

Request for Proposal



Presented to:
Oldham County Board of Education

Presented by:
Evan Johnston
Bryne Wiseman

May 5, 2026

Oldham County Board of Education
6165 W. Highway 146
Crestwood, KY 40014

Dear OCBE,

On behalf of Houchens Insurance Group (HIG), we are pleased to submit our proposal for an Employee Assistance Program (EAP) for Oldham County Schools.

As a Kentucky-based, 100% employee-owned company, HIG has a deep understanding of the unique needs of Kentucky school districts. Our team is committed to delivering transparent, high-quality administrative services that align with your district's values and effectively support your workforce.

With extensive experience serving public sector clients, we are well-equipped to help Oldham County Schools and the needs of your employees. We understand that a well-designed EAP is not simply an employee benefit, it is a critical investment in workforce well-being, productivity, and retention.

On behalf of Houchens Insurance Group, we thank you for your time and consideration. If you have any further questions or need any additional information, we are here to support. Thank you for your time and consideration.

Thank you,
Evan Johnston



Nobody Works Harder.™

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ATTACHMENT A - RFP TIMELINE AND PROPOSAL SUBMISSION CHECKLIST

- **TIMELINE**
 - Request for RFP Distributed April 8, 2026
 - Questions and Clarification Deadline April 24, 2026
 - Bids Due May 5, 2026 by 12:00p.m. EST

- **PROPOSAL SUBMISSION CHECKLIST**

The vendor **MUST** include the following with the proposal submission. If the items below are not submitted with the proposal submission, the District will deem the proposal non-responsive and **SHALL NOT** consider for award.

All other items **MUST** be submitted prior to award.

- **ATTACHMENT A - PROPOSAL SUBMISSION CHECKLIST (THIS ATTACHMENT) – COMPLETED AND SIGNED**
- **ATTACHMENT B - PLEDGE OF NON-DISCRIMINATION**
- **ATTACHMENT C - VENDOR PROPOSAL RESPONSE TEMPLATE**
- **SUBMITTED PRIOR TO THE CLOSING DATE AND TIME**

Company Name: HOUCHENS INSURANCE GROUP

Business Address of Bidder: 2550 EASTPOINT PKWY, SUITE 100, LOUISVILLE, KY 40223

Authorized Signature / Title: *Evan Johnston* EMPLOYEE BENEFITS ADVISOR

Primary Contact Name & Title: EVAN JOHNSTON / EMPLOYEE BENEFITS ADVISOR

Phone Number & Email: 502-889-5031 / ejohnston@higusa.com

Year Established/# of Employees: 1977 / 500 EMPLOYEES

Submission Date/Time: 5/4/26 / 2:50 P.M.

ATTACHMENT B - PLEDGE OF NON-DISCRIMINATION

HOUCHENS INSURANCE GROUP, is responding to RFP/BID # 2026-04
Insert Name of Company (hereinafter "Company")
issued by the Board of Education of Oldham County, Kentucky, and hereby
pledges:

- (1) No person shall be excluded from participation in, denied the benefit of, or otherwise discriminated against on the basis of race, color, national origin, sex, genetic information, disability, religion, age, political affiliation, sexual orientation or gender identity in connection with the performance of any contract award by the district on this RFP/BID.
- (2) The Company shall provide equal opportunity to all business persons seeking to contract or otherwise interested in contracting with this Company, including various local small business enterprises;
- (3) The Company has been made aware of, understands and agrees to make good faith efforts to solicit MBE/WBEs to do business with this Company in the performance of work on any contract awarded on this RFP/BID.

The Company acknowledges that failure to make a good faith effort may have a negative impact on future contract opportunities.

Evan Johnston

(Authorized Company Representative Signature)

5/4/26

Date

EVAN JOHNSTON / EMPLOYEE BENEFITS ADVISOR

Print Name and Title

SECTION 1 – QUALIFICATION & BACKGROUND

1.1 Provide a brief company overview, including experience with K-12 or public sector organizations and any prior relationship with Oldham County Schools.

Houchens Insurance Group (HIG) represents the insurance and risk management subsidiaries of Houchens Industries. Based in Bowling Green, KY. Houchens Industries is the largest 100% employee-owned company (ESOP) in the nation with over 19,000 employees and revenues of more than \$4 Billion. In 2025, Forbes Magazine ranked Houchens Industries as the 170th largest privately held company in the nation.

HIG has a strong history of providing property & casualty, risk management and employee benefits services to clients throughout the region. We are ranked as one of the largest employee-owned agencies in the nation, and according to the Insurance Journal, the 39th largest privately held broker in the nation. For the past 5 years, HIG has ranked top 15 Best Places to Work in Insurance Nationwide.

In Kentucky, HIG is not only the largest independent insurance firm, but also the largest insurer of public entities in the Commonwealth. Our Property & Casualty sector serves over 70 Kentucky school districts, 50 Kentucky counties, and 30 Kentucky Cities. Our Employee Benefits team has been working in the education sector since 2018, and has over 25 school districts in Kentucky. Beyond the K-12 sector, the employee benefits team also serves higher education institutions such as Western Kentucky University, Kentucky Community and Technical College Systems, Kentucky Wesleyan College, Lindsey Wilson University, and Campbellsville University. Our employee benefits team serves over 31,000 educators in Kentucky.

