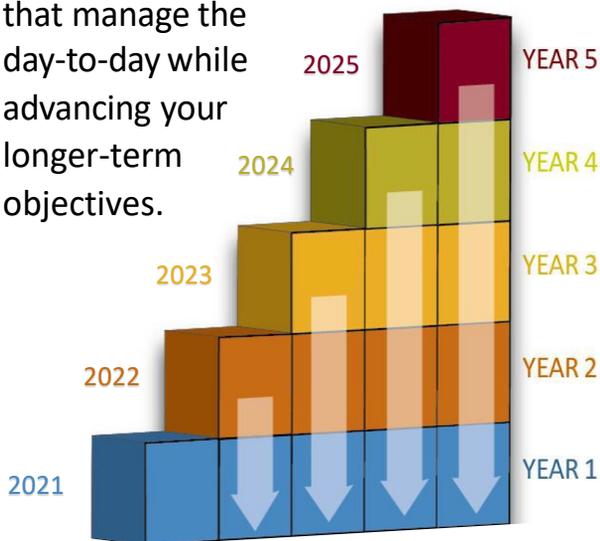


At Dorado Benefit Advisors our mission is to make a measurable difference to the bottom line results of every client. Through our strategic approach, we provide a more intentional and proactive delivery of services and solutions that improve the Health and Welfare as well as Retirement & 401K benefit programs offered by the employers and individuals that partner with us.

We understand that what really matters most to employers is having an employee benefits plan that is competitive, cost-controlled, completely compliant and communicated efficiently & effectively. Our approach involves an in-depth evaluation of your plans, claims costs, processes, technology platforms and personnel considerations which we develop into a multi-year strategy that addresses your immediate and long-term goals.

Our Annual Client Service Commitment is then delivered to bring both strategic and tactical service solutions that manage the day-to-day while advancing your longer-term objectives.



Our Annual Client Service Commitment

Multi-Year Strategy

Multi-Year Planning Grid

	Current	2022	2023	2024
Situational Analysis	.	.	.	• Positioning for Health Care Reform – reporting, Cadillac Tax, etc.??
Renewal Date	• TBD	• TBD	• TBD	• TBD
Plan Design	• TBD	• TBD	• TBD	• TBD
Contributions/ Incentives	• TBD	• Connect contributions with wellness program. • Aware? • Participating?	• Connect progress against goal of managing clinical issues/engaged? More/less aggressive?	• Connect to a 'compliance / outcomes-based financial model' • Accountable?
HSA/HRA Funding	• TBD	• Necessary to mitigate cost/2018 excise tax. • Opportunity for voluntary solution?	• Progress/ Behavioral changes?	• Next Steps?
Data Analytics	• TBD	• TBD	• TBD	• TBD
Wellness Programs	• TBD	• Execute 2014 requirements • (HRA) Screenings?	• HRA Assessment for spouse – Data analysis	• Incentives for engagement
Wellness Incentives	• TBD	• Wellness Communication? • Health Coaching? • Metabolic Syndrome as a focus – when?	• Education, HRA, and biometrics – • Metabolic Syndrome as a focus – now?	• Screenings/ spouse if not already implemented?
DM Targets/Incentives	• TBD	• TBD	• TBD	• TBD
Compliance ✓ HCR Standard	<ul style="list-style-type: none"> <li>• Create overall employee communication strategy</li> <li>• Anticipate/ calculate expected reinsurance fee (due in 2014)</li> <li>• Up-grade vendors as necessary or desired (same tracking, payroll, etc.)</li> <li>• \$2,500 health FSA limit starting with first FSA plan year cycle in 2013</li> <li>• W2 Reporting-Must report value of ER provided coverage – W-2-250 (&gt;500 allowed one year)</li> <li>• 4 page double sided plan summaries – SBC – reflective enrollees after 10/2012</li> <li>• Communicate to exclude variable hr. EES during measurement period</li> <li>• Begin measuring current part-time employee hours</li> <li>• October 1, 2013 – projected notice of Exchange (anticipate delay)</li> <li>• Comparative Effectiveness Research Fee (2013)</li> <li>• New accelerated notice rules for SBC document changes (60 days) – reflective after 10/2012</li> <li>• Preventive care expanded for contraceptives</li> </ul>	<ul style="list-style-type: none"> <li>• Start of Employer Mandate</li> <li>• Start of individual Mandate</li> <li>• Cannot favor highly compensated employees (w/ age based coverage)</li> <li>• State Exchanges begin operations on limited basis</li> <li>• Wellness incentives to 30%/50%</li> <li>• Pre-existing exclusion no longer applicable</li> <li>• Max. 90-day waiting period</li> <li>• Annual dollar limits eliminated</li> <li>• Clinical trials for non-grandfathered plans</li> <li>• Reinsurance fee payments</li> <li>• Deductible limits for small employers must be reported</li> <li>• Out-of-Pocket limits applicable for all size employers</li> <li>• Guaranteed issue coverage/rating band rules</li> <li>• PPACA insurance fee assessment (projected 1.9%-4%)</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Enroll for coverage – 200 employees (Delayed to 2015 or later)</li> <li>• 2015 reporting requirements for coverage delivered in 2014</li> <li>• On-going positioning for Cadillac tax effects in 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Enroll for coverage – 200 employees (Delayed to 2015 or later)</li> <li>• State Exchanges option for larger employers</li> <li>• Reporting requirement for employer provided health coverage delivered in prior year</li> <li>• On-going positioning for Cadillac tax effects in 2018</li> </ul>



## We Improve What Matters Most

### Competitive

We understand your need to have a competitive offering which is why we provide innovative plan design options that help employers to improve the cost-to-coverage value of their benefits. Our competitive options provide much lower deductible and out-of-pocket costs to employees without increasing your premium costs.

### Cost-Controlled

We construct innovative cost control solutions through partially self-funding, value-based pricing and deductible cost shifts that don't diminish the quality of care or benefit value to employees while lowering the actual unit cost of claims. Additionally, we evaluate your claims data quarterly and deliver forecastable reports to facilitate data driven discussions as we continually monitor and modify cost mitigation options to sustain your Employee Benefits Program.

### Compliant

We take your ongoing compliance very seriously and begin with a comprehensive review to identify any non-compliant issues related to ERISA, COBRA, HIPAA, PPACA, FMLA, etc. Then, through our Compliance Navigator, we map-out and schedule all reporting, communication and measuring requirements in advance and in partnership with your HR Department to ensure complete compliance year-over-year.

### Communicated

We believe that providing employers with an efficient and effective conduit of communication is vital to the success of every benefits program. We offer technology platforms that manage On-Line Open Enrollment, Eligibility, On-going (adds/terms/deletes, etc.) and includes 1094 / 1095 ACA reporting. Our platforms feed directly to all the carriers, your payroll vendor and HRPro for integrated COBRA services with one single entry. Additionally we provide a robust Employee Communications Platform with an integrated Employee Assistance Program. We build out and provide hands on assistance with these robust technology platforms which significantly reduce the internal workload associated with your employee benefits administration while empowering your employees.