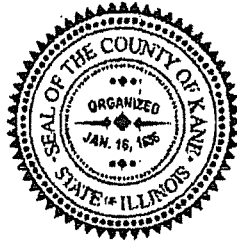


COUNTY OF KANE

Christopher J. Lauzen
Kane County Board Chairman



Kane County Government Center
719 South Batavia Avenue
Geneva, IL 60134
P: (630) 232-5930
F: (630) 232-9188
clauzen@kanecoboard.org
www.countyofkane.org

DOCUMENT VET SHEET

for
Christopher J. Lauzen
Chairman, Kane County Board

Name of Document: Healthcare Insurance Broker

Resolution No.: 13-147

Submitted by: Chris Rossman

Dept. Head Signature: Sheela & McCauley

Date Submitted: August 2, 2013

Dept. Head Sign-off Date: 8/5/13

Examined by:

Joseph Lulves
(Print name)
Joseph Lulves
(Signature)
8-13
(Date)

RECEIVED

AUG 05 2013

KANE COUNTY BOARD

Electronic Web YES NO Any Initials (initials)

Comments:

The Kane County Board authorized the Chairman to enter into a contract per Resolution 13-147.

Please notify the Purchasing Office when Agreement is ready to be picked up or requires additional information.

Attachments: Resolution 13-147, Purchasing Synopsis, Agreement.

Chairman signed: YES

NO

8/8/13
(Date)

Document returned to: Chris Rossman

(Name/Department)

STATE OF ILLINOIS

COUNTY OF KANE

RESOLUTION NO. 13 - 147

RETAINING HEALTH INSURANCE BROKER/CONSULTANTS

WHEREAS, Kane County provides health, dental and vision insurance to eligible employees, board members and county-wide elected officials; and

WHEREAS, Kane County requires the services of a qualified company to negotiate the best possible rate with insurance carriers; and

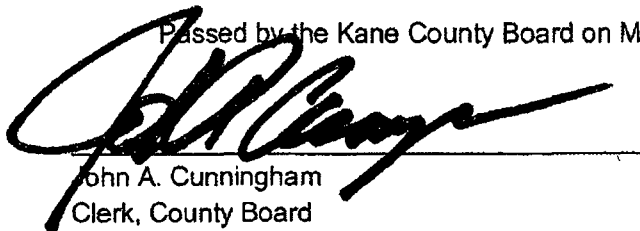
WHEREAS, a Request for Proposals was issued soliciting insurance brokerage/consultant services from qualified companies; and

WHEREAS, Global Benefits, Inc. responded to the RFP, presented information regarding its services, capabilities and expertise in the health insurance industry and was deemed the most qualified company to represent Kane County as its Broker of Record in negotiations with insurance carriers at a cost not to exceed \$79,000 (Seventy-Nine Thousand Dollars) per annum.

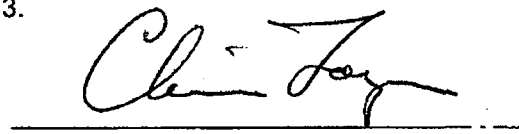
NOW, THEREFORE, BE IT RESOLVED by the Kane County Board that it does retain Global Benefits, Inc. as its Broker of Record for health, dental and vision insurance, and authorizes the Kane County Board Chairman to sign any and all contracts and documents necessary to effectuate this resolution.

| Line Item | Line Item Description | Was personnel/item/service approved in original budget or a subsequent budget revision? | Are funds currently available for this personnel/item/service in the specific line item? | If funds are not currently available in the specified line item, where are the funds available? |
|-------------------|---------------------------|---|--|---|
| 001.800.808.50520 | Healthcare Admin Services | Yes | Yes | N/A |

Passed by the Kane County Board on May 14, 2013.



