CITY OF MARYVILLE

2014 HEALTH & WELFARE BROKER REQUEST FOR QUALIFICATIONS

PRESENTED BY:

Arnold Insurance Services Inc.

and

Creative Planning Benefits, LLC.

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THE PARTNERSHIP

The partnership between Arnold Insurance and Creative Planning gives clients the best of both worlds. Arnold Insurance understands the history and unique needs of the City of Maryville, while Creative Planning is able to provide tools and resources that aren't feasible for a local agency. Together, we can meet any client's need.

Arnold Insurance (AIS)

Proven Track Record

- Medical – Average increase of 5.2% with no changes and a 4.5% increase with a small benefit change over 8 years.
- Dental – Flat renewal in 8 of the past 13 years.
- Life – Flat renewal in 10 of the past 13 years.

Local Presence and Expertise

- Over 100 walk-ins in the last 2 years, in addition to phone calls, emails, and open enrollment meetings.
- Insure over 45 Maryville employers.

Blue Chip Designation

- Limited to top 10 agencies.
- One of four agencies to qualify for 25 consecutive years.

Creative Planning (CPB)

Value Added Resources

- Technology
- Communication
- Compliance

Experience Nationwide

- Advice from another consultant, constantly engaged in your benefits.
- The perspective of a Managing Partner of a large, regional brokerage.

Full Service Agency

- 401k & Retirement Plans – Servicing over $1 Billion in Plan Assets.
- Commercial Insurance – Top 15 Rated agency in Kansas City (Ingram's).
- Wealth Management – The #1 Independent Advisor in America (Barron's Magazine 2014).
- Will and Trust Center – The #1 Estate Planning Firm in Kansas City.

ARNOLD INSURANCE SERVICES INC.

History

In 1981, Randy Arnold established Arnold Insurance Services Inc., a local health and life insurance broker. Over the past 33 years, AIS has grown to become the most recognized name in the area for employee benefits. We maintain the highest ethical and professional standards in the industry. By acting as a true business partner and managing our clients benefits as if they were our own, our clients are able to focus on their core business practices.

Areas of Expertise

With a President/Owner that has been in the industry for 3 decades and an experienced support team, AIS has become experts in the employee benefit industry. We work with companies of all sizes, as well as individual clients. Whether it is medical, dental vision, life, disability, long-term care insurance, we know it! We also work with Medicare and Medicare supplement/replacement policies.

By working in northwest Missouri for all of these years, AIS has developed a deep understanding of the needs and wants of Maryville residents. Employers and employees all face the same challenges to some extent, but there are market specific situations. We have encountered those obstacles and have helped our clients overcome them repeatedly over the past 33 years.

Maryville Involvement

AIS supports many local community programs such as: Maryville R-II and surrounding area schools, NWMSU Foundation, local DARE programs, Maryville Fire Department, Greater Maryville Chamber of Commerce, Downtown Revitalization Donor, Investment Northside Mall Improvements, Community Arts Coalition, Churches and more. We support our local community through taxes, services and goods.

CREATIVE PLANNING BENEFITS, LLC

History of Creative Planning

In 2004, Creative Planning was organized as a family of firms to provide the critical advice required by business owners and their executive leadership teams. That advice, utilizing wide ranging expertise in multiple disciplines, helps our clients make appropriate decisions in key areas including employee benefits, property and casualty, 401K and their individual wealth management. This ability to look intelligently at all aspects of our clients' unique challenges has helped us become one of the fastest growing consulting firms in Kansas City.

Employee Benefit Division

The dynamic and evolving employee benefit division at Creative Planning Benefits is a partnership of insurance professionals that have merged together over the last decade to form a full service agency skilled at assisting groups of all sizes from smaller local companies all the way up to large multinational corporations. Although the health care industry continues to become more complex, our partners maintain the firm's focus on three simple components to help our clients...advice, solutions, and value.

Supporting Divisions

- **Wealth Management** – Named The #1 Independent Advisor in America (Barron's Magazine 2014) and The #1 Fee-Only Wealth Management Firm (CNBC 2014).
- **Property & Casualty, Commercial Insurance** – Top 15 Rated Agency in Kansas City (Ingram's Magazine).
- **401k and Retirement Plans** – Servicing over $12 Billion in 401k and Retirement Plan Assets.
- **Will and Trust Center** – The #1 Estate Planning firm in Kansas City.

CONSULTANTS

Randy Arnold, President and Owner

- 33 years experience in the Insurance Industry
- BS Degree 1980 NWMSU Double Major in "Finance and Insurance " and "Marketing"
- LUTCF : Life Underwriters Training Council Fellowship Level I and Level II Graduate
- Member of NAPA, National Association of Professional Agents
- Licensed in Missouri, Iowa, Nebraska and Kansas
- Errors and Omissions Coverage through NAPA
- Responsible for strategic vision and the allocation of AIS resources
- Develop and mentor all AIS associates to better serve current client
- Monitor claims experience and trends
- Assist AIS associates with complex service issues
- Involved in all strategic planning and financial matters
- Negotiate contracts with all insurance companies
- Prepare claims experience and large claimant reports (when available)
- Assist with execution of marketing process and client presentation
- Inform and assists client with compliance issues
- Consult with employers and help establish wellness programs when available

Mike Roberts, Managing Partner

- Founding Partner of Creative Planning Benefits, LLC
- Member of United Benefit Advisors (UBA)
- BS Degree 1996 University of Missouri, Economics and Personal Finance – Insurance
- 16 years experience in the Industry
- Licensed in Missouri, Kansas,
- Develops strategic plan with clients and conducts subsequent execution
- Conducts the Employer Advocate program perpetually

DEDICATED SERVICE TEAM

Johnna Beemer, Broker/Account Administrator

- 13 years experience in the Insurance Industry
- Member of NAPA, National Association of Professional Agents
- Errors and Omissions Coverage through NAPA
- Licensed in Missouri, Iowa, Nebraska and Kansas
- BS degree 1998 NWMSU Major in "Public and Private Accounting"
- Primary daily service contact
- Handles detailed issues regarding carrier billing, eligibility and claim processing
- Assists with execution of marketing process and client presentation
- Informs and Assists client with compliance issues
- Assists all client group employees with face-to -face meetings for claims assistance and benefit consulting

Linda Shelby, Broker/Account Administrator

- 14 years experience in the Insurance Industry
- Member of NAPA, National Association of Professional Agents
- Errors and Omissions Coverage through NAPA
- Licensed in Missouri, Iowa and Nebraska
- BSHE University of Missouri Dec 1986
- Secondary daily service contact
- Handles detailed issues eligibility and claim processing
- Informs and Assists client with compliance issues
- Assists all client group employees with face-to-face meetings for claims and benefit consulting

Laura Parman, Office Manager

- Manage day to day office related tasks
- Assists in completing all manual claims, tracking of claims and filing of all claims
- Receives all calls and questions and communicates employee/employer needs to the rest of the service team

PARTIAL LIST OF AVAILABLE SERVICES

As technology changes, it is becoming easier for agencies to provide "value-added resources." With over 100 tools, products and services available, we can meet any of our client's needs. The key is finding the right solution our clients unique situation. Below is a list of some of the services we have access too. Many are available at no charge to our clients, but some are an additional cost. If there is a fee associated, it will be discussed up front as part of the decision making process.

Benefit Package Audit

- The Employer Advocate process
- Market and Vendor Analysis
- Plan Design Review
- Employee Contribution Design

Consultation

- Cost and Benefit Benchmarking
- HSA, HRA Education
- Executive Level Budgeting
- Tax advantageous self-funding strategies
- Claims Analysis
- Carrier Negotiations

Key Resources

- HR Consultants
- ERISA Attorney
- General Counsel and Compliance Attorneys
- Will and Trust Center
- Risk Management Services
- Retirement Planning
- Payroll Services

Technology Resources

- Online Enrollment Systems
- Benefit Administration Software
- Private Exchange Solutions
- EasyApps Online

Employer Communication

- Monthly Benefit Newsletter
- Weekly HR Newsletter alternating between State Law Alerts/FAQ's and HR Hot Topics
- Monthly Compliance Updates
- Compliance and HR Webinars

Administration

- COBRA Administration
- FSA Administration

Other

- Wellness Programs
- Work-site products and enrollment
- SPD Wrap Documents
- Walk-in Customer Service
- Claims and Billing Advocate

BENEFIT PACKAGE AUDIT

The "Employer Advocate"

When reviewing a client's employee benefits package, we start with our employee benefit strategic planning process "The Employer Advocate." The process enables us to approach your benefit program from a strategic perspective and alleviate the transactional burden. The "blueprint" is a consultative management tool designed to provide clarity about your employee benefit goals and objectives. It can help to reduce employee turnover, free up previously committed resources, and drive ROI on the dollars you invest in your employee benefit programs. The process begins with a brief assessment. Each of the benefit decision makers will complete an independent assessment. Once we receive the information, we will come back for Discovery Workshop. This 90 minute meeting will enable us to gain a clear understanding of your goals and objectives. This is a very powerful fact finding session where we capture your current situation and outlook. This is how we gather the necessary information to produce a "Blueprint," which provides management with a two to three year strategic relative to your employee benefits.

Market and Vendor Analysis

When deciding which companies to work with, price is important, but it shouldn't be the only consideration. The size of the network, depth of discounts, renewal track record, administrative processes, customer service reputation, expedient claims processing and employee disruption are just some of the things to factor in. That applies to insurance companies, but many of those also apply to third party administrators, payroll services, and technology resources. Sometimes, our recommendation will be to utilize the cheapest option, but that will be part of a bigger conversation.

Plan Design Review

Determining the right plan design for a company is a complicated process. You should factor in health care trends, the local and regional environment, cost, company culture and the employers goals. We utilize benchmarking to determine what the industry and regional norms are. From there, it is important to understand why the employer is offering benefits. Is it to avoid the health care reform penalty or to attract and retain the best employees possible? Those are two very different goals!

Employee Contribution Design

While evaluating the plan design, it is important to keep in mind who will be paying for the benefits. Once again, we utilize our benchmarking information as a guide while working to meet our client's objectives. If the employee doesn't have to pay anything, but feels like they have terrible insurance, that won't make anyone happy. On the other hand, if it is so expensive no one can afford the coverage, employees are again dissatisfied. There usually isn't a perfect solution, but we will work to find the best available.

CONSULTATION

Cost and Benefit Benchmarking

Understanding how your benefits compare to others within your region and industry are an important tool to use. Creative Planning collaborates in the largest annual health plan survey in private industry, with nearly 17,000 plans included. The 2013 UBA Health Plan Survey offers a unique and comprehensive knowledge of benefit practices. The survey is complied using national, regional and local data and is segmented by industry, employer size and other categories. The survey contains information on plan design, plan expenses and cost sharing. There is no other resource in private industry with this large a sample size that is this comprehensive. In addition to the UBA benchmarking, we utilize the Kaiser Family Foundation benchmarking as well as internal benchmarking that Creative Planning Benefits has created.

HSA, HRA Education

Consumer driven health plans can be an attractive option for employers and employees. They are designed to control the cost of the plans and encourage employees to think about their care before they use it. They also offer tax savings advantages for employees. However, in order for them to be successful, the employer has to understand and support the plan and the employees need to be aware of the benefits.

Executive Level Budgeting

The cost of insurance continues to increase each year, making the employee benefit package a key part of a company's budgeting. Instead of presenting a single spreadsheet that shows your medical cost increased by x%, we illustrate the entire benefits package, giving your executives a true picture of your costs. Through our budgeting, we can show how implementing an HRA or HSA would impact the bottom line by factoring in the premium savings with the employer contribution. We can demonstrate the impact of moving from a 2 tier contribution strategy to 4 tiers, and how to do it without dramatically increasing the cost to cover a family.

CONSULTATION CONTINUED

Tax Advantageous Self-Funding Strategies

Fully insured versus self-funding used to be a discussion for larger companies. With health care reform and some new alternative funding arrangements available from carriers, smaller employers are starting to look at the advantages and disadvantages. As an advisor, we will present the arguments for both sides and present you with the complete picture.

Claims Analysis

Understanding the loss ratio (claims incurred vs. premiums paid) can be used as a tool in negotiating rates with carriers. The utilization reports can help an employer determine what health conditions are the leading cost drivers and implement targeted wellness initiatives. There are limits on the level of detail an employer can receive due to HIPAA and carrier restrictions. However, for companies that are self-funded, they can access a greater level of detail.

Carrier Negotiations

Together, Arnold Insurance and Creative Planning Benefits have earned numerous agency designations as a result of the volume of business placed with regional and national carriers. Specifically, Arnold Insurance is a Blue Chip broker with BlueCross BlueShield of Kansas City, the highest designation available! The strong relationships we have developed with these top carriers help us to help our clients with expedited plan installation, problem resolution and most importantly... pricing negotiations.

