

Fee Agreement

This Agreement is made this 1st day of January, 2015, between VILLAGE OF ORLAND PARK of 14700 S. Ravinia Avenue, Orland Park, IL 60462, hereinafter referred to as the "Client", and THE HORTON GROUP, INC. of 10320 Orland Parkway, Orland Park, IL 60467 hereinafter referred to as "Horton".

WHEREAS, Horton, together with its affiliated entities (its "Affiliates"), operates insurance agencies and related businesses which procure numerous lines and types of insurance products and provide various related services to accounts located throughout the areas of the United States in which Horton and such Affiliates may operate, from time to time; and

WHEREAS, the Client desires to engage Horton to provide certain benefit services in exchange for the fees as outlined in this Agreement.

NOW, THEREFORE, the parties hereto agree as follows:

1. The term of this Agreement shall commence as of January 1, 2015, and shall remain in effect until December 31st, 2016, unless earlier terminated as hereinafter provided.
2. Complete fee structure by insurance policy and service category is illustrated in the attached Fee-Based Pricing Proposal (the "Fee"). The Fee shall be compensation for the services performed by Horton in the attached Fee-Based Pricing Proposal. The Fee is guaranteed for the two year contract period.
3. The Fee is in lieu of standard agent commissions normally paid to Horton by the Medical, Rx, Dental, Vision, Life/AD&D, Short-term Disability (ATP), Flexible Spending Account and Employee Assistance Program/Crisis Response insurance carriers involved.

Horton may receive additional compensation from the insurance companies, in the forms of, including but not limited to, contingent commission or bonus commission. Upon request, Horton is pleased to disclose all compensation amounts as well as any other contingent or similar agreements that may be in place.

Horton reserves the right to discuss a change in the Fee should the exposures increase by more than twenty-five (25%) percent.

4. It is understood that this Agreement is open to review at any time by either party. It is also understood that in the event Horton's retention is terminated by the Client within 90 days of the inception of applicable insurance policy or contract, all unearned amounts of the Fee previously paid to Horton will be refunded to the Client based on a pro rata calculation on the effective date of termination. It is also understood that in the event Horton's retention is terminated by the Client after 90 days of the inception of the applicable insurance policy or contract, the Fee outlined in this Agreement is fully earned and shall become immediately due and payable.

5. This Agreement covers only those specifically listed services above and only those operations currently insured by the insurance program to be serviced under this agreement. Any extra fees for additional services requested or required by the Client shall be separately negotiated.

VILLAGE OF ORLAND PARK

By: P.G.G.

Name: Paul G. Grimes
Its: Village Manager
Date: 12/30/14

THE HORTON GROUP, INC.

By: Kenneth Olson

Name: KENNETH Olson
Its: DIVISION PRESIDENT
Date: 12/18/14

The Horton Group is an Equal Employment Opportunity Employer



Brokerage/Consulting Scope of Services

Service Categories	Compensation Structure
<p>Strategic Planning and Market Insight; Financial and Benefit Analytics; Employee Benefit Compliance Support; Human Resource Assistance; Worksite Wellness Initiatives;</p> <p>Lines of Coverage:</p> <ul style="list-style-type: none"> • Medical, Rx • Dental • Vision • Life/AD&D • Flexible Spending Account • Short Term Disability (ATP) • Employee Assistance Program/Crisis Response 	<p>\$50,000 Annual Fee. Payable on a quarterly basis in four (4) equal installments</p>
<p>Strategic Planning and Market Insight</p>	<p>Included</p>
<p>Because of our multifaceted involvement in Health Care, we are proud of the insight we can bring to the Board Room for intermediate and long term planning in the following areas:</p> <ul style="list-style-type: none"> • Health Care Reform (ACA) Impact Study: Compliance and Tax Impacts • DOL Audit Checklist Review • Affordable Care Act (ACA) "Pay or Play" Options and Strategies • Market Trends and Forecasting • Benefit Philosophy Development • Benefit Design and Cost Sharing Benchmark: Industry and Employer Size • Exploration of Defined Contribution Cost Sharing Model • Eligibility Management: Working Spouse Carve-Out Provision, Eligibility Audits • Private Health Insurance Exchange Options • "Bend The Trend" Best Practices • High Deductible Health Plan Strategies (HSA, HRA, Gap Planning) • Engagement Strategies for Worksite Wellness / Early Detection • Development and Promotion of Consumer Centric Cost Transparency Tools • Voluntary Worksite Benefit Strategies • Integrated Workers Compensation • Alternate Funding Techniques (Self- Funding, Captives) 	