John A. Cunningham
Clerk, County Board
Kane County, Illinois



Christopher J. Lauzen
Chairman, County Board
Kane County, Illinois

Vote:
 Yes 18
 No 3
 Voice 0
 Abstentions 0

5HlthInsurBroker

**County of Kane
PURCHASING DEPARTMENT
KANE COUNTY GOVERNMENT CENTER**

719 S. Batavia Avenue, Bldg. A
Geneva, Illinois 60134

Telephone: (630) 232-5929
Fax: (630) 208-5107



April 9, 2013

PROCUREMENT SYNOPSIS

Requesting Department: Human Resources
Procurement Name: 18-013 Health Insurance Broker
Recommended Vendor:

NOTIFICATION AND RESPONSE

Public Notices: Kane County Web Site and The Chronicle

| | | |
|-------------------|----------------|----------------------------------|
| Advertising Date: | March 15, 2013 | Notices sent/Plan Holders: 32/21 |
| Bid Due Date: | April 4, 2013 | Bids Received: 9 |

PURPOSE

The County of Kane is seeking to retain the services of a qualified and experienced professional or agency, to submit a sealed proposal for the provision of brokering and consulting services, for its health care and benefit insurance packages. This will be a two-year contract beginning January 1, 2014.

PROPOSAL TABULATION

| Vendor Location | Short List Interview | Proposal Annual Amount |
|---|----------------------|------------------------|
| Global Benefits Libertyville, IL | X | \$60,000 |
| Aon Hewitt Chicago, IL | X | \$75,000 |
| The Segal Company, Inc. Chicago, IL | X | \$80,000 |
| Gallagher Benefit Services, Inc. Chicago, IL | X | \$92,500 |
| Williams Mann, Inc. Rockford, IL | | \$60,000 |
| Buck Consultants Chicago, IL | | \$60,000 |
| Illinois Health Insurance Services Batavia, IL | | \$80,000 |
| Benefit Decisions Chicago, IL | | \$90,000 |
| Lambent Risk Management Services, Inc. Chicago, IL | | \$105,840 |

After interviewing the four firms that were short listed, the Human Services Committee recommended awarding this contract to Global Benefits.

Submitted By:
Jim Hansen
Assistant Purchasing Director

CONTRACTOR SERVICES AGREEMENT

THIS AGREEMENT is entered into this 1 day of July 2013, between Kane County, 719 South Batavia Avenue, Geneva, Illinois 60134 (hereinafter referred to as "County"), and Global Benefits, Inc., 1512 Artaius Parkway, Libertyville, IL (hereinafter referred to as "Contractor").

WITNESSETH, THAT WHEREAS, the County intends to contract for health insurance broker services (hereinafter referred to as the "Project"), utilizing the services of the above mentioned Contractor in accordance with the Terms & Conditions of this agreement.

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties agree as follows:

SECTION 1 - SERVICES OF CONTRACTOR

1.1 GENERAL

The Contractor shall: Negotiate the best possible rate with insurance carriers.

1.1.1. Perform professional services in connection with the Project as outlined in the "Scope of Services" attached as Exhibit 1, and as hereinafter stated.

1.1.2. Designate in writing a person to act as its Project Manager with respect to the work to be performed under this Agreement, attached as Exhibit 2. Such person shall have complete authority to transmit instructions, receive information, interpret and define the Contractor's policies and decisions with respect to the work covered by this Agreement.

SECTION 2 - PERIOD OF SERVICE

2.0. The terms of this Agreement shall commence on August 1, 2013, and remain in effect for (2) years, with two (2), one (1) year mutually agreed upon extensions available.

SECTION 3 - PAYMENT FOR SERVICES AND REIMBURSEMENTS

3.1. The County shall make payments to the Contractor after the invoices submitted by the Contractor are approved by the County. Reimbursements shall be made by the County as provided in Exhibit 3, without Global Harbor for benefit communication, enrollment and administration.

