

Storey County Board of County Commissioners Agenda Action Report

Meeting date: 2/4/14

Estimate of time required: 15 min.

Agenda: Consent ☐ Regular agenda ☒ Public hearing required ☐

1. **Title:** Discussion/For Possible Action: Appoint Broker of Record to provide brokerage services for the County's Health and Benefits Insurance programs. Sealed Requests for Proposals from five brokers were opened on January 24, 2014. Qualified respondents are being interviewed and staff will provide a summary recommendation prior to the February 4th Commission Meeting.

2. **Recommended motion** In accordance with findings of fact, staff recommends that the Board of Storey County Commissioners appoint L/P Insurance Services, Inc. to serve as the county's Broker of Record to provide brokerage services for the county's health and benefits insurance programs, including health, dental, vision, and life insurance benefits.

3. **Prepared by:** Austin Osborne, Administrative Officer

Department: Human Resources

Telephone: 775.847.0968

4. **Staff summary:** (Attached)

5. **Supporting materials:** (a) Staff Summary Report; (b) RFPs; (c) Submitted Proposals

6. **Fiscal impact:**

Funds Available: n/a

Fund: n/a

[Signature] Comptroller

7. **Legal review required:** (Final contract with broker)

____ District Attorney

8. **Reviewed by:**

[Signature] Department Head

Department Name: Commissioner's Office

[Signature] County Manager

Other agency review: _____

9. **Board action:**

☐ Approved
☐ Denied

☐ Approved with Modifications
☐ Continued

Agenda Item No.



STOREY COUNTY HUMAN RESOURCES

HEALTH AND HUMAN SERVICES

Austin Osborne

Administrative Officer

26 So "B" Street, PO Box 176, Virginia City, NV 89440

Phone (775) 847-0968 – Fax (775) 847-0949

Staff Summary Report

Subject: RFP for Insurance Benefits Brokerage Services RFP – Staff Summary & Recommendation

Commission Meeting Date: 2/4/14

Agenda Item: Discussion/For Possible Action: Appoint Broker of Record to provide brokerage services for the County's Health and Benefits Insurance programs. Sealed Requests for Proposals from five brokers were opened on January 24, 2014. Qualified respondents are being interviewed and staff will provide a summary recommendation prior to the February 4th Commission Meeting.

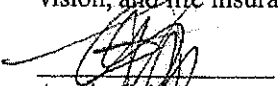
Background: Storey County purchases and manages through an insurance broker all health, dental, vision, and life insurance benefits for its employees and other eligible members. The broker is responsible for ongoing management of the county's insurance plan and annual membership enrollment. This includes tracking and managing benefits coverage and claims; verifying plan and enrollment accuracy and adequacy; acting on behalf of the county to analyze and negotiate renewal rates and terms; assisting with underwriting; guiding the county and members with claims processing, coverage and network inquiries, general enrollments and terminations; and assisting in compliance with federal and state regulations such as FMLA, ADA, ACA, and COBRA.

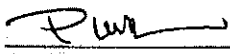
A&H Insurance, Inc. has been Storey County's insurance broker for over five years. The broker's representative assigned to the county performed well in fulfilling the county's needs. However, following best practices, the county saw benefit in scoping the regional market to determine if greater and more economical services may be offered by different firms. From December 26, 2013 thru January 24, 2014, the County posted a Request for Proposal (RFP) and published it in the *Comstock Chronicle*, *Reno Gazette Journal*, and *Nevada Appeal*, as well as at the county's website and Personnel Office.


The RFP generated five written responses, four of which met minimum posted requirements. Respondents included A&H Insurance, Inc.; ACS Business Insurance Services, Inc.; Dillon Insurance Services, Inc.; Ingalls & Associates, LLC; and L/P Insurance Services, Inc. Staff reviewed each written proposal, personally interviewed representatives from each qualified firm, and contacted the firms' clients of record and listed references.

L/P Insurance Services, Inc. was found to have the highest level of qualifications and capabilities, and was found to be well-aligned with the size and structure of Storey County. Key strengths of this firm include level of experience with public sector agencies, including small to medium size agencies similar to Storey County; staff education, qualifications, organizational diversity, and depth of succession; in-house resources, including specialized legal counsel and team-oriented structure; strategic planning background; ability to employ leverage to foster competitive bidding; flexibility in services offered, including adaptability to meet specific needs of the county; and ease of accessibility and personal service.

Staff Recommendation: In accordance with findings of fact, staff recommends that the Board of Storey County Commissioners appoint L/P Insurance Services, Inc. to serve as the county's Broker of Record to provide brokerage services for the county's health and benefits insurance programs, including health, dental, vision, and life insurance benefits.


Austin Osborne
Administrative Officer


Pat Whitten
County Manager


Hugh Gallagher
Comptroller

Enc.: Request for Proposal (RFP)

Amended RFP - 1/9/14

REQUEST FOR PROPOSALS

FOR

BENEFITS INSURANCE BROKERAGE SERVICES

FOR

STOREY COUNTY, NEVADA

Posted December 26, 2013, through January 24, 2014
Submittal deadline **extended from January 13 to January 24, 2014**

(Proposals due 4:00 p.m., January 24, 2014)

Prepared By:

Storey County Human Resources
P.O. Box 176 / 26 South "B" Street
Virginia City, NV 89440
775.847.0968
www.storeycounty.org

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REQUEST FOR PROPOSAL

Insurance Brokerage Services for Employee Health and Benefits Insurance Coverage

I. OVERVIEW

Storey County (hereinafter "County") currently purchases health, dental, vision, and life insurance for its employees with services from an Insurance Broker (hereinafter "Broker").

Storey County is seeking through this Request for Proposal ("RFP") proposals from qualified area brokerage firms to provide a full-range of brokerage services related to health and benefits insurance including health, dental, vision, and life insurance (hereinafter "Benefits Plan") for County employees and other eligible persons of the County. This RFP is for insurance broker services only; it does not solicit new or different insurance benefits coverage.

II. BACKGROUND INFORMATION

The County currently provides Benefits Plan coverage for its employees, and their spouses and dependents, through Saint Mary's Preferred Health, Premier Access, Ameritas Group, and Mutual of Omaha insurance carriers. Storey County currently has **approximately 200 – 250 members on its plan**, including employees and their spouse and dependents. The current Benefits Plan, including individual, spouse, and dependent health coverage, and individual life coverage, is provided no cost to employees. However, the employee is responsible for fifty percent of spousal health coverage if the spouse is eligible for health coverage elsewhere. Benefits Plan coverage for employees, and their spouses and dependents, is subject to change pursuant to Union collective bargaining agreements in accordance with NRS.

III. PERFORMANCE REQUIREMENTS

The successful bidder shall fulfill the following:

1. Provide brokerage services for Storey County in accordance with the requirements and provisions stated forth herein.
2. Seek competitive programs and market coverages on an unbiased basis and in the best interest of the County, and provide detailed coverage comparisons for submitted proposals.
3. Conduct annual stewardship meetings/reviews summarizing activities and placements on behalf of the County.
4. Prepare annual market analyses and forecasts by insurance line. The summary will include information on trends, market availability, pricing, and long-term market directions.
5. Assist the Human Resources Department in the design of policy forms and programs as needed.