KEY RESOURCES: HR CONSULTANTS

Steve Cohen

- Experience working with the City of Maryville.
- Specializes in working with cities and counties.
- Advice on HR practices.
- Comprehensive HR Support.
- Proactive recommendations.
- Monthly newsletter with law alerts.
- Handbook, job description and salary benchmarking.
- Performance reviews.

ThinkHR

- Certified HR Professionals available M-F from 8 a.m. to 7 p.m.
- Answer any related HR question via phone or email.
- Provide written follow-up on complex issues.
- Access to an HR Library with 1,000's of forms, checklists, templates, etc.
- Job description builder and salary benchmarking tools.
- 200+ on-demand courses for both management and employees, including workplace safety and harassment prevention.

Additional Consultants

We also have 28 Full-Time Human Resources professionals located throughout the country that are available for us to consult with on various issues.

If you have a question related to HR... we have you covered!

KEY RESOURCES CONTINUED

ERISA Attorney – Linda Rowings

In addition to answering questions regarding compliance issues, Linda is responsible for providing white papers, regulation and guidance updates, webinars and additional compliance resources.

General Counsel and Compliance Attorneys

We have 28 full time attorneys that specialize in advising employers on legal and compliance matters that arise relating to employee benefit issues and the surrounding laws. They have experience with risk assessment, business strategies, contract negotiations, government investigations, and regulatory compliance as well as PPACA, public and private exchanges and wellness programs.

Will and Trust Center

An estate plan covers everything from guardians for your children to an individual to settle your estate on your death. The Will & Trust Center can help you avoid probate, escape estate taxes, plan charitable gifts, and prepare for your family's needs.

Risk Management Services

Our range of value-added services includes delivering custom solutions for all of your risk management needs including: loss control techniques, OSHA compliance and reporting, safety education and training, claims analysis, and developing polices and programs.

Retirement Planning

Since 1982, Creative Planning, Inc. has been providing retirement planning solutions to its clients. As an independent investment firm, we are able to work with clients to select and implement a 'best fit' 401(k) plan. Our team focuses on the four core areas of an effective 401(k) plan: Fiduciary Services, Investment Performance, Fees and Disclosure, and Employee Education.

Payroll Services

A "one size fits all" solution cannot be right for every organization's needs. For many reasons, needs and requirements vary by industry and can even vary within the same industry. We partner with Paylocity because their cloud-based solution is flexible and scalable, allowing you to keep what works while providing the tools you need when your business needs them.

TECHNOLOGY RESOURCES

Online Enrollment Systems

Enrollment systems transfer the enrollment activities through self-service websites. This saves the benefits department time and money, while increasing employee satisfaction by making them feel empowered.

Benefit Administration Software

Think of the enrollment system and add increased functionality. Employers can run reports, create benefit statements, transmit information to carriers, and continue to become more automated and efficient.

Private Exchange Solutions

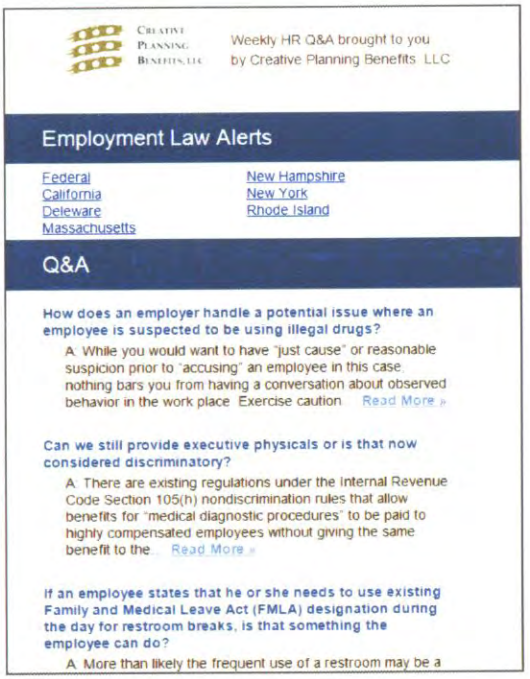
"Private Exchange" is the new buzzword in the health insurance industry. They allow employers to control their cost and streamline the administration. Employees are better able to customize their benefit package, making them more engaged and increasing their satisfaction level. With two Private Exchange options, we understand the intricacies and guide you to the best solution.

EasyApps Online

EasyApps Online started as a way for an employer to simplify the underwriting process. It has grown so it is now an inexpensive and easy to use online enrollment system for voluntary and core benefits for all employer size groups. This solution eliminates redundant data entry and allows advisors and clients to easily update their information in future enrollments.

EMPLOYER COMMUNICATION

HR Law Alerts and FAQ



Creative Planning Benefits, LLC

Weekly HR Q&A brought to you by Creative Planning Benefits, LLC

Employment Law Alerts

Federal
California
Deleware
Massachusetts
New Hampshire
New York
Rhode Island

Q&A

How does an employer handle a potential issue where an employee is suspected to be using illegal drugs?

A: While you would want to have "just cause" or reasonable suspicion prior to "accusing" an employee in this case, nothing bars you from having a conversation about observed behavior in the work place. Exercise caution. Read More »

Can we still provide executive physicals or is that now considered discriminatory?

A: There are existing regulations under the Internal Revenue Code Section 105(h) nondiscrimination rules that allow benefits for "medical diagnostic procedures" to be paid to highly compensated employees without giving the same benefit to the... Read More »

If an employee states that he or she needs to use existing Family and Medical Leave Act (FMLA) designation during the day for restroom breaks, is that something the employee can do?

A: More than likely the frequent use of a restroom may be a

Monthly Compliance Recap

ComplianceCenter

Creative Planning Benefits, LLC

Compliance Recap

July 2014

The month of July brought court cases, draft forms, and a FAQ of interest to group health plans.

Courts Issue Opposite Rulings in Premium Subsidy Cases

On July 22, 2014, two Courts of Appeal issued decisions on eligibility for the premium tax credit/subsidy under the Patient Protection and Affordable Care Act (PPACA). The cases involve challenges to the IRS ruling that individuals are eligible for the premium subsidy regardless of whether their state has a state-run or federally-run Marketplace exchange. One court (in a case called *King v. Burwell*) held that the IRS interpretation is reasonable. The other court (in a case called *Halbig v. Burwell*) held that based on the way the law is written, the subsidies should only be available to people living in a state that has a state-run exchange. Both decisions are on hold while they are appealed, which means that, for now at least, employees will still receive premium subsidies and employers should continue preparations to meet the employer-shared responsibility play or pay requirements.

Read a summary of these cases.

Employer Reporting Requirements

On July 24, 2014, the IRS published drafts of several of the forms that will be used to provide the reporting needed to verify that individuals and employers are meeting their shared responsibility obligations under PPACA and that individuals who request premium tax credits are entitled to them. Instructions were not released with the draft forms, so some questions remain unanswered.

Generally speaking, an employer will not have any reporting requirement if it has fewer than 50 full-time and full-time equivalent employees in its controlled group and it sponsors a fully insured medical plan. All other employers will have at least some reporting. This appears to include employers with 50 to 99 employees for 2015 – even though the employer-shared responsibility requirement has been delayed until 2016 for most employers in this group. Reporting is still needed to help determine whether individual employees owe penalties or are eligible for premium subsidies.

Benefits Newsletter

Creative Planning Benefits, LLC

July 2014

Welcome!

We are pleased to provide this important and timely information on employee benefits and other relevant topics to you and your associates. We value our relationship with you and appreciate the opportunity to serve your company. If you have any suggestions or feedback for future newsletters, please let us know.

Contact Us

Creative Planning
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Fax: 913-385-7007 or 913-341-0901

Email: TrustedAdvisor@cpfirms.com
Website: www.cp-benefits.com

Feedback

What's New This Month

IRS Releases Draft Forms for ACA Reporting

On July 24th, the IRS issued drafts of the 1094 and 1095 forms, which will be used by carriers and employer to report on group health coverage. The instructions are set to be released in August. The required reporting takes effect for 2015, with the first reports due in early 2016.
Read More

10 FAQs about the Affordable Care Act for Small Businesses

"The majority of Americans, including many small business owners, are still confused about the health reform legislation," according to Health Partners America, a broker training and education organization. Here are 10 FAQs about the Affordable Care Act and its implications for small businesses.
Read More

Courts Issue Opposite Rulings in PPACA Subsidies Cases

On July 22, two different federal appeals courts ruled on whether subsidies are available through all ACA insurance exchanges or only through state-run exchanges. The two rulings are mirror opposites so further appeals are expected. In the meantime, subsidies continue to

HR Hot Topics

HR Hot Topics
August 2014

think HR
The Right Answer. Right Now

IN THIS ISSUE

- LinkedIn Fired Its Own Employees, Agrees to Pay Millions
- How to Make Ethics a Cornerstone of Your Company Culture
- Refer Ways to Deliver Bad News
- Going Paperless? Legal Guidelines & Tips for a Paperless HR Department
- The EEOC Delivers its Expected New Guidance on Pregnancy Discrimination
- Ask the Experts

Creative Planning Benefits, LLC

This June e-newsletter provides some HR best practice tips along with information about how a business that didn't follow overtime rules can suffer expensive consequences. Our first article about social media site LinkedIn provides a good example of how improper recordkeeping practices coupled with lack of supervisory training about correct pay practices can lead to a costly correction. We then share some best practice ideas about creating an ethical company culture, delivering bad news to employees, and legal guidelines and tips for making your HR department paperless. Finally, we provide you with a legal update on the new EEOC pregnancy discrimination guidelines.

Our "Ask the Experts" Hotline Advisor, Bethany Lobunsk, SPHR, handles the question of whether or not employers must provide job-protected military leave for employees required to complete military service for another country. Please browse our web library for additional information on any of these topics or contact the Hotline for these or any other human resources issues. If you have questions about your company, contact your insurance broker for more information.

ADMINISTRATION

COBRA Administration

There are many options when deciding how to handle COBRA administration. Some companies handle it internally, others outsource it to HR Consultants, and finally, there are larger, online administrative systems. Each solution is viable in certain situations, mainly dependent on the nature of the company and the amount of turnover.

Section 125 Administration

Another benefit that has multiple vendor options is the Section 125 or Flexible Spending Account administration. Some agencies have developed their own internal solution. We find our clients are best served when we outsource this service to competent administrator that is better designed to handle the legal and financial responsibilities associated with the FSA administration.

OTHER AVAILABLE SERVICES

Wellness Programs

Employers can implement various levels of wellness programs, from distributing a newsletter on a monthly basis to having onsite fitness facilities. When a company is creating a wellness program, it makes sense to start with what the carriers provide and build from there.

With that said, **we are pleased to announce BlueCross BlueShield has made an exception and extended their Healthier You program to The City of Maryville!** This program includes:

- Health Risk Assessments
- Employer Assessment Report
- Onsite Biometric Screenings
- Points to Blue Program
- Wellness webinars and onsite seminars
- Employee Wellness Handouts

Work-site Products and Enrollment

As deductibles continue to rise, it has become harder for employees to come up with the money necessary to pay for large claims. Voluntary benefits help employees offset the cost of those claims. By having one-on-one meetings with each employee , it creates an opportune time to discuss their current benefits, enhancing their understanding (and satisfaction) even if they don't ultimately purchase the additional benefits.

SPD Wrap Documents

In accordance with the Employee Retirement Income and Security Act of 1974 (ERISA), all employers must have a written Summary Plan Description (SPD) for each separate welfare benefit plan (e.g., medical, dental, etc.), informing participants of eligibility requirements, benefits, claims and appeals procedures, and rights under ERISA.

Walk-in Customer Service

Phone calls and emails are great, but sometimes you just want to sit down with someone and talk to them face to face.AIS is right in town and the City's employees are already comfortable visiting the office, which is evident by the number of visits over the years.

Claims and Billing Advocate

Insurance is confusing on its own, heaven forbid you actually have a medical claim! We can walk employees through what to expect before having a large claim, review the billing and EOBs once a claim has occurred, and when necessary, advocate for members to have their claims resubmitted and processed.

EMPLOYEE COMMUNICATION

Employee Benefit Center

- An online portal that keeps your employees informed and engaged regarding your benefits package.

Employee Resource Center

- An online resource with a vast library of web links on health, retirement and more.

Employee Benefits Video Library

- Vignettes that explain the basics and importance of a particular benefit plan.

Total Compensation Statements

- Educates your employees about the value of their benefits.

Satisfaction Surveys

- A web-based survey tool helps to better understand employee needs, attitudes and satisfaction.

