



SCOPE OF SERVICES

Prepared For:

Binghamton-Johnson City Joint Sewage Board

Prepared By:



Thomas Surowka

thomas.surowka@nfp.com

607.321.2034

Effective January 1, 2025 - December 31, 2025

Step	Description	How Often?	Additional Fees
Benefits Consulting Package			
Discovery	Collect vital information about your company and your employees	Annual	\$3,000
Gap Analysis	Identify missing plan elements and ways to improve performance	Annual	\$3,500
Provider Selection	Review and select best products and services	As Needed	\$3,000
Implementation	Manage, administer, and communicate changes to the plan	As Needed	\$3,000
Employee Services	Assist employees with their benefits and health care decisions	Ongoing	\$0
Ongoing Service	Act as an extension of your HR department	Ongoing	\$1,000
Total Fee-Based Costs			\$13,500

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Discovery									
Employee contributions	Employee contribution review and analysis	Yes	-	Annual					\$600
Benefit coverage	Review in detail all benefit plan coverage	Yes	-	Annual					\$600
Rates and contracts	Review of all rates and contracts	Yes	-	Annual					\$600
Budgeting	Assistance in preparing overall employee insurance fund budget and any projections or forecasts, including cost savings	Yes	-	Annual					\$600
Focus groups	A group structured to share ideas about employee benefits issues and opportunities in the constantly evolving benefits marketplace	Yes	-	As Needed					\$600
Total Fee-Based Costs									\$3,000

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Gap Analysis									
Estimate financial impact of changes	Provide recommendations for benefit plan changes and the estimated financial impact of the alternative plan design	Yes	-	Annual					\$500
Plan design analysis	Review the effectiveness of alternative plan designs	Yes	-	Annual					\$1,000
Review all options	Review all options including Wellness and Consumer Driven Health Programs as well as communication/education strategies	Yes	-	Annual					\$500
Implementation timeline	Develop strategy and timeline for implementation and communication of any recommended changes	Yes	-	Annual					\$500
Long term strategy	Develop long term strategy for benefit design and cost sharing	Yes	-	Annual					\$500
Benchmark comparison	Relate recommendations to current trends and local and national benchmarks	Yes	-	Annual					\$500
Total Fee-Based Costs									\$3,500

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Provider Selection									
RFP package	Develop a formal request for proposal package to market the benefit plans	No	-	Annual					\$0
Selection criteria	Establish criteria for market selection	No	-	Annual					\$0
Vendor search	Identify all appropriate vendors and insurers	No	-	Annual					\$0
Renewal projections	Provide renewal projections for budgeting purposes	No	-	Annual					\$0
Solicit proposals	Solicit proposals based upon current plans as well as potential alternative programs and plan designs	No	-	Annual					\$0
Manage RFP process	Assist potential providers with accurate and timely information, data and answers to their questions to help ensure their punctual submission of complete proposals	No	-	Annual					\$0
Cost/benefit analysis	Analyze all proposals and present a cost/benefit analysis to client	Yes	-	Annual					\$1,000
Provider network analysis	Analyze the quality of provider networks	-	Yes	Annual					\$0
Recommendation		Yes	-	Annual					\$500
Price negotiation	Assistance in negotiating pricing with administrative vendors and insurance carriers on renewals and service modification requests.	Yes	-	Annual					\$1,500
Total Fee-Based Costs									\$3,000

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Implementation									
Establish enrollment procedures	Review procedures for benefit plan enrollment with current carriers and vendors	Yes	-	Per Case					\$500
Evaluate automation alternatives	Develop an overview of all appropriate alternatives for automation of the enrollment process	Yes	-	Per Case					\$500
Cost/benefit analysis	Provide a cost/benefit analysis for the most appropriate alternatives	Yes	-	Per Case					\$500
Implementation strategy & timeline	Develop an implementation strategy and timeline for the selected solution	Yes	-	Per Case					\$500
Implementation execution	Set-up, testing and implementation phases	Yes	-	Per Case					\$250
Contract finalization	Negotiate and finalize group applications and contracts with insurance providers	Yes	-	Per Case					\$250
Carrier transition	Manage transition to new insurance carrier (if applicable)	Yes	-	Per Case					\$0
Open enrollment	Provide support for open enrollment meetings including the development of presentation materials and providing presenters at employee meetings.	Yes	-	Per Case					\$500
Website development	Develop a customized benefit website for benefit plan education, communication and employee self-service	-	Yes	One time					
Total Fee-Based Costs									\$3,000