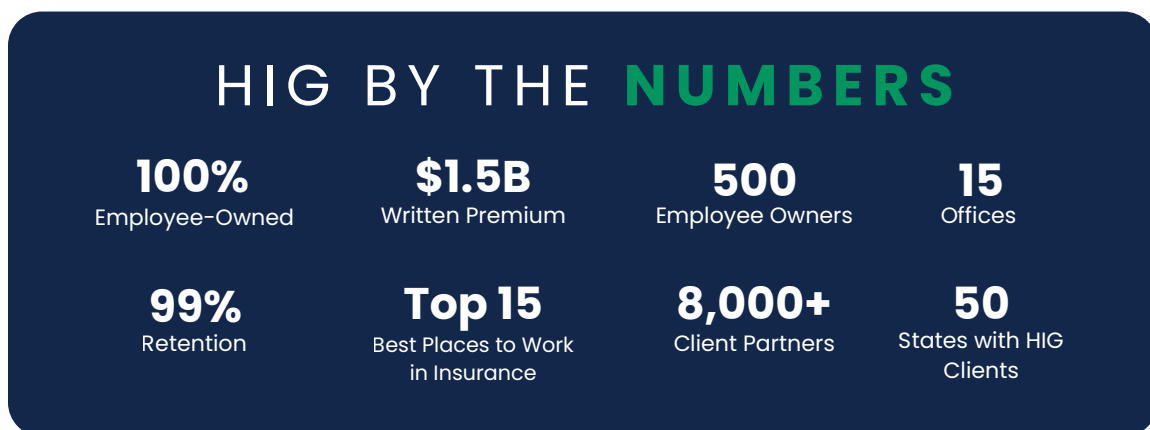
While HIG has not previously had any formal service relationship with Oldham County Schools, we are not strangers to the community. Houchens Industries has multiple businesses that offer brick-and-mortar locations in Oldham County.

Houchens Industries: [Houchens Industries website](#)

Houchens Insurance Group: [Houchens Insurance Group website](#)

Mutual of Omaha Insurance Company is a Fortune 500 mutual insurance and financial services company headquartered in Omaha, Nebraska. Mutual of Omaha has been in business since the early 1900's, and has been working with HIG for over 30 years. They have been working with HIG school districts since 2018, and school districts across the country for over 50 years.

Mutual of Omaha EAP: [Mutual of Omaha EAP website](#)



1.2 List relevant certifications, accreditations, or professional affiliations.

HIG ensures that all of employees hold the proper license in life and health insurance.

Mutual of Omaha certifies that all EAP counselors are supported by an in-house team of Master’s-level EAP professionals, available 24/7/365. Many counselors also hold additional certifications in specialized areas, further enhancing the depth of expertise available to clients. The Company maintains a national network of more than 10,000 licensed clinical providers for face-to-face counseling and more than 30,000 licensed clinical providers for telehealth counseling.

These standards ensure that all professionals involved possess the qualifications, credentials, and expertise necessary to deliver services effectively and responsibly.

1.3 Identify any subcontractors involved in service delivery (name, services provided, contact info).

Mutual of Omaha has an in-house team of Master’s level EAP professionals. Mutual of Omaha believes there is no “one size fits all” approach when it comes to a great EAP. This is why they separate each EAP category out so employees can speak with a specialist in the field required.

BetterHelp

Telehealth Therapists (30,000+ therapists with access via video chat, call, or text)
Contact Mutual of Omaha for EAP sessions with BetterHelp

R3 Continuum

Onsite Training - Balancing Life’s Issues (BLI)
Critical Incident Support
Contact HIG to schedule with R3 Continuum

Enrich

Financial Services
Contact Mutual of Omaha for Enrich

SECTION 2 – COMPLETE SERVICE OFFERING & COST

Instructions: List EVERY service your company offers, including all services outlined in the RFP as well as any additional services not listed. For each service, provide the delivery method and the associated cost. If a service is included at no additional cost within a package, note that in the cost column. Use additional rows as needed.

SECTION 2A – COUNSELING SERVICES

Service	Offered? (Y/N)	How Delivered	Cost Per Employee / Per Use / Included
In-Person Counseling	Y	Face-to-face via national network of 10,000+ licensed clinical providers.	Included
Phone Counseling	Y	Telehealth via secure HIPAA-compliant (phone option)	Included
Online/Video Counseling	Y	Telehealth via secure HIPAA-compliant portal (text, chat, or video)	Included
24-Hour Crisis	Y	1-800 hotline with direct access to Master's level EAP professional 24/7/365	Included
Fitness for Duty Referrals	N	Not included, but can provide referrals for this service	Not Included

Enhanced EAP: Minimum sessions per employee per year: 3 per family included. Average appointment wait time: immediate support 24/7/365

Comprehensive EAP: Minimum sessions per employee per year: 10 per family member, included. Average appointment wait time: immediate support 24/7/365

SECTION 2B – LEGAL SERVICES

Service	Offered? (Y/N)	How Delivered	Cost Per Employee / Per Use / Included
Divorce	Y	Online legal libraries, tools, forms, and attorney consultations	Included
Landlord / Tenant Issues	Y	Online legal libraries, tools, forms, and attorney consultations	Included
Real Estate Transactions	Y	Online legal libraries, tools, forms, and attorney consultations	Included
Wills and Power of Attorney	Y	Online legal libraries, tools, forms, and attorney consultations	Included
Civil Lawsuits and Contracts	Y	Online legal libraries, tools, forms, and attorney consultations	Included
Identity Theft Recovery	N	Identity theft prevention and education are available with resources. Recovery is not in the scope of this EAP.	Not Included

SECTION 2C – FINANCIAL SERVICES

Service	Offered? (Y/N)	How Delivered	Cost Per Employee / Per Use / Included
Saving for College	Y	Inclusive financial platform powered by Enrich (courses, assessments, articles, progress reports)	Included
Debt Consolidation	Y	Enrich financial program	Included
Mortgage Issues	Y	Enrich financial program	Included
Estate Planning	Y	Enrich financial program	Included
General Tax Questions	Y	Enrich financial program	Included
Retirement Planning	Y	Enrich financial program	Included
Family Budgeting	Y	Enrich financial program	Included