Employee Handouts

- Benefit Books
- PowerPoint's
- Quick Contact Sheets
- Memos
- Carrier Handouts
- Onsite, one-on-one enrollment counseling and claim resolution
- Total Compensation Statements

COMPLIANCE

HRInsider Web Portal

- A web-based resource designed to help keep you informed and in compliance

HR Elements

- A monthly newsletter highlighting the latest compliance and HR-related trends and topics.

Compliance Alert and Newsletter

- Keeps you informed about the changes in major health care law and potential violations.

PPACA Resources

- Timelines, guidance and tools to help you make the best choices and remain compliant under health care reform.

Webinars

- Get first-hand knowledge of compliance and labor laws from the nation's leading legal experts.

Legal Resources

- Credible answers from a leading labor law firm in a practical and business oriented approach.

Compliance Dashboard

- Easy-to-navigate web portal provides a wealth of timely information and tools to track progress on compliance issues.

OUR APPROACH

As we have illustrated throughout this proposal, we have the knowledge, experience, and resources necessary to work with and support The City of Maryville. Not to mention the desire, track record, and local presence. With Creative Planning and Arnold Insurance, you really are getting the best of both worlds. You can continue to "shop local," will receiving the benefits of working with a larger firm.

Scope of Services

Evaluate the total health care benefit package and provide recommendations for options to meet the needs of employees and the City's financial objectives.

- One of the benefits of the AIS and CPB partnership is our clients will have two experienced consultants essentially offering a second opinion on their benefits. Although we work together and will present joint recommendations, we will have talked through multiple scenarios internally until we reach solutions that both parties support.

Identify, solicit and present final recommendations for selection of vendors for city's benefit plans. Included should be recommendations for plan design alternatives with cost projections.

- Before we make any vendor or carrier recommendations, it is important to determine the City's current level of satisfaction with the existing companies, benefit designs and cost structure. We may find some minor tweaks will meet the City's needs. Or, after several years of minimal changes, we might decide health care reform is creating an environment that facilitates a benefits overhaul. Once we understand the present situation, we can determine how to move forward and utilize our budgeting tools to illustrate the financial impact.

Ensure competitive market placement of health insurance and benefits packages with multiple vendors when necessary.

- Together, AIS and CPB work with all of the major health and ancillary insurance companies in the area and the nation. We have reached numerous agency designations as a result of the volume of business we have placed with these carriers. After maintaining these levels for multiple years, we have developed strong relationships that we can leverage to the benefit of our clients.

OUR APPROACH CONTINUED

Assist with the continual development and refinement of a long-term benefits strategy.

- With health care reform, the insurance industry continues to change and evolve. Any long-term strategies should include an assessment of what the law currently states, as well as what we foresee changing over the next several years. Although it is impossible to predict everything that will occur, we address as many variables as possible including the "known known's," the "unknown known's," the "known unknowns," and finally... the "unknown unknowns."

Advise of new developments, products, and trends within the employee benefit field on a national and local government level.

- Some of the recent buzzwords in health insurance include private exchanges, captives, defined contributions, and alternative funding.
- Private Exchanges and Captives – We have two options for private exchanges as well as access to captives. These are concepts that could help certain companies, but they aren't going to be appropriate for everyone. We can explain what they are, the good and bad aspects, and recommend whether we think it is the right solution for The City of Maryville.
- Defined Contribution – Through our budgeting tools, we can help our clients move toward a defined contribution in order to better control their cost in the future.
- Alternative Funding – Self-funding has become more popular due to some of the tax implications of health care reform. In response, carriers are creating new funding arrangements in order to appeal to a larger audience. We have experience with every funding arrange available through the major medical carriers and can determine which solution is the best fit, whether it is fully-insured, self-funded, or a hybrid approach.

Act as a liaison with insurance companies and managed care organizations, including the preparation, analysis and presentation of claims and utilizing information on a periodic basis.

- Typically, claims information is not available for any company with less than 100 participating employees, unless that company is self-funded. However, due to AIS status as a Blue-Chip agency, we are able to obtain some information regarding the loss ratio. Depending on the future growth of The City of Maryville, there are tools available to help better analyze claims and control costs.

OUR APPROACH CONTINUED

Assist in the planning, staffing and execution of potential annual open enrollments and annual benefit fairs as well as disbursement, production and distribution of periodic information materials.

- Numerous surveys have shown that employee's satisfaction with their benefits is tied to the understanding of what those benefits are. The only way to get employees to understand their benefits is by communicating it to them. Therefore, it is very important it is done in a straightforward, easy to understand manner. Open enrollment is an important time, but ideally they will receive information on a more frequent basis that will remind them of their benefits and better explain them. We have multiple communication techniques, whether they are hard copies or electronic, as well as material from the carriers that we can use to help keep members informed.

Act as a consumer advocate for employees as specific claim or administrative discrepancies arise.

- Over the past 13 years, AIS has helped hundreds of members covered on the City's plan. Whether it is explaining why something was covered in a particular way or working as an advocate to have a claim processed correctly, we have been there to help.

ARNOLD INSURANCE SERVICES INC.
CLIENT REFERENCES

Community Services Inc.
Bonnie Patterson, HR Director
1212 –B South Main
Maryville, MO 64468
660-582-3113

Nodaway County
Beth Walker, County Clerk
403 North Market
Maryville, MO 64468
660-582-2251

Atchison County
Suzette Taylor, County Clerk
400 S Washington Street
Rock Port MO 64482
660-744-6214

West Central Community Action
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712-755-5135

Maryville R-II School District
Larry Linthicum,
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South Nodaway School District
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Superintendent
Brandy Wolfe,
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Troy Hayes, Partner
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Summit Christian Academy
Linda Harellson, Administrator
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Lee's Summit, MO 64081
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RECOMMENDATIONS

Discuss City of Maryville's goals and financial objectives, as well as expectations for next 2-5 years.

Initiate ongoing process "Employer Advocate" to baseline and measure progress on the 5 critical indicators impacting the "real" bottom line.

Analyze impact of healthcare reform:

- Increased Costs – Taxes and Plan Design Changes
- Number of employees (Full-Time, Part-Time, FTE's, Seasonal, and Variable Hour)
- Eligibility and Administration Changes
- Cadillac Plans

Benchmark current benefits and costs.

Discuss industry trends and hot topics.

Discuss benefit and contribution changes and budget impact from an employer and employee stand point

Gauge interest in Health and Wellness programs and available solutions

Determine employee communication strategy(ies): handouts, benefit website, etc.

Develop plan for 2015 renewal and subsequent years:

- Medical Base and Buy-Up
- Consumer Driven Plans
- Long-Term disability
- Voluntary Products to help offset rising deductibles

APPENDIX

SAMPLES OF SOME OF THE AVAILABLE RESOURCES & SERVICES

- ThinkHR
- Private Exchange Options
- EasyApps Online
- Monthly Compliance Recap
- HR Insider
- HR Elements
- Employer Webinar Series
- HealthyFit
- Compensation Statements

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EXAMPLE HR QUESTIONS SAMPLE OF THE TYPES OF ISSUES WE RESOLVE DAILY ON THE HR HOTLINE

Hiring and onboarding

- Avoiding reference checking pitfalls
- Applicants asking for disability accommodations
- I-9 verification issues

Employee relations

- Dealing with sick employees in the workplace
- Changes in work schedule requests
- Performance management
- Handling workplace investigations

Time off issues

- FMLA
- Pregnancy Disability Leave Act
- State "Mini" FMLA laws

Structuring the employment "deal"

Important policies that every business should have in place.

- Employment "At-will"
- Harassment
- Substance abuse
- Nondisclosure and confidentiality clauses
- Safety
- Use of company property (including electronics and social media)

Structuring the termination "deal"

- Compliance steps employers should take in managing terminations
- Managing difficult termination situations

Wage & Hour

- Paying employees properly
- Overtime rules
- Classifications: Exempt/nonexempt, Employee/Independent contractor Payroll and wage garnishments
- Deductions from employee paychecks
- Handling termination pay

Example HR Questions:

Our business is headquartered in one state, yet we have field sales rep employees in other states. Which state disability insurance & paid family leave information should those employees outside of our HQ state receive?

We recently advised a client that they should keep PHI filed separately from other employee data. While we have this recommendation in writing from our attorneys to us as a BAA, I am not able to find documentation that as a plan sponsor an employer should also follow this practice. Please confirm that: 1) we were correct in advising the client to follow this process, and 2) Is there an official notice we can refer to?

When an employee is on FMLA leave, what is the employer required to do with their other benefits? Which benefits need to be continued and what should we do if the employee does not make his copayments while out on FMLA?

Can we terminate an employee from our group plan since he will be Medicare eligible?

What are the ERISA rules about nondiscrimination in benefits plan designs to assist with creating benefit class carve-outs?

Our client has an employee who went out on 24 hours suicide watch. Should the employer allow the employee to return to work?

I need some information on exempt employees and time off. Can you submit for unpaid time when an employee is absent and has used all their sick time? What are the guidelines concerning unpaid and paid time off for exempt employees?

We want to put a policy in place regarding what expenses can be reimbursed and what cannot be reimbursed for telecommuting employees. Specifically, we have telecommuting employees and want to know if the company has to reimburse internet and electricity expenses since the employee is working from home doing company work.

Can nonexempt employees waive lunch breaks? What are the requirements for the two rest breaks for an 8 hour shift? If the company is closed for Labor Day on Monday, and an employee who works on Sundays wants to take Sunday off and work on Monday while the business is closed, is this ok?

How can you determine whether a worker is an independent contractor or employee?

I have an employee stating that he is going to quit but hasn't officially given his resignation. Can we terminate the employee now on grounds of anticipating his quitting the company?

To be in compliance with the I-9 requirements, does an employer have to re-verify an employee's driver license once it has expired?

Who in our company, besides HR, should have access to background checks and drug screen records for a new hire?

I just received an EEO complaint, and the EEOC examiner is calling to discuss mediation. I am not looking for legal advice but just wanted to talk with you about the process and get practical advice based on your experience with such complaints.

We just set up a corporate Facebook page. We would like all our internal employees to "like" our page from their own FB account. What type of social media policy can we implement?

We would like checklists and sample letters for new hire, COBRA, leaves of absence and terminations.

We have an employee who is no longer disabled under workers' comp and is able to return to work. However due to business need we laid off several employees and his position has been eliminated. Are we legally required to return him to work?

We have an employee on disability with a worker's comp claim, and he came back to work on restricted duty. However, we cannot accommodate the restrictions. We need him to work a full 40 hour a week shift. He directs truck traffic in our yard, and the doctor's restrictions require that he not stand for long periods of time. Can we terminate his employment because we cannot accommodate the restrictions?

What do I do if an employee tells you that he/she is being sexually harassed but does not want you to do anything? How do I conduct a proper investigation?

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HR EMPLOYMENT

Benefits and Leave
Affordable Care Act - What You Need to Know
FMLA--What Supervisors Need to Know

Compensation
FLSA--What Supervisors Need to Know
Job Descriptions--How to Write Them Effectively

Discrimination
Americans with Disabilities Act - What Supervisors Need to Know
Diversity for All Employees
Diversity--Legal Basics for Supervisors
Preventing Sexual Harassment-A Guide for Employees
Preventing Sexual Harassment-A Guide for Supervisors
Sexual Harassment -- What Employees Need to Know
Sexual Harassment--What Employees Need to Know (Spanish)
Sexual Harassment--What Supervisors Need to Know
Workplace Harassment -- What Employees Need to Know
Workplace Harassment--What Supervisors Need to Know

Health & Safety
Avoiding Back Injuries
Back Safety
Back Safety (Spanish)
Bloodborne Pathogens--General
Defensive Driving for Noncommercial Motorists
Defensive Driving--Commercial Motor Vehicles
Disaster Planning--What Employees Need to Know
Disaster Planning--What Supervisors Need to Know
Emergency Action and Fire Prevention
Emergency Action and Fire Prevention (Spanish)
Exit Routes--Supervisors
Fire Extinguishers
Good Housekeeping
Hazard Communication
Hazard Communication (Spanish)
Mold Hazards and Prevention
Office Ergonomics
Pandemic Flu--How to Prevent and Respond
Preventing Workplace Violence--What Employees Need to Know
Recordkeeping--Injury and Illness
Slips, Trips, and Falls
Slips, Trips, and Falls (Spanish)
Stress Management
Workplace Safety for Employees
Substance Abuse in the Workplace-What Employees Need to Know Spanish)
Workplace Safety for Employees (Spanish)

HR Management
Business Ethics--What Employees Need to Know
Effective Meetings--How to for Supervisors
Employment Law For Supervisors--What You Should & Shouldn't Do
NLRA and Unions--What Supervisors Need to Know
Teambuilding for Supervisors
Workers' Compensation--What Supervisors Need to Know
Violence in the Workplace--How to Prevent and Defuse for Supervisors
Workplace Ethics for Supervisors
Workplace Privacy--What Supervisors Need to Know
Workplace Security for Employees

