



THE TOWN OF
WESTLAKE



TOWN OF WESTLAKE, TEXAS

REQUEST FOR PROPOSAL



May 2, 2025

ATTN: Sandy M. Garza, Director of Human Resources
Town of Westlake, Texas
sgarza@westlaketx.gov
817-490-5734

Re: RFP 25-002 – The Town of Westlake Benefit Broker/Consultant Services

Dear Sandy,

On behalf of OneDigital, we are excited and honored by the opportunity to continue our mutual long-term partnership! Thank you for the opportunity to share the following benefits brokerage service proposal with you. As will be detailed further with this submission, we are confirming our understanding of the requested work as specified in your request for proposal (RFP).

With over 25 years of experience, we have benefited from our ability to help employers excel. From day one, we have been an upstart, purposefully building a powerhouse in insurance, financial services, and HR. We lead clients to break boundaries they did not even know existed to obtain results they never knew were possible. By prioritizing people and blending human insight with technology, we:

- **Aggressively keep clients 3-4 steps ahead of rising costs and risk.**
- **Give clients the visibility to know the investments in their people are working.**
- **Meet people where they are in life with the solutions they need.**

As we help our clients successfully navigate these challenges, they have come to expect something different when engaging with OneDigital as their benefits broker:

Experience: We currently service many public sector clients within our Mid-Atlantic region. With over 25 years of experience serving these clients, OneDigital has fine-tuned its ability to help these employers excel in the not-for-profit space.

Fresh Thinking: We will bring a culture of creativity and innovation to the Town of Westlake as your needs change and as new solutions arise in the market.

Innovation and Proactive Approach: We will provide meaningful insights using our various proprietary tools that will enable the Town of Westlake to make informed decisions based on data specific to your employees and benchmarked against your peers.

Partnership: We operate as an extension of and at the direction of your skilled HR team to help you achieve your long-term goals. We will commit to providing support to make your HR team more efficient and assist your employees as they navigate the complex world of insurance.



Performance Guarantee: We offer a performance guarantee that will return up to 50% of our first-year annual compensation should you be disappointed with our services for any reason during our first year of partnership.

We have been proud to serve as the Town of Westlake's broker and appreciate the opportunity to continue our partnership. We welcome the opportunity to discuss our proposal with you and review our proposal together in detail. Please let us know if we can assist you in any way as you work through your benefits broker selection process. You can learn more about OneDigital by visiting www.onedigital.com.

Sincerely,

Kelly Hubbard

Senior Benefits Consultant

khubbard@onedigital.com | 540-400-8800

Cammy Ferris

Senior Benefits Consultant

cferris@onedigital.com | 918-497-1157

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Mahotes Boone Trail

1810-1811 and 1812, the first of Mahotes Boone Trail, is believed to have been a temporary path built for the first time by the citizens living in and around Boone and James Counties. Mahotes Boone Trail was the first of many trails built in the area. It was originally built by the first settler of the area, Mahotes Boone, who was the first settler of the area. It was built by the first settler of the area, Mahotes Boone, who was the first settler of the area. It was built by the first settler of the area, Mahotes Boone, who was the first settler of the area.

SCOPE OF WORK

SCOPE OF WORK

With our extensive experience in the public sector, OneDigital offers exactly what Town of Westlake is looking for – a qualified employee benefits consulting firm that understands the public sector to strategically plan, market, implement and support your benefits program. Most importantly, we will be your complete benefits partner and will function as an extension of your team, focusing on long-term strategies and the short-term execution and achievement of your goals.

As our proposal indicates, we have the capacity and expertise to perform all services included with your request for proposal. Our team of experts will partner with you to identify and create a benefits package that continues to be competitive in the marketplace and presents excellent value for Town of Westlake and your employees. We confirm that we can provide the following included in the required Eligibility and Scope of Services for your employees:

Scope of Services	Qualified to Execute
Serve as management consultant on all health plans, retirement plans and ancillary benefits and other related employee benefit programs.	✓
Provide advice and assistance reviewing the Town's Employee Benefits Program on a continuing basis to ensure that those plans are in compliance with federal, state and local requirements, and that there is adequacy of benefits with respect to other plans.	✓
Recommend alternative benefit designs or delivery systems as dictated by emerging plan costs or benefit practices.	✓
Notification, monitoring and providing information on pending or new legislation and changes in tax law, as well as benefit and funding trends that may affect the benefits program, applying assumptions to various scenarios.	✓
Advise the Town of market and business benefit trends in the North Texas area and specifically within local government agencies.	✓
Recommend appropriate action to be taken by the Town of Westlake.	✓
Negotiate for the Town's favorable costs and services with vendors including semi-annual reports for budgeting and renewal purposes and quarterly reviews for plan management.	✓
Prepare and review contracts, plan documents including summary plan descriptions, contract, employee summaries, insurance policies and other documents for applicability, accuracy, understandability and legal compliance.	✓
Prepare funding/cost analysis including projecting funding needs for the upcoming fiscal year.	✓
Maintain records of the financial and claims experience, condition, and progress of the Town's plans and provide quarterly reports. Set up strategic meetings, at least bi-annually, with the Town.	✓
Participate with the Town when requested in communications and actions with the insurance carriers and oversee the relationship between the Town and vendors/carriers to allow for greater flexibility in problem resolution and monitor their performance.	✓
Help prepare materials and assist Human Resources in conducting employee benefit meetings and open enrollment meetings.	✓
Educate Human Resources on new products, legislation and trends.	✓

Conduct educational seminars for Human Resources on topics such as COBRA, HIPAA and HSA's.	✓
Be available to attend meetings with Town representatives to include Management, Town Council and vendor meetings, as required.	✓
Provide consultation and guidance with respect to government mandates such as PPACA, FMLA, COBRA, HIPAA, ADA, USERRA, etc.	✓
Provide a backup service person that is knowledgeable about the Town's programs.	✓
Assist with the adjudication of specific claims when requested by the Town.	✓
Provide comprehensive, objective review of received and processed claims to determine whether the claims are adjudicated according to contractual performance standards, appropriate benefits and industry standards.	✓
Provide liaison services between the Town of Westlake and other benefits contractors, including coordination of reporting and assistance resolving claims.	✓
Participate in appropriate audits of vendors, if requested by the Town.	✓
OTHER SERVICES	
Develop and assist in implementation of new employee benefit programs.	✓
Advise the Town in contract negotiations and renewals within the consultant's field of expertise.	✓
Assist in developing the costs associated with various issues involving the benefit plans.	✓
Assist with special employee communication projects, which may result from legislative or regulatory changes.	✓
Prepare special reports showing claims experience, costs, fees, projections, etc.	✓
Provide an annual benchmark report comparing six to eight local government agencies, including basic benefits rates and contribution splits.	✓
Negotiate, monitor and define payment structure of performance guarantees.	✓
Be responsible for maintaining the confidentiality of the Town of Westlake's health claims, records and related data which cannot be sold, shared or otherwise disclosed to other companies or individuals without written permission from the Town of Westlake's officials.	✓



GENERAL INFORMATION

A. GENERAL INFORMATION

1. Please confirm that your firm is qualified to execute the services outlined in this RFP's Scope of Services.

We are qualified to execute all the services outlines in the Scope of Services. Please see the chart above confirming our ability to provide each of these services.

2. Provided the address and contact information for the office that will service our account, including the name of the individual responsible for responding to any questions we may have regarding your proposal.

OneDigital
 Kelly Hubbard, Consultant
 1215 Corporate Cir SW # 202
 Roanoke, VA 24018
 (540) 400-8800
Khubbard@onedigital.com

3. Briefly describe your firm's background, culture, and mission statement. Include the number of employees in all offices and the local servicing office.

Background

OneDigital was founded in 2000, with the goal to simplify the insurance industry. Over the years, we expanded into advisory services, partnering with like-minded agencies nationwide. Our journey has included significant strategic expansions into human resources, workforce management, wealth and retirement services, property and casualty, PEO, and Medicare Advantage.

Today, OneDigital has 5,000 employees and maintains over 200 offices across the nation, organized into four regions. All regions report to our Corporate Executive Team in Atlanta, Georgia.

The Town of Westlake will be serviced out of our Roanoke, Virginia office (1215 Corporate Cir SW # 202 Roanoke, VA 24018). Please see detailed information about our team in our response to Question #7 in this section.

Below, we have highlighted an overview of key company milestones (image is clickable for more OneDigital history):



Our Culture

OneDigital's company culture is centered around being fierce advocates for health, success, and financial security. We emphasize a culture of caring, where our employees are encouraged to do their best work and live their best lives. OneDigital is committed to helping people, which is reflected in our dedication to making a difference in millions of lives every day.

Our Mission

At OneDigital, we make it personal. It is all about people, partnership, and delivery. We approach each day with optimism as we work to create hope and vision for our customers. Our mission is to provide you with deep expertise and resources that help effectively address your business concerns now and simultaneously provide peace of mind with each interaction. Each OneDigital employee upholds these ideals and values as it represents “the DIGITAL way.”