SECTION 2D – ONLINE RESOURCES

Service	Offered? (Y/N)	How Delivered	Cost Per Employee / Per Use / Included
Depression	Y	Article library, emotional well-being resources on EAP website	Included
Marriage and Relationships	Y	Article library, family and relationships resources	Included
Stress Management	Y	EAP website; training/seminar topic (Stress Management)	Included
Anxiety	Y	Article library, emotional well-being resources	Included
Conflict Management	Y	Work and career resources on EAP website	Included
Weight Management	Y	Physical well-being resources on EAP website	Included
Communication	Y	Work and career resources on EAP website	Included

Platform access (web/app/other): Web Content update frequency: Monthly

SECTION 2E – ADDITIONAL SERVICES NOT LISTED ABOVE

Use this section to list any services your company offers that are not captured above.

Service	Category	How Delivered	Cost
Group Life Insurance (5K)	Life insurance for benefit eligible employees	\$5,000 group term life insurance policy	Included
Child & Elder Care	Work/Life Services	Resources and referrals for child care and elder care	Included
Training, Seminars, & Workshops	Online/Webinar	1 free hour per 100 employees (up to 20 hours/year); topics include family/parenting, physical wellness, stress management, budgeting, wellness at work	Included in Comprehensive Plan
Critical Incident Stress Management	Onsite	On-site grief counseling and critical incident services	Included in Comprehensive Plan
Employee Orientation	Video	Video orientation for employees	Included in Comprehensive Plan
Mandatory Referral Consultation	OCBE	Consultation for mandatory referrals due to job performance (signed release required)	Included in Comprehensive Plan
Quarterly Utilization Reports	OCBE	Percentage-based quarterly reports	Included in Comprehensive Plan

SECTION 2E – ADDITIONAL SERVICES NOT LISTED ABOVE (Continued)

Use this section to list any services your company offers that are not captured above.

Service	Category	How Delivered	Cost
Termination Access	All Channels	Services available up to 30 days after coverage termination	Included in Comprehensive Plan
Bereavment Access	All Channels	Services available up to 90 days after primary member dies	Included in Comprehensive Plan

SECTION 3 – PRICING SUMMARY

Enhanced EAP Program	Cost
Cost Per Employee Per Year (Full Package)	\$3.84
Cost Per Employee Per Year (Basic Package, if applicable)	N/A
One-Time Setup / Implementation Fee	N/A
Any Additional or Overage Fees	N/A
Estimated Total Annual Cost (<u> 1,600 </u> employees)	\$6,144.00

Multi-year or volume discount available? Yes No ----- If yes, describe:

Response: HIG has already negotiated a discounted price.

Contract Term Acknowledgment: The initial contract period is three (3) years from the date of signing, with up to two (2) optional one-year renewals at OCBE’s discretion.

We acknowledge and agree to the contract term as stated above.

If your pricing varies by contract year, please detail below:

SECTION 3 – PRICING SUMMARY

Enhanced EAP Program

Year	Cost Per Employee Per Year	Estimated Total Annual cost
Year 1	\$3.84	\$6,144
Year 2	\$3.84	\$6,144
Year 3	\$3.84	\$6,144
Year 4 (Optional Renewal)	\$3.84	\$6,144
Year 5 (Optional Renewal)	\$3.84	\$6,144

Based on 1,600 employees

SECTION 3 – PRICING SUMMARY

Comprehensive EAP Program	Cost
Cost Per Employee Per Year (Full Package)	\$4.20
Cost Per Employee Per Year (Basic Package, if applicable)	N/A
One-Time Setup / Implementation Fee	N/A
Any Additional or Overage Fees	N/A
Estimated Total Annual Cost (<u>1,600</u> employees)	\$6,720.00

Multi-year or volume discount available? Yes No ----- If yes, describe:

Response: HIG has already negotiated a discounted price.

Contract Term Acknowledgment: The initial contract period is three (3) years from the date of signing, with up to two (2) optional one-year renewals at OCBE’s discretion.

We acknowledge and agree to the contract term as stated above.

If your pricing varies by contract year, please detail below:

SECTION 3 – PRICING SUMMARY

Comprehensive EAP Program

Year	Cost Per Employee Per Year	Estimated Total Annual cost
Year 1	\$4.20	\$6,720
Year 2	\$4.20	\$6,720
Year 3	\$4.20	\$6,720
Year 4 (Optional Renewal)	\$4.20	\$6,720
Year 5 (Optional Renewal)	\$4.20	\$6,720

Based on 1,600 employees

SECTION 4 – CUSTOMER SERVICE & EMPLOYEE ACCESSIBILITY

This section is a priority area for evaluation. OCBE is committed to ensuring employees feel supported and can easily access the services they need.

4.1 Describe how employees access EAP services (e.g., phone, web portal, app, direct scheduling). How many ways can an employee reach your company?

Our goal is for the EAP program to be accessible to all employees, therefore we provide multiple channels:

1. 1-800 telephone hotline - direct access to Master's level EAP professional
2. Online submission form - available on the EAP website for service requested
3. EAP website (mutualofomaha.com/eap) - resources, articles, and self-help tools
4. Telehealth portal - secure, HIPPA-compliant platform for text, chat, phone, or video sessions
5. In-person counseling - through the national provider network

We understand meeting employees where they are is essential to the success of any EAP program. To that end, we offer multiple access channels to ensure employees can seek support in the way that is most comfortable and convenient for them.

4.2 What are your hours of availability for employee-facing support (not including crisis hotline)?

The EAP Program is available 24/7/365 through the 1-800 hotline and EAP professional team are available around the clock, everyday of the year, including holidays.