Financial and Benefit Analytics

(Subject to Data Availability)

Included

Initial Assessment

- Executive Healthcare Summary
- Review Benefit Plan Strategy
- Plan Performance & Financial Benchmarking
- Provider Network Utilization - Discount Analysis
- PBM Carve Out and Supplement Analysis
- Contribution Modeling and ACA Compliance
- Medical Utilization Containment Strategies
- Rx Utilization and Containment Strategies
- Shock Claim Review
- Plan Design Benchmark and Analytics
- Plan Design Alternatives - Cost Modeling
- Renewal Forecast
- Actuarial Evaluation of Plan Designs using HHS AV Calculator

Report Plan Performance After Each Quarter – Electronic Delivery

- Key Performance Indicators
- Network Utilization and Discounts
- High Cost Claimants
- Overall Plan Performance: Quarterly Aggregate – Loss Information

After Second Quarter of Plan Year – Pre Renewal Strategy Meeting – Site Visit

- Key Performance Indicators
- Network Utilization and Discounts
- High Cost Claimants
- Overall Plan Performance
- Decision Master Warehouse or Carrier Equivalent
- Renewal Forecasting and Suggested Plan Alternatives
- Plan Design Benchmarking
- Retiree Carve Out Analysis
- PBM Carve Out Analysis (depending on data availability)
- Strategy Recommendations for Renewal
 - plan design, employee cost sharing, product, carrier, network

Renewal Market Analysis

- Prepare Renewal Specifications – PPACA Compliant
- Seek Quotes to Analyze and Compare Market
- Negotiate Renewal and Market Pricing with Carriers/Vendors
- Present Findings to Client

After Fourth Quarter - Plan Year End - Site Visit

- Executive Healthcare Cost Analysis (year-end close out showing plan performance plus
 - Decision Master Warehouse Report: Medical, Rx
 - Demographic Review
 - Plan Costs vs. Expected vs. Maximum (per capita)
 - Industry or carrier benchmarks (where available)
 - Plan administrative costs (per capita)
 - Network Utilization and Discount
 - High cost claimants
 - Utilization by service type (professional, in-patient, out-patient, pharmacy, specialty pharmacy)
 - Office visits per thousand
 - Emergency room visits per thousand and cost
 - Medical diagnostic categories
 - Top 10 pharmacy charges
 - RX review – generic, mail order, specialty drug usage
 - Year-end summary of plan and contribution changes

<ul style="list-style-type: none"> ○ Year-end summary of migration and analysis of cost impact ○ Utilization Containment Strategies <p>PPACA Impact Analysis -- Midterm (TBD) Site Visit</p> <ul style="list-style-type: none"> • Penalty 4980H (a) and (b) Impact • Patient Centered Effectiveness Research Tax (PCORI) • Insurance Reinsurance Exchange Tax • Health Insurance Provider- Industry Tax • Cadillac Tax • Employee Eligibility Determination • Strategies to Mitigate Rising Cost <p>Wellness Screening Reports</p> <ul style="list-style-type: none"> • Wellness Screening Summary and Forecast • Horton Health Initiatives Integration Report • ROI of Wellness Efforts 	
Additional Services - Financial	TBD
Third Party Services	
<ul style="list-style-type: none"> • Actuarial Services (Beyond HHS AV Calculator Evaluation) • Subrogation Services • Claim Audits 	
Compliance Support	Included
Designated Account Executive to assist with Health Care Reform News, Review of Compliance Requirements and Support Questions as requested:	
<ul style="list-style-type: none"> • COBRA • 5500 • FMLA • HIPAA • HIPAA Privacy • ADA • Section 125 • Medicare Part D • CHIPRA • ACA 	
Additional Services - Compliance	
<ul style="list-style-type: none"> • 5500 Data Collection (if filed) • 5500 Preparation (Outside Service) • COBRA Administration (Outside Service) • Plan Document and Group Policy/SPD/Certificate Review • DOL Audit Checklist Review • Agency Engagement in Health Care Legislation on State and Federal Level • Employee Benefit Attorney on Retainer • Model Notices (including ACA) • FMLA Administration • SPD Wrap Document • FSA Administration 	Included Included Included Included Included Included Included Included Included TBD TBD TBD