4. Are there any impending changes in your organization that could impact the delivery of services?

There are no impending changes in our organization that could impact the delivery of services.

5. What is the employee turnover rate for the proposed servicing office for our account?

Our service team proudly maintains a near 0% turnover rate. Consistency within our client service team is incredibly important, and we’ve intentionally designed our service model to ensure there are multiple benefits professionals assigned to each client account. Your managing consultant, senior consultant and account manager will all have deep knowledge of your benefit programs and will interface with you frequently throughout the year. We have multiple staff members in each role, so if a key member were to leave the firm, another team member would be familiar with you as a client and be ready to step in.

OneDigital has received the Glassdoor Employees’ Choice Award for Best Places to Work. Awarded to 100 employers nationwide, this award is based solely on the input of employees who voluntarily and anonymously review their job, work environment and employer on Glassdoor, the worldwide leader on insights about jobs and companies. This shows that our account teams know they are doing important work and are dedicated to your needs, resulting in less turnover and greater consistency in your day-to-day contacts.

6. How is your client service team structured?

Westlake’s dedicated consultant, Kelly Hubbard, will provide short- and long-term strategic planning and comprehensive program design consulting. Kelly will be complemented by an account manager who specializes in day-to-day client support. This team, along with our deep internal resources, will be responsible for helping the Town of Westlake execute its strategy. The team assigned to the Town of Westlake was chosen by the local OneDigital leadership based on the account team’s experience in the public sector.

Some of the most common services provided to employees by the account team include:

- One-on-one enrollment decision support/benefit interpretation
- In-person or virtual employee benefit education
- Eligibility and enrollment review
- Questions regarding coverage provisions
- Assistance with claims and appeals

Additional Support

As needed, our benefits team can confer and involve additional OneDigital subject matter experts. Below is a diagram overviewing how Westlake’s dedicated benefits team extends beyond our consultant and supporting account managers.



7. Describe the proposed team that would work with our account and provide information about the qualification and expertise of each team member.

Kelly Hubbard will serve as Westlake’s primary point of contact and will be the conduit through which all OneDigital services are coordinated and delivered. OneDigital’s regional and national staff will provide additional resources and support. Please see below for additional information about our team’s qualifications and expertise:



KELLY HUBBARD | Senior Benefits Consultant

Kelly oversees the Town of Westlake’s account. As a consultant with over 15 years of experience, she specializes in building relationships with clients and their employees and efficient problem resolution. Kelly coordinates internal and external resources to assist with client needs, such as enrollment support, billing, and claims issues. She facilitates and conducts open enrollment meetings through employee education presentations, and she also promotes client communication through the development and implementation of client websites, newsletters and webinars.

Kelly joined OneDigital in 2010. Her diversified experience in the insurance, human resources and finance industries -- with a primary focus on account management and retention – has made her a valued asset for employers.



MARY JONES | Managing Consultant

Mary is the Managing Consultant on our Public Sector Team, overseeing strategic planning, analyzing plan performance, and ensuring quality service from the OneDigital team. Mary has over 25 years of experience working alongside employers, specifically helping large (100+ employees) companies, local governments, and public-school divisions to develop and deploy strategies which meet their financial objectives while engaging their employees. She has been with the OneDigital team since 2012. Mary is passionate about helping clients create an Employee Benefits Package that helps attract, retain and engage employees and control costs. She is known for her keen attention to detail, responsiveness to client issues and her ability to “think outside the box” to solve client issues.



CAMMY FERRIS | Senior Benefits Consultant

A Senior Benefits Consultant in OneDigital's Dallas, Texas office, Cammy has over two decades in the health insurance industry. Her tenure at OneDigital as a Client Retention Leader and Senior Benefits Consultant has been marked by a steadfast commitment to excellence in employee benefits design and Stop Loss strategies. At the core of her team's success lies a deep understanding of both fully insured and self-funded contracts, creating value for employers and empowering individuals as healthcare consumers. Cammy's mission to foster robust client relationships and drive sustainable growth aligns with OneDigital's culture of innovation and client-centric service.



ASHLEY REAMS | Account Manager

Ashley will support Kelly Hubbard as your primary Account Manager. She is committed to providing high quality service to our clients and will assist you with routine administrative requests, claims and billing issues, and any matters that may arise in the service arena. With over 10 years in the health insurance and customer services industries, Ashley's passion for helping others navigate the complexities of health insurance, ensuring they receive the best possible service and support, helps her establish strong client relationships and develop innovative solutions.



NANCY GRASSO | Regional Vice President of Sales

Nancy Grasso is a principal at OneDigital, with over 25 years of experience in the insurance industry. She leads the Municipality Team, having spearheaded the VACORP VLDP opt out program in Virginia for the Hybrid Disability Program, the largest Hybrid Disability Program in Virginia. She specializes in the group health market and possesses extensive knowledge of self-funded and other alternative funding methods. She served as president of both state and local chapters of the National Association of Health Underwriters. Nancy has earned a variety of accomplishments for leadership.

In addition to your assigned account team, you will have access to extensive strategic resources within OneDigital. Town of Westlake will be supported by a team behind a team that rounds out the OneDigital client experience. Some of those individuals are highlighted below:

Key Regional Resources



CHRIS MULLINS | Senior Regional Managing Principal

Chris is a senior healthcare executive with over 20 years of experience in management and operations. He is the Senior Managing Principal for OneDigital Health & Benefits' Mid-Atlantic region, where he is responsible for the company's offices in Virginia, Maryland, and Washington, DC.

Prior to joining OneDigital, Chris was the President and CEO for UnitedHealthcare's Mid-Atlantic region, where he was responsible for the fourth largest health plan at UnitedHealthcare. He is a graduate of the Massachusetts College of Liberal Arts and has completed executive education programs at Northwestern University's Kellogg School of Management and the Wharton School at the University of Pennsylvania.



NITI MODI | Regional Director, Member Engagement & Communications

Niti Modi brings over 10 years of experience in creative communications, marketing, and account management. Niti leads a team responsible for identifying opportunities and implementing strategies for employee benefits communication, developing, and executing customized communication strategies and employee education plans, and researching employee communication best practices, vendors, tools, and solutions in the marketplace. She has consulted a wide variety of industries and employer sizes. Niti takes the time to understand the clients' culture, making sure the materials presented to employees represent the company's brand.



VALERIE MCGEE | Regional Director of Compliance

Valerie is based in our North Bethesda office and leads a team of four compliance analysts. She ensures the account teams and clients are updated on the latest legislation, and their health and welfare plans comply with federal and state benefit laws. Valerie has a bachelor's degree from Truman State University and a master's degree in human resources from Loyola University Chicago as well as the CEBS designation. She spent over 20 years in HR before transitioning to OneDigital in 2023.



MONICA REEVES, ASA, FCA, MAAA | Director of Analytics

Monica Reeves is a healthcare actuary with nearly 20 years of industry experience, having worked in both the carrier space and the consulting space. She currently serves as a Director of Analytics in the Mid-Atlantic region, specializing in using actuarial knowledge and technical expertise for OneDigital's clients. Monica earned her B.S. in Mathematics from the University of Virginia at Wise. She is an Associate of the Society of Actuaries, a Fellow of the Conference of Consulting Actuaries, and a Member of the American Academy of Actuaries.

8. What size of employers (by the number of employees) does your firm generally support?

OneDigital serves a wide range of employers, both in the public and private sectors, with employee counts ranging from as few as 2 to as many as 15,000.

9. What is your client retention rate?

Retention rates for your OneDigital team stay in the 95-97% range.

Customer satisfaction means everything to us. We encourage honest, direct and in-the-moment feedback, so our consulting teams are always aware if our strategies and day-to-day support are meeting the mark. We are comfortable asking for critical feedback, as it serves to enhance our services and value. To ensure customer satisfaction, OneDigital invests in ongoing "Voice of the Customer" surveys to capture customer feedback. This strategy enables us to better understand our customers' perspectives as we strive to bring cutting-edge solutions.

In addition, our online Pulse Survey asks customers for feedback twice a year. The survey asks customers to rate us on two metrics – Customer Effort Score and Net Promoter Score (NPS). These two questions tell us everything we need to know -- are we easy to do business with, and would you recommend us to others? If the answers to those questions are anything other than a resounding yes, we immediately focus on corrective action. Senior leadership and account team members closely review the results.

10. Do you currently work with another employer in our industry? If so, describe your expertise in servicing this type of account.

OneDigital has significant public sector experience. In fact, we work with over 2,000 public sector clients nationally. This gives us insight and understanding of your unique challenges in attracting and retaining colleagues, cost control, and working within a changing budget. Over the decades of serving many customers in the public sector, we have acquired deep knowledge about the needs specific to your industry and how to meet those needs best.

Most importantly, we already work with you! We are proud to have served the Town of Westlake as your broker for the past 5 years. This experience is invaluable, as we already understand your goals and needs.

