

October 28, 2020

Ms. Jennifer Thompson  
Town Administrator  
Town of Plainville  
190 South Street, PO Box 1717  
Plainville, MA 02762

RE: **Employee Health Care Plan Services Letter of Engagement**

Dear Ms. Thompson:

Shown below is information relative to our proposed engagement with the Town concerning advisory services for the employee health insurance program. This would include a general review of the current plan as well as a comparison of potential options including consideration of joining the Group Insurance Commission (GIC). NFP proposes a flat \$5,000 fee payable upon an invoice to be presented at the completion of the review (anticipated completion date to be mutually agreed upon) including the presentation of a written report outlining our review.

Service components are as follows:

#### **Core Services**

1. Conduct a review of the Town's current active and retiree health care plans (we will need to request the Town completes a letter of authorization for census data, claims, large claims and enrollment information for the Town specifically since the public web site of the SMHG only contains plan and rate information).
2. Construct a spreadsheet to model all town designs/premium costs in comparison to other alternatives such as the GIC.
3. Should the Town elect, we can conduct an RFP process as applicable to determine if competitive bidding would be appropriate.
4. As appropriate, conduct analysis of the Town's current funding mechanisms and evaluate alternatives (part of an RFP process as applicable).


5. Compare and contrast the norm data for similar municipal plans in the Commonwealth of Massachusetts against the utilization data (utilization, etc. if available) for the Town in an effort to develop opportunities for savings and to correct areas that may be of concern.
6. Keep the Client current on cost containment measures, which might be utilized to reduce group health care costs.
7. Attend ant IAC/PEC meetings and provide suggestions for agenda items if so directed.
8. Present to the IAC/PEC NFP's proprietary "Health Insurance101" to ensure employees on the Committee fully understand the financing of their health insurance plan, the benefits they receive, and the potential for opportunities open to the Town to improve the plan.
9. Attend other meetings as requested by the Town, including budget meetings.
10. Support the Town in collective bargaining with preparation of cost analysis, benefit comparisons, or any other topic the Town may direct.
11. Assist the Town with preparation of the annual employee health budgets.

Thank you for your consideration of this proposal and we look forward to your response. We would ask that if you agree to this proposal, please sign below and return the same for counter-signature.

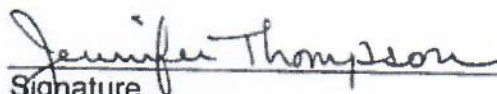
Sincerely,

*Ken Lombardi*

Ken Lombardi  
Senior Director



Signature  
Kenneth Lombardi  
Senior Director  
NFP Corporate Services (NY) LLC



Signature  
Jennifer Thompson  
Town Administrator  
Town of Plainville