SECTION 4 - GENERAL CONDITIONS

4.1. TERMINATION

This Agreement may be terminated by the County at any time upon thirty (30) days written notice, or by either party in the event of substantial failure to perform in accordance with the terms hereof by the other party through no fault of the terminating party. This Agreement is also subject to termination by either party if either party is restrained by state or federal law of a court of competent jurisdiction from performing the provisions of this Agreement. Upon such termination, the liabilities of the parties to this Agreement shall cease, but they shall not be relieved of the duty to perform their obligations up to the date of termination. Mailing of such notice, as and when above provided, shall be equivalent to personal notice and shall be deemed to have been given at the time of mailing.

4.1.1. If this Agreement is terminated due to the County's substantial failure to perform, the Contractor shall be paid for labor and expenses incurred to date as provided in Section 5, subject to setoff for any damages, losses or claims against the County resulting from or relating to Contractor's performance or failure to perform under this agreement.

4.1.2. In the event of termination by the County upon notice and without cause, upon completion of any phase of the Basic Services, fees due the Contractor for services rendered through such phase shall constitute total payment for services. In the event of such termination by the County during any phase of the Basic Services, the Contractor will be paid for services rendered during the phase on the basis of the proportion of work completed on the phase as of the date of termination to the total work required for that phase. In the event of any such termination, the Contractor also will be reimbursed for the charges of independent professional associates and Contractors employed by the Contractor to render Basic Services, and paid for all unpaid Additional Services and Reimbursable Expenses not in dispute.

4.1.3. Reimbursable expenses mean the actual expenses incurred by the Contractor or the Contractor's independent professional associates or Contractors, directly or indirectly in connection with the Project, all as provided in Exhibit 1 hereto.

5.1. INSURANCE

The Contractor shall, at the Contractor's expense, secure and maintain in effect throughout the duration of this contract, insurance of the following kinds and limits. The Contractor shall furnish Certificates of Insurance to the County before starting work or within ten (10) days after the notice of award of the contract, whichever date is reached first. All insurance policies shall be written with insurance companies licensed to do business in the State of Illinois and having a rating of not less than A IX, according to the latest edition of the A.M. Best Company; and shall include a provision preventing cancellation of the insurance policy unless fifteen (15) days prior written notice is given to the County. This provision shall also be stated on each Certificate of Insurance as "Should any of the above described policies be canceled before the expiration date, the issuing company will mail 15 days written notice to the certificate holder named to the left".

The limits of liability for the insurance required shall provide coverage for not less than the following amounts, or greater where required by law.

(A) **Commercial General Liability:**

- i. Coverage to include Premise/Operations, Products/Completed Operations, Independent Contractors, Broad Form Property Damage, Contractual and Personal Injury.
- ii. Limits:

| | |
|------------------------------|--------------|
| General Aggregate | \$ 2,000,000 |
| Products/Completed Aggregate | \$ 1,000,000 |
| Each Occurrence | \$ 1,000,000 |
| Personal Injury | \$ 1,000,000 |
- iii. Coverage is to be written on an "occurrence" basis.
- iv. Products/Completed Operations coverage is to remain in force for a period of two (2) years after the completion of the project.
- v. Cover all claims arising out of the Contractor's operations or premises, anyone directly or indirectly employed by the Contractor, and the Contractor's obligations under indemnification under this Agreement.

- (B) **Worker's Compensation:**
- i. Shall be in accordance with the provisions of the laws of the State of Illinois, including occupational disease provisions, for all employees at the site of the project, and in case work is sublet, the Contractor shall require each of its Subcontractors similarly to provide Worker's Compensation Insurance. In case employees engaged in hazardous work under this contract at the site of the project are not protected under Worker's Compensation statute, the Contractor shall provide, and shall cause each its Subcontractors to provide, adequate and suitable insurance for the protection of employees not otherwise provided.
- (C) **Comprehensive Automobile Liability:**
- i. Coverage to include all Owned, Hired, Non-owned vehicles, and/or trailers and other equipment required to be licensed.
 - ii. Limits:

| | |
|-----------------------|--------------|
| Combined Single Limit | \$ 1,000,000 |
|-----------------------|--------------|
- (D) **Umbrella:**
- i. Limits:

| | |
|---------------------------|--------------|
| Each Occurrence/Aggregate | \$ 2,000,000 |
|---------------------------|--------------|
- (E) **The County of Kane shall be named as additional insured on all insurance policies except Workmen's Compensation and Professional Liability.**

The Contractor understands and agrees that, except as to professional liability, any performance bond or insurance protection required by this contract or otherwise provided by Contractor, shall in no way limit the responsibility to indemnify, keep and save harmless, and defend the County as herein provided.