Performance & Termination
Attendance Management--What Supervisors Need to Know
How to Manage Challenging Employees
Grounds for Termination--What Managers & Supervisors Need to Know
Measuring Job Performance--What Supervisors Need to Know
Performance Appraisals--How to Conduct Effectively
Progressive Discipline
Substance Abuse in the Workplace--What Employees Need to Know
Substance Abuse in the Workplace--What Supervisors Need to Know
Terminating Employees--The Process

Staffing & Training
Customer Service Skills--How We Can All Improve
Coaching for Superior Employee Performance--Techniques for Supervisors
Effective Communication for Employees
Hiring Legally
How to Conduct New Employee Orientation
How to Manage Challenging Employees
How to Manage Time Wisely - A Guide for Employees
Interviewing Skills for Supervisors
Motivating Employees--Tips and Tactics for Supervisors
Leadership Skills--What New Supervisors and Managers Need to Know
New Employee Orientation--'How To' for Supervisors
New Employee Safety Orientation
Reducing Turnover and Increasing Retention
Teambuilding for All Employees
Time Management Skills for Employees
Training the Trainer
How to Conduct New Employee Orientation

CA AB1825
Sexual Harassment Prevention & Response in California (AB 1825)

ENVIRONMENTAL COMPLIANCE

Air Contaminants
Lead Safety - General Industry
Mold Hazards and Prevention

Asbestos
Asbestos Awareness

Chemical Hygiene
Laboratory Safety

Hazard Communication
PPE for Emergency Response
Reactive Chemicals
Safe Chemical Handling
Working Safely with Corrosives
Working Safely with Solvents

Hazardous Waste
Hazardous Waste Container Management
Hazardous Waste Emergency Response
Hazardous Waste Introductory Training
Hazardous Waste Manifests

Hazmat Transportation
Hazardous Materials Transportation
HazMat Transportation Security Awareness

HAZWOPER
HAZWOPER - First Responder Awareness Level
HAZWOPER Facility Operations

PPE
PPE - What Employees Need to Know
PPE for Emergency Response

SPCC
Spill Prevention, Control and Countermeasure Plan (SPCC Plan)

Stormwater
Stormwater Pollution Prevention Plan (SWPPP)

Underground Storage Tanks
Class C UST Operator Training

Universal Waste
Universal Wastes Large and Small Quantity Handlers

CUSTOMER SERVICE

Challenging Situations
Conflict Resolution for Employees
Problem Solving for Employees

Communication Skills
Business Writing for Employees
Effective Communication for Employees
The Power of Listening

Customer Communications
Email Best Practices for All Employees
Phone Skills

Customer Relationship Management
Connecting with Customers
Customer Service Skills--How We Can All Improve
How to Maintain Customer Loyalty
Identifying Customers' Needs
Making Customers Feel Special
Turn Satisfied Customers into Repeat Customers

Employee Attitude
Maintaining a Positive Attitude
Stress Management

General Workplace Skills
How to Manage Time Wisely - A Guide for Employees - NEW!
Teambuilding for All Employees
Time Management Skills for Employees

Supervising Customer Care Staff
Coaching for Superior Employee Performance--Techniques for Supervisors
Customer Service - How to Promote Excellent Service Among Your Staff
Motivating Employees--Tips and Tactics for Supervisors

WELLNESS

Creating a Program
A Manager's Role in Wellness
Creating a Successful Wellness Program - A Guide for Managers

Workplace Wellness
All About Nutrition
Avoiding Back Injuries
Back Safety
Balancing Work and Home
Driver Wellness
Financial Wellness
Fitness for Everyone
Hazards of Smoking - How to Quit
Healthy Aging
Healthy Sleep Habits
Heart Health
Keeping Yourself--and Your Family--Healthy
Office Ergonomics
Pandemic Flu--How to Prevent and Respond
Stress Management
Substance Abuse in the Workplace--What Employees Need to Know
Successful Weight Management
Wellness and You
What You Need to Know About Headaches

WORKPLACE SAFETY

Construction
Crane Rigging in Construction
Fall Protection in Construction
Fall Protection in Construction (Spanish)
Scaffolds in Construction
Scaffolds in Construction
Trenching - Competent Person

Emergency Planning & Response
Disaster Planning - What Employees Need to Know
Emergency Action and Fire Prevention
Emergency Action and Fire Prevention (Spanish)
Exit Routes - Supervisors
Fire Extinguishers
Good Housekeeping
Pandemic Flu--How to Prevent and Respond
Permit-Required Confined Spaces - Attendant
Permit-Required Confined Spaces - Attendant (Spanish)
Permit-Required Confined Spaces - Entrant
Permit-Required Confined Spaces - Entrant (Spanish)
Preventing Workplace Violence - What Employees Need to Know
Violence in the Workplace - How to Prevent & Defuse for Supervisors
Workplace Security for Employees

Equipment & Process Safety
Arc Flash Safety
Crane Rigging
Electrical Safety - Unqualified Worker
Forklift Operator Safety
Introduction to Rough Terrain Forklift Safety
Ladder Safety
Lockout/Tagout - Authorized Employee
Lockout/Tagout--Affected Employee
Lockout/Tagout: Authorized Employee (Spanish)
Machine Guarding
Portable Power Tool Safety
Safe Forklift Operation

Hazardous Substance & Materials
Compressed Gases
Flammable and Combustible Liquids
Hazard Communication
Hazard Communication (Spanish)
Hazard Communication - Your Right to Know
Hazard Communication--Healthcare Workers
Laboratory Safety
Material Safety Data Sheets
Material Safety Data Sheets (Spanish)
Mold Hazards and Prevention
Understanding The Safety Data Sheet (SDS)
Welding, Cutting, and Brazing

Health
Avoiding Back Injuries
Back Safety
Back Safety (Spanish)
Bloodborne Pathogens - General
Bloodborne Pathogens - Healthcare Workers
Ergonomics - Industrial
Office Ergonomics
Stress Management
Substance Abuse in the Workplace - What Supervisors Need to Know
Substance Abuse in the Workplace--What Employees Need to Know
Substance Abuse in the Workplace--What Employees Need to Know (Spanish)
Working in Cold Conditions
Working in Hot Conditions

Personnel Safety
Aerial Lift Safety
Eye Protection
Foot Protection
Noise and Hearing Conservation
PPE - Hand Protection
PPE - What Employees Need to Know
PPE: Hand Protection (Spanish)
Respiratory Protection
Slips, Trips, and Falls
Slips, Trips, and Falls (Spanish)
Your Guide to Personal Protective Equipment

Safety Management
Accident Investigations
ADA - What Supervisors Need to Know
New Employee Safety Orientation
Recordkeeping - Injury and Illness
Training the Trainer
Workers' Compensation - What Supervisors Need to Know
Workplace Safety for Employees
Workplace Safety for Employees (Spanish)

Transportation
Defensive Driving for Noncommercial Motorists
Defensive Driving for Noncommercial Motorists (Spanish)
Defensive Driving--Commercial Motor Vehicles
Defensive Driving--Commercial Motor Vehicles (Spanish)
DOT Alcohol and Drug Testing Rules-What Supervisors Need to Know
Hazardous Materials Transportation
Infectious Materials Transportation

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- Because of the way the new health care law was written, if an employer chooses or re-ups with a standard group plan, employees and families participating are no longer eligible to receive any government subsidies to purchase coverage. By choosing benefitbay an employer can continue to offer the same benefit contributions, employees are offered a choice of health care plans from different carriers, and benefitbay helps them sort their choices. It's fairly simple: an individual can use either government dollars or an employer's dollars to subsidize health care insurance – but not both. If an employee would be better off going through a government exchange for insurance, benefitbay provides access.
- benefitbay™ also presents a suite of ancillary insurance offerings an employer can choose to offer as part of the company's customized benefitbay program: vision, dental, life, disability, accident, etc.
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- **Designed for employers with 50 or more employees**
- **Greatly minimized employer administrative duties**
- **Employer-defined, customizable eligibility rules**
- **Employer-defined level contributions**
- **Access to a robust reporting feature that is exportable to common software programs**
- **Employees given decision support tools and telephonic support at point of purchase**
- **Employer's compliance risk on fully-insured plans transferred to carrier**
- **A U.S.-based advocacy center offers you and your employees around-the-clock access and emergency support**
- **Support is available in both English and Spanish languages**

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EasyAppsOnline

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Why EasyAppsOnline?

Help for Employers: EasyAppsOnline offers a web-based portal that helps HR staff monitor the enrollment process and create surveys, compensation reports and more. The portal also includes:

- Department of Labor Forms Library
- Employee Performance Review
- Employee Dismissal Notice
- Employee Warning Form
- Employee Offer Form
- Exit Interview Form

Help for Employees: EasyAppsOnline's Employee Medical Portal allows workers to access their prescription information with dosage and family medical history 24/7.

Protected Data: All communications between EasyAppsOnline and users are encrypted and secure.

Easy to Use: EasyAppsOnline provides a single questionnaire that will pre-populate multiple health insurance applications in addition to dental, vision, life and disability forms. The program's Census upload allows for pre-population of basic employee data.

Paperless Solution: EasyAppsOnline's electronic forms can save employers on paper and printing expenses.

Training and Support: EasyAppsOnline offers free training, including live chat support, phone support, user guides, training videos and an online database.

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Compliance Recap

July 2014

The month of July brought court cases, draft forms, and a FAQ of interest to group health plans.

Courts Issue Opposite Rulings in Premium Subsidy Cases

On July 22, 2014, two Courts of Appeal issued decisions on eligibility for the premium tax credit/subsidy under the Patient Protection and Affordable Care Act (PPACA). The cases involve challenges to the IRS ruling that individuals are eligible for the premium subsidy regardless of whether their state has a state-run or federally-run Marketplace/exchange. One court (in a case called *King v. Burwell*) held that the IRS interpretation is reasonable. The other court (in a case called *Halbig v. Burwell*) held that based on the way the law is written, the subsidies should only be available to people living in a state that has a state-run exchange. **Both decisions are on hold while they are appealed**, which means that, for now at least, employees will still receive premium subsidies and employers should continue preparations to meet the employer-shared responsibility/play or pay requirements.

Read a summary of these cases.

Employer Reporting Requirements

On July 24, 2014, the IRS published drafts of several of the forms that will be used to provide the reporting needed to verify that individuals and employers are meeting their shared responsibility obligations under PPACA and that individuals who request premium tax credits are entitled to them. Instructions were not released with the draft forms, so some questions remain unanswered.

Generally speaking, an employer will not have any reporting requirement if it has fewer than 50 full-time and full-time equivalent employees in its controlled group and it sponsors a fully insured medical plan. All other employers will have at least some reporting. This appears to include employers with 50 to 99 employees for 2015 – even though the employer-shared responsibility requirement has been delayed until 2016 for most employers in this group, reporting is still needed to help determine whether individual employees owe penalties or are eligible for premium subsidies.

While the forms are not yet final, they will provide employers insight into what types of information they should be gathering – starting January 1, 2015 – to be able to meet their reporting obligations.

Read a summary of the draft reporting forms.

Follow-Up to the Hobby Lobby Decision

The Supreme Court of the United States recently decided in a case generally referred to as the Hobby Lobby case that closely-held corporations whose owners have religious objections to providing coverage for contraceptives are not required to provide that coverage to satisfy PPACA requirements. **We still do not know how an employer that wishes to claim this exemption based on its religious beliefs will do this.** Despite this missing information, the regulatory agencies have issued a reminder that if an employer with religious objections to covering contraceptives now eliminates or reduces that coverage because of the Supreme Court decision, it will need to issue a summary of material modifications within 60 days after the effective date of this reduction in coverage.

In another development, the Equal Employment Opportunity Commission (EEOC) has updated its guidance on how to comply with the Pregnancy Discrimination Act (PDA). This guidance says that to comply with the PDA contraceptives must be covered, and that the EEOC may challenge an employer that does not provide this coverage because of its religious beliefs.

Read a summary of these agency announcements.

Cost of Living Adjustments

Many of the thresholds in PPACA have annual cost-of-living adjustments. The IRS has released the 2015 "affordability" thresholds. Affordability is measured differently for purposes of eligibility for the premium tax credit/subsidy (and any employer-shared responsibility penalty triggered by an employee receiving a premium subsidy) and the individual-shared responsibility penalty. For 2015 an employee will be eligible for a premium subsidy if the employee's cost for single-only coverage under the least expensive minimum value plan offered to the employee exceeds 9.56% of the employee's safe harbor income. An individual will be exempt from the individual-shared responsibility requirement if the cost of coverage exceeds 8.05% of the individual's household income. (The 2014 figures were 9.5% and 8%.)