6. Verify the accuracy and adequacy of all policies, enrollments, invoices, and other Benefits Plan insurance related documents, as needed.
7. Obtain certificates of coverage and answer coverage questions.
8. Assist in the preparation of underwriting data, statements of values, specifications, and other data and information required by insurers.
9. Assist the County in the preparation of proofs and obtaining loss reports.
10. Attend County meetings as requested.
11. Be fully qualified and competent with proper licensing, knowledge, experience, and personnel.
12. Identify all sources of revenue on any provided services/placements (new and renewal) including, but not limited to, fees, commissions, contingency fees, and bonuses or profit-sharing arrangements. Failure to disclose fees may be considered a material breach of contract.
13. Secure Benefits Plan coverage for employees, spouses, dependents, retirees, and other eligible persons.
14. Provide ongoing analyses, reviews, and evaluations of existing County Benefits Plans, and solicit proposals and quotes from insurance providers each year during benefits renewal.
15. Maintain an active ongoing relationship with service providers/insurance carriers to ensure smooth operation and delivery of benefits, as well as assist with claims, questions, or challenges that may arise during enrollment and throughout the year.
16. Engage in ongoing financial management of the program, including cost, claims, trends, and program utilization, and maintain communication with the County regarding these elements and performance of the Benefits Plan.
17. Act on behalf of the County in analyzing and negotiating renewal rates in order to obtain the most competitive pricing and services each year.
18. Market the coverage of benefits as requested by the County and prepare reporting for the County to review.
19. Make regularly scheduled visits with the County to respond to questions, solve problems, and assist with benefits administration.
20. Act as a resource for the County and Benefits Plan members in such matters as ERISA, COBRA, FMLA, ACA, etc.

21. Develop and utilize communication materials as requested to clarify and convey benefit levels, highlight changes to the Benefits Plan, and other pertinent information to Benefits Plan participants.
22. Coordinate and provide annual and periodic training sessions, as needed.
23. Coordinate, be present at, and be actively engaged in the County's Annual Health Fair for re-enrollment, and convey benefit levels, highlight new or changing elements of the Benefits Plan, and present other pertinent information and resources.

IV. DURATION OF SERVICE

Brokerage services shall commence on the day that the proposal is approved by the Board of Storey County Commissioners in the month of February, unless the Board continues the item for hearing, rejects all submitted bids, or there is other delay in Board approval. Brokerage services will thereafter be evaluated for effectiveness annually and be placed out to bid when the Board or its designee deems necessary.

V. SUBMITTAL OF INFORMATION

A. Submittal of Proposals

1. A copy of this RFP may be requested from the Human Resources Office at the address shown in subsection (2) of this section, electronically at hr@storeycounty.org, or by telephone at 775.847.0968.
2. All proposals must be received by the Storey County Clerk's Office no later than **4:00 p.m., January 24, 2014 (extended from 1/13/14)**. Submit proposal in a sealed envelope to one of the following:

Mail/Delivery To:	In-Person To:
Storey County Clerk Post Office Drawer D Virginia City, NV 89440	Storey County Clerk's Office 26 South "B" Street Virginia City, NV 89440

3. The submittal must contain **six copies** of the proposal.
4. Proposal should be organized into distinctive sections that correspond with the individual evaluation categories described herein. Responses should be limited to 30 pages.
5. Each distinctive section should be titled with each individual evaluation category and all materials related to that category should be included therein.

6. It is the bidder's sole responsibility to submit information related to the evaluation categories; the County is not obligated to solicit such information if it is not included. The failure to submit such information may cause an adverse impact on the evaluation of the proposal.
7. Parts A and B of the enclosed Pre-Qualification Questionnaire must be completed.
8. Note that information contained in the bid process is public information after the County review process is completed. If requested in-writing, information provided in Part B of the Pre-Qualification Questionnaire will be treated as confidential by the County to the extent allowed by law.

B. Evaluation and Award Process

1. The County shall use its best judgment in conducting a comparative assessment of the proposal.
2. The County shall select finalists that appear to have the ability to service the County's needs. On-site visits may be scheduled with the finalists; these **on-site visits are anticipated to occur in January or early February**. The County may ask the finalists to travel to the Human Resources Office in Storey County, Nevada to present further details and respond to questions.
3. One Broker will be selected following the visits/interviews and Board approval, and **notifications will be sent by February 21, 2014**, to all firms submitting proposals.
4. Prior to execution of the Contract for brokerage services, the successful respondent shall provide a certification of errors and omissions coverage with limits of **\$3,000,000** and A.M. Best credit rating of no less than A-, VIII. The County reserves the right to cancel the Contract at the end of each annual period by giving at least 60 days prior written notice, or to cancel with cause at any time giving 60 days of notice.
5. No oral explanation in regard to the meaning of the specifications will be made, and no oral interpretation will be given before the award of the Contract. If any person contemplating submitting a bid for the Contract is in doubt as to the true meaning of any part of the specifications or any other proposed Contract documents, s/he may submit to the County a written request for an interpretation thereof. The person submitting the request will be responsible for its prompt delivery. Any interpretation of the proposed documents will be made by addendum duly issued or delivered to each person receiving a set of such documents. The County will not be responsible for any other explanation or interpretations of the proposed documents.
6. County reserves the right to reject any and all bids and to waive any informality in bids.

C. Evaluation of Experience and Reliability

1. Respondents should submit any information which documents successful and reliable experience in past performance similar to those of the requirements of this proposal.
2. The proposal must include the following information related for both the three largest current accounts and any public governmental entity services by the prospective broker:
 - Name, address, and telephone number of the account and a representative who may be contacted;
 - Dates of that relationship; and
 - A brief written description of the services performed.
3. The above information may be shown on the enclosed Pre-Qualification Questionnaire or in a similar manner.

D. Evaluation of Expertise of Firm's Personnel

1. The proposal should include detailed information related to the experiences and qualifications, including education and training, of the specific personnel who would service the County. Resumes should also be included.
2. A team organizational chart must be included.

E. Evaluation of Method of Performance

1. The proposal must include a narrative which describes the method and manner in which the proposed Broker proposes to satisfy these requirements.

BROKER PRE-QUALIFICATION QUESTIONNAIRE

General Instructions

Please fill out both Parts A and B of this Questionnaire as completely as possible. Information contained in the bid process is public information after the County review process is completed. If requested in-writing, information provided in Part B of this Questionnaire will be treated as confidential by the County to the extent allowed by law.

If your firm is a branch or subsidiary of a larger/national agency, the information provided in reference to the questions in this questionnaire should reflect only the activities of and resources available at the office on behalf of which this proposal is being submitted, unless otherwise requested. If facilities or expertise from your parent or affiliated offices will be available and/or necessary in servicing our needs, please indicate this in the submission cover letter.

Supplementary material of any of the questions below may be attached to this Questionnaire.
Note: This Questionnaire may be either filled out or reproduced on your word processing system; however, please reproduce in the same order as it exists herein.

PART A

General Information About Your Firm:

1. a. Name of Firm: _____

Address: _____

Telephone: _____
Name of contact person and title in connection with this proposal: _____

- b. Also, please list subsidiary or associate companies of your firm which you wish to utilize in servicing the County account.

- c. Date submitting office was established: _____

- d. If a subsidiary/branch/franchise of a national agency, provide the following information on the parent organization:

Head Office: _____

Date established: _____

Number of offices in the U.S.: _____

2. Information on insurance your office carries to protect you and your clients.
Limit Insurer/rating:

	<u>Limit</u>	<u>Insurer/rating</u>
a. Error and Omission	_____	_____
b. General Liability	_____	_____
c. Other (specify below)		
_____	_____	_____
_____	_____	_____

Note: If any of the above coverages are self-insured or include an SIR of more than \$100,000, so indicate.

Will you provide certificates of such insurance if selected? _____ Yes _____ No

Staffing Pattern/Qualifications

3. Provide information on account executive(s) and support staff that your office proposes to assign to service this account. Attach detailed resumes of the account executive(s) and any backup staff your office plans to use in servicing our account. Include in each resume the number of years of experience in the field of health and life insurance benefits coverage. Also include in the resume all items listed below.

- Name
- Title
- Number of years in this capacity
- Educational background
- General professional experience
- Professional experience in servicing public sector/governmental entities
- List State Broker Licenses, Property Casualty and/or Health & Life which are held individually.
- Office location

4. If applicable, describe the nature and level of staff resources and service capabilities readily available to your office through your parent organization.
- _____
- _____
5. Major Insurance Markets--please indicate the principal insurance companies/markets that you represent and expect to use in servicing our needs. _____
- _____
- _____

PART B

If requested in-writing, information provided in this part of the Questionnaire will be treated as confidential to the extent allowed by law.