With our extensive experience in the public sector, OneDigital offers a qualified employee benefits consulting firm that understands the public sector to strategically plan, market, implement and support your benefits program. Most importantly, we will be your complete benefits partner and will function as an extension of your team, focused on long-term strategies and the short-term execution and achievement of your goals.

11. Provide proof that your company carries Errors and Omissions insurance coverage.

OneDigital maintains professional liability coverage in the amount of \$10,000,000 which covers Errors & Omissions. Our general liability policy in the amount of \$10,000,000 includes cybersecurity coverage. Please see copies of both policy certificates in the Appendix.



**PLAN DESIGN AND
FINANCIAL OVERSIGHT**

B. PLAN DESIGN AND FINANCIAL OVERSIGHT

1. Describe how your firm would help us develop employee benefits goals and strategies.

OneDigital uses a multi-year strategy to define organizational and program goals and analyze each program component for opportunities in plan design, data analytics, network assessment, funding alternatives, cost containment, health improvement, employee engagement, technology, and compliance.

As your incumbent broker, we have developed an excellent understanding of your philosophy, goals, culture, employee demographics, and risk tolerance. Our aim is to work closely with you to align your benefits with your short- and long-term goals and budget in mind. We will continue to craft and update your strategic plan as employee demographics, corporate objectives, and industry factors are adjusted. The strategic areas are outlined below:

3 Year Strategic Plan			
	YEAR 1	YEAR 2	YEAR 3
	<i>Review and evaluate</i>	<i>Implement and evolve</i>	<i>Measure and elevate</i>
Plan funding/structure			
Plan design	Evaluate current plans	Evolve plan designs	Update/migrate Rx
Network	Review engagement	Assess partnership	Add RBP option
Funding	Review stop loss	Captive / Aggregate SL marketing	Eliminate Aggregate SL
Cost containment	Assess PBM	Customize solutions	Evaluate trends
Analytics/benchmarking	Demographics + Springbuk	Monthly review of data	Monthly review of data
Employee-facing			
Employee experience	Broad engagement & recruiting strategy	Decision support	Concierge care navigation
Technology	Assess Ben Admin	Member benefit app	Global tech platforms
Business & regulatory			
Compliance	Full compliance assessment	Customized risk review	Market assessment of risk
Service & support	Peer group connection	Member-level advocacy	Wellbeing driving results



OneDigital will continue to work closely with Westlake to evaluate and revise as needed your multi-year benefits strategy, incorporating an annual action plan with detailed steps, priorities, and timelines for the service year. The time we have invested saves untold hours down the road, because we only bring ideas that we know make sense for your people, business goals, and culture.

Our strategic, multi-year program strategy defines program goals and analyzes each program component for opportunities in:

- Plan design
- Data analytics
- Network assessment
- Funding alternatives
- Cost containment
- Health improvement

- Benchmarking
- Survey Results
- Employee engagement
- Technology
- Compliance

Since we have served as your broker for many years, we can “hit the ground running” but it is also important for us to engage in ongoing dialogue to ensure we are addressing the right priorities at the right cadence. Discussions focus on understanding your budget process and cycle, organization objectives, employee satisfaction levels, and overall successes and challenges of your current programs. Collaboratively, we will continue to identify short-term priorities and goals and develop a strategy continually throughout the year, taking into consideration claims data, benchmarking, and your goals.

2. How will your firm determine our organization's appropriate health and welfare plan designs?

We will explore innovative funding strategies, such as level-funding, which can provide more control and potential cost savings. Our proprietary FUNDING SELECT tool identifies the optimal funding arrangement for you based on your risk tolerance by assessing risks/rewards and probabilities associated with alternative funding arrangements such as level funding, enabling you to make a sound business decision on the feasibility of various funding arrangements.

We would review various factors with you before providing definitive health plan recommendations, including:

- Employee satisfaction and engagement
- HR satisfaction with plan administration
- If applicable to size segment, current claims experience and utilization
- Your perspective on offering additional plans to provide employees with choice of network (i.e. PPO, HMO, etc.), cost, and coverage

3. Describe the competitive marketing process and our plans' placement.

OneDigital employs a comprehensive and strategic approach to the marketing process and plan placement for our clients, ensuring the best possible benefits solutions. As your consulting partner, our goal will be to remove as much burden from your team as possible, including meeting all procurement requirements. OneDigital is your active partner in ensuring timely and comprehensive marketing planning to meet your goals and objectives. Our marketing and renewal process is described briefly below.

Marketing Process

Before sending out a Request for Proposal (RFP), we assess the geographic dispersion of employees to determine the best carrier and network fit. We send carriers relevant information for consideration and response and engage in discussions about the specific circumstances of the RFP, including reasons for marketing the plan and key items being sought, such as wellness benefits. This client-specific outreach differentiates our RFPs and leads to a more successful process.

Renewal Analysis

Your Managing Consultant, Mary Jones, with support from our in-house data analytics team, will be overseeing the renewal process -- to include analysis, development of an RFP, marketing, evaluation, product and vendor selection, negotiations and implementation of selected plans and vendors.

The analysis includes:

- **Financial Benchmarking:** Evaluate benefit programs compared to other like employers.
- **Historical Review:** Compare current financial performance with past historical patterns. This understanding provides us with a context to consider both past practices and current culture to develop recommendations.
- **Analysis of Cost Drivers:** An in-depth evaluation of the following areas allows us to isolate the critical factors influencing the plan's cost structure and its benchmarking position:
 - Demographics
 - Utilization
 - Administration, Risk Management and Provider Networks
 - Plan Design
 - Managed Care Platform
 - Identify Risk Tolerance
 - Fully- Insured
 - Minimum Premium
 - Self-Funded and Reinsurance

Continuous Renewal Process

OneDigital views the renewal process as ongoing, partnering with our clients throughout the year to explore unique solutions. This involves holding planning meetings well in advance of renewal, reviewing medical insurance increase projections, and discussing market trends and regulatory impacts.

4. *How does your firm evaluate carriers/vendors during the marketing process?*

OneDigital excels in managing relationships with a wide array of vendors, including insurance carriers, pharmacy benefit managers (PBMs), and other service providers. Our vendor management strategy involves rigorous selection processes, ongoing performance evaluations, and strategic negotiations to secure the best possible terms and services for our clients. We prioritize transparency and accountability, ensuring that vendors deliver on their promises and align with our clients' goals. For you, this means leveraging our established relationships and negotiating power to secure competitive rates and high-quality services that meet your firm's needs.

Vendor selection and management

We maintain respectful working relationships with all carriers and vendors. Our role is to be an effective and forceful advocate for our clients. We analyze vendor quality through:

- Ratings/ranking
- Customer service
- Claims adjudication

- Quality of contracts
- Fit for each client
- Consistency
- Cost and renewal evaluation

Negotiating the best rates

By combining strong relationships, data-driven insights, comprehensive market analysis, customized solutions, and leveraging technology, OneDigital effectively negotiates favorable rates with carriers, ensuring cost efficiency and optimal coverage for our clients. Our strong relationships with various insurance carriers enable us to negotiate and strategize the best possible plans and rates for our clients. These relationships are based on mutual respect and our substantial regional and national book of business, which gives us more influence on negotiations and cost-saving opportunities. We maintain close relationships with carriers and vendors, regularly hosting them for company and market updates and educational events.

Our data-driven approach allows us to understand carrier rate trends and market volatility, providing the foresight to negotiate resilient contracts. By analyzing data, we identify trends and make informed decisions during negotiations. We review and negotiate annual renewals, ensuring that the insurance carrier, third-party administrator, or pharmacy benefits manager is the most optimal partner for our clients, including reviewing financial and AM Best ratings. Our market and industry knowledge, combined with underwriting analytics, maximizes renewal and RFP negotiations. Additionally, we evaluate new and existing vendor partners, negotiating performance guarantees.

- 5. Please describe how you go to the market for voluntary benefits. Describe the process for vetting appropriate supplemental suites. How does this process ensure our employees have the most comprehensive and cost-effective benefits? Please disclose any obligations to work with specific carriers.**

We will secure proposals, evaluate benefits and costs and negotiate competitive costs and programs for voluntary products as desired by the Town of Westlake (e.g., life, short-term disability, long-term disability, dental, vision, etc.). Our comprehensive approach includes the following:

OneDigital Ancillary Benefits Center of Excellence (COE)

OneDigital's Ancillary Benefits COE provides specialized advice and services related to non-medical employee benefits. This team specializes specifically in ancillary product lines to optimize benefits to employers and employees.

Plan Design and Customization

We work with employers to design and customize benefit plans, selecting the right mix of dental, vision, and wellness programs that align with employee preferences and organizational goals.

Employee Education and Communication

We provide educational resources and communication strategies to help employees understand the value and details of their supplemental benefits. This includes informational sessions, brochures, and online resources to ensure employees are well-informed about their options.

Enrollment Support

We offer support during the enrollment process -- including online enrollment platforms, assistance with paperwork, and answering any questions employees may have -- making it easy for employees to sign up for voluntary benefits.

