



**HOW TO EDUCATE YOUR STAFF IN
A VIRTUAL ENVIRONMENT.**



Agenda

- Your R&R Insurance Team
- Demographics
- Employee Benefits Virtual Resources
- Cyber Security
- Risk Management Virtual Resources
- Questions

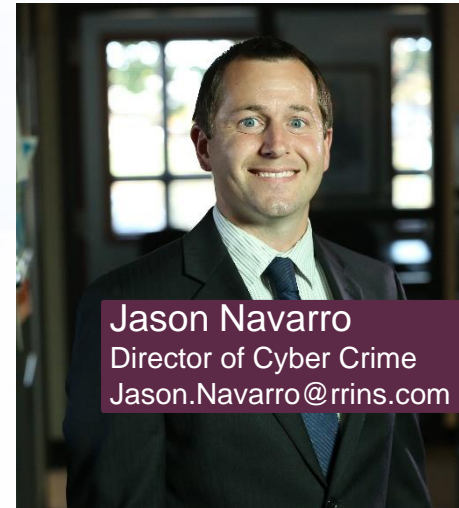
Who We Are

- ❖ Family Owned
- ❖ Wisconsin's Largest
- ❖ Global Reach
- ❖ Community Involvement
- ❖ Employee Education
- ❖ Compliance
- ❖ Wellness
- ❖ Team Approach



the knowledge brokers™

Today's Presenters



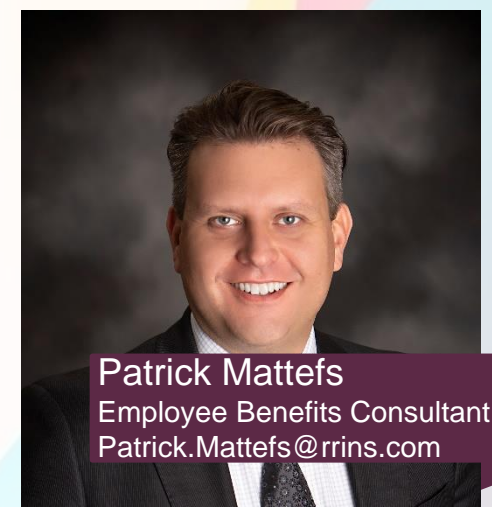
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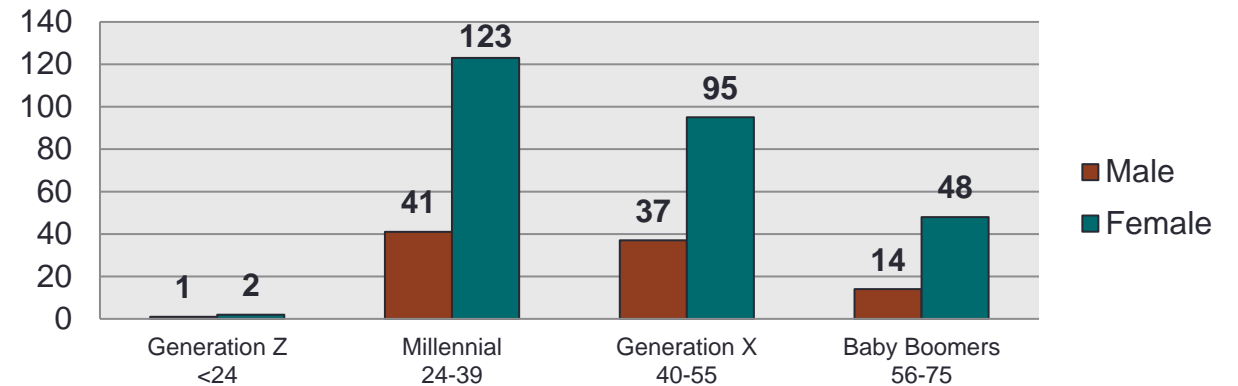
Membership Demographics