Annual Gross Income

5. Please provide the following information for the last fiscal year of your operation:

	That of Your Office	If a subsidiary, branch, or franchise, that of your Parent Organization
a. Premiums	_____	_____
b. Commissions	_____	_____
c. Fees	_____	_____
d. Other Income	_____	_____

Please supplement the above by attaching financial statements of your local office for the last three years.

Related Experience

6. Please list by name, approximate annual premium for the last policy period and services rendered to your office's three:
- a. Largest account clients:
- (1) _____
- _____
- _____
- _____

Name/Title of contact _____ Phone # _____

(2) _____

Name/Title of contact _____ Phone # _____

(3) _____

Name/Title of contact _____ Phone # _____

b. Public sector/governmental clients:

(1) _____

Name/Title of contact _____ Phone # _____

(2) _____

Name/Title of contact _____ Phone # _____

(3) _____

Name/Title of contact _____ Phone # _____

Miscellaneous

7. If you were requested to undertake a comprehensive review and evaluation of the County's current Benefits Plan and future needs:

- How would you go about conducting such a review and evaluation?

- Would there be a fee?

Proposal signed by: _____

Print Name: _____

Title: _____

Date: _____



4868 Sparks Blvd., Suite 100
Sparks, NV 89436
Phone (775) 425-3233
Fax (775) 425-5635
www.acsinsurance.com
grace@acsinsurance.com

January 23, 2014

Storey County Human Resources
P.O. Box 176 / 26 South "B" Street
Virginia City, NV 89440

To whom it may concern:

Enclosed please find the Request for Proposal for Benefits Insurance Brokerage Services for Storey County, Nevada.

I would like to present ACS Business Insurance Services, Inc. in Sparks, Nevada as your new health and benefits insurance broker.

ACS Business Insurance Services, Inc. prides itself on the relationships that have been built with clients over the years and the retention of these clients due to our hard work ethic and excellent communication skills. We keep our clients informed through monthly eblasts and always make ourselves readily available for those insured to be able to reach us.

Our agency has been closely watching the implementation of the ACA since its inception. I am proudly one of a small percentage of US Brokers that is PPACA Certified (certification enclosed). We also align ourselves with insurance carriers that have exemplary HR/FEMA experience to optimally benefit our clients.

ACS Business Insurance Services, Inc. has many small groups which enables us the time and energy to serve Storey County with the best customer service available.

We are very excited with the prospect of this new endeavor with Storey County.

Please feel free to contact me should you have any questions.

Sincerely,


Grace Butler



4868 Sparks Blvd., Suite 100
Sparks, NV 89436
Phone (775) 425-3233
Fax (775) 425-5635
www.acsinsurance.com
grace@acsinsurance.com

NARRATIVE

Below, please find the narrative of detailed information related to the experiences, qualifications, including education and training, of the specific personnel who would service the County.

This narrative will also describe the method and manner in which ACS Business Insurance Services, Inc. proposes to satisfy Storey County's requirements.

Andrew "Andy" Perwein and Grace Butler bring a unique array of experiences to their clientele, not only with their insurance experience, but their professional and business experiences as well.

Andy has 26 years as a licensed life, health, property, casualty and surety agent. Andy also worked as an account executive for Saint Mary's and Met Life prior to beginning ACS Business Insurance Services, Inc.

Grace has over 25 years of office management and business ownership experience.

Grace is licensed as a life and health agent, and is currently certified with the National Association of Health Underwriters as a PPACA Professional.

Andy and Grace take continuous education training courses, not only to keep their licenses current, but for client knowledge and personal growth.

Grace is a Native Nevadan; Andy claims to be one but moved to northern Nevada when he was 5 years old; Grace says that this doesn't count (yes, insurance brokers can have a sense of humor).

(See enclosed resumes).

Methods and Manners of current clients would be to:

- 1) Evaluate the current plans and assess the needs for the organization, with Storey County annually
- 2) Review and schedule open enrollment meetings
 - a. ACS Business Insurance Services along with carrier representative in attendance to facilitate meeting.
 - b. ACS Business Insurance Services, Inc. has a unique policy of providing videos for employees and dependents who are not available to attend meetings. This is especially pertinent for those who work out of town, or who have dependents.
- 3) Attend Health Fairs and be available for questions and inquiries
- 4) Establish ongoing relationship with main contacts of Storey County who deal with employee benefits.
- 5) Make ourselves available to employees and dependents of Storey County.
- 6) Establish new employee meetings as required by Storey County to meet the needs of newly hired personnel (i.e., monthly open enrollment meetings, etc).

BROKER PRE-QUALIFICATION QUESTIONNAIRE

General Instructions

Please fill out both Parts A and B of this Questionnaire as completely as possible. Information contained in the bid process is public information after the County review process is completed. If requested in-writing, information provided in Part B of this Questionnaire will be treated as confidential by the County to the extent allowed by law.

If your firm is a branch or subsidiary of a larger/national agency, the information provided in reference to the questions in this questionnaire should reflect only the activities of and resources available at the office on behalf of which this proposal is being submitted, unless otherwise requested. If facilities or expertise from your parent or affiliated offices will be available and/or necessary in servicing our needs, please indicate this in the submission cover letter.

Supplementary material of any of the questions below may be attached to this Questionnaire.

Note: This Questionnaire may be either filled out or reproduced on your word processing system; however, please reproduce in the same order as it exists herein.

PART A

General Information About Your Firm:

1. a. Name of Firm: ACS Business Insurance Services

Address: 4868 Sparks Blvd., Suite 100
Sparks, Nevada 89436

Telephone: (775) 425-3233

Name of contact person and title in connection with this proposal: Grace Butler, Client Services Manager
- b. Also, please list subsidiary or associate companies of your firm which you wish to utilize in servicing the County account.
Not applicable
- c. Date submitting office was established: April, 1999

- d. If a subsidiary/branch/franchise of a national agency, provide the following information on the parent organization:

Head Office: Not Applicable

Date established: Not Applicable

Number of offices in the U.S.: 1

2. Information on insurance your office carries to protect you and your clients.
Limit Insurer/rating:

	<u>Limit</u>	<u>Insurer/rating</u>
a. Error and Omission	<u>\$3,000,000 (Andy & Grace)</u>	<u>BCS Insurance/A-</u>
b. General Liability	<u>\$1,000,000</u>	<u>American Economy/A</u>
c. Other (specify below)	<u></u>	<u></u>
	<u></u>	<u></u>

Note: If any of the above coverages are self-insured or include an SIR of more than \$100,000, so indicate.
Not Applicable

Will you provide certificates of such insurance if selected? X Yes No

Staffing Pattern/Qualifications

3. Provide information on account executive(s) and support staff that your office proposes to assign to service this account. Attach detailed resumes of the account executive(s) and any backup staff your office plans to use in servicing our account. Include in each resume the number of years of experience in the field of health and life insurance benefits coverage. Also include in the resume all items listed below.

- Name
- Title
- Number of years in this capacity
- Educational background
- General professional experience
- Professional experience in servicing public sector/governmental entities
- List State Broker Licenses, Property Casualty and/or Health & Life which are held individually.
- Office location

Account Executive Resume for:

Grace M. Butler
Client Services Manager
ACS Business Insurance Services
4868 Sparks Blvd., Suite 100
Sparks, Nevada 89436

Education:

Bachelor of Science, Business Administration,
University of Phoenix, 2012

Carson High School, 1984

Professional Experience:

25 years Human Resources/Office Management experience. Business owner,
for retail and subcontractor company. Office Management/Grants Administration
for Nevada Network Against Domestic Violence. Licensed life and health agent
since 2011.