4.3 What is your average response time when an employee reaches out for the first time?

Our average response time when an employee reaches out is almost immediate. Data indicates that referrals to specialist providers are typically completed within 1-2 business days.

4.4 Describe your process for following up with employees after initial contact to ensure their needs are being met.

EAP professionals work with members to develop an individualized plan and identify resources to meet their specific needs. After an initial conversation has been had with an employee, the counselor always gets the employee's direct contact information. The counselor will then provide an email to the employee with resources based on their specific needs. If a referral is needed to a specific sector, they will provide that referral information via email and phone. The counselor will always give the employee a phone and email option after the initial conversation.

4.5 How are employees made aware of available services (onboarding materials, digital resources, employer communication, etc.)?

HIG recognizes that effective communication is key to maximizing EAP engagement, and we will work closely with OCBE to determine the most impactful communication strategies for their workforce. We are prepared to support a variety of outreach methods tailored to OCBE's needs. We understand that there are five generations in the workforce, and there is not a single communication method that works for everyone. We are committed to providing flexible solutions that meet the needs of all employees.

Our goal is to provide communication regarding the EAP year-round and not just at open enrollment. A communication campaign during the year promoting the EAP, would be a great way to engage employees. Below is an example of a quarterly communication plan:

January - Financial Wellness Month
May - Mental Health Awareness Month
September - Suicide Prevention Month
December - Holiday Stress & Family

4.6 Is communication and support available in languages other than English? If yes, list languages available.

All written materials are available in English and Spanish. The EAP website includes a bilingual (English/Spanish) article library. Telephone support is available in more than 120 languages.

4.7 Describe the dedicated point of contact or account manager your company provides for OCBE as the employer. How quickly can OCBE administrators expect a response when reaching out?

Evan Johnston - Employee Benefits Advisor - Louisville, KY

Evan serves as the Employee Benefits Advisor and will provide support to ensure OCBE has access to the guidance and resources needed to maximize the value of this program.

Randi Dent - Account Manager - Education Sector - Louisville, KY

Randi serves as one of the dedicated Account Managers within HIG's Education sector. The Account Manager role is to be the day-to-day contact for the district in what they need. She specializes in supporting public school districts and currently serves 18 public school districts across Kentucky. Randi prides herself on being an extension of each client's Human Resources team, offering clear communication and reliable problem-solving tailored to the unique needs of school districts. You can expect to hear from Randi the same business day or within 24 hours at the latest. Randi has exceptional communication skills and is committed to being reliable, accessible, and responsive whenever OCBE needs support.

4.8 How do you measure and report on employee utilization and satisfaction? How often are these reports provided to OCBE?

Mutual of Omaha has a specific report to measure employee utilization and satisfaction. These reports are made available on a quarterly basis to OCBE. A sample utilization report is attached in this RFP within Appendix B (7 pages).

SECTION 5 – REFERENCES

	Reference 1	Reference 2	Reference 3
Organization	Boone County Schools	Henderson County Schools	Pulaski County Schools
Employee Count	2,949	1,309	1,226
Contact Name & Title	Jennifer Winsett Human Resources Benefits Administrator	David Stokes Chief Financial Officer	Rebecca Wright Chief Financial Officer
Phone / Email	859-282-2168 ext. 22168 jennifer.winsett@boone.kyschools.us	270-831-8731 david.stokes@henderson.kyschools.us	606-679-1123 rebecca.wright@pulaski.kyschools.us
Services Provided	Voluntary Benefits Program including Mutual of Omaha EAP	Voluntary Benefits Program, including Mutual of Omaha EAP	Voluntary Benefits Program, including Mutual of Omaha EAP
Length of Relationship	HIG client since April 2022	HIG client since July 2019	HIG client since June 2018

Appendix A includes a reference letter

SECTION 6 – CERTIFICATION & SIGNATURE

By signing below, the authorized representative certifies that all information is accurate, the proposal is valid for 90 days from submission, and the company agrees to comply with all terms of RFP #2026-04, including KRS 424, Board Policy 03.23251, KRS 45A, and all applicable federal laws.

Evan Johnston Evan Johnston / Employee Benefits Advisor / 2:50 P.M. 5/4/26

Signature

Name/Time

Date

Questions: Kate Luxemburger | kate.luxemburger@oldham.kyschools.us | Deadline: April 24, 2026

APPENDIX A – REFERENCE LETTER



**Boone
County
Schools**

8330 U.S. Highway 42
Florence, KY 41042
Phone: 859-283-1003
Fax: 859.282.2376
www.boone.kyschools.us

Jeff Hauswald Ed. D
Superintendent of
Schools

**Boone County
Board Of Education:**
Maria Brown, Ph.D.
Karen Byrd
Jesse Parks
Carolyn Wolfe
Cindy Young

*The Boone County
Board of Education
provides equal
employment and
educational
opportunities.*

November 13, 2024

To Whom It May Concern,

I am pleased to write this letter of recommendation for Houchens Insurance Group. Our company has been working with Houchens Insurance Group since April 1, 2022, and we have been consistently impressed with their exceptional service and dedication.

One of the aspects we appreciate most about working with Houchens Insurance Group is their commitment to annual renewal meetings. These meetings are not just routine check-ins; they are opportunities for us to see what new benefits are available to our employees and for Houchens Insurance Group to bring new and valuable options to the table. This proactive approach ensures that we are always aware of the best plans and policies available, tailored to meet our specific needs.

Houchens Insurance Group's team is always available to answer any questions or concerns we may have, providing us with peace of mind knowing that we are in good hands. Their expertise and knowledge in the insurance industry have been invaluable to us, helping us navigate the complexities of insurance policies and making informed decisions.