6.1. INDEMNIFICATION

6.1.1. The Contractor shall indemnify and hold harmless the County, its officers or employees from any and all claims, suits, actions, costs, and fees, including attorney fees, of every nature or description arising from, growing out of, or connected with the performance of this Agreement because of any negligent act or omission, neglect, or misconduct of the Contractor, its employees and agents, or any of its subcontractors in the performance of this contract. Such indemnification shall not be limited by reason of the enumeration of any insurance coverage herein provided

6.1.2. The Contractor shall be responsible for any and all damages to property or persons and for any losses or costs to repair or remedy construction as a result of any negligent act or omission, neglect, or misconduct in the performance of its work and shall indemnify and hold harmless the County, its officers, agents and employees from all suits, claims, actions or damages of any nature whatsoever resulting therefrom. Acceptance of the work will not relieve the Contractor of the responsibility for subsequent correction of any such error, omissions and/or negligent acts or of its liability for loss or damage resulting therefrom. Except as to professional liability, these indemnities shall not be limited by the listing of any insurance coverage.

6.1.3. The Contractor shall not be responsible for any delay in the performance or progress of the Project, or liable for any costs or damages sustained by the County resulting from such delay, caused by any errors, omissions and/or negligent acts of the County or its agents, or by changes ordered in the work, or as a result of any federal, state or regulatory authority, or riot or civil commotion, or by any other cause beyond the Contractor's control. In the event of such delay, the Contractor will proceed with due diligence to alleviate the delay and continue the performance of its obligations under this Agreement.

6.1.4. The Contractor shall not be responsible for any damages which may occur as a result of any modifications made to the plans of the Contractor by others without the Contractor's knowledge, or for damages which may occur because of the improper or negligent acts of third parties.

6.1.5. The County will release and hold harmless the Contractor for delays or losses experienced by the County or others which result from the discovery of concealed conditions which require additional design, disposal, mitigation or other remedial action. When such discovery warrants the need for additional services, those services will be considered additional under section 2 of this Agreement.

6.2. FORCE MAJEURE

Neither the Contractor nor the County shall be responsible for any delay caused by any contingency beyond their control, including, but not limited to: acts of God, war or insurrection, strikes or lockouts by the parties' own employees, walkouts by the parties' own employees, fires, natural calamities, riots or demands or requirements of governmental agencies.

6.3. STANDARD OF CARE

The Contractor shall perform all of the provisions of this Agreement to the satisfaction of the County. The County shall base its determination of the Contractor's fulfillment of the scope of work in accordance with accepted professional engineering standards.

6.4. SAVINGS CLAUSE

If any provision of this Agreement, or the application of such provision, shall be rendered or declared invalid by a court of competent jurisdiction, or by reason of its requiring any steps, actions or results, the remaining parts or portions of this Agreement shall remain in full force and effect.

6.5. ENTIRE AGREEMENT

This Agreement sets forth all the covenants, conditions and promises between the parties. There are no covenants, promises, agreements, conditions or understandings between the parties, either oral or written, other than those contained in this Agreement.

6.6. GOVERNING LAW

This Agreement shall be governed by the laws of the State of Illinois both as to interpretation and performance.