Licenses:

State of Nevada, Health and Life Agent: #768893,
National Producer #16339228

State of California, Health and Life Agent #0161835

Certification:

PPACA Certified, April, 2013
Nevada Health Link Exchange Certified #16339228

Affiliations:

Current Board Member of NAHU (National Association of Health Underwriters)
Membership Committee – BANN (Builders Association of Northern Nevada)



Certificate of Completion

Name: Grace Butler

Address: Reno, NV 89521

This certifies that the individual named here has successfully completed the following

Course Title: NAHU Health Care Reform Certification Course

Accreditation: Certified Patient Protection and Affordable Care Act Professional

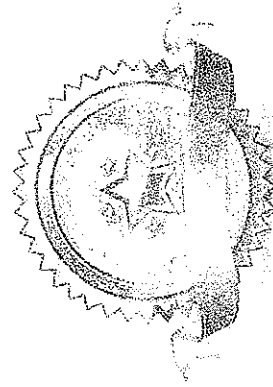
Date of Completion: 04-10-2013

This document, being issued for certification purposes only, is presented by

Organization Name: National Association of Health Underwriters

Signature of Authorized Representative:

Date of Issue: 04-10-2013



Silver State Stainless, Inc.

12 Industrial Parkway, Suite E1
Mound House, NV 89706
(775) 246-1180 – Phone
(775) 246-1183 – Fax
controller@silverstatestainless.com

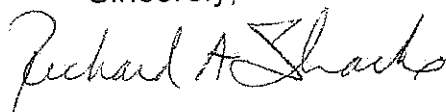
January 13, 2014

To Whom It May Concern:

I am writing this reference for our insurance brokers, Andy Perwein and Grace Butler from ACS Business Insurance Services, Inc. Working with Andy and Grace has been and is a true advantage to our company, Silver State Stainless, Inc., and our employees. Andy and Grace identify our needs, understand our employee's needs and provides us with the right tools to secure our medical insurance. Both Andy and Grace are very hard workers.

I know that Andy and Grace have put forth a lot of effort and time to compile a policy that suits the company's needs. I am truly grateful for all the help and knowledge that ACS Business Insurance Inc., has provided and I know that ACS Business Insurance will be a great help to anyone who wants to secure their future.

Sincerely,



Richard Sharke
President
Silver State Stainless

Grace Butler

From: Renita Brown - First Centennial Title Company <rbrown@firstcentennial.com>
Sent: Wednesday, January 22, 2014 8:56 AM
To: grace@acsinsurance.com
Subject: Letter of Recommendation

I would like to take this opportunity to personally give my recommendation in having Grace and Andy, ACS as our insurance broker. We know that they are knowledgeable in all aspects of insurance and also the complicated and new laws arising out of Obama Care. They have taken the time and resources to educate us on a continual basis. This includes luncheon updates, employee training and the monitoring of our account. We have had several issues that they have been resolved in a very timely manner. There is not any question that they are on top of every regulation and we are completely confident in them.

Grace always makes herself accessible to any of our employees for any questions and/or assistance. They both give out their e-mail/phone numbers freely. This assists us in time constraints. Our employees know who Grace and Andy are.....not just the "insurance people".

Thank you,
Renita Brown
HR/Acct Manager

Renita Brown

First Centennial Title
Phone: 775-689-8510



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No virus found in this message.

Checked by AVG - www.avg.com

Version: 2014.0.4259 / Virus Database: 3681/7017 - Release Date: 01/20/14

Group
Insurance

Individual/Family
Insurance

Life
Insurance

Short Term
Insurance

Retirement
Planning

Contact Us

Home

Testimonials

Our clients have said we're good medicine and just what the doctor ordered. We just call it one business helping another.



[Contact Us](#)

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What Are People Saying About ACS

Health Insurance Quotes

Receive medical insurance quotes from top rated medical carriers in Nevada. Call us today for a personalized consultation.

1(775) 425-3233

Shop and compare quotes for
[Medical Insurance](#)

ACS Goes Beyond Your Expectations

"ACS is incredible. The team makes my job easier and they all make me look like a star. They go out of their way to help staff and save us money. How much better can it get?"

Michelle - TRPA



A Great Experience Working with ACS

"It has been a great experience working with Andy and ACS insurance. Andy treats us like friends, not arms length customers. He takes the time to talk to you to find out what your concerns are and what policies you are interested in. He does not try to sell you policies that you do not need. Andy is the first insurance agent that had called me periodically just to see if everything is working correctly. He not only encourages informational meetings with employees, he runs the meetings for me!

I highly recommend Andy and ACS Business Insurance Services, Inc. to anyone who has health insurance needs!"

Jennifer - Cinderlite Trucking, Inc.



They Made Health Insurance Easier to Understand

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Adam - Irongate Staff Resources, Inc.

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Fax: (775) 425-5835

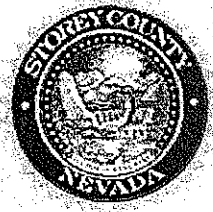
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Proposal for

Storey County Insurance
Brokerage Services for
Employee Health and Benefits
Insurance Coverage



Presented by:

Dillon Insurance Services
Michael F. Dillon, Jr.
775-560-7006
80 Continental Drive, Suite 103
Reno, Nevada 89509

- I. Broker Questionnaire Part A
- II. Broker Questionnaire Part B
- III. Executive Outline Summary of Employee Benefit Consulting
- IV. Your Account Team
- V. The Benefits Planning Process
 - A. Objective Setting/Benchmarking
 - B. Utilization Analysis and Compliance Audit
 - C. Marketing
 - D. Implementation
- VI. Our Resources
 - A. Research
 - B. Market Experience
 - C. Compliance
 - D. Communication and Human Resource Information Systems

I. PART A.

General Information about Your Firm:

1. a. Name of Firm: Dillon Insurance Service
Address: 80 Continental Drive, Suite 103
Reno, NV 89509
775-829-2494
Michael Dillon

b. subsidiaries: n/a
c. Office established: 1/1/1999
d. Branch: Locally owned

2. Insurance limits/rating:

	<u>Limit</u>	<u>Insurance/rating</u>
a. Errors & Omissions	\$1 million each claim \$2 million aggregate Will show \$3 million RFP requirement upon request No Claims every filed.	"A" Rated

Will you provide certificates of such insurance if selected? YES

Staffing Pattern/Qualifications

3. Account team and resources

Name: Michael F. Dillon, Jr.
Title: Producer/Owner
Number of Years in capacity: 11
Educational Background: MBA Phoenix, BA University of Nevada
General Professional Experience: 15
Professional exp. Public Entity: 4
List State Broker Licenses: NV License Casualty, Health, Life, Personal Lines,
Property, Surety.
Licensed Health & Life in all 50 states & D.C.
Office location: Reno, Nevada

Name: Name withheld
Title: Account Executive
Number of Years in capacity: 2
Educational Background: Associates Degree, Truckee Meadows CC
General Professional Experience: 23
Professional exp. Public Entity: 20
List State Broker Licenses: Health, Life
Office location: Reno, Nevada

4. Parent organization resources: Dillon Insurance Services uses the expertise of a national consultant for insurance and risk management solutions specifically designed for the health care industry.
5. Major Insurance Markets: Michael Dillon is appointed with or has access to every major market in every state of the country through direct appointments or through a Managing General Agency.

Ingalls & Associates LLC *...the employer's advocate*

January 22, 2014

Storey County
P.O. Drawer D
Virginia City, NV 89440

Attention: RFP Committee

RE: 2014 RFP for Brokerage Services

Attached please find our formal proposal for Brokerage Services for your Health and Benefits Insurance.