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Employee Services									
Total compensation statements	Provide the system and support for the development of an annual employee benefit statement to illustrate the "hidden value" of the benefit program	-	Yes	Annual					
Online communications	Web-based access to information about the employee benefit offering	-	Yes	Ongoing					
Call center	Access benefits professionals via a 1-800 number	Yes		Ongoing					\$0
Wellness programs	Design, implement, and manage employee wellness programs	-	Yes	Ongoing					
Disease management	Design, implement, and manage disease management programs	-	Yes	As Needed					
Employee assistance programs (EAP)	Manage the delivery of EAPs	-	Yes	As Needed					
Total Fee-Based Costs									\$0

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Ongoing Service									
Plan Reviews									
Annual review	Annual reviews of the health plan	Yes	-	Quarterly					\$500
Annual report	Annual review of summary documents and recommend benefits changes to help contain cost.	Yes	-	Annual					\$250
Form 5500 Preparation									
Manage Collection	Assist in timely receiving required IRS Form 5500 information from insurance providers	NA	Yes	Annual					NA
Issue Resolution									
Employee inquiries	Periodic assistance with benefits problems pertaining to the contracted insurance vendors.	no	-	As Needed					\$0
Billing & Reconciliation	Resolving billing problems	no	-	Monthly					\$0
Claims resolution	Claims problem resolution and tracking	no	-	As Needed					\$0
Product & Service Selection									
Vendor management	Keep client abreast of inquiries from potential parties and service providers who should be placed on the vendor mailing list	Yes	-	Ongoing					\$250
Voluntary Benefits market review	Provide a comprehensive marketplace review of Voluntary Benefit products and pricing		Yes	Annual					
Product & vendor search	Select products and vendors that will add value to the overall benefits offering of the client.	no	-	As Needed					

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Ongoing Service (continued)									
Administration									
COBRA	COBRA tracking	-	Yes	Ongoing					
Section 125	Monitoring of Section 125 regulations	-	Yes	Ongoing					
HSA/HRA administration	HIPAA/HSA/HRA consulting	-	Yes	Ongoing					
HIPAA administration	HIPAA consulting	-	Yes	Ongoing					
Dependent & eligibility audit	Provide a dependent / eligibility audit	-	Yes	As Needed					
Enrollment									
Enrollment preparation	Assist benefits and coordinate a plan for enrollment including communication materials, logistics, results, coordinating with Payroll and vendors	no		As Needed					
Enrollment	Assist in enrollment meetings and/or monitor one-on-one enrollment sessions	no	-	As Needed					

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Ongoing Service (continued)									
HR Consulting									
Personnel manual review	Conduct an independent review of the Personnel Manual and will identify areas of deficiency	-	Yes	As Needed					
HRIS	HRIS/Electronic enrollment	-	Yes	As Needed					
HR checklist	A high level evaluation of HR compliance status	-	Yes	As Needed					
FMLA checklist	Evaluation of FMLA procedural compliance	-	NA	NA					
HR Audit	A complete HR audit procedure with recommendations and guidance for improving HR compliance	-	Yes	As Needed					
HR portal	Provides access to an array of HR services, information, and strategies	Yes	-	Ongoing					\$0
MyHRView	A comprehensive collection of up-to-date HR information and answers to common questions	Yes	-	Ongoing					\$0

Step	Description	Included	Extra	How Often?	Additional Fees				
					Rate	Per	Unit	Unit Type	Cost
Ongoing Service (continued)									
Communication & Education									
Newsletter	Current information that is pertinent to the benefits marketplace	Yes	-	As Available					
Industry trends updates	A consolidated view of quantitative trends in the employee benefits marketplace	Yes	-	Annual					
Compliance / Regulatory Support	Keep the client informed of changes in laws and legislation, as it pertains the to Employee Benefit Program, and advise of any appropriate action	Yes	-	As Needed					
Total Fee-Based Costs									\$1,000