Vendor Management

We manage relationships with benefit providers to ensure high-quality service and competitive pricing. This includes negotiating contracts, monitoring performance, and addressing any issues that arise.

Ongoing Support and Administration

We provide ongoing support to both employers and employees, including claims assistance, benefit utilization reviews, and regular updates on benefit offerings. This ensures that the benefits remain relevant and valuable over time.

6. *What data does your firm use for benchmarking?*

Benchmarking is a core function of our consulting process. We provide comprehensive benchmarking data to compare your benefits program with industry standards. This includes plan design, funding types, premiums, and contribution models, enabling informed decisions about plan adjustments and enhancements. We use both internal and national data for our benefits benchmarking.

Internal Benchmarking Platform

We have developed our own benchmarking platform based on our national client base. This platform is central to their consulting process, offering insights into plan design, funding types, premiums, and contribution models by industry, region, and employer size.

National Benchmark Surveys

We incorporate data from several large national benchmark surveys, including MEPS (Medical Expenditure Panel Survey), the Kaiser Family Foundation, Springbuk, Mercer, SHRM, Price Waterhouse Coopers, and Zywave.

7. *Describe the servicing team's experience with financial underwriting, claims analysis, and negotiating renewals.*

For fully insured plans of the Town of Westlake's size, claims and utilization data provided by the carriers can be limited. Annually, OneDigital provides full plan design and contribution benchmarking using regional and national data sliced by group size and industry. OneDigital is also able to provide further analysis to include demographic analyses, large claimant reports, cost analyses, and other analytics reports throughout the lifecycle of the plan year.

OneDigital leverages client data analytics in several keyways to provide insights into plan usage and employee satisfaction:

- **Identifying Cost Drivers:** OneDigital uses data analytics tools to review claims information and identify the primary cost drivers within a benefits plan. This helps employers understand where their money is going and how to manage these costs more effectively.
- **Tailoring Benefits Plans:** By analyzing employee demographics, age groups, and other distinctions, OneDigital can recommend benefits plans that are more likely to meet the needs of different employee segments. This personalized approach helps improve employee engagement and satisfaction.

- **Improving Employee Engagement:** OneDigital provides actionable insights that highlight how different benefits offerings impact employee engagement. By understanding which benefits are most valued by employees, employers can make informed decisions to enhance overall workforce health and satisfaction.
- **Holistic Data Management:** OneDigital integrates financial solutions, employee communications, and regulatory elements into a cohesive strategy. This integrated approach ensures that all aspects of benefits administration are aligned with organizational goals.

Although The Town of Westlake is currently fully-insured, should you move to an alternate funding model in the future, OneDigital could offer significant data reporting on a quarterly basis, including:

Claims Utilization Reports

We provide claim utilization analysis reports as part of the strategic planning process. These reports examine claim costs and utilization in detail and identify cost drivers and trends. Claim utilization reports enable us to make meaningful plan change recommendations and to identify opportunities to educate employees about plan features that are not being utilized. This report also identifies claim costs that are due to modifiable risk behaviors that can be mitigated through wellness initiatives.

Monthly Reporting

To keep you informed and empowered with the most up-to-date information possible, we provide a monthly reporting package that shows exactly how your health plan is running year-to-date in an easily digestible format. We are not merely re-skinning carrier reports; we synthesize reports provided by your carrier into the most important information, highlighting key opportunities and risks facing your plan.

Budget Reporting

Using our proprietary actuarial models, we produce a monthly budget on both a fiscal year and a policy year basis that shows your "expected" seasonally adjusted claims and compares this against your current claims trend. When the data is credible, we re-project your estimated deficit/surplus, given experience year to date and anticipated experience.

Benchmarking Reports

Our benchmarking reports offer valuable insights into a range of plans, including medical, dental, vision, term life, AD&D, disability, voluntary plans, and point solutions. This data is sorted by industry, region, and employer size. These reports are designed to help employers evaluate the competitiveness of their benefits offerings, ensuring they remain attractive and aligned with industry standards.

OneDigital can benchmark via:

- Cost (administrative and claims)
- Benefit Levels/Employee Contribution
- Managed Care Platform (HMO, ACO, PPO, POS, etc.)
- Employer-Type (Industry and Market Segment)
- Funding Arrangements: Alternative Funding, Level-Funding, Captive, etc.

Please see response to Question B(4) above for information about how we negotiate the best rates with carriers.

8. Does your firm have an in-house data analytics team and financial advisory group? Does your firm have programs to educate your employees on their financial health?

OneDigital has an in-house data analytics team and a financial advisory group. Please see response to #7 above for additional information about our deep analytics capabilities.

Retirement plans are an efficient way to encourage employees to save; however, when incorrectly managed on an outdated framework, they can be ineffective and a burden in terms of administration, liability and cost. OneDigital takes a comprehensive view of a company's retirement plan and integrates it into a broader workforce strategy allowing employees to operate undistracted by financial stressors and at the highest level of their ability by developing a [customized, modern retirement program](#) that can help each employee meet their goals within their timeline.

9. Is your firm appointed with the Town of Westlake's Medical Plan?

As the Town of Westlake's incumbent broker for the past 5 years, we are appointed with and involved in the management of your current medical plan.

10. Does your firm have access to the Town of Westlake's plan through December 2025?

As the Town of Westlake's incumbent broker for the past 5 years, we have access to your plans.

11. Describe any unique tools the servicing team would employ to assist us in controlling our healthcare and prescription drug costs.

The Town of Westlake, like many employers, is dedicated to controlling costs while maintaining competitive benefit programs. At OneDigital, we understand the importance of this balance and are committed to ensuring that you fully understand your expenses/risks and how your investment is performing. Our team of experts is continuously seeking innovative ways to design and manage health and benefit programs that work better for you and your employees. Balancing employee coverage needs with cost management is crucial, and we employ several strategies to achieve this goal.

PHARMACY ANALYSIS

Our Pharmacy Consulting team, RxConnections, is committed to evaluating and optimizing pharmacy programs.

- Essential pharmacy concepts and their impact on cost management in healthcare plans
- Current challenges in pharmacy management
- Legislative and compliance issues
- Innovative strategies to manage pharmacy costs and control benefit expenses effectively

DATA-DRIVEN DECISION MAKING

By utilizing historical data, we can design cost-effective and highly valued benefits packages that meet the needs of your employees while keeping costs under control. Additionally, we recommend offering flexible benefits plans that include a mix of core and voluntary benefits, allowing employees to choose additional coverage at their own expense. We will conduct a thorough plan design analysis to identify any deviations from current designs. Our network access analysis will review and summarize any immediate concerns regarding network disruptions. Additionally, a pricing analysis will consider plan designs and rates, ensuring we recommend the most suitable and cost-effective plan.

12. How often will the servicing team advise on our claims experience during the plan year?

For fully insured plans of your size, claims data provided by the carriers can be limited based on funding arrangement. However, we can provide data surrounding utilization and trends in the market.



EMPLOYEE SERVICES

C. EMPLOYEE SERVICES

1. *How would your firm educate our employees on benefits and advocate?*

Please see response to #3 below for information about how we will support and educate your employees during Open Enrollment and beyond.

The Town of Westlake will have access to our Advanced Resolution Team (ART) -- a complimentary team of OneDigital staff -- to answer all your employees' benefits-related questions with direct solutions. We will provide you with information to distribute to your employees so they will know how to take advantage of this service. The local governments we serve tell us that the service ART provides helps their staff reduce claim payments and expedite services. This helps your HR department spend less time and get faster and accurate claim decisions. By directing employees to this resource, you will immediately reduce your liability under HIPAA.

Representatives are available by phone during business hours to answer employees' and covered family members' questions about policies, procedures, and claims. Your employees get the personal service they deserve and the answers they need in a confidential, private conversation. In addition, they receive guidance about how to use their insurance properly. It is an enormous time-saver, a potential money-saver, and a winning solution for all OneDigital's customers.

They can respond to all types of inquiries, such as:

- *What's the deductible for emergency room visits?*
- *Does the policy have mental health coverage?*
- *What percentage of the plan pays for out-of-network providers?*
- *When will a claim be paid?*
- *Is a provider in network?*

This team of client advocates is a key part of our service model, and unique to the market. Colleagues assigned to this high-touch group are 100% committed to supporting you and your individual employees, and function as a true extension of your HR team.

We will provide claims assistance, including help drafting and filing appeals. We also have dedicated representatives from all carriers and vendors to help us research and close claim issues in a timely and satisfactory manner.

The account team is expected to respond to all inquiries within 24 hours, and urgent matters immediately.

Client Advocacy & Concierge Administration

EMPLOYEE ADVOCACY

- Dedicated Employee Advocate and back up resource
- Liaison between HRIS, member, carrier, and provider
- Explaining benefits and coverage
- Solve benefits and claim issues
- Order ID cards
- Find providers/pharmacies

ADMINISTRATIVE SERVICE

- Reconciliation and Resolution Support
- Employer H.S.A Contribution Management
- Billing/Invoicing Support



2. Does your firm conduct employee surveys and focus groups?

Yes, OneDigital conducts employee surveys as part of our benefits benchmarking process.