6.7. NOTICE

Any notice required to be given by this Agreement shall be deemed sufficient if made in writing and sent by certified mail, return receipt requested, or personal service to:

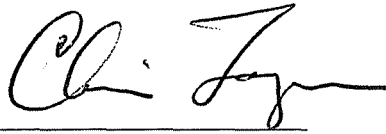
Sheila McCraven
Executive Director of Human Resources
County of Kane
719 S. Batavia Avenue
Geneva, IL 60134

Kurt Schmitke
Account Executive
Global Benefits, Inc.
1512 Artaius Pkwy.
Libertyville, IL 60048


IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be signed by their duly authorized representatives on the day and date first written above.

COUNTY OF KANE

Global Benefits, Inc.

By: 

Christopher J. Lauzen
Chairman, County Board
Kane County, Illinois

By: 

[Name] Kurt Schmitke
[Title] President

Exhibit 1

Comprehensiveness of Services Offered

Detail what your firm can do for the County, related to the scope of services described. Include a description of the various services your firm as to offer the County.

The County of Kane is looking for consulting services that are focused on understanding the current program, budget, and culture and providing recommendations to effectively combine the benefit offerings of all member organizations with the appropriate plan types, funding methods and provider options. This is a process that encompasses:

1. reviewing and advising on appropriate insurance coverage,
2. marketing and placement of insurance, including RFPs,
3. reviewing vendor contracts and evidence of coverage,
4. understanding of collectively bargained agreements,
5. coordinating with other County benefits service providers,
6. participating in joint labor management benefits committee meetings,
7. acting as a liaison and advocate for the County with insurance companies,
8. developing and producing communications materials,
9. working with Human Resources personnel in delivering insurance products to employees and retirees.

Generally, we classify this scope of work into two different categories called *Plan Management Services* and *Wellness and Education Support*.

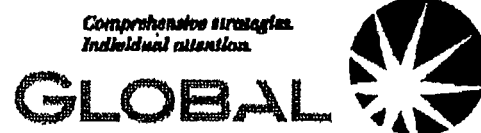
Plan Management Services

Global's initial step in any engagement is to perform a thorough discovery analysis where we first learn about a client's current program and the history of decisions that lead to the current program. We identify its inherent strengths and weaknesses and then seek to align the program, through our recommendations, with the actual organizational objectives and goals.

In addition to utilizing years of data obtained through our professional experiences and existing clientele, Global subscribes to four nationally recognized employee benefit surveys. The normative data obtained through these surveys allows Global to provide specific benchmarking analyses on a local, regional, national, and industry basis. This tool is instrumental to identify trends and educate our clients on the overall competitiveness of their plan, and it also plays a key role in justifying plan design and cost structure adjustments to benefit offerings.

In order to accomplish this broad scope of initiatives, Global will continue to serve as the designated consultants and insurance broker of record for the County's benefit programs. Our services will include benchmarking your plan with similar entities, identifying trends, aggressively negotiating with insurance carriers, and proactively engaging employees and retirees through seminars and educational communication.

County of Kane
18-013 Health Insurance Broker RFP
April 4, 2013



We are a very high-touch organization. Global mobilizes throughout the year to provide accurate, complete, and routine financial analysis of the entire program. In this area Global acts as a primary stakeholder and fiduciary of the plan itself, holding itself entirely responsible to interpret all of the data and reporting monthly on – administration and access fees, network utilization statistics, net discount statistics, monthly claim utilization costs, large claimants, claimants over 50% of deductible, aggregate tracking, and assumption forecasting of year-end results. Global will provide all appropriate accounting and performance reports to the County on a regular basis, and also conduct onsite quarterly review sessions.

Global employs former medical underwriting managers from both BCBS and United Healthcare. Our professionals are charged with developing early renewals from our clients based on the specific carriers' standards, evaluating and correcting carrier renewal calculations and ascertaining the risk factors of certain medical conditions within a client organization on future cost.

During our annual client review of the benefit plan performance, Global uses a very robust and significant technology tool called Global Decision Master. With the power of this tool we can turn complex carrier data into meaningful information for our collaborative review – it identifies claims trends, cost drivers and utilization issues. The technology is one of a kind at providing a reader-friendly and in depth analysis of an entire medical program, highlighting the most important and relevant statistics effecting the plan performance, and comparing your organizational performance data to that of tens of thousands of others. It also provides powerful insight into life-style related claims, wellness-related claims, disease management concerns, and chronic condition claims.

