strategist for a Fortune 10 company. She began her career in employee benefits as an Investigator for the U.S. Department of Labor, Employee Benefits Security Administration, where she enforced Title I of ERISA by conducting investigations of employee benefits plans, including health and welfare plans. She identified violations of applicable federal regulations, and worked with plan sponsors and fiduciaries to obtain plan compliance. Following her time at the DOL, she practiced law at a boutique law firm with a robust labor and employment and employee benefits practice. Kristen worked with multi-employer clients on day-to-day employee benefit compliance issues, and assisted in plan design creation and modification.

Kristen is a graduate of the University of Southern California, and Pepperdine University School of Law. She is a licensed attorney in the state of California.



Kristen Melikian, JD
Area Vice President,
Compliance Counsel

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Physician-Level Clinical Insight

Jenny Love, MD is the Health Management Director, Southeast Region, based in the Durham, NC office. In her role, Dr. Love works with Gallagher teams and clients to provide health management consultation and innovative solutions to control health care costs. Her clinical knowledge and experience in physician leadership, population health, primary care and integrative healthcare systems provides a unique perspective to claims and risk analysis as well as a thorough view of wellbeing to the members of your health benefit plan.

Dr. Love is a board-certified family physician with over 16 years of experience in public, behavioral, and community health settings. A graduate of the UNC School of Medicine, she also earned a master's degree in Public Health with a focus on Healthcare and Prevention. She has over 10 years of experience in health policy development including utilization of evidence-based guidelines for care, pharmacy formulary development, and integration of behavioral and physical health services, including substance abuse/recovery settings.

Dr. Love is a Fellow of the American Academy of Family Physicians and is a Fellow of the American Association for Physician Leadership. She is a Certified Physician Executive and holds certification as a 2014 NCQA Patient Centered Medical Home Certified Content Expert.

Areas of Specialty

- Collaboration between providers, insurers, third party service providers, and clients to create innovative solutions in health cost control
- Population Health Management and analysis of utilization of medical services
- Large claim review to assess future claims costs and assistance in stop loss "laser" negotiations

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Jenny Love, MD, MPH
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Presented by:

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