Reminder

PPACA requires that insurers whose medical loss ratios (MLRs) do not meet a threshold return part of their profits to the policyholders. MLRs are calculated based on the insurer's experience in the individual, small group or large group market within a state, not the policy's actual experience. The deadline for insurers to mail rebates due for 2013 is August 1, 2014. Plans that receive rebates generally must share the rebates on a pro rata basis with employees if the employees contributed toward the premium.

There are different rules for handling these rebates depending on whether the plan is a government or church plan, or if it is sponsored by a private employer.

Read a summary of the MLR distribution rules for government and church plans.

Read a summary of the MLR distribution rules for plans sponsored by private employers.

Question of the Month

Q: Have the Transitional Reporting Fee (TRF) forms been released?

A: The TRF forms have not been released yet. Insurers and plan sponsors of self-funded major medical plans will file their first TRF report by November 15, 2014, through www.pay.gov. The fee will be calculated based on the report filed at www.pay.gov and will be automatically deducted from the plan sponsor's designated account on a date chosen by the plan sponsor (but not later than January 15, 2015).

The TRF is due for 2014, 2015, and 2016. The fee for 2014 is $63 per covered life. (It may be paid in installments of $52.50 by January 15, 2015, and $10.50 by November 15, 2015.) The fee for 2015 will be $44 per covered life. The fee for 2016 is expected to be approximately $27.

The TRF will be calculated based on average covered lives during the first nine months of 2014 (even if the plan operates on a non-calendar plan year). The methods used to count lives are very similar to those used to calculate the Patient-Centered Outcomes Research Institute (PCORI) fee.

View a chart that compares the PCORI and TRF requirements.

8/4/2014

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For more information, contact: Creative Planning Benefits, LLC
Phone: 913.385.7000 – Email: trustedadvisor@cpfirms.com

Why HRInsider?

Benefits Compliance: The portal offers updates, overviews, forms and other information on a wide variety of benefits-related legislation that require employer compliance, including:

- PPACA (health care reform)
- COBRA
- HIPAA
- FMLA
- ERISA
- Health savings accounts (HSAs)

Labor Compliance: HRInsider also provided compliance information and forms for major federal employment laws, such as:

- Equal Pay Act
- WARN Act
- ADA
- Pregnancy Discrimination Act

Taxation: This web tool provides an overview of the payroll and tax implications of various benefits, such as life insurance and self-insured plans, for employers and employees

Resource Center: The portal contains a number of extensive compliance books and labor law newsletters from Fisher & Phillips, as well as employee communications for health and wellness topics and useful HR industry news and links

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HRElements®

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- Compliance news and developments on major benefits-related legislation, such as:
  - > ERISA
  - > COBRA
  - > HIPAA
  - > FMLA
- Compliance news on employment laws, such as the ADA, EFCA and more
- Retirement plan news, including 401(k), 403(b) and pension plans
- Prescription drug management and trends
- Wellness and disease management
- Hiring and staffing trends and tips
- Employee benefits and cost-containment trends

Trusted Information: HR Elements' news is gathered from the most respected national, regional and industry media sources.

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Employer Webinar Series

CREATIVE PLANNING BENEFITS, LLC

More complex compliance regulations and rapidly shifting benefits programs pose an increasing challenge to employers. Hiring employees, initiating wellness programs, offering COBRA or handling any other HR-related task requires up-to-date knowledge of compliance and labor laws.

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Webinar Benefits

Information You Can Trust: Each webinar is organized and conducted by a qualified attorney at the law firm Jackson Lewis LLP These attorneys are experts in their field and can provide the facts you need to comply with benefits and labor laws.

Timely Information: The webinar series is conducted live and is designed to provide the most up-to-date compliance and labor information.

Tailored for Employers: These webinars are targeted toward owners, C-level management, HR officers and staff, benefits managers, compensation management and corporate health and wellness officers.

Relevant Topics: Webinar subjects cover a wide variety of compliance and labor issues. Examples include:

- Family and Medical Leave Act
- Changes to the Americans with Disabilities Act
- COBRA update and overview
- Compliance issues regarding HSAs, HRAs and FSAs
- Legal implications of running a wellness program

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BASE SCREENING RECAP		
Includes the following services:	Blood Pressure	Cholesterol
	HDL	LDL
	Height	Weight
	BMI	Waist Circumference
**Additional services available; priced per event.*	Body Fat %	Education
	Triglycerides	

SCREENING PRICING	
Number Screened:	Price Per Appointment:
20 to 100	$40
< 20	$100 + $44 per Appointment

<10 Day Notification	$200

- *Billing is based on participation commitment, 20 days prior to screening event date.*
- *Mileage fees may apply.*

healthyFit™ | Working Wellness Education

Class and Webinar Pricing

Education Program Pricing Includes:
Professional presenter with appropriate credentials for presentation topic
Class material provided
Promotional communications provided, including flyers and emails
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*Single Session Class OR Unlimited Webinar Views	Participation Requirements
$250/Choice Webinar or Class	No minimum or maximum

Single Session Class Cancellation Fee:	
<10 Day Notification	$200

**Mileage fees may apply for single-session classes.*

healthyFit™

Working Wellness Education

Working Wellness Classes and Webinars are designed to educate members on a variety of health and wellness topics. Participants are challenged to apply new healthy habits to every day life.

Working Wellness Education is delivered as single session classes or on-demand webinars. Classes are presented by a trained wellness professional and webinars are available to view on-demand.

Working Wellness Classes and Webinars:

Creating a Wellness Action Plan:
Identifying personal values is key to adapting value-driven behaviors. Learn to connect healthy behavior changes to your personal values for real lifestyle change!

Thinking About Quitting:
The health risks of tobacco use are widely known but many people don't know how to get help to quit. Make the decision to quit and learn how to stay tobacco free!

Balanced Budget, Balanced Diet:
Learn to save money while preparing healthier meals. Learn the value of meal planning, smart grocery lists, grocery shopping, coupons and more.

Make the Most of Your 10 Minute Break:
Ten minutes may not seem long, but it's enough time to calm your mind and relax your body. Learn techniques that work and can be done in 10 minutes.

Start a Walking Program on the Right Foot: Walking is a simple way to improve your health and fitness. With the right techniques, you'll walk your way to better shape in no time.

Know Your Numbers:
Blood pressure, cholesterol, HDL, LDL, lipids, glucose, BMI...the numbers go on and on! But what do they mean? When you're aware, you're halfway there!

Strength Training: Anytime, Anywhere:
Strength training is key to overall fitness and you don't have to hit the gym to do it! Learn simple techniques to add strength training exercises to every day life.

Healthy Lunches, Eating In or Out:
Does eating out break your budget? If you don't eat out, you may be saving money but are you tired of the same old turkey sandwich. Keep lunch fresh!

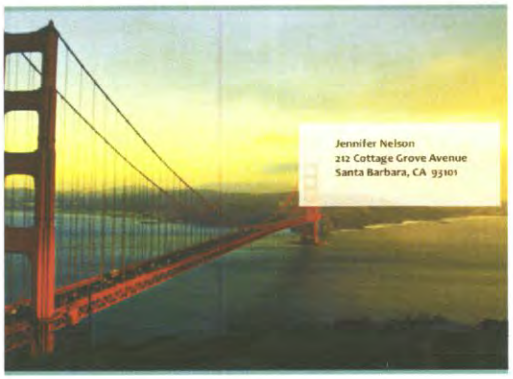
Simplify Your Life:
Life can be complicated sometimes. We are all looking for more time and energy! Focus on prioritizing and find ways to get more out of life!

Diabetes 101:
Diabetes affects 25 million people today and statistics are on a steady rise. Learn basic diagnosis, prevention, treatment tips for diabetes management.

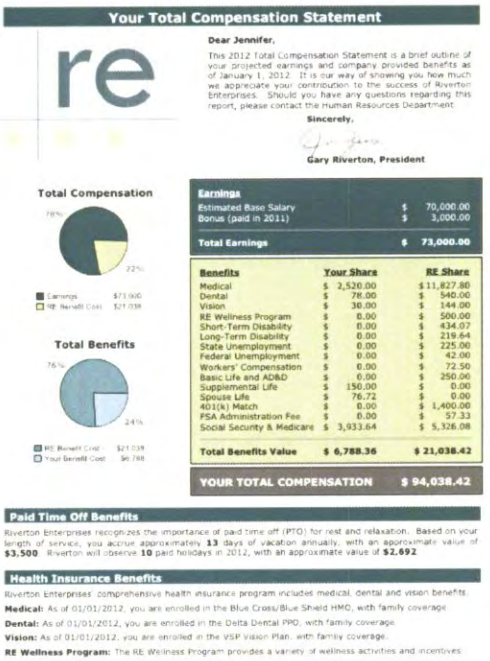
Working Wellness Delivered!

For more information, please contact Lisa Skeens: 816-823-6714.

Total Compensation Statements



Your
Total
Compensation
Statement 2012



Your Total Compensation Statement

re

Dear Jennifer,

This 2012 Total Compensation Statement is a brief outline of your projected earnings and company provided benefits as of January 1, 2012. It is our way of showing you how much we appreciate your contribution to the success of Riverton Enterprises. Should you have any questions regarding this report, please contact the Human Resources Department.

Sincerely,

Gary Riverton, President

Total Compensation

78% 22%

Earnings $73,000
RE Benefit Cost $21,038

Total Benefits

76% 24%

RE Benefit Cost $21,038
Your Benefit Cost $6,788

Earnings	
Estimated Base Salary	$ 70,000.00
Bonus (paid in 2011)	$ 3,000.00
Total Earnings	**$ 73,000.00**

Benefits	Your Share	RE Share
Medical	$ 2,520.00	$ 11,827.80
Dental	$ 78.00	$ 540.00
Vision	$ 36.00	$ 144.00
RE Wellness Program	$ 0.00	$ 500.00
Short-Term Disability	$ 0.00	$ 434.07
Long-Term Disability	$ 0.00	$ 219.64
State Unemployment	$ 0.00	$ 225.00
Federal Unemployment	$ 0.00	$ 42.00
Workers' Compensation	$ 0.00	$ 72.50
Basic Life and AD&D	$ 0.00	$ 250.00
Supplemental Life	$ 150.00	$ 0.00
Spouse Life	$ 76.72	$ 0.00
401(k) Match	$ 0.00	$ 1,400.00
FSA Administration Fee	$ 0.00	$ 57.33
Social Security & Medicare	$ 3,933.64	$ 5,326.08
Total Benefits Value	**$ 6,788.36**	**$ 21,038.42**
YOUR TOTAL COMPENSATION		**$ 94,038.42**

Paid Time Off Benefits

Riverton Enterprises recognizes the importance of paid time off (PTO) for rest and relaxation. Based on your length of service, you accrue approximately **13** days of vacation annually, with an approximate value of **$3,500**. Riverton will observe **10** paid holidays in 2012, with an approximate value of **$2,692**.

Health Insurance Benefits

Riverton Enterprises' comprehensive health insurance program includes medical, dental and vision benefits.

Medical: As of 01/01/2012, you are enrolled in the Blue Cross/Blue Shield HMO, with family coverage.

Dental: As of 01/01/2012, you are enrolled in the Delta Dental PPO, with family coverage.

Vision: As of 01/01/2012, you are enrolled in the VSP Vision Plan, with family coverage.

RE Wellness Program: The RE Wellness Program provides a variety of wellness activities and incentives.

Boost Employee Retention and Morale

It's no secret that Total Compensation Statements are the most reliable and cost-effective way for organizations to communicate the value their compensation and benefits.

Your success starts with choosing printed Total Compensation Statements from Ebix Health. We have more than thirty years of experience supporting America's leading organizations with their total compensation or total rewards projects. Our printed services team is available to plan and execute every phase of a comprehensive communication strategy from pre-statement communication to post-statement surveys. Throughout the process of design, data gathering, calculations, and production we keep you fully informed on our progress using our secure, encrypted, project management website.

BENEFITS:

- Gives you the flexibility to present information in a variety of printed formats to focus employees on key components of their compensation and benefits
- Highlight the importance of employer provided benefits like medical insurance, retirement and paid time off
- Increase employee participation in voluntary benefit programs
- Create a dialog with employees regarding strategic company goals and how total employee salary and benefit costs impact that goal
- Customize with your company logo, other supporting graphics, colors, benefit statement message (theme) and any unique requirements to reinforce your organization's brand and culture
- Generate electronic PDF statements
- Create project archives capturing final statement output for all covered "benefit eligible" employees

EBIX HEALTH

800.755.2326
www. ebix. com
Email: ebixhealthsales@ebix.com

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Employer Reference Letters

ghbors

m, Box 188, Maryville, MO 64468 or email to: ads@maryvilledailyforum.com

Month

-JIM FALL/DAILY FORUM

h for November. They right: program coor-

Arnold Insurance receives honor

-SUBMITTED PHOTO

Randy Arnold and his staff at Arnold Insurance were honored for 21 consecutive years of reaching Blue Chip status for Blue Cross & Blue Shield.