Through thorough and ongoing analyses, Global will make recommendations and place insurance as directed by the County. Global will also continue to provide support and serve as a resource in the areas of enrollment, union negotiation, and regular as well as impromptu County meetings.

Global's legal and regulatory team is constantly scanning for changes to the myriad of benefit legislative happenings, and has been at the forefront of industry changes through the ongoing PPACA implementation. These developments are then shared with our clients real-time through communications called Global Updates. These updates have included the implementation of Women's Preventive Services regulations, new policies surrounding payroll taxes, and the constantly evolving guidelines and timelines of the 2014 insurance exchanges.

Global is plugged in to all appropriate compliance channels, so we learn about regulatory changes and updates as soon as they are published by groups like the Department of Labor, the Centers for Medicare & Medicaid Services, and the Center for Consumer Information & Insurance Oversight, as well as the state branches of these and other agencies. When changes happen that impact our clients, we are the first line of defense.

County of Kane
18-013 Health Insurance Broker RFP
April 4, 2013



WE Support - Wellness/Education & Support Services

Our WE Support category of services is derived from Global's passion and pursuit to continuously add more value at all levels of our business relationship. This collection of services is a vast and nearly limitless extension of your internal resources aimed at reducing the burden of our clients' Human Resources department, whereby Global leverages our internal support teams, expert knowledge, technology and content specialists - to completely address any and all client needs that are known in advance and those that develop over time.

Wellness programs have become imperative components of an employer's benefit program to reduce costs and keep their most important asset - its people - healthy, happy and thriving. Today, there is no mistaking the positive impact these programs have in the very immediate term and the long term. As the County has seen in the 5 years of its wellness initiative, there is an inverse correlation between the number of program participants and the annual increase to the health plan.

Our worksite wellness support team, will continue to provide the County with vital insights and consulting. Global's commitment to assisting our clients' worksite wellness initiatives is clearly demonstrated through our team structure. Global is the first firm to assign a dedicated Wellness Director to our client services teams. Through this investment, Global is well positioned to help develop and deploy client wellness programs. To help Kane's wellness program continue to succeed, Global will:

1. Recommend the wellness program design, implementation, management, and administration support for health and wellness program.
2. Provide quarterly health and wellness education sessions to all employees.
3. Provide one on one education sessions to new employees on a quarterly basis.
4. Provide general problem-solving throughout the plan year.
5. Any other duties critical to the proper formation of a health insurance plan and its optimal operation and participation.
6. Provide full access to benefit communication specialists/copy writers to support wellness initiatives.
7. Track key indicators as necessary and depending on the client's needs (e.g. track which employees received an annual wellness exam - should that become a parameter of your wellness initiatives).

Accomplishing the aforementioned work and satisfying the County's objectives will be outlined in a spreadsheet below. Additionally, Global will be committing to a goals and strategies summary to be presented quarterly to the Human Resources Department. This summary will include measurables in order to determine the success rate of each objective.