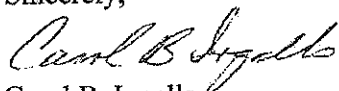
As you will notice in going through our information, we are a small agency with a lot of experience. What the proposal does not reflect is what distinguishes Ingalls & Associates, LLC from every other agency. Having been the agent-of-record for Storey County for many years, I am fully aware of the sensitivity of the employees as well as the retirees. Keeping that in mind, the world of health insurance is rapidly changing and we would work closely with HR to maintain the high level of benefits being provided – as well as explore what alternative solutions may be available in order to minimize the constant increase in costs.

Our agency truly believes in partnering with our clients in order to facilitate the most comprehensive, yet still affordable, benefits program available. While costs are an important factor to the program, it's also vital that the agent work with the Human Resources department to explain exactly what the program is providing and engaging the insurance companies in providing a clear understanding of how their programs work. The "Performance Requirements" listed in the RFP are services we would want to provide.

It's important to note that because we do not have a very large clientele, Storey County would receive our full attention and be a premier account. Part of our business plan from the beginning has been to select clients that we can serve best.

Thank you for this opportunity to express our desire and willingness to become your "extended HR resource" for your health insurance program.

Sincerely,


Carol B. Ingalls
Principal/Owner

REQUEST FOR PROPOSALS
FOR
STOREY COUNTY, NEVADA

PREPARED BY:
CAROL B. INGALLS
INGALLS & ASSOCIATES, LLC
4004 RUTH CT.
RENO, NV 89509
775-823-9422
carol@ingallsllc.com

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RFP FOR STOREY COUNTY BROKERAGE SERVICES

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RESUME FOR LAUREN R. HOUSE	ATTACHMENT 2
FINANCIAL STATEMENTS	ATTACHMENT 3
ORGANIZATION CHART	ATTACHMENT 4

Ingalls & Associates, LLC

PART A

General Information About Your Firm:

1. a. **Name of Firm:** Ingalls & Associates, LLC

Address: 4004 Ruth Ct., Reno, NV 89509

Telephone: 775-823-9422

Name of contact person and title in connection with this proposal:

Carol B. Ingalls (Resume attached and marked Attachment #1)

b. Also, please list subsidiary or associate companies of your firm which you wish to utilize in servicing the County account.

Lauren R. House (Resume attached and marked Attachment #2)

c. Date submitting office was established: March 1, 2010

d. If a subsidiary/branch/franchise of a national agency, provide the following information on the parent organization:

Head Office: N/A

Date established: N/A

Number of offices in the U.S.: 1

2. **Information on insurance your office carries to protect you and your clients.**

Limit Insurer/rating:

Limit Insurer/rating

a. Error and Omission : James River Ins. Co. - \$1m/\$2m – AM Best A- IX

b. General Liability: Hartford Insurance Co. - \$1m/\$2m – AM Best A XV

c. Other (specify below)

Per the terms of the RFP, James River Insurance has agreed to increase our Limits to \$3m/\$3m

Note: If any of the above coverages are self-insured or include an SIR of more than \$100,000, so indicate. N/A

Will you provide certificates of such insurance if selected? Yes

Staffing Pattern/Qualifications

3. Provide information on account executive(s) and support staff that your office proposes to assign to service this account. Attach detailed resumes of the account executive(s) and any backup staff your office plans to use in servicing our account. Include in each resume the number of years of experience in the field of health and life insurance benefits coverage. Also include in the resume all items listed below.

- ☐ **Name :** Carol B. Ingalls
- ☐ **Title:** Owner/Principal
- ☐ **Number of years in this capacity :** 3 yrs. 9 months
- ☐ **Educational background :** See Resume
- ☐ **General professional experience :** See Resume
- ☐ **Professional experience in servicing public sector/governmental entities:**

Ms. Ingalls has been working with the governmental agencies since 1983 when she first insured Storey County. Since then, she has acquired 12 other entities including the Town of Pahrump, Nevada Rural Housing Authority, Nevada League of Cities, Nevada Association of Counties, Nevada Commission for the Reconstruction of the V&T, and the TRI General Improvement District. However, these are all for property and liability insurance only. These relationships have given her the unique understanding of governmental regulations and guidelines.

From 1983 until 2008, Ms. Ingalls was the agent-of-record for Storey County and from 1983 – 1990 was the agent-of-record for the Storey County School District.

- ☐ **List State Broker Licenses, Property Casualty and/or Health & Life which are held individually.** Nevada License #7701 – Property/Casualty/Life/Health/Surety

- ☐ **Office location :** Reno, Nevada

4. If applicable, describe the nature and level of staff resources and service capabilities readily available to your office through your parent organization.

Mr. House (resume attached) is an associate with the appropriate credentials should the need arise. Ingalls & Associates has also entered into an informal agreement with another agency (which will be disclosed in the event we are selected) to handle an emergency situation in the event neither Ms. Ingalls nor Mr. House were available to perform the necessary duties of this contract for an extended period of time.

5. Major Insurance Markets--please indicate the principal insurance companies/markets that you represent and expect to use in servicing our needs.

Ingalls & Associates, LLC is appointed with all of the major National carriers – including Aetna, Anthem – Blue Cross/Blue Shield, United HealthCare, and Humana. The agency is also appointed with the local companies including Saint Mary's Health Plans.

Dental & Vision companies include BEST Life, SelectDent, VSP, HealthEdge, and several others.

It should be noted that life and health companies usually appoint any licensed agent when approached to do so.

Carol B. Ingalls
Resume

Experience:

2010 – Current	Ingalls & Associates, LLC – Owner/Principal – Created agency
2009 – 2010	Employer Benefits, Inc. – Customer Service Representative
2008 – 2009	Saint Mary's Health Plans – Customer Service Representative
1993 – 2008	A and H Insurance, Inc. – Producer, HR Mgr., Trainer A and H Insurance – 1993 – 2000 Executive Vice-President of Benefits Dept.
1990 – 1993	Received Masters Degree from University of Nevada – Reno Counseling & Educational Psychology
1983 – 1990	A and H Insurance, Inc. – Principal, Producer, HR Mgr
1980 – 1983	Truckee Meadows Insurance – Principal, Producer. Founding partner for this agency and merged with A and H in 1983
1976 – 1980	Fireman's Fund Insurance Company – Commercial Lines Underwriter

Education:

Masters Degree – UNR
Bachelors Degree – UNR
CIC Designation
ACA (Affordable Care Act) Certified – 2013
INS 21 – 22 – 23 (Instructor 2008)
CPCU Candidate – completed 4 parts
CLU Candidate – completed 5 parts

LAUREN R. HOUSE, CPCU, AAI, ARM, CRIS

P.O. Box 2482, Reno, NV 89505-2482

PHONE: (775) 329-9072, Cell: (775) 742-1697, FAX: (775) 329-9604

lrayhouse@gmail.com

EDUCATION

Graduate Reno High School
Continuing Education @ University of Nevada

1956
1963-1965

Professional Designations:

American Institute for Chartered Property and Casualty Underwriters

Chartered Property Casualty Underwriter- **CPCU**

1972

Accredited Advisor in Insurance- **AAI**

1985

Associate in Risk Management- **ARM**

2006

Institute for Risk Management and Insurance (IRMI)

Construction Risk and Insurance Specialist – **CRIS**

2007

PROFESSIONAL EXPERIENCE

E. G. Cobb Agency – Reno, Nevada- Reno
Multiple lines Agent/Producer

1961-1963

Lauren R. House Insurance- Reno
Owner – Retail Agency – All Lines

1963-1965

Adams and House Insurance, Inc. - Reno
Vice President- Founding Officer

1966-1983

L. R. House Insurance, Inc. Reno

1983-1996

All lines retail agency – Specializing in professional liability for Design Professionals

Nevada Independent Insurance Agents

1996-2000

Executive Vice President – Statewide Trade Association of Independent Agents

Reiser and Associates, Inc. –

2000 – 2011*

Director of Program Development (Retail Insurance/Workers' Compensation)