Moreover, Houchens Insurance Group's dedication to customer satisfaction is evident in their continuous efforts to improve and innovate. They consistently bring new opportunities and solutions to the table, ensuring that our employees have access to the best possible benefits. This forward-thinking approach has made a positive impact on our school, and we are grateful for their partnership.

In summary, Houchens Insurance Group has proven to be a reliable and innovative partner in managing our insurance needs. We highly recommend their services to any organization looking for a responsive and forward-thinking insurance provider.

Sincerely,

Jennifer Winsett
Human Resources Benefits Administrator

APPENDIX B – SAMPLE UTILIZATION REPORT



Employee Assistance Program (EAP) UTILIZATION REPORT

FOR

January 01, 2024 - March 31, 2024

Private & Confidential

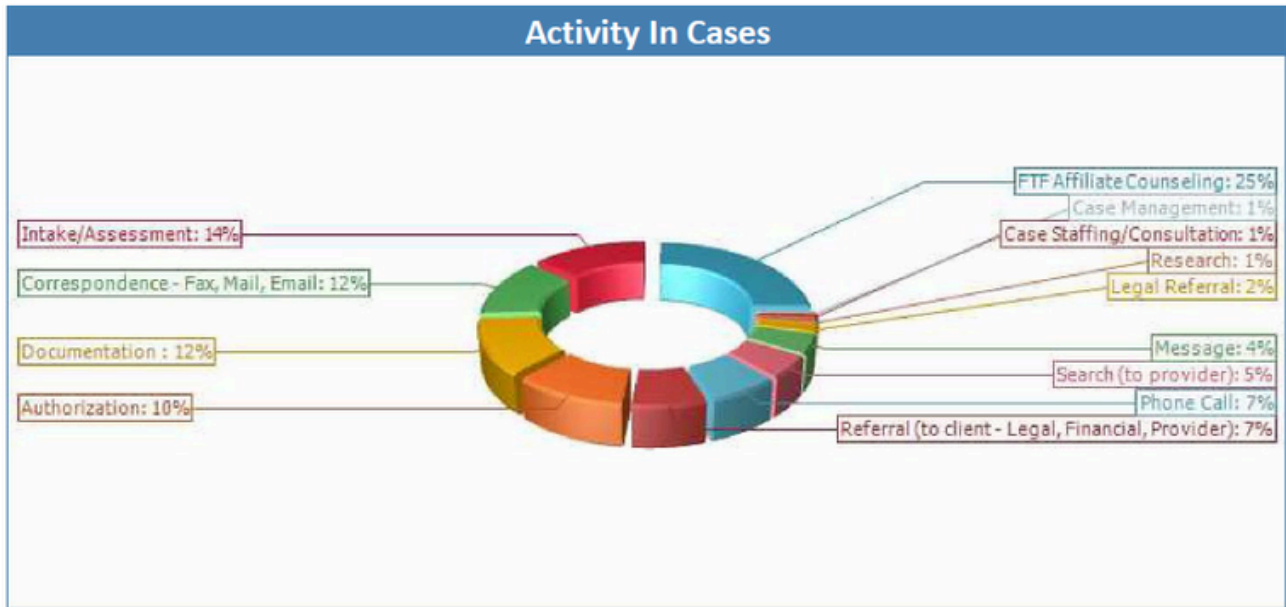
APPENDIX B – SAMPLE UTILIZATION REPORT

UTILIZATION REPORT
January 01, 2024 - March 31, 2024 on New Files

UTILIZATION RATE SUMMARY							
Type	Count	%	Serviced	%	Activities	%	Hours
Organizational Service (Trainings, HR-Mgmt Consults, Critical Incidents, Etc.)	0	00.0%	0	00.0%	0	00.0%	0
EAP Files (#of Clients who accessed services)	47	100.0%	55	100.0%	353	100.0%	143.6
Supervisor Referral	0	00.0%	0	00.0%	0	00.0%	0
Total	47	100%	55	100%	353	100%	143.6
Count Includes the total number of files, organizational services, information calls etc. that have an open/service date that falls between (and includes) the reporting period date range.	Serviced The total number of service users (attendees) within files or organization services that have an open/service date that falls between (and includes) the reporting period date range.		Activities The total activities (contacts, touches and/or transactions) from files, organizational services, information calls etc. that have an activity date that falls between (and includes) the reporting period date range.		Hours The total duration from all activities that have an activity date that falls between (and includes) the reporting period date range.		
Population / Utilization Rate			Weighted Population Of:				6635
Total Current Period Rate						0.71%	
Total Annualized Utilization Rate						2.84%	
Period Rate (Utilization Rate) The total number of Files divided by the weighted employee population for the reporting period.			Projected Annual Rate (Annualized Utilization rate) This is the “projected” yearly File utilization rate.				