In early 2024, OneDigital conducted the [Employee Value Perception Study](#) with over 2,000 U.S. employees (across various career and life stages) to understand the evolving benefit needs and perceptions of an increasingly diverse, multigenerational workforce. The goal was to gain improved insights into their values and perceptions regarding health, success, and financial security. What we found was that there is a value perception gap in workplace benefits, a disheartening development for employers who have had to grapple with soaring healthcare and employee benefits costs.

We want to help employers understand how their employees' needs, values, and priorities stack up in the marketplace amongst other employees, so we can help align benefits offerings with real employee needs and expectations. It is important to understand what your employees' needs, values, and priorities are to help ensure you're making the right investments and can reach your goals.

This study is available complimentary for all OneDigital clients. We'd be more than happy to discuss this further with you and your team.

3. Describe your employee communications process and materials. Please provide samples.

Your dedicated support team will design a custom engagement and communications strategy to capture the attention of your workforce using a multi-channel approach, designed to meet your employees where they are, maximizing your unique workforce's preferences. **We are committed to assuring your employees make their best financial decisions as it relates to the many benefit offerings and plan options at hand.**

By incorporating a variety of digital solutions and interactive virtual programming, you can better engage your workforce with easy-to-understand, meaningful content that is intentionally crafted across:

- New Hire Onboarding
- Virtual and In-person 1:1 Concierge Enrollment Sessions
- Ongoing engagement campaigns
- Decision Support Tools

Through research on hundreds of our own clients, we have found that a layered approach – using on-site meetings, print and/or email messaging, technology solutions (such as a benefits administration system), employee videos, and recorded content – produces the best results and reaches employees no matter where they reside. At the end of each year, we will debrief and revamp your campaign to ensure we keep up with trends and reach your unique employee population. When employees become educated consumers, their satisfaction rate with their benefits package increases exponentially.

Our employee communications include:

On-site and Virtual Meetings

We conduct on-site and virtual meetings to educate employees about their benefits and other relevant topics of interest, allowing employees the opportunity to ask questions and engage with others. These interactive forums include open enrollment meetings, lunch and learn events, and educational seminars. We often bring in our vendor and/or carrier partners to offer additional knowledge and expertise.

We have seen remarkable success with live and recorded open enrollment webinars, which employees can watch when it is convenient for them. Online seminar recordings also allow employees to later reference materials and share with family members when making decisions. Webinars also provide you with tracking information on which individuals have participated.

Benefit Guides

Our benefits guides – offered both as printed booklets and digital interactive guides -- provide detailed summaries of all benefits available to employees.



Mobile App

OneDigital partners with Strive to provide a mobile engagement platform for clients and their employees. This platform includes access to plan IDs, employee reminders and alerts, nurse lines, telemedicine, and more. Fees may apply based on the capabilities that are selected.



Customized Communications

We create custom employee communications, including animated videos, virtual benefits fairs, posters, direct mailers to employee home addresses, and benefit contact ID Cards. Throughout the year, we continue to communicate with employees through employee memos, benefit highlight sheets, and more.



Brainshark Presentations

These pre-recorded and indexed presentations allow employees or recruits to learn about their benefits at any time with consistent messaging. We may offer these presentations in addition to or as an alternative to in-person enrollment meetings. We can customize presentations for different classes of employees and can redirect associates to and from various resource pages. We also offer a video library of important benefit topics to share with your employees.

4. Describe how your firm supports the ongoing professional development of our HR and Benefits staff.

OneDigital offers resources and educational content to help you understand obligations under various healthcare regulations, as well as emerging trends and best practices. This includes detailed reports, webinars, e-newsletters, blog updates, white papers, and direct outreach from your account team to ensure that you remain well-informed. See response to D(1) below for additional information.

5. Describe how your firm supports the ongoing professional development of our entire staff.

Our HR Consulting team offers professional development training. Please see response to Question #6 below for more information.

6. Does your firm provide HR consulting services and/or support? If so, describe the scope and type of engagements.

OneDigital [HR Consulting Services](#) provides a full range of consulting services that range from tactical to strategic support that can be customized to meet your unique organizational needs. Your team, powered by a group of fresh thinking OneDigital HR experts.

OneDigital offers various ways to augment and act as an extension of an organization's HR team — ranging from hotline support to full outsourcing. Our experienced and credentialed consultants help provide peace of mind to HR teams by helping address important decisions with confidence and enhanced objectivity.

Services include:

- **Outsourced HR**
An ongoing, proactive HR resource to manage and support the customer's HR function, this includes everything from the transactional, day to day aspects of HR – benefits administration, new hire paperwork, compliance updates – to the more strategic aspects of the HR function – employee performance management, employee relations issues, recruiting strategy and organizational management.
- **Compensation and Total Rewards**
Operational success depends on the performance and motivation of the organization's employees. We provide the tools to evaluate and drive performance and results by aligning compensation and total rewards to strategic organizational needs.
- **Handbooks, Policies & Other HR Documents**
We can review, revise and/or develop and customize employee handbooks, policies, and programs that enable organizations to manage risk and outline clear expectations for employees.
- **Employee Relations**
Our HR professionals have seen it all and are able to efficiently handle a wide variety of employee relations issues to manage risk and implement proactive programs to retain and engage key employees.
- **Leave of Absence Policies & Administration**
With the myriad of different and overlapping regulations and obligations involved in leaves of absence, having reliable knowledge on hand is a major time and stress saver. OneDigital's leave of absence professionals act as a resource for questions on how to deal with these complex policies, as well as leave administration.
- **Performance Management**
Effective performance management programs provide feedback to employees and align goals with the organization to drive employee retention and development.
- **Talent Optimization**
Training focuses on a variety of topics from compliance training (such as sensitivity, diversity, and harassment training) to leadership development, performance management and managing conflict. Training can be conducted live, onsite or virtual, pre-recorded and include reference materials, attendee certificates, group exercises and discussion segments.
- **Payroll Administration Services**
Payroll administration includes a software experience, dedicated payroll specialist, online benefits enrollment, electronic employee onboarding, and hiring module (applicant tracking system, performance management system and time and attendance tracking.)
- **Hiring & Terminations**
We can help the business transitioning staff from new hire orientation, termination best practices, federal and state guidelines, severance agreements and more.
- **Recruiting**
Recruiting services include streamlining the recruiting process to save time and money and attract the right talent. Assistance includes sourcing and interviewing candidates, applicant tracking and candidate assessment and recommendations.

- **Leadership & Coaching**
We can help cultivate and coach talent to support growth and guide employees to reach their full potential.
- **HR Technology Consulting**
Our HR Technology Consulting (HRT) team partners at every step of the HR technology management cycle from assisting with building the strategy, selecting partners, to implementing new HCM technologies. We represent the customer's needs by helping them move from technology strategy to execution in the most efficient, cost-effective way possible.



COMPLIANCE

D. COMPLIANCE

1. Describe how your firm informs clients about current and pending benefits legislation.

We understand the challenges of ever-changing rules and regulations governing employee benefits. Interpreting, understanding, and taking the steps to become, and remain, compliant demands constant attention. We will give you peace of mind with our dedicated team of compliance attorneys and experts, who provide guidance and support to make sure your plans are fully compliant with ACA (Affordable Care Act) and related regulatory requirements to eliminate risk.

Our compliance team issues timely summaries through e-newsletters, blog updates, and direct contact. We will proactively contact you with compliance updates, reminders, and action steps. In addition, our compliance team will work directly with you to explain implications of legislation, resolve issues, and collaborate on the formation of new policies.

Examples of our compliance communications are:

- **Mid-Atlantic News & Updates** – Legislative updates with reminders and action steps, specific to the Mid-Atlantic region.
- **Compliance Confidence** – An e-publication to help organizations stay up to date and compliant on legislative topics.
- **Advisories, Info Briefs, and Tip Sheets** – Monthly emails to update you on reforms and/or benefits topics.
- **Webinars and Brainshark Presentations** – Information on timely topics and the ability to interact with OneDigital subject matter experts. Most of our webinars offer CE credits and are available on-demand.
- **Biweekly Customer Digest:** Helps you stay compliant and efficient.
- **Health Care Reform Advisories and Info Briefs:** Monthly updates on reforms and benefits.
- **Info Briefs and News Briefs:** Regular updates on important topics.
- **Compliance Calendars and Quarterly Checklists:** Tools for tracking compliance.
- **Compliance Webinar and Podcast Series:** Updates on legislative changes.
- **Local Learning Events:** In-person education and networking.
- **Ad Hoc Risk Assessments:** Custom risk evaluations.
- **Scheduled Calls for Complex Issues:** Regular discussions on complex issues.
- **Updated Blog Content:** Up-to-date trends and developments in employee benefits.
- **HR Compliance Guide:** Summary of changes in labor laws for compliance guidance.