Ingalls & Associates, LLC

2011 – Current

Production/Sales and Risk Management Specialist

*Office closed 12/31/2010

ATTACHMENT 2

COMMITTEE APPOINTMENTS/AWARDS

- 1980 : Appointed by Nevada Insurance Dept. to serve on "Cut Score" Committee Cut Score Committee, developing NRS/NAC code and content questions for insurance licensing examinations
- 2001: Appointed to serve on National Cut Score Committee for insurance licensing examination content
- 1999 :Elected Chairman of the Far West Agent's Technical Conference
- 1999: Appointed by President of Independent Agents and Brokers of America to serve as a member of the IIAA State Partnership Task Force
- 1990-1996 : Appointed by the Nevada State Board of Architects to serve on their Enforcement Advisory Board
- 2000 – current: Elected Secretary/Treasurer of Nevada Insurance Education Foundation (nvief.org)
- Named "Person of the Year" by Nevada Independent Insurance Agents: 1994 and 1997
- Received "Mr. Chairman" award twice by American Association of Managing General Agents

EDUCATIONAL PROGRAMS

- 2001 – Appointed to Faculty of the National Alliance for Producer Education
- 1999- Designed, produced and taught Property/Casualty Training Course for employees of Employers Insurance Co. of Nevada
- 1999- Designed a Public Education (Insurance Basics) Program underwritten by the Nevada Insurance Division
- 1991- Taught Commercial Liability section for the ACSR (Accredited Customer Service Representative) program
- 1978 – Conducted insurance seminar for Continuing Education requirements for the Nevada Chapter of AICPA and the Nevada Association of Realtors
- 1974-1978 – Taught INS 22 and INS 23 curriculum of the AICPCU at University of Nevada, Reno
- 1973- Taught CPCU Part I at university of Nevada, Reno
- 2002-2004 Taught all components for the CISR (Customer Insurance Service Representative) of the National Alliance for Insurance Producers

MEMBERSHIPS

Chartered Property Casualty Underwriters
Independent Insurance Agents and Brokers of America
Nevada Independent Insurance Agents

COMMUNITY ACTIVITIES

- Founding member/ Charter Treasurer Nevada Opera Association (formerly Nevada Operas Guild)
- Member of Board of Directors Nevada Opera: 1993-1999
- Current member and Past President (1992) Reno Host Lions
- Radio Amateur: N7ZCU
- Treasurer: Nevada Insurance Education Foundation
- Member: Reno Chapter of Barbershop Harmony Society (Reno Silver Dollar Chorus)

INTRODUCTION TO THE AGENCY

A and H Insurance, Inc. has grown to be one of the largest independently owned insurance agencies in the State of Nevada. For over 50 years A and H Insurance, Inc. has proven to go "above and beyond" standard insurance practices to provide excellent customer service by offering competitive, superior management solutions.

A and H Insurance, Inc. believes in working with our clients to understand their business needs. Understanding our client's needs is critical to creating a relationship of trust. When it comes to negotiating coverage terms and premiums, A and H Insurance, Inc. represents the "most well known" insurance carriers, as well as the insurance carriers that are unique to the marketplace. A and H Insurance, Inc. is licensed to do business throughout the United States of America.

Our commitment to hire and retain the "best of the best" employees within the insurance industry is what makes A and H Insurance, Inc., able to not only meet the expectations of our clients, but to exceed them. Our strong belief in education has allowed our employees to identify their strengths and maximize their talents.

These competitive times require a thorough evaluation of your insurance needs. At A and H Insurance, Inc., we know that "bottom line" pricing is important, but we also know that pricing must match coverage needed so that you can conduct your business with comfort and security. Our staff is ready to provide professional, efficient service today and every day.

A and H Insurance, Inc. Nevada License #14 – Casualty, Health, Life, Property, Surety, Variable Annuities & Variable Life.

A and H Insurance, Inc. California License #0331916 – Accident, Health, Fire and Casualty, Life and Surplus Lines.

MISSION STATEMENT

A and H Insurance, Inc. is a client-focused agency that will meet the needs of our client with Integrity, Efficiency, Respect and Professionalism.

OUR VALUE TO YOU

We hold an annual review of current benefits and premium structure, to determine if the needs of you and the employees (including dependents) are being met.

We discuss options with the current carrier, which includes obtaining data used to determine renewal pricing.

We obtain quotes from other carriers and present to you along with various options from the current carrier. We perform this function a minimum of once a year at renewal; however, if necessary we can also quote in between renewals.

We provide and assist you with all of the tools and forms for the underwriting process.

We follow up with the underwriter to verify any missing information, and assist in getting temporary ID cards if the permanent cards have not yet been issued.

We meet with the employees as a group or one on one to review the new coverage, as well as educate everyone with the online tools available to them. This allows them to check on authorizations, plan details, claims, prescription formulary, and finding providers in the network. If the employees do not have access to a computer, we will work with them to make sure they can access the same information.

If staying with the current carrier, we offer to hold open enrollment meetings with the employees to review their plan, let them know that they can make changes during this time (such as adding or deleting dependents, choose an alternate plan, etc). If you elect not to have meetings, we prepare a payroll stuffer to be handed to each employee. This flyer outlines their current coverage, lets them know what changes they can make, and list our information should they need assistance.

We assist and track all new employee applications, confirm they are processed in a timely manner, and that the ID cards are sent out promptly. We also assist in submitting and confirming all terminations, or employee changes.

We are available to meet or help all of your employees with claims questions or concerns. We have a very strong background in claims. When there is a claim issue, we can prepare a spreadsheet and match the bills with the Explanation of Benefits paperwork provided to us by the employee, to assure that the claim or claims have been filed and paid as the contract directs.

We provide new hire packets for the new employees, which includes our direct phone numbers for the employees to call and ask questions. We can also meet with the new hires, so as to educate and assist with the paperwork.

We assist in helping you to be in compliance with any of the Federal, State or Division of Insurance laws including COBRA, State Continuation, FMLA, ADA, ACA (Healthcare Reform)

Our Dedication & Service have been our strongest asset and we strive to meet and exceed your expectations. The longevity of our staff has always been appreciated by our clients.

YOUR BENEFITS TEAM

Onetta Fanlo, CLU, LUTCF

Onetta has been with A and H Insurance, Inc. since 1999. In her role as Benefits Producer she is responsible for the expansion of A and H's group and individual book of business. Her duties include prospecting and soliciting new clients, annual reviews, negotiating, and developing employee benefit communication strategies for new and existing clients alike. Onetta takes an active role in the ongoing service needs of her clients and believes in earning the business every day.

Onetta is licensed in Life and Health, has her CLU and LUTCF and is an active member of NAIFA, NNAHU, and the Northern Nevada Estate Planning Council.

Donna LaCasse

Donna has been with A and H Insurance, Inc. since 1994. In her role as Manager and Benefits Producer she is responsible for the expansion of A and H's group and individual book of business. Her duties include prospecting and soliciting new clients, annual reviews, negotiating, and developing employee benefit communication strategies for new and existing clients alike. Donna takes an active role in the ongoing service needs of her clients and believes in earning the business every day.

Donna is licensed in Life and Health and an active member of NAIFA, NNHU.

Tracy Neeley

Tracy has been in the insurance industry since 1996 and has been with A and H Insurance, Inc. since 2013. In her role as Benefits Producer she is responsible for the expansion of A and H's group and individual book of business. Her duties include prospecting and soliciting new clients, annual reviews, negotiating, and developing employee benefit communication strategies for new and existing clients alike. Tracy takes an active role in the ongoing service needs of her clients and believes in earning the business every day.

Tracy is licensed in Life and Health and an active member of NAHU.

Erica Beardsley

Erica has been with A and H Insurance, Inc. since 2001. In her role as a Benefit Account Manager with A and H Insurance, Inc., Erica is responsible for the marketing of benefits and ongoing service needs of new and existing clients. Erica is a valuable asset to the benefits team by providing our clients with knowledge, expertise, and prompt, unparalleled customer service.

