

Kelly:

*Following are answers to your questions about Baugher Financial and Associates. I have copied and pasted your questions which are accompanied in the order presented with my replies.*

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How long has the City of Edwardsville done business with Baugher Financial & Associates?

***Seven or eight years (I can get an exact answer if you really need it)***

Do you feel like you have received the best benefit package for the best price for your employees?

***Absolutely! Baugher performs significant comparisons. They provide comparative data that is evaluated by our employee insurance advisory committee and, in turn, the city council finance committee.***

Do you feel that their staff is very capable and responsive to your participants as well as HR managers?

***We have tremendous confidence and have even developed a wonderful working relationship with the Baugher staff. Mr. Baugher himself is always available to us. Baugher has a staff member at our work site twice each month (mornings) as a consultant to any employee with questions. We provide a conference room where confidential discussions can occur.***

***Baugher sometimes meets with the committee and the committee members report to the various employee groups. However, when there is a major change in policy terms as with a new carrier, Baugher schedules meetings with the entire staff and even our retirees and their spouses.***

***Whenever there are "glitches" caused by a new insurance carrier and their computer systems (especially as same relate to the transition of employee data) Baugher Associates will represent us faithfully and completely until all problems are solved.***

*Note: One covered employee was at the offices of a medical care provider and a rather unique question arose about coverage and medical equipment for the insured. The employee telephoned a Baugher representative from the examining room and the Baugher representative conferenced a contact person of the actual insurance company in Minnesota and the questions were answered within minutes.*

Are they knowledgeable in regards to new plan possibilities or have creative ways to provide a great plan but at a savings to the employees?

***Baugher has recognized our limitations and has always adapted their proposals from the various insurance providers to fit our needs. We are always given options from which to select. Furthermore, the options as presented are always explained in detail to our committee***

***The City has saved (literally) hundreds of thousands of dollars as the result of Baugher's advice. In fact, that number is likely close to seven figures in total since we have engaged Baugher Financial. This represents savings to the employer, alone. When the employee pays a percentage of the premium, those savings transfer to the employee as well.***

Have they implemented health and wellness programs to educate plan participants?

***Baughner has assisted the City with wellness "inventories" which have been required by insurance providers. Furthermore, Baughner has assisted and participated in our own employee "Health Fairs" which are conducted semi-annually.***

Do you feel they understand your industry and are able to provide you with the products that best fit?

***Baughner Financial not only understands our industry, they seem to have a very sincere and genuine interest in knowing more about our industry (municipal government) in order to provide better service to us. One minor example is their understanding of our many different working schedules and Baughner's willingness to adjust employee meetings to accommodate daytime sleep and night workers.***

***Baughner understands the need to "fit" our insurance plans with six different labor agreements and the insurance guarantees included in those agreements. Additionally, we have a significant number of non-contract workers who also have insurance coverage. Baughner recognizes this and works well with the aforesaid committee that is composed of union and non-union workers alike. One of the most notable efforts by Baughner has been their diligence to ensure that our retirees get the best possible coverage and premium efficiency depending on their Medicare status.***

We are obviously very pleased with Baughner Financial and Associates. It is one of the best if not the best consultant relationship of any kind we have ever enjoyed. I have not been encouraged in any way to endorse Baughner and I have no interest in Baughner other than my professional obligation to the City and our employees to make certain we are getting the "best bang for the buck".

I hope we have answered your inquiries adequately. Please contact me with any other questions you might have.

*Ben*

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