



# **VEHI Life and Disability Program Town Hall Webinar**

## **A Collective Approach to Life & Disability**

Together there is Strength, Stability and Savings

# VEHI Collaborative Structure

- Immediate rate reduction due to larger purchasing base
- VEHI Members gain rate stability by spreading risk over a much larger risk base
- Each VEHI member that joins the block of business improves overall block performance, profitability, stability and predictability
- Aggregation of risk components through a collaborative approach with multiple VEHI members serves to broaden the risk and create block stability and predictability

## Did you Know ??

Economies of scale increase savings potential for all participating members

All participating members benefit from each participant

The number of participants and the achievable savings and stability are directly correlated



# VEHI Member Gains

- Collective Savings and Stability
- 3 Year Rate Guarantee
- All comparisons match or improve existing plans
- Dedicated VEHI Account Management Team available to all members
- Deep understanding of school districts and VEHI
- Streamlined online or paper billing process for reduced administrative workload
- Enrollment strategy developed to educate and engage employees

Additional benefits for provided for employees included:

- Travel Assistance
- Will Preparation
- Employee Buy-up Options

## Did you Know ??

Carriers provide a deeper discount when you purchase as a group?

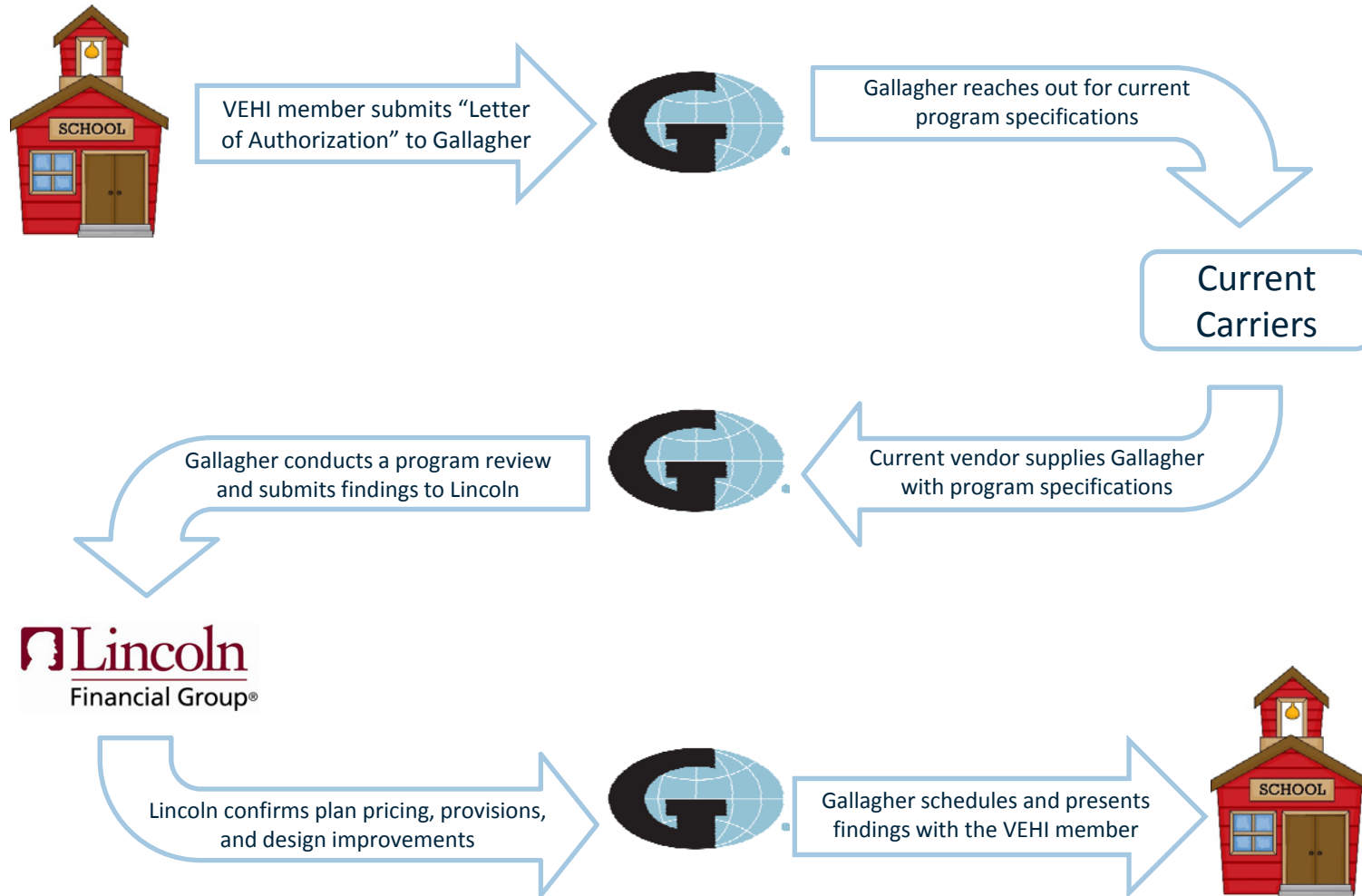
VEHI has developed a plan just for you!

65 VEHI Members have already leveraged their savings potential and enrolled!

VEHI Member Savings to Date:  
Over \$200,000!



# Process Review



# VEHI Life and Disability Team

Strategy and Implementation

Norah Johnson

Angela Tremblay

Kevin Szlagowski

Responsible for guiding VEHI members through the program comparison process, providing decision making support to VEHI members along the way.



Client Solutions Team

Hollie Pavic

Courtney Cole

Adrian Hummel

Responsible for overall coordination of Life and Disability evaluations, managing team processes, carrier partners and timelines to meet commitments to members.



Account Management Team

Jennifer Burns

Norah Johnson

Responsible for transitioning, implementing, and managing individual VEHI members on an ongoing basis, including long term program management and day to day support.



# Next steps when members decide to move to the program...

Discuss desired effective date

Complete prefilled Lincoln application

Update employee census in format provided by Gallagher team

Implementation call scheduled with Gallagher account management team

Plans go live



# VEHI Life and Disability Program Client Testimonials

"The difference for me, in transitioning to a new company/carrier, was Gallagher's assistance. The "insurance-ease" was waylaid and replaced by a Gallagher team that better understood our needs and was able to better relay that information to Lincoln."

**Germaine Cross,  
Franklin Central Supervisory Union**

"I loved the transition, Gallagher was so helpful, courteous and more than accommodating, they were great to work with. The transition was amazingly smooth and we had huge cost savings."

**Jo-Anne Chaloux,  
Montpelier School District**

*"Working with Gallagher to obtain our program review was smooth and very quick. The team at Gallagher provided us with all the tools needed to make the transition easy. The representatives at Gallagher that have helped us transition and support us through the year have been fabulous. They not only are efficient and quick to respond, they are personable. We have posed an array of questions to Gallagher always receive a knowledgeable response".*

**Brooke Towslee,  
Rutland Northeast Supervisory Union**



***Thank you!***