Human Resource Services and Employee Assistance

Included

Eligibility Management Assistance

- Determining Full-Time Status (per ACA)
- Vetting of Online Enrollment and Communication Systems
- Developing Participation Guidelines: Working Spouse Waiver Rules, Eligibility Documentation Requirements
- Contribution Strategies

Employee Communication and Services:

Onsite or Webcast Open Enrollment Meetings

- Custom PowerPoint Presentations or
- Benefit Summary Guides

Employee Benefit Website Portal

- An easy way to provide information to your employees
- This Portal is a complete employee communication system that helps you streamline processes, and improve communication
- Online Enrollment Capabilities (HR Connection Module)
- Carrier Resources and Tools
- HR Forms and Tools
- Employee Benefit Learning Center

Video Benefit Tutorials

Custom Employee Compensation Benefit Statement

Designated Horton Employee Claims Advocate / Product Support

Affordable Care Act Enrollment Options for Part-Time and Employees not eligible for Core Benefits

Employer Services:

HR Benefits Portal

- HR-related articles
- Access to a community of HR Professionals

Claims, Billing, Eligibility Assistance, Benefit Administration Assistance

Benefit Education and Communication

- Healthcare Literacy
- Benefit Alerts
- Compliance – Legislative Alerts
- Horton Health Initiatives Newsletter

Horton Learning Center

- Train the Trainer Seminars
- Employee Focused “Know Your Benefits” and “Consumerism” Education
- Retirement Education

Workplace Wellness – Horton Health Initiatives

Included

Initial Workplace Wellness Assessment

Implementing The Fundamentals

- Health Assessment
- Health Management Education
- Engage Activities
- Develop Incentives and Rewards

Define Additional Objectives & By-laws

- Three Year Plan Timeline
- Incentive Contribution Modeling
- Organize and Initiate Wellness Committee
- Wellness Fair Coordination

- Health Improvement Incentive Options

Additional Services - Wellness

Health and Wellness Related

- Biometric Screening
- Flu Shots (these costs vary by participation but can be paid by the plan)
- BMI / Tanita Scale Readings
- Stroke Screening
- Learn at Lunch Seminars
- Health Coaching
- Nurse Hot Line
- Doctor On Site
- EAP Services

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TBD

Additional Expertise Available Through Horton

WORKSITE - Voluntary Benefits

The Horton Group helps organizations improve morale and free up staff by offering well-designed, optional products such as individual life, short-term and long-term disability and supplemental vision, dental and high deductible health plan gap plans including: critical illness and accident insurance.

Personal Lines

Horton Personal Insurance helps business owners, key executives and employees protect their homes, automobiles, watercraft and more. Services include annual detailed coverage reviews and programs designed for high-net worth individuals

Property & Casualty / Risk Management Services

Horton Risk Management Services provides property, general liability, automobile, excess liability, workers' compensation, employment practices liability, crime, fiduciary liability, professional liability and directors and officers insurance as well as many other products in a variety of industries.

Safety Consulting and Loss Control

From employee orientation and training to jobsite inspections, Horton helps contractors and other commercial clients manage claims, facilitate appropriate return-to-work programs and incorporate safety into every aspect of their business operation