Prior to joining A and H Insurance, Inc. Erica worked in various positions at Sierra Health Services. Erica is licensed in Life and Health.

Ardella Main

Ardella has been with A and H Insurance, Inc. since 2003. In her role as a Benefit Account Manager with A and H Insurance, Inc., Ardella is responsible for the marketing of benefits and ongoing service needs of new and existing clients. Ardella is a valuable asset to the benefits team by providing our clients with knowledge, expertise, and prompt, unparalleled customer service.

Prior to joining A and H Insurance, Inc. Ardella worked in various positions at Anthem Blue Cross Blue Shield for 14 years.

Ardella is licensed in Life and Health.

Lisa Vale

Lisa has been with A and H Insurance, Inc. since 2002. In her role as a Benefit Account Manager with A and H Insurance, Inc. Lisa is responsible for the marketing of benefits and ongoing service needs of new and existing clients specializing in claim issues. Lisa is a valuable asset to the benefits team by providing our clients with knowledge, expertise, and prompt, unparalleled customer service.

Prior to joining A and H Insurance, Inc. Lisa worked in the medical billing industry.

Lisa is licensed in Life and Health.

AGENCY SERVICE TEAM

Welcome to A and H Insurance, Inc.! Our hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. Any other office hours are made by appointment. The service team assigned to manage your account is:

Onetta Fanlo, 775-284-7886
CLU, LUTCF, V.P., Benefits Agent

ofanlo@aandhins.com

Donna LaCasse 775-284-7880
V.P., Manager, Benefits Agent

dlacasse@aandhins.com

Tracy Neeley 775-284-7881 Benefits Producer

tneeley@aandhins.com

Erica Beardsley 775-284-7883 Benefits Account Manager

ebeardsley@aandhins.com

Ardella Main 775-284-7884 Benefits Account Manager

amain@aandhins.com

Lisa Vale 775-284-7882 Benefits Account Manager

lvale@aandhins.com

Any of these staff members will be pleased to assist you with your service needs. Your primary contacts will be **Onetta Fanlo and Erica Beardsley**.

A and H Insurance, Inc. key contacts for all your other insurance needs:

Brandy Taelour 775-284-7855 Commercial Lines

bbaaelour@aandhins.com

Kathy Coffman 775-284-7846 Claims-Workers Comp

kcoffman@aandhins.com

Jennifer Burnitt 775-284-7856 Personal Lines

jburnitt@aandhins.com

Jeff Shaffer 775-829-2600 President

jshaffer@aandhins.com

A and H Insurance, Inc.

www.aandhinsurance.com

3301 So. Virginia St.

Reno, NV 89502

Phone: 775-829-2600

Toll Free: 1-888-791-8579

Fax: 775-829-6630

PART A

General Information About Your Firm:

1. a. Name of Firm: A and H Insurance, Inc.
Address: 3301 South Virginia Street, Reno, NV 89502
Telephone: 775-829-2600
Name of contact person and title in connection with this proposal:
Onetta J Fanlo, CLU, LUTCF
Vice President, Agent
- b. Also, please list subsidiary or associate companies of your firm which you wish to utilize in servicing the County account. N/A
- c. Date submitting office was established: 1957
- d. If a subsidiary/branch/franchise of a national agency, provide the following information on the parent organization: N/A

Head Office:

Date established:

Number of offices in the U.S.:

2. Information on insurance your office carries to protect you and your clients.
Limit Insurer/rating:

	Limit	Insurer/rating
a. Error and Omission	\$5,000,000	Westport - A+ size XV
b. General Liability	\$1,000,000/\$2,000,000	CNA - A+ size XV
c. Other (specify below)		
Umbrella	\$3,000,000	CNA - A+ size XV

Note: If any of the above coverage's are self-insured or include an SIR of more than \$100,000, so indicate. N/A

Will you provide certificates of such insurance if selected: Yes

Staffing Pattern/Qualifications – See attached

3. Provide information on account executive(s) and support staff that your office proposes to assign to service this account. Attach detailed resumes of the account executive(s) and any backup staff your office plans to use in servicing our account. Include in each resume the number of years of experience in the field of health and life insurance benefits coverage. Also include in the resume all items listed below. SEE ATTACHED

- Name
- Title
- Number of years in this capacity
- Educational background
- General professional experience
- Professional experience in servicing public sector/governmental entities
- List State Broker Licenses, Property Casualty and/or Health & Life which are held individually.
- Office location

4. If applicable, describe the nature and level of staff resources and service capabilities readily available to your office through your parent organization. N/A
5. Major Insurance Markets—please indicate the principal insurance companies/markets that you represent and expect to use in servicing our needs.

Medical - we represent all of the insurance companies in the marketplace here in Northern Nevada. This includes Anthem, Aetna, Assurant, Cigna, Health Plan of Nevada, Hometown Health, Humana, Saint Mary's, Sierra Health and Life, Trustmark, and United Health Care, and WellNet Health.

Dental, vision, life, and disability - we represent Ameritas, Anthem, Assurant, Best, Delta Dental, Guardian, Hartford, Humana, Lincoln, Met Life, Mutual of Omaha, Premier Access, Principal, Prudential, Select Dent, Standard, VSP, UNUM and US Life.

We continue to review and monitor all markets in Nevada including companies entering and exiting the state, and any rating adjustments.

Onetta J. Fanlo, CLU, LUTCF
Resume'

EDUCATION

- Chartered Life Underwriter (CLU), 1994
- Life Underwriter Training Council, Fellow (LUTCF), 1991
- Arizona Institute, Society of Financial Service Professionals, 2001, 2003, 2004
- Continuing Education – COBRA, HIPAA, ACA, Products and Concepts
- Nevada Health Link Certified

October 2013

PROFESSIONAL HISTORY

Vice President, Sales, A and H Insurance, Inc.

June 1999 to present

- Responsible for new sales to employers and individuals, and service of current clients.
- Make recommendations for changes to plan design or alternatives, or an insurance company change at renewal each year.
- Conduct employee presentations, highlighting benefit features or changes. Plans are reviewed quarterly, semi-annual or yearly depending on clients needs.
- Offer voluntary products, such as life, long term care, and short and long term disability to enhance the benefits package of the employer.
- Assist individual employees with claims issues and concerns.
- Specialize in estate planning, buy sell, business continuation, and disability income for individuals and their families.

Agency Manager, Western Insurance Specialties

August 1993 to June 1999

- Responsible for sales and service for the voluntary life insurance program offered to public entities, such as counties, school districts, convention authorities, cities, universities, community colleges, and the State of Nevada.
- Duties included benefits presentations, health fairs, and new sales.
- Responsible for staff hiring and performance reviews.

Brokerage Manager, FLM Insurance Marketing, Inc.

Jan 1987 to August 1993

- Responsibilities included marketing life and health insurance products to independent insurance agents.
- Provided new sales and marketing support to the insurance industry in Nevada.
- Hired, trained and retained staff.

LICENSES, CERTIFICATES, & PROFESSIONAL AFFILIATIONS

- National Association of Insurance and Financial Advisors – local president in 1992, state president in 1994. Paul Hamel Award recipient in 1996.
- Members of AGC, EDAWN, Reno-Sparks Chamber of Commerce, Las Vegas Chamber of Commerce
- National Association of Health Underwriters
- State of Nevada #8337 and California Health and Life # 0633385 Insurance License
- Number of years of experience 38 years

Erica A. Beardsley
Resume'

EDUCATION

- Bachelor of Arts Degree in Criminal Justice, University of Nevada, Reno **May 1999**
- Minor in Counseling and Educational Psychology
- Nevada Insurance School **Sept 2000**
- Continuing Education – COBRA, HIPAA, ACA, Products and Concepts
- Nevada Health Link Certified **Oct 2013**

PROFESSIONAL HISTORY

Account Manager, A and H Insurance, Inc.