2. What specific resources does your firm provide to help clients comply with all federal and state laws?

In addition to the resources detailed in our response to D(1) above, we offer these services to help you comply with federal and state laws:

Compliance Audit and Review:

OneDigital's compliance audit examines various compliance areas, including the ACA, to identify gaps and potential areas of exposure. It provides a score for each section, highlighting areas that need attention, along with recommendations on best practices. This audit helps ensure continued compliance with regulations such as ERISA, COBRA, ACA, and more.

Annual HR Compliance Guide and Checklists:

You will receive an Annual HR Compliance Guide, along with annual and quarterly checklists, to ensure you stay up to date with all compliance requirements.

Client Support and Advocacy:

We provide client support for general compliance questions, analysis of employee benefits laws, and health insurance program reviews. We also carry the voice of our clients to Congress, IRS, HHS, and DOL as part of the National Association of Health Underwriters (NAHU) legislative council, which assists in notifying and tracking legislative and regulatory changes. The senior members of our compliance consulting team are also part of the Compliance Corner committee at NAHU where they work with compliance experts across the country on the implementation of compliance rules and regulations.

Access to ERISA Attorneys:

Clients have access to in-house ERISA attorneys who can assist with employee benefit questions and other employment issues that may arise.

3. Does your firm have in-house legal advisors or outside counsel to guide you and your clients?

Yes. Our in-house compliance team includes attorney Adina Cohen and is complemented by OneDigital's corporate compliance department staffed by ERISA and benefits attorneys.

4. Does your firm offer compliance training to our HR and Benefits staff?

Our local and corporate offices conduct compliance training, including webinars, to keep your HR and Benefits staff informed and compliant. Please see response to D(1), above, for additional information.

5. Does your firm have in-house legal and HR Compliance teams?

Yes, we have in-house legal and HR Compliance teams which provide the following services:

- Recommend and implement procedures for ACA compliance, including Form 1095 reporting and PCORI fee filing
- Recommend and implement procedures for other benefit legislation, including cafeteria plan regulations, COBRA, HIPAA, ERISA, Medicare, FMLA, CAA (RxDC/transparency rules) and nondiscrimination requirements
- Review plan documents and Summary Plan Descriptions for technical accuracy and compliance
- Assist with related tax codes, such as cafeteria plans, life insurance/domestic partner imputed income calculations, and disability premium taxation
- Provide employee and retiree Medicare education

- Research special issues on your behalf not specifically addressed elsewhere in this proposal
- Conduct an in-depth compliance assessment upon engagement with OneDigital
- Provide timely compliance reminders and deadlines

6. *How does your firm help us comply with Employee Retirement Income Security Act (ERISA) reporting and disclosure requirements?*

Our team can review relevant data for compliance with annual reporting requirements, including 1094/1095 and cafeteria plan nondiscrimination testing. We also assist with completing any required documentation for RxDC reporting. Please see response to D(5) for additional information.

7. *Describe how your firm maintains client records in a secure Health Insurance Portability and Accountability Act (HIPAA) environment.*

OneDigital is committed to maintaining robust data protection standards and ensuring compliance with applicable laws to safeguard personal data. We have robust security measures in place to protect against the loss, misuse and unauthorized alteration of personal information under our control, including physical, electronic and procedural safeguards that meet or exceed applicable federal and state standards. This includes using secure servers, encryption, and other technological safeguards.

OneDigital conducts Data Protection Impact Assessments (DPIAs) to identify and mitigate risks associated with our data processing activities. These assessments help in designing effective measures to protect personal data. We also provide required training and resources to our employees to ensure they understand data protection policies and practices, fostering a culture of data security within the organization.

8. *Does your firm offer Medicare advisory services for our employees?*

Yes, we provide Medicare eligible/retiree counseling for your employees. Through our employee education on Medicare, our team is able to help your employees understand all of the factors to consider and remove the fear that is often associated with a switch from employer sponsored health insurance to Medicare.



WELLNESS

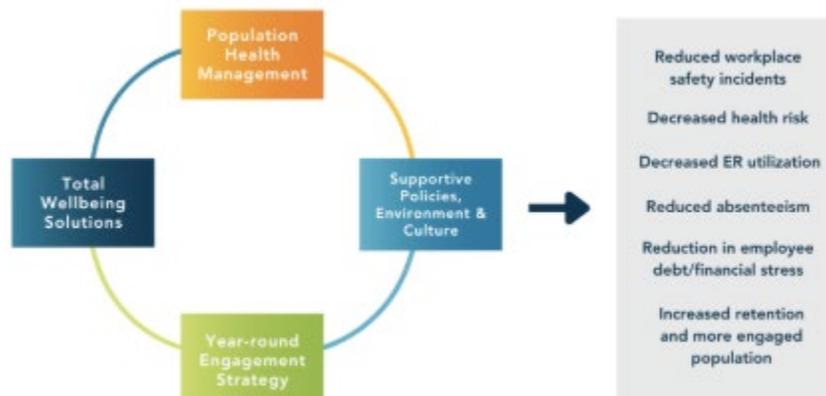
E. WELLNESS

1. What services/tools will be provided to implement and support a company wellness program?

OneDigital offers dedicated employee well-being consulting services at no additional cost to you. Wellness has evolved into a key aspect of workforce strategy. Employers are also expanding their measurement of ROI from healthcare cost savings to overall impact on performance through increased productivity. We see it as our role to equip our clients with strategic insights and tactical guidance to develop effective, measurable health and wellbeing programs that align with your culture and budget.

OneDigital's Wellbeing Strategy team is available to support The Town of Westlake with the following services:

- Build your wellbeing strategy
- Provide ongoing program support and evaluation
- Assess culture and review data to identify target initiatives
- Assist in establishing program vision, objectives, and branding
- Ensure you are maximizing all free services available through your carriers/vendors
- Partner with vendors that have demonstrated excellence in customer service and innovation through our extensive evaluation process (examples of preferred wellbeing partners include Carrot, Ginger, First Stop Health, Maven, and Forma)
- Manage vendor relationships
- Monitor program compliance
- Design employee communication materials



RESOURCES AND TOOLS

As your trusted consultants, we will help to create a successful program aligned with your organizational objectives. The same drivers of employee participation in wellness also impact employee engagement. The Health & Wellbeing National Practice provides a range of turnkey solutions, resources, and easy-to-use interactive materials to help guide your strategy. Some of the top utilized resources are listed below.

Health and Wellbeing Toolkit

Outlining best practices and a step-by-step process to creating a successful health and wellbeing strategy, our toolkit includes:

- Employee interest survey
- Health risk and cost analysis

- Goal-setting worksheet
- Budgeting tool
- Organizational assessment
- Health and wellbeing toolkit
- Policy, environment, and culture inventory
- Strategy template
- Implementation timeline
- Communications checklist
- Health and well-being scorecard

Engagement & Wellbeing Calendar

With monthly resources on various well-being topics, this calendar is designed to engage the workforce and enhance employee wellbeing. Each month has a health and wellbeing theme which includes both employer and employee resources. This calendar serves as the foundation for your annual engagement and wellbeing educational strategy. Further, your calendar can be customized by your OneDigital Account team and tailored directly to your employee population, complete with your own branded resources.



Mental Health Resource Guide

Our proprietary resources guide offers multiple tools to help address the spectrum of mental health and connect you to the right types of solutions for your employees. From evaluating your policies, environment, and culture, to selecting the right vendor partner, our team offers expert guidance to reach your goals.

Stress management resources offer tools to address mental health issues and connect you to the right types of solutions for your employees.

2. How can your firm assist our organization with motivating our employees to develop healthy behaviors?

A healthy workforce is 13% more productive and experiences 11% lower turnover per a recent McKinsey study. OneDigital offers a range of turnkey solutions and resources through its Health & Wellbeing National Practice to help our clients establish a strategy that supports employee health and wellbeing. The focus is on fostering engagement and alignment with organizational objectives, which in turn empowers employees to improve their performance and develop healthy behaviors.

Promote Preventive Care

OneDigital helps motivate employees engage in preventive care and healthy behaviors. We emphasize the importance of proactive health intervention and educate employees on the best ways to utilize health benefits – such as encouraging regular health screenings to catch health issues early, reducing the need for more expensive treatments later.

Wellbeing Programs

In addition to the Wellness Programs detailed in response to Question E(1), we can help you implement an app-based holistic wellness system that incentivizes movement, sleep, nutrition, water intake, healthy weight and more.

Mental Health Support

Because there is a relationship between poor mental health and higher medical costs, we can help you invest in mental health care by providing resiliency training, psychological safety, coaching, and digital apps to support employees wherever they are in their journey.