Sample Client Service Timeline

| SERVICE & DELIVERABLE | RESPONSIBLE | FREQUENCY |
|---|-------------|--------------------|
| Claim Summary | Global | Quarterly |
| Claims Lag Analysis | Global | Annually |
| Large Claim Analysis (diagnosis/prognosis) | Global | Monthly |
| Utilization Analysis - In-Network & Rx | Global | Quarterly |
| Loss-Ratio Analysis | Global | Quarterly |
| Cost Comparison using other Plan Types | Global | Annually |
| Cost Analysis of Plan Design Modifications | Global | Annually |
| Contributions Modeling & Consulting | Global | Annually |
| Cost Trend Analysis | Global | Quarterly |
| Plan Utilization Statistical Review | Global | Quarterly |
| Plan Design Review | Global | Annually |
| Benchmark Data Review | Global | Annually |
| Develop Formal RFP's | Global | Annually |
| Analysis of Competitive Networks | Global | Annually |
| Comparison of Funding Alternatives | Global | Annually |
| Renewal Negotiation | Global | Annually |
| Develop / Execute Work Plan | Global/Kane | Annually / Ongoing |
| Communication Strategy Review | Global/Kane | Quarterly |
| Customized Benefit Summaries | Global | Annually |
| Web Based Benefit Communications | Global | Ongoing |
| Newsletters | Global | Ongoing |
| Legal Updates | Global | Ongoing |
| Understanding Your Benefit Plan Communications | Global | Ongoing |
| Open Enrollment | Global | Annually |
| On-Line Benefit Enrollment | Global | Annually |
| Total Compensation Statements | Global | Annually |
| Memos to Insurance Committee | Global | Annually |
| Presentation to Board | Global | Annually |
| Create Employee Open Enrollment Material Kit | Global | Annually |
| Coordination of Guest Speakers (vendors) | Global | Annually |
| Employee Open Enrollment Meetings | Global | Annually |
| Global Predictor | Global | Annually |
| COBRA/FSA Administration | Global | Ongoing |
| FMLA Administration | Global | Ongoing |
| EAP Program | Global | Ongoing |
| Educational Seminars for all Client Benefit Professionals | Global | Quarterly |
| Employee Wellness - Lunch & Learns | Global | Quarterly |
| Employee Wellness Communications | Global | Ongoing |
| Annual Health Fair | Global | Annually |

Kane County
Benefit Consulting Services Overview
April 4, 2013

*Comprehensive strategies.
Individual attention.*

GLOBAL



Consulting Team

Provide biographical data and experience on principals and key professional members of the firm(s) who will be directly involved with providing services in each phase. Include any government/collective bargaining experience.

Global Group operates all account management in a team environment. Kane County will be assigned a team of five benefit professionals. Your account executives are the leaders of our service delivery team and responsible for strategy development and the overall implementation of the proposed services. Your account manager is involved in all aspects of account servicing and is the engine in executing our proposed services. Your technical account manager is performing analyses on a monthly basis for multiple aspects of your plan as well as keeping the team apprised of compliance, regulatory and legislative changes that might affect the your account. Your VIP claims advocate leads a team of claims specialists that accept calls from your members and their families to help them resolve claim and coverage issues.

What sets Global apart is that we have the same resources as our publicly-traded competitors, but we are able to deliver a much more services intensive product. We are a very high-touch organization and the County will not be sourced to a team of junior staff members while the corporate officers are out rain-making. Our account management team meets a minimum of once per week so that all members are current on the account and service status. This means that the County can access any member of the team at any time and get answers to time sensitive questions.

Laurence Marx – Account Executive

Laurence has over 17 years of experience in benefit consulting, and is a principal of Global. He is recognized as a leader for his early efforts to promote corporate wellness programs. Prior to joining Global, Laurence ran Business Development for the 2nd largest privately-owned insurance brokerage and consulting firm in the U.S. In his role, Laurence was instrumental in establishing this group as the premier consulting option for middle-market employers.

Laurence was the chief architect in developing Global Wellness – our dedicated team focused on designing and implementing cost-reducing programs that target employee wellness and behavior. In addition, he participates in several advisory boards within the health insurance industry and often is requested as a guest speaker at industry events.

Kurt Schmitke – Account Executive

Kurt oversees all account management. Through his dedication and leadership, Global is already being recognized as one of the fastest growing Insurance Consulting Brokerages in the United States. Kurt has 20 years of experience in benefit consulting. Before joining Global in the mid-90s, he spent 7 successful years with Humana Health Plans helping them grow from a local insurance provider to a national insurance provider. While at Humana,

Schmitke served as Account Executive, Sales Management, and Director of Growth and Development of Humana's national expansion.