APPENDIX B – SAMPLE UTILIZATION REPORT

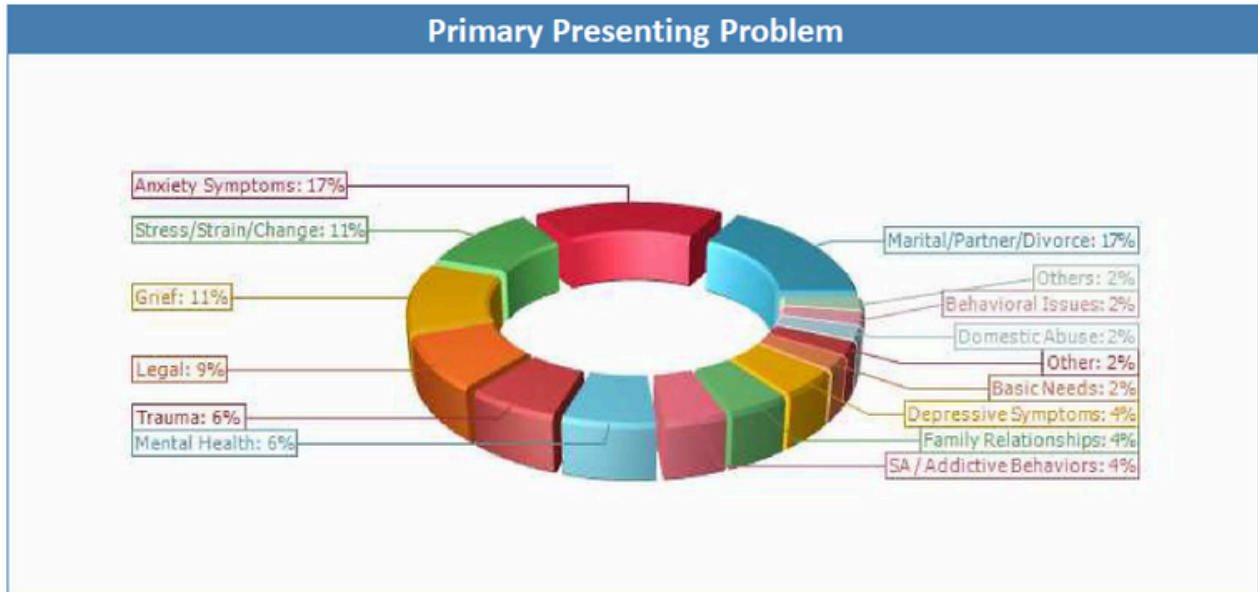
UTILIZATION REPORT
January 01, 2024 - March 31, 2024



Activity In Cases	1/2024 - 3/2024		1/2023 - 12/2023	
	#	%	#	%
Administration	0	0.00%	1	0.08%
Authorization	37	10.48%	106	8.56%
Case Management	2	0.57%	8	0.65%
Case Staffing/Consultation	3	0.85%	1	0.08%
Contracting	0	0.00%	2	0.16%
Correspondence - Fax, Mail, Email	44	12.46%	171	13.80%
Documentation	42	11.90%	149	12.03%
Financial Referral	0	0.00%	1	0.08%
FTF Affiliate Counseling	87	24.65%	319	25.75%
Intake/Assessment	49	13.88%	143	11.54%
Legal Referral	6	1.70%	5	0.40%
Message	15	4.25%	56	4.52%
MoO Internal FTF/Telhealth	0	0.00%	1	0.08%
Phone Call	23	6.52%	100	8.07%
Referral (to client - Legal, Financial, Provider)	24	6.80%	91	7.34%
Research	4	1.13%	6	0.48%
Search (to provider)	17	4.82%	79	6.38%
Total	353	100%	1239	100%

APPENDIX B – SAMPLE UTILIZATION REPORT

UTILIZATION REPORT
January 01, 2024 - March 31, 2024



Primary Presenting Problem	1/2024 - 3/2024		1/2023 - 12/2023	
	#	%	#	%
Anger	0	0.00%	2	1.49%
Anxiety Symptoms	8	17.02%	15	11.19%
Basic Needs	1	2.13%	1	0.75%
Behavioral Issues	1	2.13%	1	0.75%
Child Care	0	0.00%	1	0.75%
Depressive Symptoms	2	4.26%	10	7.46%
Domestic Abuse	1	2.13%	0	0.00%
Family Relationships	2	4.26%	12	8.96%
Financial	0	0.00%	3	2.24%
Grief	5	10.64%	12	8.96%
Interpersonal Relationships	0	0.00%	3	2.24%
Legal	4	8.51%	3	2.24%
Marital/Partner/Divorce	8	17.02%	12	8.96%
Mental Health	3	6.38%	7	5.22%
Other	1	2.13%	2	1.49%
Physical Health/Medical	0	0.00%	3	2.24%
SA / Addictive Behaviors	2	4.26%	0	0.00%
Stress/Strain/Change	5	10.64%	24	17.91%
Trauma	3	6.38%	7	5.22%
W- Conditions/Safety	1	2.13%	0	0.00%
W- Interpersonal / Workplace Conflict	0	0.00%	1	0.75%

