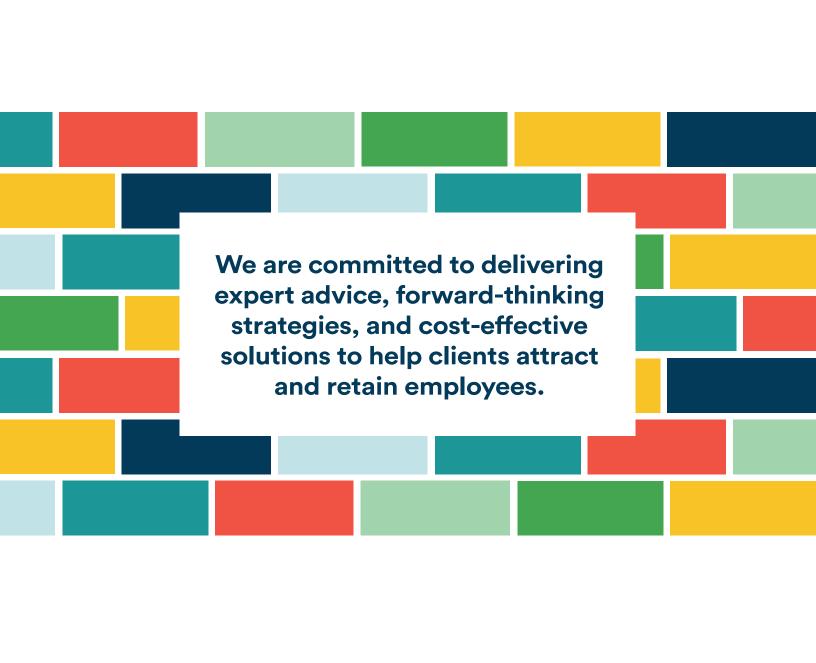


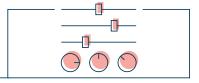
### Better Advice. Better Benefits.

Benefits
Consulting
Built By and
For Arizona
Public Sector
Employers









## Committed to lowering healthcare costs through tailored, innovative solutions and proven methods that improve employee health and the financial health of Arizona's public sector.

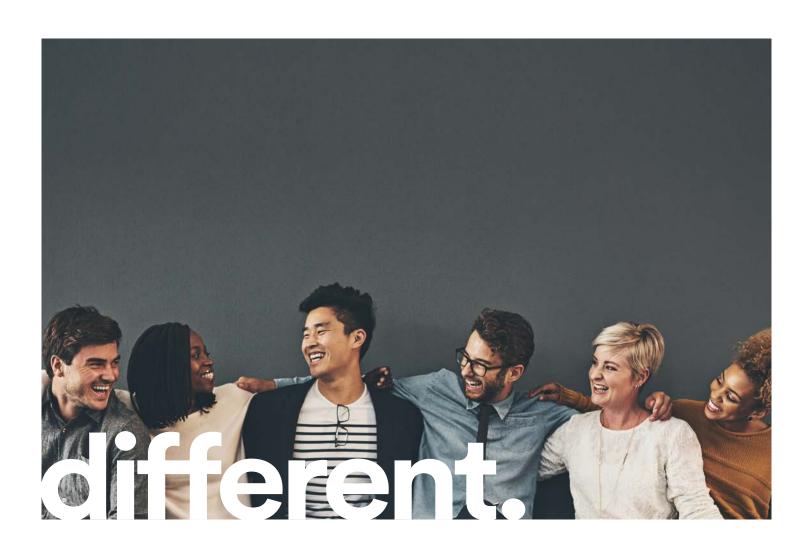
VSMG is a leading employee benefits consultant dedicated exclusively to serving the needs of Arizona's school districts, municipalities, and other public entities for over 17 years. With offices in Phoenix and Tucson, we are committed to delivering expert advice, forward-thinking strategies, and cost-effective solutions to help clients attract and retain employees.

Since 2005, we have provided clients with timely year-round advice and strategy in all key areas of employee benefits including:

