



# TRANSITION AND SERVICE PLAN

Provided by: Clarke & Company Benefits, LLC

Moving from one servicing vendor to a new broker doesn't have to be difficult. That's why we've developed a plan to ensure that First Reliance's transition to Clarke & Company Benefits, LLC is smooth and seamless.

Day-to-day issues, open items and claims management functions will all be addressed early in the process to ensure effective support and guidance of your employee benefits program. As your full-service broker, we will take care of all your insurance needs.

Clarke & Company Benefits, LLC will move quickly to gain familiarity with First Reliance, studying the following:

- Your operations
- Your business and industry environment
- Your employee benefits goals
- Your current coverage/policies
- Your personnel and reporting structure at the various locations
- Your style of operation
- Your claims

This information will allow us to operate effectively as your broker. We will also work with your staff to prioritize aspects of the employee benefits program for the marketing process to alternative carriers.



CLARKE & COMPANY  
BENEFITS LLC

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The following is a tentative transition and service plan designed for First Reliance. We have expanded upon this concept to include a time table and idea of the services available to First Reliance. This plan and time table can be revised to reflect other services at your company's request.

**In the first month:** With the new broker-of-record (BOR) assignment, First Reliance and Clarke & Company Benefits, LLC will meet to introduce team members and clarify roles and marketing objectives for the coming months. Clarke & Company Benefits, LLC will notify carriers of the new BOR and establish a meeting date with them to review open issues. In the subsequent 12 months, we will take the following actions:

Information Gathering and Potential Plan Design Changes												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Review historical information in files and request missing information	AB	AB										
Develop a benefits summary matrix		AB										
Review funding alternatives and determine which to include in market specifications	AB	AB										
Run a health care claims analysis option				B								B
Evaluate analysis findings and provide benchmarking data				B								B
Discuss potential changes based on analysis and benchmarking					AB							AB
Decide upon all plan design changes					AB							AB

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Update relevant plan documents					AB							AB
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A = First Reliance B = Clarke & Company Benefits, LLC C = Carrier/service provider

Voluntary Benefits												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Evaluate current voluntary benefits	AB											
Examine other potential voluntary benefits		AB										AB
Develop process for administering voluntary benefits		AB										AB
Develop employee communications plan to promote offerings			AB									AB

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Vendor Solicitation and Selection												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Review contractual obligations of current vendors	ABC											
Discuss desired vendor services and create a list		AB										
Develop vendor services standards			AB									

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Evalute proposals from third-party vendors and report recommendations		AB	AB									
Negotiate contractual provisions with third-party vendors						BC						BC
Review of renewal policies						B						B

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Workplace Wellness Initiatives												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Evaluate current wellness offerings and pinpoint areas for improvement	AB											
Create goals and objectives for wellness program		AB										
Create an employee communications plan				AB								
Develop a plan for measuring and tracking results						AB						AB

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Open Enrollment												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Evaluate past open enrollments and identify areas for improvement	AB											
Discuss options to improve open enrollment		AB										AB
Develop enrollment plan and timeline			AB									AB
Create an employee communications plan			AB									AB

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Retirement Benefits												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Evaluate current retirement plan offerings and enrollment	AB											AB
Decide on changes to plan structure or type		AB										AB
Review legal obligations as plan sponsor			B									B
Develop an employee communications plan				AB								AB

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Total Compensation and HR Support												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Examine how benefits plan fits into employees' total compensation	AB											
Discuss new perks or benefits to potentially add		AB										
Distribute total compensation statements to employees				AB								AB
Identify areas where HR department is falling short and pinpoint tools to remedy issues					AB						AB	
Provide consistent access to relevant HR materials	B	B	B	B	B	B	B	B	B	B	B	B
Evaluate employee handbook and revise as necessary	AB											AB
Discuss hiring goals and evaluate current practices				AB								AB
Create a plan to improve the recruiting process					AB							
Discuss retention goals and evaluate current turnover rates						AB						AB

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Create a plan to increase employee satisfaction and retention						AB						
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Compliance												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Discuss any compliance concerns or hurdles	AB					AB						AB
Create a plan for addressing compliance issues and provide compliance materials	AB	B	B	B	B	B	B	B	B	B	B	B
Outline a plan for maintaining compliance in the future								AB				

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Employee Communications Support												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Review previous and current communications	AB											AB
Identify where communications are lacking and how to improve		AB										AB

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Develop a new employee communications plan and provide regular communications			AB	B	B	B	B	B	B	B	B	B
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