Blue Cross & Blue Shield recognizes the top 12 agencies out of approximately 1,700. Arnold Insurance is one of only four agencies that have qualified for 21 consecutive years. The Blue Chip status is based on professionalism displayed in the field, quality of customer service and volume of business in force.

Pictured (left to right) are: Tom Bowser, president and CEO of Blue Cross; Arnold; Roger Foreman, senior executive vice president of marketing and Larry Murphy, vice president of agent relations.

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P.O. Box 328 ■ Maryville, MO 64468
660-582-3113 ■ 660-582-2965 Fax

David R. Bell, Executive Director *Robert P. Westfall, Board Chairman*

October 12, 2011

To Whom It May Concern:

Arnold Insurance Services, Inc. has provided group medical and life insurance as well as AFLAC and vision policies to Community Services, Inc. for several years. Throughout the course of our working with Arnold Insurance, we have been served by a professional, knowledgeable staff with exemplary customer service.

We are very satisfied with Randy Arnold as well as his staff. They have shown a complete and thorough knowledge of the field of insurance. It is important to have someone you trust that can guide you through the maze of health benefits.

If you have any questions in regards to this letter or our experience with Arnold Insurance Services, Inc., please feel free to contact me at 660-582-3113.

Sincerely,

Bonnie Patterson

Bonnie Patterson
Deputy Director

KING CITY R-1 PUBLIC SCHOOLS

300 Grand, PO Box 189, King City, Missouri 64463
Bruce Skoglund, Superintendent
bruceskoglund@kingcity.k12.mo.us
(660) 535-4319 FAX (660) 535-4765

Mike Wolf, High School Principal
mikewolf@kingcity.k12.mo.us
(660) 535-4319

Adrianne Workman, Elementary Principal
adrianneworkman@kingcity.k12.mo.us
(660) 535-4712 FAX (660) 535-4356

October 14, 2011

Arnold Insurance
115 E. 4th
Maryville, Missouri 64468

To Whom It May Concern:

This year we changed from our previous insurance provider to Arnold Insurance. The primary reason for the change was the savings in premiums that our District would incur in switching to Arnold Insurance with no loss of benefits for our employees. As a superintendent for over 15 years, this is the first time that my school's health insurance has been provided by a local agent. I have been pleasantly surprised with the service that has come with Randy and his staff being local. They came and talked with the staff and made the change to a different provider easy and smooth. As problems and questions have arisen, Johnna is always quick and helpful in getting them solved. We are pleased and satisfied with the change to Arnold Insurance.

If you need more information, please contact my office at (660) 535-4319.

Sincerely,

Bruce A. Skoglund
Superintendent of Schools

WEST CENTRAL COMMUNITY ACTION

HELPING PEOPLE, CHANGING LIVES

P.O. BOX 709
HARLAN, IOWA 51537
PHONE (712) 755-5135
FAX (712) 755-3235

October 14, 2011

RE: Arnold Insurance Services Inc.

To Whom it may Concern:

Arnold Insurance has been West Central Community Action's (WCCA) dental, health and life insurance broker for over twelve years. WCCA is a state and federally funded community action/anti-poverty, non-profit corporation with 192 employees spread over 10 counties in southwest Iowa.

Randy Arnold and his team are consistently willing to go the extra mile for WCCA or our people. Randy works with potential and current insurers to get WCCA the lowest bids/renewals possible. The challenge of meeting with our people to explain new or changing plans has always been well met by Arnold Insurance – even during very busy times.

Through all the changes in the industry, plans and insurance companies – Arnold Insurance, Inc. has been our broker. The service WCCA receives is beyond compare.

Thank you,

D E Lawson

Dennis E. Lawson
Human Resources Director
West Central Community Action

MIDLAND
GIS Solutions

501 North Market, Maryville, Missouri 64468
Phone: 660-562-0050 Fax: 660-582-7173 Toll Free: 877-375-8633
gis@midlandgis.com www.midlandgis.com

October 6, 2011

Mr. Randy Arnold
Arnold Insurance Services, Inc.
115 East 4th St
Maryville MO 64468

Mr. Randy Arnold,

Our firms, Midland Surveying, Inc., Midland GIS Solutions, LLC, and Nodaway County Abstract & Title Company have trusted Arnold Insurance Service to provide our health insurance needs for over 20 years. Randy and his staff continually provide sound advice providing options at renewal, assist with personal claims and offer recommendations in our best interest. They have proven without exception to be a valuable partner and have been a true advocate on our behalf.

We care about the personal well being of those we work with. Providing the best possible health care benefits is a commitment we made long ago and still hold today. Randy and his staff have been an invaluable asset to that commitment and we would recommend Arnold Insurance without hesitation.

Respectfully submitted,

John Teale, P.L.S.
President

JT:mb

STANBERRY R-II SCHOOL DISTRICT
Dr. Bruce Johnson, Superintendent
bjohnson@sr2.k12.mo.us

610 North Park Street
Stanberry, MO 64489

Phone (660) 783-2136
Fax (660) 783-2177

October 14, 2011

To Whom it May Concern:

The Stanberry R-II School District has been insured through Arnold Insurance since July 1, 2011. At that time, the District changed health insurance providers because rates had increased tremendously. When we made the change to Arnold Insurance Agency, we realized a tremendous financial savings. Because of Randy Arnold's efforts to sign our school, our health insurance costs are down making our employees AND the District taxpayers spend less on health insurance premiums than they might have.

In addition to the financial benefits, Arnold Insurance Agency provides outstanding customer service. Our employees know that they will get answers when they call the agency's office. When a covered employee has a problem, Randy's agency persists until it is resolved.

The Stanberry R-II School District is very excited about our new health insurance. We recommend using Randy Arnold for your health insurance needs.

Sincerely,

Dr. Bruce Johnson
Superintendent

"HOME OF THE BULLDOGS"

ATCHISON COUNTY COMMISSION

David P. Chapin
North District Commissioner

Curtis Livengood
Presiding Commissioner

Kent A. Fisher
South District Commissioner

P.O. BOX 280
400 S. Washington Street
ROCK PORT, MO 64482
Phone (660) 744-6214 Fax (660) 744-5499
Email – acclerk@rpt.coop

Commission meets on Tuesday and Thursday Mornings

Tuesday, September 27, 2011

Arnold Insurance Services, Inc.
115 E. 4th Street
Suites 2 & 4
Maryville, MO 64468

Mr. Randy Arnold,

Atchison County is pleased to provide a letter of recommendation to you and your colleagues at Arnold Insurance Services. You have provided Atchison County employees with group medical insurance, vision, dental and life insurance options for the past several years.

You have always worked with the commission and shared your knowledge and experience to secure the right insurance at the best rates for our employees.

The high level of professionalism that is portrayed by you and all your staff on a day to day basis had made it a pleasure to do business with you.

Sincerely,

Susette M. Taylor

Susette M. Taylor
Clerk of the Atchison County Commission

MARYVILLE R-II SCHOOL DISTRICT

OFFICE OF SCHOOL SUPERINTENDENT

1429 South Munn Avenue • Maryville, MO 64468
Phone 660-562-3255 • Fax 660-562-4113
www.maryville.k12.mo.us

October 20, 2008

To Whom It May Concern:

The Maryville R-II School District has been insured through Arnold Insurance since July 1, 2003. At that time, the District changed health insurance provider because rates had increased tremendously. When we made the change to Arnold Insurance Agency, we realized a tremendous financial savings. Since that time, Randy Arnold has worked hard to keep our rate increases as reasonable as possible. Each year he has been able to negotiate on our behalf with the insurance company to achieve positive results. Because of his efforts to keep our health insurance costs down, our District taxpayers and employees spend less on health insurance premiums than they might have.

In addition to the financial benefits, Arnold Insurance Agency provides outstanding customer service. Our employees know that they will get answers when they call Johnna Beemer, our primary contact at the agency's office. When a covered employee has a problem, Johnna or Randy persists until it is resolved.

The Maryville R-II School District is pleased with the products and the service that Arnold Insurance Agency has provided over the past five years. We recommend them highly.

Sincerely,

Vickie Miller

Vickie H. Miller, Ph.D.
Superintendent

A Tradition In Excellence... AND STILL GROWING!

Sherry Seltman
County Clerk

Jackie Deskins
Deputy County Clerk

Deb Eckerson
Voter Registration Clerk

State Of Missouri
COUNTY OF HARRISON

Jack W. Hodge
Presiding Commissioner

George Bowles
Commissioner

Roger Gibson
Commissioner

October 21, 2008

Arnold Insurance Services, Inc.
115 E. 4th St.
Suites 2 & 4
Maryville, MO 64468

Mr. Randy Arnold,

This letter of accommodation is long overdue. For the last six years, you have provided Harrison County employees with their group medical insurance, AFLAC, vision and dental options.

The high level of professionalism that is portrayed by you and all of your staff members is very much appreciated. You have always had the time to share your knowledge and experience with us as we sort through the different benefit options. As always, we strive to get the most benefit for the money spent and you have always explored every avenue possible to secure the right insurance that best suits our employees.

We appreciate all the effort that goes into providing the coverage that meets the needs of our employees.

Sincerely,

Jackie Deskins

Jackie Deskins
Deputy County Clerk
Harrison County

P.O. Box 525 Bethany, MO 64424 • Phone (660) 425 6424 •Fax (660) 425-3772

City of Maryville, Missouri
415 NORTH MARKET • P.O. BOX 438 • 64468-0438 • TELE. (660) 562-8001

RE: AFLAC

Dear Mayor Farlan:

It is my understanding that the City of Grain Valley is considering purchasing insurance from AFLAC through the Arnold Insurance Agency. I have some insights into the matter that I would like to share with you. Perhaps this information will help you and the City Council with this decision.

The City of Maryville, Missouri employees me. Part of my job responsibilities involves interfacing with both the Arnold Insurance Agency and the AFLAC corporate office. We have had supplemental insurance through the Arnold agency for 17 years. I have found them very professional and helpful. Any problem I have had has been promptly addressed and resolved. Our employees have been very satisfied with the services provided.

In addition, I am responsible for paying the AFLAC premium. That has required me to communicate with the AFLAC corporate office. That interaction has been very favorable. From the standpoint of the City of Maryville, we have no complaints and we are very satisfied with the service and coverage provided by AFLAC.

In addition to my professional involvement with both the Arnold agency and AFLAC, I must note that I am personally very satisfied with the coverage I have with AFLAC. I have the accident, cancer and personal recovery plus policies. My claims have been promptly paid and I have found the employees at Arnold Insurance very helpful. I know that there are many people, who have complaints about their insurance companies and their agents; however I have been fortunate with my own personal experience. Therefore, I can honestly give both the Arnold agency and AFLAC my highest personal recommendation.

Should you or anyone with the City of Grain Valley have any questions, I would welcome your call.

Sincerely yours,

Sharon Espey

Sharon Espey

MARSHA J CARTER

SHELBY COUNTY AUDITOR AND ELECTION COMMISSIONER

July 26, 2005

To Whom It May Concern:

Shelby County signed on with Arnold Insurance Services as of July 1, 2000. We were in the midst of ever increasing health insurance costs and decided it was time to look elsewhere.

Shelby County is a high usage group, but we feel that Randy has worked hard as our agent. Since he is an independent agent, he is constantly scouting the market for the best companies with the best health plans for the best rates. He is always available for us and has given the Board of Supervisors sound advice to help them make decisions concerning the health insurance coverage for our nearly 100 employees.

Shelby County has not regretted our decision to partner with Arnold Insurance Services. In 2000, we knew we needed an expert to guide us through the health insurance maize, and we found that in Randy.

Best regards,

Marsha J. Carter

Marsha J. Carter
Shelby County Auditor

612 COURT STREET, HARLAN, IA 51537
712-755-3831 FAX 755-3200
mcarter@shco.org

ARNOLD
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Life, Health, Group, Disability, Long Term Care Plans, Section 125 Plans and Annuities

"Where your peace of mind is our success!"

CLIENT TESTIMONIALS

"We at Loch Sand and Construction Company feel **very fortunate** to have such a capable insurance broker as Arnold Insurance Services in a city the size of Maryville, Missouri. The staff is always willing to solve any problems or answer any questions whenever they arise. Randy really works **for his clients** to get the **best** possible coverage for the lowest price. He really knows the marketplace."

Millie Loch
Loch Sand and Construction Company

"The service we receive from Arnold Insurance Agency is **outstanding**. They have gone "above industry standards" on informing employees on benefit plan details and customizing the **best** insurance plan for our company and employees. We have been extremely satisfied, and would **gladly recommend** them to any company or organization who desires a **full service agency.**"

Larry Peters
Western Engineering Company, Inc.