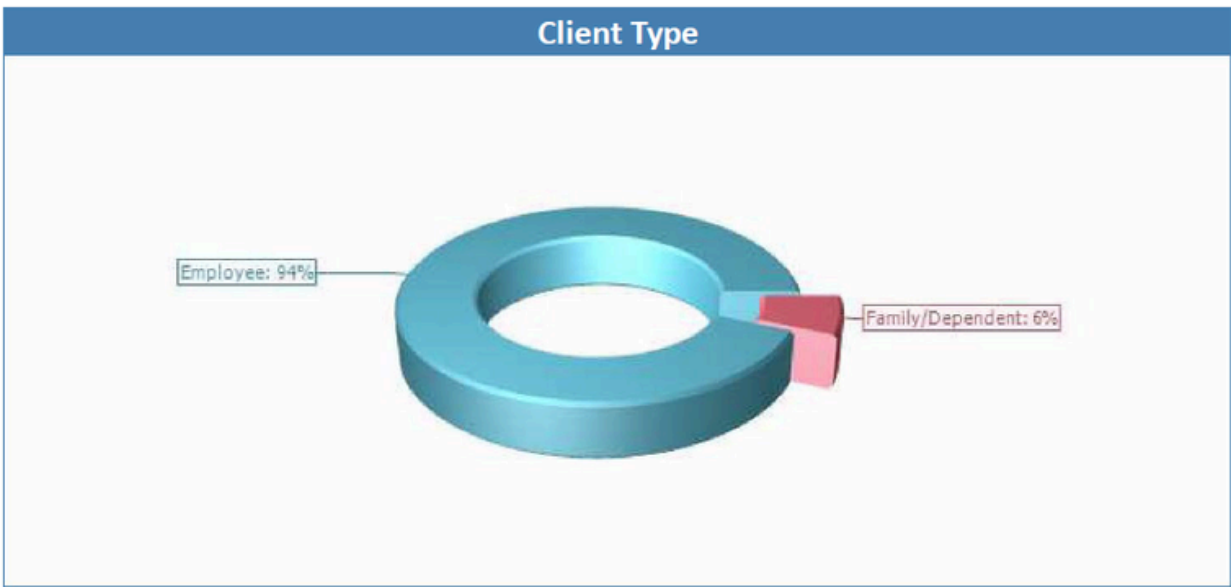
APPENDIX B – SAMPLE UTILIZATION REPORT

UTILIZATION REPORT
January 01, 2024 - March 31, 2024

Primary Presenting Problem				
	1/2024 - 3/2024		1/2023 - 12/2023	
	#	%	#	%
W- Job Development	0	0.00%	1	0.75%
W- Stress/Strain/Change	0	0.00%	14	10.45%
Total	47	100%	134	100%

APPENDIX B – SAMPLE UTILIZATION REPORT

UTILIZATION REPORT
January 01, 2024 - March 31, 2024



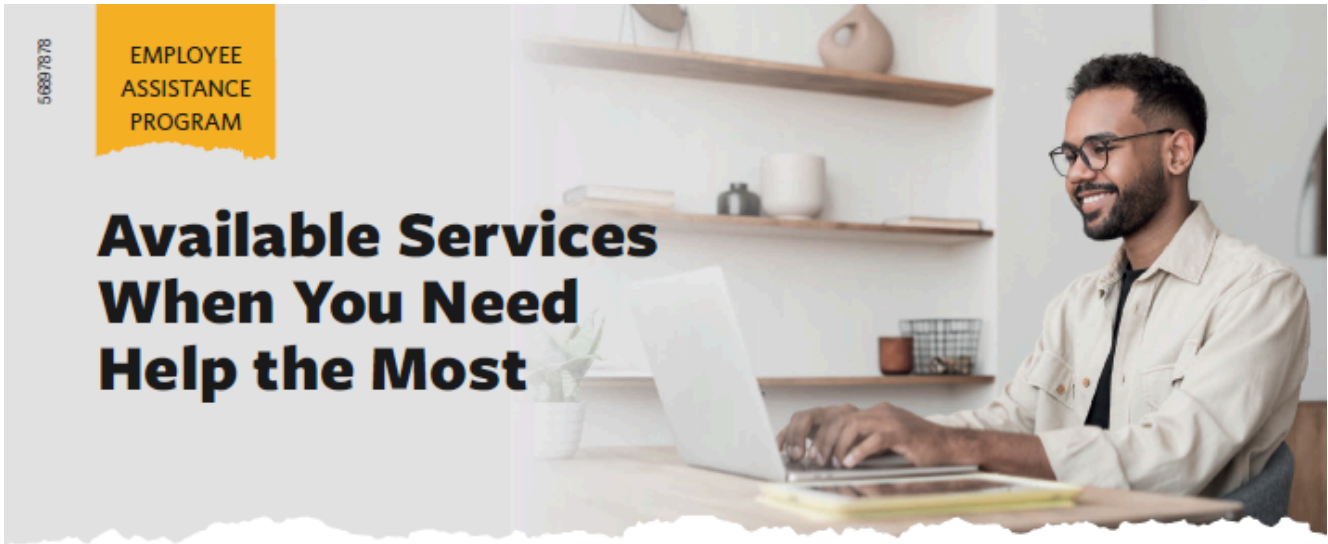
Client Type	1/2024 - 3/2024		1/2023 - 12/2023	
	#	%	#	%
Employee	44	93.62%	121	90.30%
Family/Dependent	3	6.38%	10	7.46%
Spouse / Partner	0	0.00%	3	2.24%
Total	47	100%	134	100%

APPENDIX B – SAMPLE UTILIZATION REPORT

UTILIZATION REPORT
January 01, 2024 - March 31, 2024

Trauma Summary	1/2024 - 3/2024		1/2023 - 12/2023	
	#	%	#	%
Death of a Family Member	0	0.00%	1	100.00%

APPENDIX C – ENHANCED FLYER



Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

We are here for you

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap
or call us: 1-800-316-2796

Enhanced EAP Services

Features	Value to Company and Employees
Employee Family Clinical Services	<ul style="list-style-type: none"> • An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments • Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters • Access to subject matter experts in the field of EAP service delivery
Counseling Options	<ul style="list-style-type: none"> • Three sessions per year (per household) conducted by face-to-face* counseling or telehealth (text, chat, phone or video) via a secure, HIPAA compliant portal

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.

Continued on back.