At Global, Kurt spearheaded the development of the Global Harbor Management System – our flexible web-based benefit administration and HRIS system. His experience in the industry and strong understanding of what our middle-market clients desired propelled a robust, customizable, and unparalleled benefit and HRIS system that we provide to clients at a fraction of the expense others offer, but with exponentially increased capabilities.

Jonathan Krass - Client Services Manager

Jonathan will serve as the day-to-day contact for Kane. Jonathan has over 10 years of HR and benefits experience in corporate HR and consulting arenas, and currently heads Global's Municipality and Non-Profit division. His expertise is problem solving and his prowess serving as liaison between the client and the health insurance carriers make him invaluable to HR departments.

Todd Schmitke—Claims Advocacy Manager and Benefit Concierge

Todd manages the Claims Advocate Team, and serves as the Claims Advocate to Kane. He has over 25 years of experience working on group benefit plans as a broker, consultant and claims administrator. Prior to joining Global, Todd managed client services for one of the largest TPAs in Illinois.

Peter Faraci - Legal Counsel

Peter is Global's head legal counsel and ensures ongoing federal, state, and ERISA compliance for our clients' benefit programs. Peter is an active member of the Illinois State Bar Association, Chicago Bar Association, and American Bar Association. In addition to providing contract and policy review, Peter is our resident Healthcare Reform expert and counsels clients to achieve and maintain compliance with all rules and regulations.

Exhibit 3

Compensation

Kane County determined that they do not wish to implement Global Harbor for benefit communication, enrollment and administration at this time.

\$60,000 annually is appropriate for all other services proposed in this response.

For the services requested in your Scope of Work, Global Group, Inc. believes a fee of **\$79,000 annually** is both aggressive and appropriate. This rate includes the Global Harbor for benefit communication, enrollment and administration, which we will not implement at this time. This service may be added in the future for a cost not to exceed **\$19,000**. This can be paid in lump sum, quarterly or monthly installments or through the carrier rates.

Expenses

All Expenses are included in this fee as consultants pay and programming cost. There are no external expenses associated with the delivering the Scope of Work requested.



Policy Number: 002657551

Date Entered: 05/22/2013

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/22/2013

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

| | | |
|---|--------------------------------------|-------------------------------|
| PRODUCER Global Benefits, Inc. 1512 Artaius Parkway Libertyville, IL 60048 | CONTACT NAME: Mohammed Ali | FAX (A/C, No): (847) 837-3038 |
| | PHONE (A/C, No, Ext): (847) 837-3037 | |
| E-MAIL ADDRESS: | | |
| INSURER(S) AFFORDING COVERAGE | | NAIC # |
| INSURER A: Carolina Casualty Insurance Company | | |
| INSURER B: AIG | | |
| INSURER C: | | |
| INSURER D: | | |
| INSURER E: | | |
| INSURER F: | | |

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INBR LTR | TYPE OF INSURANCE | ADDL INSR | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS |
|----------|---|-----------|------------|---------------|-------------------------|-------------------------|---|
| A | <input checked="" type="checkbox"/> GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC | | | 002657551 | 11/13/2012 | 11/13/2013 | EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 10,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$ |
| A | <input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS | | | 002657551 | 11/13/2012 | 11/13/2013 | COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ 1,000,000 BODILY INJURY (Per accident) \$ 1,000,000 PROPERTY DAMAGE (Per accident) \$ 1,000,000 \$ |
| A | <input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> CLAIMS-MADE DED RETENTION \$ | | | 002657551 | 05/22/2013 | 05/22/2014 | EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$ |
| A | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below | | Y/N N/A | 002657551 | 11/13/2012 | 11/13/2013 | WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000 |
| B | Professional Liab | | | AGY3892920-00 | 11/5/2012 | 11/5/2013 | Per Claim \$ 1,000,000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Additional Insured: County of Kane

30 days notice of cancellation

| | |
|---|---|
| CERTIFICATE HOLDER | CANCELLATION |
| County of Kane 719 S Batavia Ave Bldg. A Geneva, IL 60134 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE |

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ACORD 25 (2010/05)

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