3. *What metrics do you utilize to measure the effectiveness of the Release of Information of a Wellness program?*

For any medical management program to succeed, employees must participate. The most successful programs appeal to what your employees want and value. Employees must perceive the program as a true benefit with organizational support to achieve optimal participation and, thereby, results. This is how we measure those results:

- **Employee Engagement and Productivity:**
OneDigital assesses the overall engagement of employees in wellness programs and tracks improvements in workforce productivity. Enhanced engagement often correlates with better participation in wellness initiatives, leading to improved productivity levels.
- **Healthcare Spend and Cost Management:**
OneDigital looks at the reduction in avoidable and unnecessary healthcare spend as a critical success metric. By implementing wellness programs, we aim to identify and reduce wasteful spending, which can then be reinvested into your workforce.
- **Employee Retention and Culture Enhancement:**
Improved employee retention rates and a more positive workplace culture are indicators of a successful wellness program. These metrics reflect the program's impact on employee satisfaction and the overall work environment.
- **Physical and Mental Wellbeing:**
Physical and mental wellbeing metrics help measure the success of wellness initiatives. By facilitating greater access to healthcare services and promoting health engagement, we will help you positively impact these areas.

By leveraging data and analytics, OneDigital can identify gaps and recommend tailored solutions that align with your goals and objectives. This data-driven approach allows for targeted and effective recommendations that encourage employees to engage in healthy behaviors.

4. *Identify any services that are subject to separate fees; specify the associated fees. List any fees not categorized that may be assessed.*

OneDigital's health and wellbeing practice has several strategic vendor partners that have demonstrated excellence in customer service and innovation. Our team has completed an extensive evaluation process to identify these key vendor partners; however, we do not take commissions. Rest assured that our team has your best interest at heart when recommending the right partner for your culture and desired results.



OTHER

F. OTHER

1. *What other relevant services does your firm offer that has yet to be described in this proposal?*

Benefits Administration Implementation & Administration

OneDigital provides HRIS expertise and support for all our clients. Each team provides dedicated service for outsourced benefits administration. OneDigital currently provides this service for The Town of Westlake and will continue to do so.

In addition to the local team, for the more complex client needs, we have built an entire service team dedicated to outsourced benefits administration (OBA).

OneDigital's team of benefits administration professionals provide expert support for clients. In the past, OBA was only a viable solution for exceptionally large employers with 10,000-plus employees. Our service model has allowed us to scale these services to offer professional benefits administration support for organizations of all sizes, at a fraction of the cost. Outsourcing your benefits administration to OneDigital can be a smarter use of HR dollars that will provide you with higher-quality benefits administration support, and free up budget for more strategic initiatives.

Services offered include, but are not limited to the following:

- **Manage** notification and collection of QLE (Qualifying Life Event) documentation
- **Support** open enrollment
- **Provide** employees with Evidence of Insurability forms
- **Facilitate** completion and enrollment
- **Handle** monthly terminations of overage dependents
- **Coordinate** carrier EDI file error reports
- **Assist** with system testing at annual open enrollment
- **Communicate** benefit deductions to payroll
- **Respond** to and/or triage employee inquiries
- **Conduct** bill audits

Retirement & Wealth

Saving adequately for retirement and healthcare costs are two of the most pressing financial issues facing Americans—regardless of income level—today. Financial stress hampers workplace productivity, so employers need to ensure their workforce has all the appropriate resources to feel safe and supported. By bringing retirement plan consulting and wealth management together with health benefits, OneDigital provides key services and takes an integrated approach to your employees' overall wellbeing.

Our Retirement & Wealth division can help with:

- **Retirement Plans** – We help companies identify, build and implement retirement plans to address the needs of their organization and employees. Our dedicated team of professionals focus on due diligence, ERISA law, third-party administration and financial advice.
- **Wealth Management** – Our financial professionals help individuals figure out how much to save and what types of accounts to invest in, as well as evaluate risk levels based on unique life situations. It's never too early to build a holistic financial plan.
- **Employee Engagement** – When employees are less stressed about their finances, they are healthier and more productive. Our engagement solution includes a series of tools to help employees increase financial literacy and reduce financial stress.

Property & Casualty

We view each client as unique, and we develop, recommend, and coordinate individually tailored property & casualty insurance that minimizes risks and provides exceptional value.

2. What is your firm's proposed timeline for the upcoming year, beginning with the assignment of the Broker of Record?

Since OneDigital is the current broker for the Town of Westlake, we would continue with our current timeline. To keep your HR staff and management informed on an ongoing basis, we meet as frequently as necessary to set strategy, review plan performance, confirm pre-renewal expectations, discuss market trends, review legislation, collaborate on the renewal process, determine open enrollment timeframes, and establish a communications strategy. We encourage frequent communication throughout the year to strengthen our partnership with you.

We provide monthly updates on plan performance and can conduct in-person meetings with your management and Town Council if desired. Your dedicated account team is actively involved in compiling these updates. In addition to reviewing plan performance, we establish a meeting cadence of at least once or twice per quarter for key annual milestones, such as:

- Q1 – Review of the prior year and feedback; strategic planning sessions and vendor meetings.
- Q2 – Initial renewal projections, refining goals, and ensuring client alignment detailed in writing.
- Q2 and Q3 – Final renewal results, employee contribution setting and Open Enrollment planning
- Q4 – Open enrollment debrief.

Our account team is always available for additional meetings and inquiries as your needs arise.

3. Does your firm require a signed contractual agreement? If so, please attach it.

OneDigital does not require but can execute a Service Level Agreement (SLA) at the request of the Town of Westlake. A sample OneDigital Service Level Agreement can be provided upon request.

4. Please specify the terms for terminating the relationship between your firm and the Town of Westlake.

The Town of Westlake has the right to terminate our services at any time. However, as a professional courtesy, we would ask for at least 60 days' advance notice prior to terminating our services. If we utilize a service contract, separate terms may apply as agreed upon by the Town of Westlake and OneDigital.

5. Who will have primary responsibility for the Town of Westlake's account?

Kelly Hubbard will serve as the Consultant. Please see response to A(7) for additional information about Kelly and her qualifications.

- Number of years in the insurance business:** 13 for Kelly Hubbard; 25 for OneDigital as a company.
- Insurance background:** Please see response to A(7) for additional information about Kelly Hubbard and to A(3) for information about OneDigital.
- Number municipalities serviced:** Over 2,000 nationwide.

6. Who will be the back-up person for the Town of Westlake's account?

- a. **Number of years in the insurance business:** 25 for Mary Jones; 25 for OneDigital as a company.
- b. **Insurance background:** Please see response to A(7) for additional information about Mary Jones and to A(3) for information about OneDigital.
- c. **Number municipalities serviced:** Over 2,000 nationwide.

7. Please attach a copy of the following documents:

- a. **A copy of a current license:** Please see Appendix.
- b. **A certificate for agent's error and omission coverage insured for at least \$1 million limit:** Please see Appendix.



COST OF SERVICES

COST OF SERVICES

Provide a detailed cost proposal. Identify the total compensation package for services rendered and how it will be Derived.

For employers under 100, compensation is normally dictated by the carriers -- typically ranging from a percentage of premium to a per-employee-per-month (PEPM) fee.

OneDigital is authorized to transact business in the state of Texas.



REFERENCES

REFERENCES



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janet.bryan@bathcountyva.gov



Prince Edward County, Virginia

Doug Stanley

County Administrator

(434) 392-8837

dstanley@co.prince-edward.va.us



APPENDIX



General Lines Agent

Qualification Effective Dates

Life, Accident, Health & HMO 04/27/1993 Property and Casualty 05/15/2002

BRIGIT CAMILLE FERRIS

NPN: 1131953

200 GALLERIA PKWY SE STE 1950
ATLANTA, GA 30339-5946

is authorized to transact business as described above

License No: 726850 Issue Date: 04/27/1993 Expiration Date: 06/30/2025

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TEXAS
DEPARTMENT OF INSURANCE
THIS IS TO CERTIFY THAT



BRIGIT CAMILLE FERRIS

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

General Lines Agent

200 GALLERIA PKWY SE STE 1950
ATLANTA, GA 30339-5946

LICENSE NUMBER: 726850

NPN: 1131953

Life, Accident, Health & HMO, Property and
Casualty

Issue Date: 04/27/1993

Expiration Date: 06/30/2025

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**ADDITIONAL REMARKS SCHEDULE**

AGENCY Digital Insurance LLC-Clayton, MO		NAMED INSURED Digital Insurance LLC 200 Galleria Pkwy, Ste 1950 Atlanta, GA 30339	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

1st Layer XS E&O
 Great American E&S Insurance Company
 2/26/2024-2/26/2025
 TER5325701
 \$5,000,000 Each Claim/Aggregate XS \$10,000,000



Town of Westlake

Westlake Academy

Human Resources Department

NON-COLLUSION STATEMENT

The undersigned Proposer, by signing and executing this proposal, certifies and represents to the Town of Westlake and Westlake Academy that Proposer has not offered, conferred or agreed to confer any pecuniary benefit, as defined by Section 1.07 (a)(6) of the Texas Penal Code, or any other thing of value, as consideration for the receipt of information or any special treatment or advantage relating to this proposal; the Proposer also certifies and represents that Proposer has not offered, conferred or agreed to confer any pecuniary benefit or other things of value as consideration for the recipient's decision, opinion, recommendation, vote or other exercise of discretion concerning this proposal; the Proposer certifies and represents that Proposer has neither coerced nor attempted to influence the exercise of discretion by any officer, trustee, agent or employee of the Town of Westlake and Westlake Academy concerning this proposal on the basis of any consideration not authorized by law; the

Proposer also certifies and represents that Proposer has not received any information not available to other proposers so as to give the undersigned a preferential advantage with respect to this proposal; the Proposer further certifies and represents that Proposer has not violated any state, federal or local law, regulation or ordinance relating to bribery, improper influence, collusion or the like and that Proposer will not in the future, offer, confer, or agree to confer any pecuniary benefit or other thing of value of any officer, trustee, agent or employee of the Town of Westlake and Westlake Academy in return for the person having exercised the person's official discretion, power or duty with respect to this proposal; the Proposer certifies and represents that it has not now and will not in the future offer, confer, or agree to confer a pecuniary benefit or other thing of value to any office, trustee, agent or employee of the Town of Westlake and Westlake Academy in connection with information regarding this proposal, the submission of this proposal, the award of this proposal or the performance, delivery or sale pursuant to this proposal.