APPENDIX C – ENHANCED FLYER

Enhanced EAP Services (continued)

Features	Value to Company and Employees
Exclusive Provider Network	<ul style="list-style-type: none"> National network of more than 10,000 licensed clinical providers for face-to-face counseling National network of more than 30,000 licensed clinical providers for telehealth counseling Network continually expanding to meet customer needs Flexibility to meet individual client/member needs
Access	<ul style="list-style-type: none"> 1-800 hotline with direct access to a Master’s level EAP professional 24/7/365 services available Telephone support available in more than 120 languages Online submission form available for EAP service requests EAP professionals will help members develop a plan and identify resources to meet their individual needs
Employee Family Legal Services	<ul style="list-style-type: none"> Valuable resources — legal libraries, tools and forms — available on EAP website A counseling session may be substituted for one legal consultation (up to 30 minutes) with an attorney 25% discount for ongoing legal services for same issue
Employee Family Financial Services	<ul style="list-style-type: none"> Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health A counseling session may be substituted for one financial consultation (up to 30 minutes) with an attorney
Employee Family Work/Life Services	<ul style="list-style-type: none"> Child care resources and referrals Elder care resources and referrals
Online Services	<ul style="list-style-type: none"> An inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none"> Current events and resources Family and relationships Emotional well-being Financial wellness Substance abuse and addiction Legal assistance Physical well-being Work and career Bilingual article library
Employee Communication	<ul style="list-style-type: none"> All materials available in English and Spanish
Eligibility	<ul style="list-style-type: none"> Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee
Coordination with Health Plan(s)	<ul style="list-style-type: none"> EAP professionals will coordinate services with treatment resources/providers within the employee’s health insurance network to provide counseling services covered by health insurance benefits, whenever possible

Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Companion Life Insurance Company is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. Some exclusions or limitations may apply. Not all services available in New York.

APPENDIX C – COMPREHENSIVE FLYER



Your workplace succeeds when your employees are engaged in their jobs. Sometimes, though, your employees might run into financial woes or have family issues at home. During these tough times, it’s important for you to support your employees in any way possible.

With Mutual of Omaha’s Employee Assistance Program, you can offer your employees the help they need so they spend less time worrying about the challenges in their life and can get back to being the productive workers you count on.

Learn more about **Mutual of Omaha’s Comprehensive EAP plan**, which offers your employees the best possible options that can help them during their time of need.

We are here for you

Contact me for more information on how Mutual of Omaha’s value-added Employee Assistance Program can benefit your workplace.

Comprehensive EAP Services

Features	Value to Company and Employees
Employee Family Clinical Services	<ul style="list-style-type: none"> An in-house team of Master’s level EAP professionals who are available 24/7/365 to provide Individual assessments Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters Access to subject matter experts in the field of EAP service delivery
Counseling Options	<ul style="list-style-type: none"> Ten sessions per year (per issue) conducted by face-to-face counseling or telehealth (text, chat, phone, or video) via a secure, HIPAA compliant portal
Exclusive Provider Network	<ul style="list-style-type: none"> National network of more than 10,000 licensed clinical providers for face-to-face counseling National network of more than 30,000 licensed clinical providers for telehealth counseling Network continually expanding to meet customer needs Flexibility to meet individual client/member needs

Continued on back.



APPENDIX C – COMPREHENSIVE FLYER

Comprehensive EAP Services *(continued)*

Features	Value to Company and Employees
Access	<ul style="list-style-type: none"> • 1-800 hotline with direct access to a Master’s level EAP professional • 24/7/365 services available • Telephone support available in more than 120 languages • Online submission form available for EAP service requests • EAP professionals will help members develop a plan and identify resources to meet their individual needs
Employee Family Legal Services	<ul style="list-style-type: none"> • Valuable resources – legal libraries, tools and forms – available on EAP website • 25% discount for ongoing legal services for same issue
Employee Family Financial Services	<ul style="list-style-type: none"> • Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health
Employee Family Work/Life Services	<ul style="list-style-type: none"> • Child care resources and referrals • Elder care resources and referrals
Online Services	<ul style="list-style-type: none"> • An inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none"> • Current events and resources • Family and relationships • Emotional well-being • Financial wellness • Substance abuse and addiction • Legal assistance • Physical well-being • Work and career • Bilingual article library
Employee Communication	<ul style="list-style-type: none"> • All materials available in English and Spanish • Employee orientation (video only)
Eligibility	<ul style="list-style-type: none"> • Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee • Services available to eligible members up to 90 days after the primary member dies • Services available up to 30 days following termination of coverage
Coordination with Health Plan(s)	<ul style="list-style-type: none"> • EAP professionals will coordinate services with treatment resources/providers within the employee’s health insurance network to provide counseling services covered by health insurance benefits, whenever possible
Dedicated Account Management	<ul style="list-style-type: none"> • Consultation for mandatory referrals due to job performance issues (a signed release of information is required by the employee for service) • Percentage-based quarterly report for companies with more than 150 employees • Onsite Critical Incident Stress Management services available • Employee seminar/webinar training
Training, Seminars, Workshops and Critical Incident Services	<ul style="list-style-type: none"> • One free hour for every 100 employees (up to 20 hours) per calendar year on any combination of training, seminars, workshops and/or critical incident services • Inclusive catalog of training topics, including: <ul style="list-style-type: none"> • Family/parenting • Physical wellness • Stress management • Managing money/budgeting • Wellness at work • On-site grief counseling • On-site critical incident services

Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Companion Life Insurance Company is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. Some exclusions or limitations may apply. Not all services available in New York.

CONCLUSION

Houchens Insurance Group is a service-oriented company; we focus on doing what it takes to meet our client’s timelines, budget constraints, and objectives for optimizing benefits. We actively participate in the creation and development of new initiatives designed to maximize the organization’s attractiveness to carriers with a proactive vs reactive approach. As our slogan states – “Nobody Works Harder” and our clients will attest to that based on the responsiveness of our team no matter what circumstances may arise. Houchens Insurance Group is committed to ongoing growth and improvement. We work to earn our client’s trust. Houchens Insurance Group strives each and every day to go above and beyond for our clients, delivering the hands-on experience our client partners have come to expect.

On behalf of Houchens Insurance Group, we thank you for your time and consideration. If you have any further questions or need any additional information, we are here to support. We are available to help in any way you need.

Thank you,
Evan Johnston



Nobody Works Harder.™