Sample

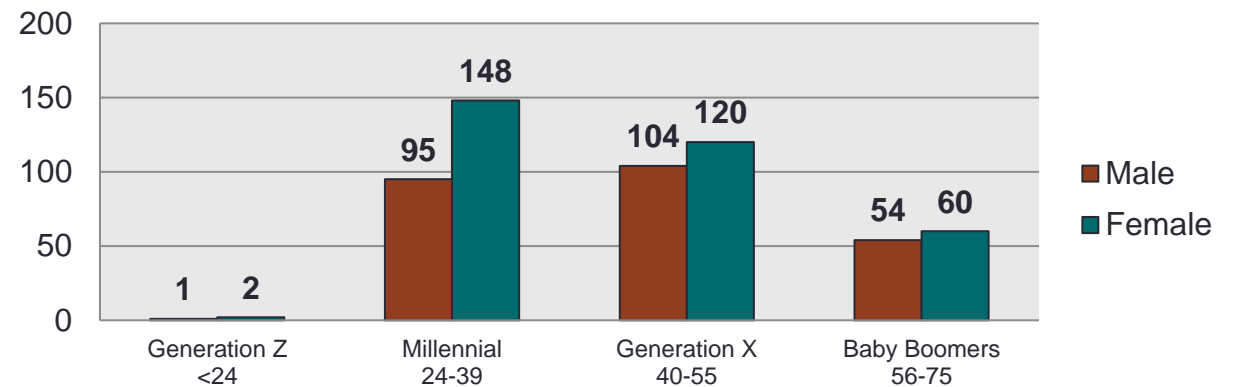
- Impacts to your Plans
 - ✓ Costs Increase with Age
 - ✓ Different Plan Needs
 - ✓ Family Considerations
 - ✓ Planning for Retirement

- Communication Considerations
 - ✓ Comfort with Technology
 - ✓ Preferred Learning Style
 - ✓ Access to Media Platforms
 - ✓ Age/Gender of Leaders

2021 Enrolled Employees – 361 Total



2021 Enrolled Adults – 584 Total



Does not include Retirees

Communication at Your Fingertips



Customized Videos



Easy Access



Convenience

SAMPLE BENEFIT & ENROLLMENT GUIDE

Benefits and Enrollment Guide

2021 Plan Year



Click to watch Benefits Overview



Health Savings Account (HSA)

If you are enrolled in an HSA-qualified health plan-- either sponsored by School District of Menomonee Falls or through another plan-- you may be eligible to contribute tax-free dollars into a savings account and spend those funds on eligible medical, dental and vision expenses.

Why Consider Opening Up an HSA?

HSA deposits made through employer deductions are exempt from payroll and income taxes. HSA funds roll over from year to year (no "use-it-or-lose it" rule!) and you own your HSA -- School District of Menomonee Falls does not control your HSA money or manage your account.

Click below to watch a video about HSAs:



How much money with HSA deposits run through payroll deductions:

	Potential Tax Savings On HSA Deposits *
Federal Income Tax	21.0%
Wisconsin State Income Tax (WI)	6.3%
Local Taxes	7.7%
Total Tax Savings	35.0%



In this example, a deposit of \$500.00 into your HSA would save you **\$174.50** (35%) in taxes!



*Illustrative example only; consult a tax advisor to determine applicability for your specific tax bracket.

How HSAs Work

A Health Savings Account has two parts, an **insurance** piece and a **financial** piece:

Insurance	Financial
Deductible Health Plan	Savings Account
Meets specific IRS guidelines	Tax-free deposits
Provides catastrophic coverage from large medical bills	Tax-free reimbursements for eligible medical*, dental and vision expenses

*If an individual participates in a "limited purpose" flexible spending account (FSA) **and** is making deposits to their HSA, only medical and vision expenses may be reimbursed from their FSA.

What are HSA-Eligible Expenses?

Eligible expenses are established in IRS Publication 502. Examples include out-of-pocket medical plan deductibles, copayments, eyeglasses and dental services.

See IRS Publication 502 (www.irs.gov/pub/irs-pdf/p502.pdf) for additional information.



Open Enrollment Support

- Educating Employees
- Sharing Benchmarking Results
- Improve Perception of Benefits Through Knowledge
- Customized Video Content to Easily Explain your Benefits
- Smart Phone Access Using QR Code
- Onsite or Virtual Meetings!!!

SAMPLE BENEFIT & ENROLLMENT GUIDE

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2021 Plan Year



Click to watch Benefits Overview



R&R
INSURANCE
the knowledge brokers™

from this . . .



to this . . .