"Arnold Insurance Services, Inc. has been our health insurance broker for the past five years. Randy's knowledge of the Health Insurance Business has been a **definite asset** to our business in providing the best possible health insurance plan for our employees. He has provided answers to our questions in a **prompt and concise manner**. Frequently he stops by or calls our office to offer his assistance with any problems our office staff or employees may have."

Patricia L. Robbins
Robbins Lightning, Inc.

"We have worked with Arnold Insurance Services, Inc. for the past three years and have been **extremely** satisfied with Randy and his staff's service. They've helped us provide a unique plan that benefits both company and employee. We get questions answered with prompt, personal care and enjoy the "drop-by" visits. We would gladly recommend them to anyone looking for **top of the line health care benefits and service"**.

Connie Fuller
Woodruff Arnold Home Center

Northside Mall • Maryville, MO 64468
Business (660) 562-2085

City of Maryville, Missouri
415 NORTH MARKET • P.O. BOX 438 • 64468-0438 • TELE. (660) 562-8001

Aug 2, 2004

Randy Arnold
Arnold Insurance Services Inc.
Northside Mall
Maryville, Missouri
64468

Dear Randy,

It is with much delight and satisfaction that I fulfill your request for a 'letter of recommendation'.

As you are aware Arnold Insurance has been doing business with the City of Maryville for 6 years. In this time you have provided our employees the ability to access AFLAC supplemental insurance and more recently Blue Cross & Blue Shield health insurance. The employees of Maryville are your biggest supporters; they have been very pleased with the assistance you and your knowledgeable staff provide in understanding their coverage, especially the often complex Explanation of Benefits (EOB) statements. Moreover, I have found that employees appreciate the ability to 'stop by' and confidentially talk with your staff about a heath insurance related issues. As well as handling our health insurance needs, you have assisted in the City's federally mandated HIPPA compliance. Consequently, the City of Maryville is happy to have Arnold Insurance Services as our 'hometown' provider.

Respectfully,

Matthew Unrein
Assistant City Manager

MARYVILLE R-II SCHOOL DISTRICT
1429 South Munn Avenue
MARYVILLE, MISSOURI 64468-2756

OFFICE OF SCHOOL SUPERINTENDENT
TELEPHONE 660-562-3255
FAX 660-562-4113

A Tradition In Excellence ...AND STILL GROWING!

May 6, 2004

TO WHOM IT MAY CONCERN:

The Maryville R-II School District contracted with Arnold Insurance Services to provide health insurance coverage for our employees starting with the 2003-04 school year. Prior to the selection of Arnold Insurance Services, the District went through an intensive and very competitive bidding process to provide those services. During the bidding process and during the school year in servicing the account, Mr. Randy Arnold and his staff have proven to be very professional, ethical, and helpful.

The District had been with our previous carrier more than 25 years, and our staff was concerned about making a change. Mr. Arnold was able to provide us with the same coverage as our previous carrier at no additional cost. Mr. Arnold and his staff have followed through with quick and efficient service by conducting staff informational meetings, ushering our staff through the enrollment process, and following up with staff questions and concerns. For the first time in my administrative career, I have received thank-you notes from staff because of the quality of service provided by the Arnold Insurance Services agency.

As we began to look at renewal rates for the upcoming year, Mr. Arnold has personally fought for the District's interests and was able to present a minimal and certainly acceptable increase for our renewal rate. I am pleased to offer my recommendation for the Arnold Insurance Services agency and do so without any hesitation.

Sincerely,

Jay W. Reese
Superintendent of Schools

JWR:cd

HARRISON COUNTY R-4 SCHOOL DISTRICT

JASON TOLEN
Principal

KIRBY PAYNE
President, Bd. of Ed.

A+ and School-to-Work Grant School
DAVID CROSS, Superintendent
Phone 660/876-5221 or 5218
FAX 660/876-5553
A+/STW Phone 660/876-5435
P.O. Box 45, 141 Lindsay Ave.
GILMAN CITY, MISSOURI 64642

KERRI WARD
Treasurer, Bd. of Ed.

BRUCE WILLIAMS
Secretary, Bd. of Ed.

September 6, 2005

Arnold Insurance and Linda Shelby
115 E. 4th St.
Maryville, MO 64468

To Whom It May Concern:

Our school district has been insured with Arnold Insurance since October 2003. We sought out their services because insurance rates with BCBS, our prior carrier, had increased tremendously. Arnold Insurance was able to get us great rates on our medical insurance and offer AFLAC coverage as well. Randy Arnold works closely with many insurance companies to offer us the best rates possible. An added bonus is that Arnold Insurance is able to accommodate our employees by offering deductible choices of $500 or $1500 to better suit their needs.

Arnold Insurance has assigned each business with a representative to refer to when you have questions regarding your policies. Linda Shelby is our district's representative and she is extremely helpful in answering questions and getting forms to us when needed. Arnold Insurance is also very helpful in processing employee claims. All AFLAC claims are processed quickly by faxing doctors' receipts to Linda, who then turns them in to the company for you. Overall we are extremely pleased with the service Arnold Insurance has provided to our school district and would highly recommend them for all your insurance needs.

Sincerely,

David Cross

Mr. David Cross
Superintendent of Schools
Gilman City R-IV School District

kw

MTE OFFICE CENTER

"Everything for the office since 1935"

216 E Third St. / PO Box 250
Maryville, MO 64468

Phone 816-582-7128 / 800-825-0182
Fax 816-562-2052 / 800-748-1479

Arnold Insurance Services, Inc.
Northside Mall
Maryville, MO 64468

Dear Randy

Thank you for the great service you provide the employees of MTE. I believe that there is not much difference in the different insurance coverages. The difference is the support of the agency behind the coverage. Many times your company has helped and sometimes battled for our group.

As an employer, your efforts relieve me of one less headache with which to deal. I appreciate your time in helping us find the appropriate coverage at a reasonable price, filing the forms, and keeping us updated on changes.

Thanks again for a job well done.

Sincerely

Roger Baker
President

City of Maryville, Missouri
415 North Market Street • P.O. Box 438 • 64468-0438
Tele. (660) 562-8001 • Fax (660) 562-3895

October 17, 2008

Arnold Insurance
115 E. 4th
Maryville, MO 64468

RE: Customer Service

To Whom It May Concern:

Arnold Insurance has been the insurance provider for the City of Maryville for several years. They are our provider for group health insurance, group dental & life insurance, supplemental life insurance, and AFLAC. We have always found the staff at Arnold Insurance to be very knowledgeable about our plans and extremely helpful with any of our insurance needs.

Their dedication to customer service is evident. Every time I or any of our employees has a question or an issue with a claim, they do their best to provide us a timely response. Overall, we have been very satisfied with the quality of service provided by Arnold Insurance and would gladly recommend their services to anyone.

Sincerely,

Amy Strough

Amy Strough
Human Resources Manager
City of Maryville

South Nodaway R-IV Schools

Barnard & Guilford Missouri

Gold Star School

South Nodaway Elementary School
34471 State Route M - PO Box 75
Guilford, MO 64457
Phone-(660)652-3718
Fax-(660)652-3711

South Nodaway High School
209 Morehouse
Barnard, MO 64423
Phone-(660)652-3727
Fax-(660)652-3411

October 13, 2011

To Whom It May Concern:

The South Nodaway R-IV School District has been insured through the Arnold Insurance Company since the 2007-08 school year. Prior to that time, we had Blue Cross/Blue Shield Insurance through the Forrest T. Jones Company. So our primary reason, at that time, for change was CUSTOMER SERVICE.

Johnna Beemer and Randy Arnold have provided excellent customer service for our District. We can now get someone on the phone and they will actually follow up and solve the issue. They have fought for our district to the lowest rates possible when we had an unhealthy pool. We were in serious in jeopardy of becoming an uninsurable group due to the health issues at our District. Since we have become a more attractive pool, they have fought to get a **much** lower rate for our group. It feels like Randy and Johnna take a personal interest in our group. They are able to give us rate caps that assist in budgeting where before we could not get a rate until months after a budget was in place.

They have truly saved our health insurance group. For the first time ever, we received a rate for our employees that the school could pay the **entire** premium. We could not give a higher recommendation for their insurance service.

Sincerely,

Kyle Collins, Superintendent
South Nodaway R-IV School District

CREATIVE PLANNING

CREATIVE PLANNING, INC.

RISK MANAGEMENT CONSULTING

The most common answer we get in speaking with CFOs, general managers, and business owners is that while they wear many hats, they wear the risk management hat less than 1% of the time. Managing your company's risk is our focus 100% of the time.

RISK MANAGEMENT SERVICES

Our process is diagnostic and consultative, and utilizes the following services:

- Loss Control Survey
- Employee Interviews
- Experience Mod Review
- Claims/Reserve Analysis
- OSHA Compliance
- DOT & Fleet Safety
- Accident Analysis
- Ergonomic Assessments
- Disaster Planning
- Contract Reviews
- Human Resources
- Safety Manuals
- Safety Meetings
- Substance Abuse Testing
- Insurance Program Design and Review

INSURANCE PROCUREMENT SERVICES

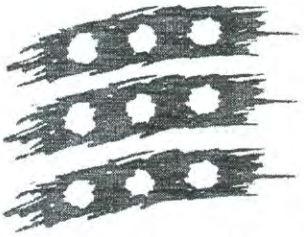
A competitive insurance program is a byproduct of effective risk management. As your outsourced risk manager, we'll work in concert with your organization to provide a safer work place. Then, we'll make sure underwriting knows it.

With hundreds of insurer relationships, we are proficient in all industries and lines of business:

- Common Property and Casualty Lines
- Professional Liability / Errors & Omissions
  - Contractors
  - Doctors
  - Real Estate
  - Accountants
  - Lawyers
  - Miscellaneous
- Management Liability
  - Directors & Officers
  - Employment Practices
  - Fiduciary
  - Kidnap & Ransom
- Environmental/Pollution Liability
- Surety Bonds
- Personal Insurance Programs

WWW.CPFIRMS.COM

CREATIVE PLANNING



CREATIVE PLANNING, INC.

HUMAN RESOURCE CONSULTING

Employee benefits bring constant challenges for business owners. Increased costs, lack of employee awareness, and human resource issues command professional consultation, not just another salesperson. Let us worry about this for you.

BENEFITS AND HR SERVICES

- Tools to increase employee awareness and appreciation
- Employee handbooks
- COBRA assistance
- Health-wellness programs
- In-house CPA, CFPs
- In-house attorney overseeing employment law related issues
- Executive carve-out plans
- HSA-HRA specialists

FINANCIAL ADVISORY SERVICES

A coordinated approach to all of your financial services needs.

RETIREMENT PLAN CONSULTING

- Accredited fiduciary services
- In-house attorney overseeing plan document reviews
- CPA advising on tax issues related to retirement plans
- Certified Financial Planner conducting individual participant meetings
- Customization of asset allocation models for plan participants
- Profit sharing, 401K management and advisory services
- Traditional and Roth IRA plan consulting

INVESTMENT MANAGEMENT & WEALTH MANAGEMENT

- Listed in *Worth Magazine* and *Barron's Magazine* as one of the Top 100 Wealth Advisors in the country
- Independent "fee based" wealth advisor
- Comprehensive financial planning and investment management
- Tax planning
- College planning and survivor needs planning
- Charitable planning

WILL AND TRUST CENTER

- Personalized wills
- Living wills
- Revocable trusts
- Irrevocable trusts
- Charitable trusts
- Foundations
- Financial and health care powers of attorney
- Business succession planning
- Buy-sell agreement

WWW.CPFIRMS.COM

Randy Arnold

From: Ron Rowe <Ron.Rowe@BlueKC.com>
Sent: Monday, August 11, 2014 12:38 PM
To: arnoldinsurance
Cc: Craig Rawlinson
Subject: RE: City of Maryville--- Healthier You Wellness program exception

Randy:

Craig knows how to get this set up and the charges will come to me. Craig use our vendor at Cobalt, Healthy Fit(or whatever they are called).

Ron Rowe
Blue Cross and Blue Shield of Kansas City
Dept. Vice President, Small Group and Consumer
2301 Main Street
Kansas City, MO 64108
816-395-2894

From: Randy Arnold [mailto:arnoldinsurance@embarqmail.com]
Sent: Monday, August 11, 2014 11:38 AM
To: Ron Rowe
Subject: City of Maryville--- Healthier You Wellness program exception

Ron,

I need your help per our conversation a few weeks ago. I wanted to see if we could offer the City of Maryville our Healthier You program to begin On Jan 1 with their renewal this year. They have been loyal customers to BC&BS for the last 13 years and have about 78 EE's and at one time were over a 100 EE's I have been talking to them about our Healthier You wellness program for years and they would VERY much like to offer it to their EE's. They are billing over $1,000,000 of annual premiums and with their great loyalty to BC I would REALLY like to be able to offer it to them. What are your thoughts???
Thanks Ron!

