



THE CITY OF WEST ALLIS AND WILLIS TOWERS WATSON - An Employee Benefit Partnership -

As the cost of benefits continues to rise in today's economy, private employers and public sector groups, like the City of West Allis, continue to proactively explore ways to control and manage costs. The City has a partnership with Willis Towers Watson, an independent consulting firm that provides the proactive guidance and vendor negotiations needed to continue to offer a competitive and comprehensive benefits package.

Willis Towers Watson is one of the world's largest leading risk management and insurance intermediaries which includes a very strong market presence in Wisconsin. Our Willis Towers Watson team is proactive and innovative -- solving issues, opening doors of opportunity, and leveraging market relationships in order to deliver the latest insightful solutions. Through their "one team" approach, we have the opportunity to receive advice/direction from their internal subject matter experts -- from actuaries/underwriters, wellness consultants, attorneys, to name a few. The goal of the partnership is to assist with the benefit strategy, help manage the action plan and evaluate results.

Provided is a high level overview of what Willis Towers Watson provides the City of West Allis:

Strategic Planning

- Assist City in defining and prioritizing strategic Health & Welfare plan objectives
- Assess underperforming vendors and help manage relationships, resolve service issues
- Provide relevant benchmarking data
- Provide industry updates/overall benefit plan performance
- Provide wellness resources/expertise - assist with key strategic initiatives designed to deliver return on investment based on needs, desired outcome and budget

Financial Analysis

- Perform financial reviews and analysis of claims experience for the City's self funded medical, pharmacy and dental programs
- Evaluate current cost of benefits compared to effectiveness of plan design
- Evaluate/negotiate stop loss (risk coverage) which provides financial protection under the self funded programs
- Provide monthly financial dashboard evaluating costs compared to budgets
- Forecast projected benefit costs each policy year based on historical information and marketplace trends
- Provide trend analysis through claims experience and normative data

Medical/Pharmacy/Dental Programs

- Analyze and negotiate renewals with vendors
- Explore/recommend win/win opportunities for members and the City to control costs
- Review vendor renewal methodology, experience data and assumptions for accuracy and logic
- Evaluate vendor financial ratings and accreditation
- Evaluate/manage carrier support services
- Assist with claim issues, identify root causes and help implement measures for future avoidance
- Provide review/feedback of plan documents

Plan Compliance

- Provide legislative updates through the Willis Towers Watson National Legal & Research Group
- Healthcare Reform guidance -- impacts for 2015 and beyond
- Evaluate state and national laws and identify current/future impact to the City
- Provide access to Willis Towers Watson compliance manuals/proprietary employer website
- Provide regular web casts on topical information by Willis Towers Watson attorneys

Managing our benefit costs is a top priority for the City of West Allis. Our partnership with Willis Towers Watson provides us the guidance and independent consulting expertise needed to control our costs.