Nov 2001- Present

Handle customer service issues and assist in maintenance of accounts for an insurance brokerage with accounts locally and nationwide.

- Provide personal service to large and small accounts in metropolitan Reno area as well as throughout Nevada
- Responsible for making new product/existing product information readily available to customers
- Handle inquiries, provide quotes, and sell individual health insurance.
- Maintain, update, and organize account files
- Assist with new accounts in health, life, disability and dental group and individual insurance

Account Coordinator, Sierra Health Services

Sept 2000- Nov 2001

Responsible for providing rate assessment and quotes in response to incoming client requests for commercial group health and life insurance.

- Coordinate communication with Nevada companies and regional brokerage firms
- Provide information to members and brokers regarding HMO, POS, and PPO products and services
- Coordinate rate quoting and underwriting processes for group health plans
- Provide support in sales, retention, and servicing of group health-plan contracts
- Extensive public contact and public relations activity

COMPUTER SKILLS

Extensive experience and proficiency in word-processing, database management, and spreadsheet programs.

- Microsoft Word & Works
- Outlook
- Excel
- Access
- PowerPoint
- Specialized insurance industry software programs TAM, Onyx, and Trilogy

LICENSES, CERTIFICATES, & PROFESSIONAL AFFILIATIONS

- State of Nevada Health and Life Insurance License #73134
- Number of years of experience 13 years

Donna M. LaCasse
Resume'

EDUCATION

- Nevada Insurance School
- Life Underwriter Training Council, Fellow (LUTCF), Current
- Continuing Education – COBRA, HIPAA, ACA, Products and Concepts
- Nevada Health Link Certified **October 2013**

PROFESSIONAL HISTORY

Vice President, Manager, Sales, A and H Insurance, Inc.

January 1994 to present

- Responsible for managing the department including staffing, reviews, budgets, and day-to-day operations. Also handle new and renewal sales for both groups and individuals, and servicing of current clients. With each new client and upon each renewal, gather the data as well as the needs and wants of the client and market the account to meet those needs and wants. Once plans are chosen I conduct employee presentations, highlighting the plan and working with the employees to make sure they have a good understanding of how to use their benefits. I also make sure each employee knows that we are available to handle questions, concerns, and help with any claims issues.

Reservations Agent, US Air

1988

- Responsible for answering the calls and make reservations for travel for the callers.

Supervisor, Security Bank of Nevada

1978 to 1988

- Responsibilities included the Auto Leasing Department. I was also in the Operations Officer Training Program where I trained in branch operations, the credit card department, the check-processing department and the Electronic payment department.

COMPUTER SKILLS

- Microsoft Word
- Outlook
- Excel
- PowerPoint
- Specialized Insurance Industry Software program TAM

LICENSES, CERTIFICATES, & PROFESSIONAL AFFILIATIONS

- National Association of Health Underwrites
- State of Nevada # 44324 and California Health & Life #0C61144 Licenses
- Membership with AGC, EDAWN, Reno Sparks Chamber of Commerce
- Number of years of experience 20 years

Tracy L. Neeley
Resume'

EDUCATION

- University of Nevada, Reno
- Continuing Education – COBRA, HIPAA, ACA, Products and Concepts
- Nevada Health Link Certified **October 2013**

PROFESSIONAL HISTORY

Benefits Producer, A and H Insurance **Aug 2013 to present**

- Responsible for new sales and service of existing clients

Independent Agent, TGN Insurance **July 2003 to Aug 2013**

- Responsible for new sales and service of existing clients

Benefits Producer, Clark and Associates **Feb 2000 to June 2003**

- Responsible for new sales and service of existing clients.

Benefits Producer, Comstock Insurance **March 1996 to Feb 2000**

- Responsible for new sales and service of existing clients.

Pharmacy Manager, AARP Pharmacy **Jan 1991 to Sept 1996**

- Responsible for managing 75 employees including the walk-in pharmacy and the 3rd part billing department.

COMPUTER SKILLS

- Microsoft Word & Excel
- Outlook
- Specialized Insurance Industry Software program TAM

ORGANIZATIONS, CERTIFICATES, & PROFESSIONAL AFFILIAIATIONS

- National Association of Health Underwriters
- State of Nevada Health & Life License #47917
- Membership in EDAWN
- Membership in BNI
- Number of years of experience 16 years

Ardella Main
Resume'

EDUCATION

- Reno High School Graduate 1988
- Nevada Insurance School 2003
- Continuing Education – COBRA, HIPAA, ACA, Products and Concepts

PROFESSIONAL HISTORY

Account Manager, A and H Insurance, Inc.

December 2003- Present

Responsible for providing customer service for large, small and individual Health & Life accounts.

- Submit and confirm processed new accounts in health, life, dental, vision, disability group and individual insurance
- Responsible for providing customer service to resolve billing, eligibility, benefit questions
- Interpreting plan benefit designs, create spreadsheets showing benefits
- Handle inquiries, provide quotes, and sell individual health insurance.
- Maintain, update, and organize account files

Various Positions, Anthem Blue Cross Blue Shield

November 1989- October 2003

- Coordinate enrollment meetings, seminars, training sessions
- Provide information to members and brokers regarding HMO, POS, and PPO products and services
- Quoting and submitting and confirm processed with underwriting processes for group health plans
- Provide support in sales, retention, and servicing of group health-plan contracts
- Extensive public contact and public relations activity
- Quality Assurance Analyst
- Processed Claims
- Processed enrollment and billing for Individual and Group clients
- Customer Service Representative, scheduling of Representatives for phone coverage
- Work with all departments to resolve backlogs and create process and train employee to prevent future backlog
- Maintenance of provider network database, Computer system testing
- Preparing Financial deposits
- Distribution of reports, attaching to correct benefit information and mailing of ID cards,

COMPUTER SKILLS

Extensive experience and proficiency in 80 wpm typing speed, 10 key by touch.

- Microsoft Word
- Outlook
- Excel
- PowerPoint
- Specialized insurance industry software program The Agency Manager (TAM)

LICENSES, CERTIFICATES, & PROFESSIONAL AFFILIATIONS

- State of Nevada Health and Life Insurance License #176221 Oct 2003
- Nevada Health Link Certified Oct 2013
- Number of years of experience 24 years

Lisa D. Vale
Resume'

EDUCATION

- Comprehensive Training Systems, San Diego, CA. December 1993 – March 1994
- Medical Receptionist / Billing Clerk Training
- Continuing Education – COBRA, HIPAA, ACA Products and Concepts
- Nevada Health Link Certified October 2013

PROFESSIONAL HISTORY

Account Manager, A and H Insurance, Inc. September 2002 – Present

- Assist agents in maintenance of accounts for an insurance brokerage.
- Resolve claims issues for clients.
- Invoice commission checks from insurance companies.
- Put groups out to bid.
- Organize and create files.
- Assist agents with new and current group proposals.

CSR, Southern California Physicians Managed Care Services March 1995 – February 1999

- Handle customer service issues for large insurance medical group.
- Worked with the I.P.A. offices to resolve claims and Utilization Review inquiries, financial inquiries, member and provider issues.
- Answered calls from members and providers regarding claims, referrals, and complaints.
- Worked with Aetna to answer their tracking issues.
- Worked with the patient advocate to answer referral denials and complaints.

Insurance Collections / CSR, Scripps Memorial Hospital March 1994 – March 1995

- Worked for extended workforce through Pacific Coast Collections
- Answered phone calls from patients and insurance companies regarding hospital accounts.
- Called patients and insurance companies regarding hospital accounts, payments, and re-billed insurance companies when necessary.

COMPUTER SKILLS

- Microsoft Word, Excel & Outlook
- Computer Software Programs TAM and SDK
- Insurance Billing
- ICD-9 / CPT Coding and Medical Terminology

LICENSES, CERTIFICATES, & PROFESSIONAL AFFILIATIONS

- State of Nevada Health and Life Insurance License #208718
- Number of years of experience 11 years