Firm Name: OneDigital

Address: 14951 Dallas Pkwy #300

City/State/Zip: Dallas, TX 75254

Phone: (254.716.8009 _____

Fax: Name of Representative(s): Brigit Camille Ferris

Signature of Representative(s): *Cammy Ferris* Date: 4.30.2025

1500 Solana Blvd., Bldg 7, Suite #7200 • Westlake, Texas 76262

Metro: 817-490-5711 • Fax: 817-430-1812 • www.westlakeacademy.org

CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

OneDigital

2 **Check this box if you are filing an update to a previously filed questionnaire.** (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

Yes No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

Yes No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

None

6 **Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).**

7
Kelly P. Hubbard

Signature of vendor doing business with the governmental entity

May 2, 2025

Date

CONFLICT OF INTEREST QUESTIONNAIRE
For vendor doing business with local governmental entity

A complete copy of Chapter 176 of the Local Government Code may be found at <http://www.statutes.legis.state.tx.us/Docs/LG/htm/LG.176.htm>. For easy reference, below are some of the sections cited on this form.

Local Government Code § 176.001(1-a): "Business relationship" means a connection between two or more parties based on commercial activity of one of the parties. The term does not include a connection based on:

- (A) a transaction that is subject to rate or fee regulation by a federal, state, or local governmental entity or an agency of a federal, state, or local governmental entity;
- (B) a transaction conducted at a price and subject to terms available to the public; or
- (C) a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency.

Local Government Code § 176.003(a)(2)(A) and (B):

(a) A local government officer shall file a conflicts disclosure statement with respect to a vendor if:

(2) the vendor:

(A) has an employment or other business relationship with the local government officer or a family member of the officer that results in the officer or family member receiving taxable income, other than investment income, that exceeds \$2,500 during the 12-month period preceding the date that the officer becomes aware that

(i) a contract between the local governmental entity and vendor has been executed;

or

(ii) the local governmental entity is considering entering into a contract with the vendor;

(B) has given to the local government officer or a family member of the officer one or more gifts that have an aggregate value of more than \$100 in the 12-month period preceding the date the officer becomes aware that:

(i) a contract between the local governmental entity and vendor has been executed; or

(ii) the local governmental entity is considering entering into a contract with the vendor.

Local Government Code § 176.006(a) and (a-1)

(a) A vendor shall file a completed conflict of interest questionnaire if the vendor has a business relationship with a local governmental entity and:

(1) has an employment or other business relationship with a local government officer of that local governmental entity, or a family member of the officer, described by Section 176.003(a)(2)(A);

(2) has given a local government officer of that local governmental entity, or a family member of the officer, one or more gifts with the aggregate value specified by Section 176.003(a)(2)(B), excluding any gift described by Section 176.003(a-1); or

(3) has a family relationship with a local government officer of that local governmental entity.

(a-1) The completed conflict of interest questionnaire must be filed with the appropriate records administrator not later than the seventh business day after the later of:

(1) the date that the vendor:

(A) begins discussions or negotiations to enter into a contract with the local governmental entity; or

(B) submits to the local governmental entity an application, response to a request for proposals or bids, correspondence, or another writing related to a potential contract with the local governmental entity; or

(2) the date the vendor becomes aware:

(A) of an employment or other business relationship with a local government officer, or a family member of the officer, described by Subsection (a);

(B) that the vendor has given one or more gifts described by Subsection (a); or

(C) of a family relationship with a local government officer.

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or
3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;
2. You do not certify your TIN when required (see the instructions for Part II for details);
3. The IRS tells the requester that you furnished an incorrect TIN;
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or
5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or “doing business as” (DBA) name on line 2.

- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

- **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner’s name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

- 2—The United States or any of its agencies or instrumentalities.
- 3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- 5—A corporation.
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission.
- 8—A real estate investment trust.
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940.
- 10—A common trust fund operated by a bank under section 584(a).
- 11—A financial institution as defined under section 581.
- 12—A middleman known in the investment community as a nominee or custodian.
- 13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5. ²
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

¹ See Form 1099-MISC, Miscellaneous Information, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An individual exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/EIN. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Go to www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

VERIFICATION REQUIRED BY TEXAS GOVERNMENT CODE CHAPTER 2270

By signing below, the signatory hereby verifies that the firm it represents:

1. Does not boycott Israel; and,
2. Will not boycott Israel during the term of the contract.

SIGNED BY:



Print Name & Title:

Kelly Hubbard, Sr Benefits Consultant

Firm Name:

OneDigital

Date Signed:

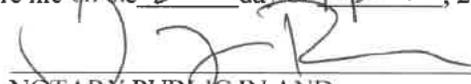
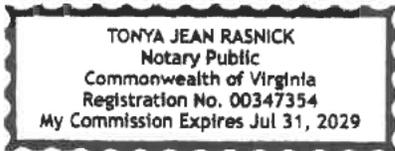
May 2, 2025

NOTARIZATION

THE STATE OF Virginia)
City)
COUNTY OF Salem)

BEFORE ME, the undersigned notary public on this day personally appeared Kelly Hubbard, on behalf of OneDigital (Company), who, being duly sworn, stated under oath that he/she has read the foregoing verification required by Texas Government Code Section 2270.002 and said statements contained therein are true and correct.

SWORN TO AND SUBSCRIBED before me on the 30th day of April, 2025.



NOTARY PUBLIC IN AND
FOR THE STATE OF Virginia

The following definitions apply to Texas Government Code Section 2270.001:

(1) "Boycott Israel" means refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations specifically with Israel, or with a person or entity doing business in Israel or in an Israeli-controlled territory, but does not include an action made for ordinary business purposes; and

(2) "Company" means a for-profit sole proprietorship, organization, association, corporation, partnership, joint venture, limited partnership, limited liability partnership, or limited liability company, including a wholly owned subsidiary, majority-owned subsidiary, parent company, or affiliate of those entities or business associations that exists to make a profit.

State law requires any firm entering into an agreement or contract with the Authority to complete the foregoing verification. TEX. GOV'T CODE § 2270.002.

CERTIFICATE OF INTERESTED PARTIES

FORM 1295

1 of 1

Complete Nos. 1 - 4 and 6 if there are interested parties.
 Complete Nos. 1, 2, 3, 5, and 6 if there are no interested parties.

OFFICE USE ONLY CERTIFICATION OF FILING

1 Name of business entity filing form, and the city, state and country of the business entity's place of business.

OneDigital
 Richmond, VA United States

Certificate Number:
 2025-1303261

Date Filed:
 05/01/2025

Date Acknowledged:

2 Name of governmental entity or state agency that is a party to the contract for which the form is being filed.

The Town of Westlake

3 Provide the identification number used by the governmental entity or state agency to track or identify the contract, and provide a description of the services, goods, or other property to be provided under the contract.

RFP 2025-02
 Employee Benefits

4	Name of Interested Party	City, State, Country (place of business)	Nature of interest (check applicable)	
			Controlling	Intermediary

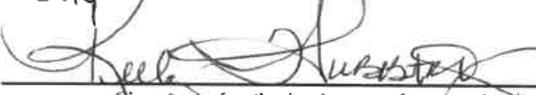
5 Check only if there is NO Interested Party.

6 UNSWORN DECLARATION

My name is Kelly HUBBARD, and my date of birth is Sept 19, 1963
 My address is 9954 Mayland Drive, Richmond, VA 23233 USA
(street) (city) (state) (zip code) (country)

I declare under penalty of perjury that the foregoing is true and correct.

Executed in ROANOKE County, State of VA, on the 2ND day of May, 2025
City (month) (year)


 Signature of authorized agent of contracting business entity
(Declarant)