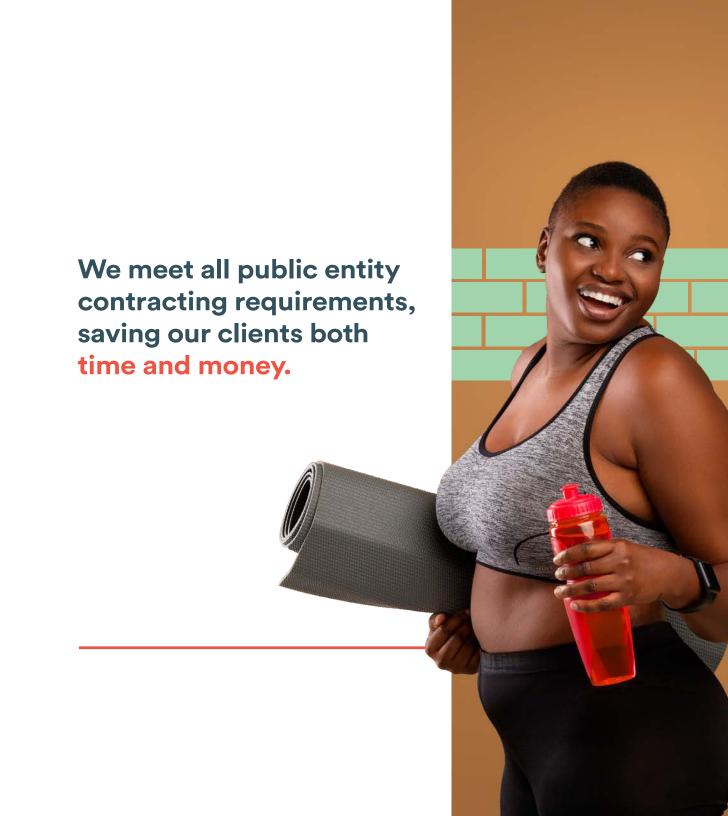
- compliance
- renewals
- population health
- vendor and contract analysis
- financial reporting
- budget projections
- requests for proposals
- carrier and plan negotiations and recommendations
- employee benefits education
- wellness
- and more.



We know the importance of maximizing budget dollars in all areas, especially employee benefits. We never lose sight of our client's needs and goals. We currently serve the benefits consulting needs of 35,000 public sector lives. Client satisfaction is our priority.







## uniquely experienced.

We possess a keen understanding of our clients' needs. Our leadership team has over 17 years of experience providing Arizona public sector employers with quality employee benefits consulting services and is one of the largest consultants serving Arizona public schools. Our team knows how to leverage every available resource to aid schools in making sound business decisions related to employee benefits.

### local.

### affordable.

We serve the consulting needs of public sector employers from our centrally located offices in Phoenix and in Tucson. On average, our team collectively spends over 300 hours annually serving the individual needs of each client.

Our fixed fee pricing is all inclusive, based on the number of benefit-eligible lives. No surprises. Clients benefit from our nonprofit structure and our relationship with other procurement-compliant entities, which saves time and money.







### Our experienced in-house consulting team works closely with independent industry leading consultants to stay in front of insurance trends and drive meaningful results.

VSMG is collaborative, partnership-focused and results-driven. We've built a diverse, experienced team of consultants and specialists in the field of healthcare and pharmacy administration, as well as public sector finance, benefits technology, wellness, and employee communications.

Unique in the marketplace, we employ an independent, multi-consultant approach to better serve the specialized needs of our client base. We are partnered with top

nationally and regionally recognized consulting firms, Brown & Brown Insurance and GBS, to serve the varied needs our public sector clients in areas of underwriting, compliance, actuarial, and pharmacy benefit management.

Together, we operate as a trusted authority on all employee benefits matters. We deliver solutions that strengthen our clients' benefits programs, resulting in superior savings, greater control and increased flexibility.



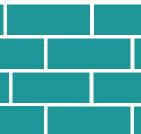


## Our collaborative, multi-consultant approach allows us to capture and leverage every opportunity to deliver meaningful improvements in cost and employee health.

Our consulting teams work together to ensure rigorous analysis of all benefit plans, renewals, interventions, and solutions.

Whether challenges are related to cost, population health, legislation, administration, disease management, employee education, recruitment, retention, or all of the above, we deliver effective, sustainable solutions that exceed client goals and objectives.





## what we've achieved for our clients:



Estimated 3% or \$897,000 combined savings on pharmacy claims

Estimated 10% or \$280,000 savings on PBM contract negotiation

Estimated **9% or \$182,000 savings** on PBM
contract negotiation

### we do the





As your trusted advisor and partner in benefits, we cover it all, year-round, for a fixed fee. All-inclusive. No headaches. No hidden costs.

# All-inclusive. No headaches. No hidden costs.

### services

### Benefits Consulting

Plan Design, Performance, and Reporting Renewal Analysis and Recommendations Carrier Negotiations Plan Compliance Review Plan Administration Enrollment Technology

### Analysis and Actuarial

Population Health Analysis
Plan Performance Analysis
Benchmarking and Forecasting
Evaluation and Recommendations
Contract and Plan Document Analysis

### Compliance and Legislative

State and Federal Legislation 403b, COBRA, HIPAA, FMLA, ACA Medicare Part D Training and Seminars Education and Tracking

#### Requests for Proposal

Advice and Strategy
Design and Development
Issuance and Management
Review and Evaluation
Negotiations and Recommendations

### Account Management

Plan Management
Vendor Management
Implementation and Deployment
Claims Advocacy and Resolution
Procedural and Administrative Support
Open Enrollment Planning and Support
Benefits Fair Coordination and Attendance

#### Education and Communication

Benefit Guides Flyers

Presentations Announcements

Newsletters Webinars Surveys Videos



# Better Advice. Better Benefits.



Let's Talk!

623.594.4370

vsmg.org