	Delta Dental PPO ✓	Delta Dental Premier ✓
In-Network Savings Potential	\$\$\$	\$\$
Network Size		

<https://www.deltadentalwi.com/s/find-a-provider> Page 16

Online Open Enrollment Platforms & Support



What's in it for You & Your Team



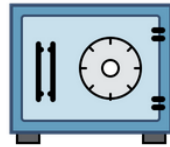
Modern, intuitive HR & Benefits

Stop managing your team with emails and spreadsheets. Onboarding, benefits, compliance, PTO and more at your fingertips. All online, all secure.



Support from brokers when you need it

We partner with your insurance broker to make sure you get first class technology supported by a broker close to home.



Safe & secure Data

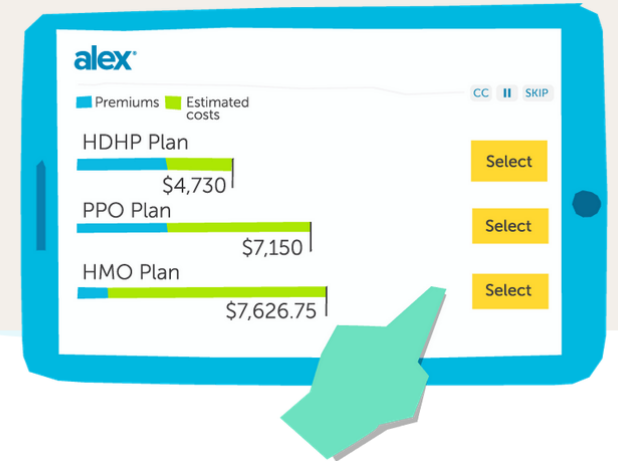
We are proud to exceed the industry standard when it comes to protecting your organization.

ACA & COBRA
Asset Tracking
Benefit Administration
PTO

New Hire Onboarding
Integrated Payroll
HR Management



Learn more about Jellyvision and get a preview of ALEX.



Boosts Engagement & understanding
Drives better financial outcomes
Saves your team time, money, and headaches
Helps attract & retain top talent

Property & Casualty

Cyber Security

- 20+ years of insurance experience in Wisconsin
- Builds and implements a 4-step Cyber Continuity Plan
- Provides hands on demonstrations of hacking and breaching techniques
- Working relationships with Law Enforcement, Cyber task force departments, professional ethical hackers and insurance carrier cyber divisions

- Assist our customers in building a Cyber Continuity Plan
- Cyber Crime education and training for our customers
- Pre Loss Simulation and Mock Social Engineering Attacks
- Stand Alone Cyber Crime Insurance to act as the financial backing and service response lifeline when the loss happens

Risk Management Center (RMC)

Client Portal 24/7 Web Based Access, Real Time, Includes Resource Library & Following Tracks:



Incident Track®

Reduce your clients' claims by tracking incidents.



SDS Track®

Assist clients with organizing and managing their Safety Data Sheets.



Job Description Track®

Clients can create job descriptions and return-to-work programs easily.



COI Track®

Help manage your clients' certificates of insurance before a problem occurs.



Training Track®

Users track their training and other documents—automatically!



BBS Track®

Help clients build Behavior-Based Safety programs easily!



Safety Observation Track®

Assists clients in maintaining safe practices in a workplace.