Randy Arnold

pmg01.bluekc.com made the following annotations

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healthyFit™

Biometric Screening Services

The Healthy*Fit* team partners with employers to plan and promote each *FitEVENT*. Your team and resources includes a dedicated Healthy*Fit* Event Planner, Professional Screening Staff, Appointment Scheduling System and Promotional Material.

Each participant receives a confidential one-on-one results consultation and immediate hardcopy results.

HealthyFit FitEVENT WELLNESS FOR LIFE

Sign-Up, Show and Know Your Numbers!

Base Screening Services:

Body Composition Tests	Finger-Stick Blood Tests
HEIGHT	BLOOD PRESSURE
WEIGHT	CHOLESTEROL
WAIST CIRCUMFERENCE	GLUCOSE
BODY MASS INDEX	HDL
BODY FAT %	LDL*
	TRIGLYCERIDES*

Additional services available | **Test requires fasting*

For more information, please contact Lisa Skeens: 816-823-6714

healthyFit™

Biometric Screening Services

BlueKC Small Group Special Pricing

BASE SCREENING RECAP		
Includes the following services:	Blood Pressure	Cholesterol
	HDL	LDL
	Height	Weight
	BMI	Waist Circumference
**Additional services available; priced per event.*	Body Fat %	Education
	Triglycerides	

SCREENING PRICING	
Number Screened:	Price Per Appointment:
20 to 100	$40
< 20	$100 + $44 per Appointment

CANCELLATION	
<10 Day Notification	$200

- *Billing is based on participation commitment, 20 days prior to screening event date.*
- *Mileage fees may apply.*

healthyFit™ | Working Wellness Education

Class and Webinar Pricing

Education Program Pricing Includes:
Professional presenter with appropriate credentials for presentation topic
Class material provided
Promotional communications provided, including flyers and emails
Online registration tool

*Single Session Class OR Unlimited Webinar Views	Participation Requirements
$250/Choice Webinar or Class	No minimum or maximum

Single Session Class Cancellation Fee:	
<10 Day Notification	$200

**Mileage fees may apply for single-session classes.*

healthyFit™

Working Wellness Education

Working Wellness Classes and Webinars are designed to educate members on a variety of health and wellness topics. Participants are challenged to apply new healthy habits to every day life.

Working Wellness Education is delivered as single session classes or on-demand webinars. Classes are presented by a trained wellness professional and webinars are available to view on-demand.

Working Wellness Delivered!

Working Wellness Classes and Webinars:

Creating a Wellness Action Plan:
Identifying personal values is key to adapting value-driven behaviors. Learn to connect healthy behavior changes to your personal values for real lifestyle change!

Thinking About Quitting:
The health risks of tobacco use are widely known but many people don't know how to get help to quit. Make the decision to quit and learn how to stay tobacco free!

Balanced Budget, Balanced Diet:
Learn to save money while preparing healthier meals. Learn the value of meal planning, smart grocery lists, grocery shopping, coupons and more.

Make the Most of Your 10 Minute Break:
Ten minutes may not seem long, but it's enough time to calm your mind and relax your body. Learn techniques that work and can be done in 10 minutes.

Start a Walking Program on the Right Foot: Walking is a simple way to improve your health and fitness. With the right techniques, you'll walk your way to better shape in no time.

Know Your Numbers:
Blood pressure, cholesterol, HDL, LDL, lipids, glucose, BMI....the numbers go on and on! But what do they mean? When you're aware, you're halfway there!

Strength Training: Anytime, Anywhere:
Strength training is key to overall fitness and you don't have to hit the gym to do it! Learn simple techniques to add strength training exercises to every day life.

Healthy Lunches, Eating In or Out:
Does eating out break your budget? If you don't eat out, you may be saving money but are you tired of the same old turkey sandwich. Keep lunch fresh!

Simplify Your Life:
Life can be complicated sometimes. We are all looking for more time and energy! Focus on prioritizing and find ways to get more out of life!

Diabetes 101:
Diabetes affects 25 million people today and statistics are on a steady rise. Learn basic diagnosis, prevention, treatment tips for diabetes management.

For more information, please contact Lisa Skeens: 816-823-6714.

ARNOLD Insurance Services, Inc.

Life, Health, Group, Disabiliity, Long Term Care Plans, Section 125 Plans and Annuities

"Where your peace of mind is our success!"

August 18,2014

City of Maryville
Mr. Greg McDanel-City Manager
Ms. Amy Strough-HR Director
Maryville City Council

Ladies and Gentlemen:

I would like to start by saying "Thank you" to Greg, Amy and the City Council for allowing us to serve you and your employees as your Broker/ Consultant over the past 13 years! I very much appreciate your business, loyalty and the relationships that we have gained during this time frame. In response to Amy's RFQ I have prepared a proposal summary for your consideration.

I have been working with **Creative Planning Inc. from Leawood Kansas** over the past 6 years. With all the additional compliance needs that come with the new ACA requirements, I have decided to **Co-Partner with Creative Planning per the City of Maryville Benefit Strategies and Services** to be able to offer an extensive list of **Value Added Services to the City of Maryville and your employees**. Creative Planning has over 225 employees. This year they have been rated by **CNBC and Barrons as the #1 Independent Advisor in America**. They have also been rated in the **Top 50 RIA's in America by Forbes magazine and Financial Times**! [see website: www.thinkingbeyond.com] **Mike Roberts, Managing Partner** over Creative's Benefit Division will be working directly with me on the City's account, if we are selected to serve you. **Creative has Risk Management Services, Benefits and HR Services, Financial Advisory Services, ie; Profit Sharing and 401 K Services, Property and Casualty Division, Will and Trust Center, plus they do Investment Management and Wealth Management Planning!** Creative Planning is the only Benefit Consulting Firm in Kansas City that are **Equity Partners with United Benefit Advisors. UBA** is the Nations Leading Independent Employee Benefits Advisory Organization. As Equity Partners they have access to all of UBA's tools and services. Through UBA, Creative has access to a ERISA attorney for questions and help. **The City will get two Brokerage Agencies for the price of one**! Together, **Arnold Insurance can bring Local Service with a proven track record,** and **Creative brings all the Value Added services, [see enclosed a list of services and tools available]**. Together, we can assist the City with strategic long range planning along with an extensive list of tools to achieve your goals. I believe the attached proposal will help answer the question **"Why Arnold Insurance & Creative Planning is the Best Choice for the City of Maryville as their Broker/Consultant".**

There are **4 primary reasons** that I believe we are the best choice for the City. The first two are Arnold Insurance's **"Proven Track Record"** and our "**Blue Chip Designation for 25 Consecutive Years**. The Blue Chip designation is given by Blue Cross to their top 10 Agencies! It is based on sales, volume of business in force, customer service levels and customer

Northside Mall • Maryville, MO 64468
Business (660) 562-2085 • aiscorp@asde.net • Fax (660) 562-3633

satisfaction. I believe that our history with the City has shown that we have done an excellent job in negotiating the City's renewals. Looking back at the last 8 years we have bid the benefits package out to several companies and received several decline to quote replies over the years. We have negotiated to a 0% increase in in 4 years and 8 months of that period of time and averaged 5.2% per year total with no changes in benefits. However, the City opted to make a small benefit change last year, for the first time, which brings the average to 4.5% over the 8 year period. The City's Group Dental plan had an Employee rate of $19.16 in 2005 and after 10 years the rate is $23.95, an average of 2.5% after negotiations with Principal. Considering trends alone have been much higher, plus with the new ACA taxes and claims history of the City, I feel very good about our ability to negotiate and bid your group benefit plans. Our ability to negotiate consists of several factors but the two primary ones are, Volume of Premium in force, which gets the Broker the companies attention and the second and more important one is the Relationship the Broker has with the upper management at the companies. My 25 consecutive years of Blue Chip designation speaks to both, my volume of premium and my relationships that I need to negotiate successfully on your behalf. I am **very excited to share with you one of the NEW BENEFITS that I just finished negotiating on the Cities behalf with Blue Cross a couple weeks ago. It is the addition of the HEALTHY FIT Biometric Screening Services for the employees of the City starting January 1, 2015 for FREE**. It is an **excellent WELLNESS program** that Blue Cross only offers to its groups that have over 100 Employees enrolled. [see attached from Ron Rowe- VP at Blue Cross- exception authorization to offer free].

The last two primary reasons are **"Local Service"** and **"Support to Our Community".** I believe there is a definite **"value"** that comes with **Local Service** and the ability of your employees to walk into our office to get help anytime they need to sit down and talk to someone. We have City employees come by almost weekly to ask questions about their benefits or have us help them file their AFLAC claims. Everyone in our office **Supports our Community** via property taxes and good and services we purchase locally. We support local programs like the Fire Department, DARE, Chamber of Commerce, Maryville School District, NWMSU, Downtown Revitalization, local churches and more.

I have included in the RFQ information about the **"Character"** of our company, our experience in the market place and how we wish to approach our relationship as a partnership to reach the long term goals and objectives of the City. It describes the **"Dedicated Service Team"**, their qualifications and their function to serve you and your employees. Our state of the art **"Online Enrollment Process"** is also described. Included is the non-group sponsored products and services we offer along with the new **Wellness Program that I have negotiated with Blue Cross to provide for you free.**

Next in the RFQ is the summary of our **Key Services** available. **Arnold Insurance has been sub-contracting and paying for the City's Section 125 Flex Spending** provided through Citizens Bank **since 2012. Creative Planning brings additional Key Services and Value ADDED services.** Together, our **Strategic Planning** process will be centered around the philosophy of meeting the City's unique goals and objectives. We will begin with a **detailed discovery process** centered on the City's strategy and goals. We will then seek to understand the role that **Health**

AFFIDAVIT OF WORK AUTHORIZATION

Comes now Randy Arnold as owner/manager first being duly
(NAME) (OFFICE HELD)
sworn on my oath, affirm Arnold Insurance Services Inc. is enrolled and will continue to
(COMPANY NAME)
participate in a federal work authorization program in respect to employees that will work
in connection with the contracted services related to City of Maryville RFQ Health Welfare for the duration of
(BID/SFS NUMBER)
the contract, if awarded in accordance with RSMo Chapter 285.530 (2). I also affirm that
Arnold Insurance Services does not and will not knowingly employ a person who is an
(COMPANY NAME)
unauthorized alien in connection with the contracted services related to City of Maryville RFQ
Health Welfare Broker for the duration of the contract, if awarded.
(BID/SFS NUMBER)

In Affirmation thereof, the facts stated above are true and correct (The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo).

Randy Arnold
Signature (person with authority)

Randy Arnold
Printed Name

President
Title

8/20/14
Date

Subscribed and sworn to before me this 20th of August, 2014. I am
(DAY) (MONTH, YEAR)
commissioned as a notary public within the County of Nodaway, State of
(NAME OF COUNTY)
Missouri, and my commission expires on 7/6/2017.
(NAME OF STATE) (DATE)

D. Elaine Freeman
Signature of Notary

8-20-14
Date

D Elaine Freeman
Notary Public Notary Seal
State of Missouri County of Nodaway
My Commission Expires 07/06/2017
Commission # 13420639

AFFIDAVIT OF WORK AUTHORIZATION

Comes now Mike Roberts as Managing Partner first being duly
(NAME) (OFFICE HELD)
sworn on my oath, affirm Creative Planning is enrolled and will continue to
(COMPANY NAME)
participate in a federal work authorization program in respect to employees that will work
in connection with the contracted services related to City of Maryville RFQ for the duration of
(BID/SFS NUMBER)
the contract, if awarded in accordance with RSMo Chapter 285.530 (2). I also affirm that
Creative Planning does not and will not knowingly employ a person who is an
(COMPANY NAME)
unauthorized alien in connection with the contracted services related to City of Maryville
RFQ for the duration of the contract, if awarded.
(BID/SFS NUMBER)

In Affirmation thereof, the facts stated above are true and correct (The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo).

[signature]	Mike Roberts
Signature (person with authority)	Printed Name
Managing Partner	8-15-14
Title	Date

Subscribed and sworn to before me this 15th of August, 2014 I am
(DAY) (MONTH, YEAR)
commissioned as a notary public within the County of Johnson, State of
(NAME OF COUNTY)
Kansas, and my commission expires on Dec 17, 2017.
(NAME OF STATE) (DATE)

Kelli Nelson	August 15 2014
Signature of Notary	Date

NOTARY PUBLIC - State of Kansas
KELLI L. NELSON
My Appt. Expires December 17, 2017