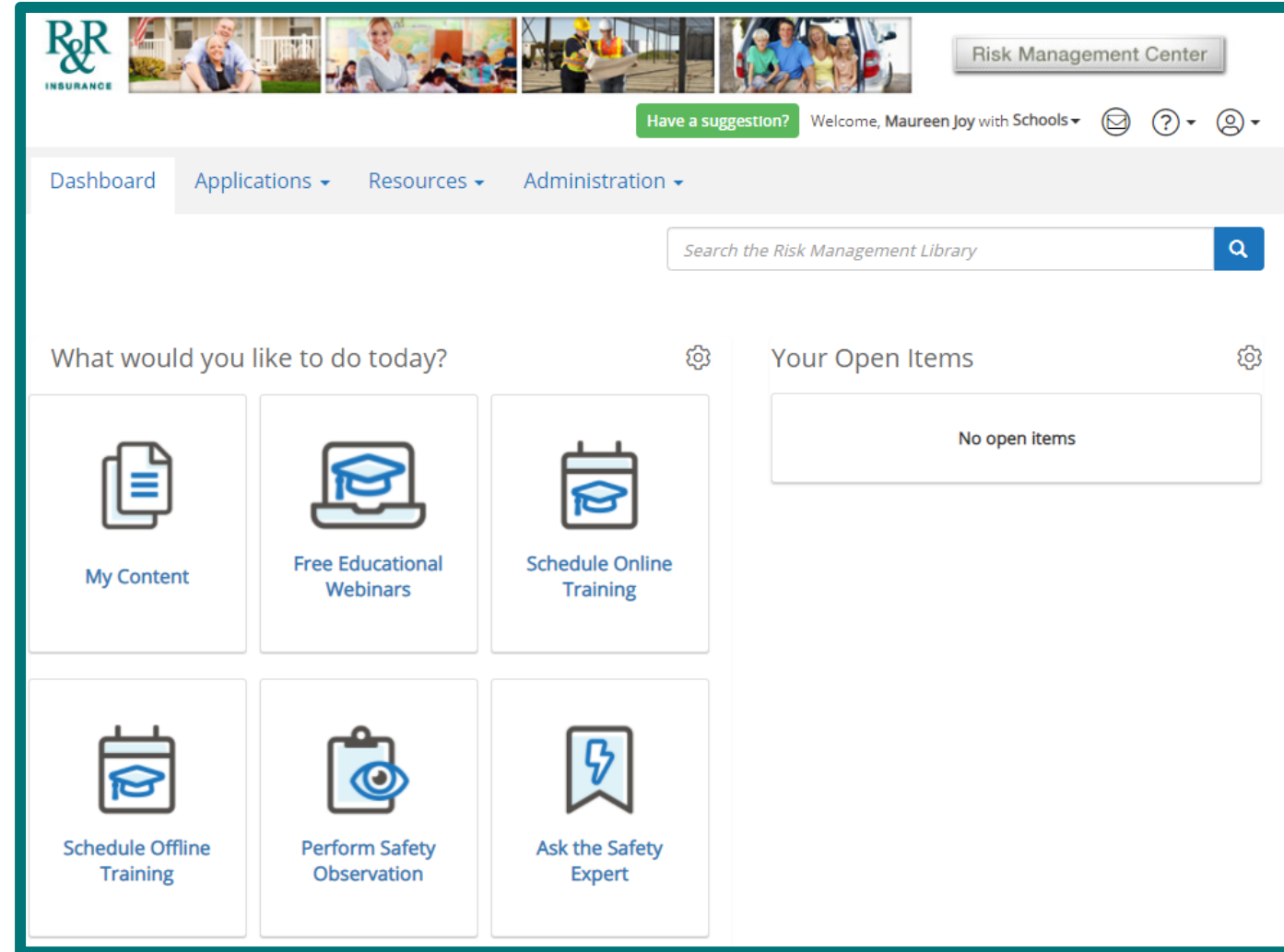


Audit Track®

Help clients create and maintain audits, surveys, and questionnaires.

Risk Management Center Software

- Administer district training
- Increase communication virtually, or across district
- Topics
 - Best practices
 - OSHA Compliance
 - District Specific
- Optional Deploy Behavior based safety inspections and audit
- Optional Manage Safety Data sheets
- Optional Manage Claims, Near Misses, DSPS 10710A Log



Key Takeaways

- Identify and know who makes up the majority of your workforce population
- Implement a Cyber Security plan to be prepared for when a breach happens
- Utilize online resources to educate staff – easy to send/distribute to staff and faculty
- Consider what paper materials can have virtual alternative
- Utilize digital resources such as QR Codes, links such as bit.ly and video content





Partners
the knowledge brokers™

Employees
Where You Can Find Us

Resources At Our Booth

- 2021 Webinar Schedule
- Cyber Security Questionnaire
- Video Content
- COVID-19 Resources for Schools

**provide your email and get exclusive resource content!*



<https://www.myknowledgebroker.com/>