



**MINDFUL**

**INSURANCE SOLUTIONS INC.**

Innovative Solutions for Nonprofits

**CAPABILITIES BROCHURE**

[www.mindfulins.com](http://www.mindfulins.com)

# About Us

You may not have heard of us, but we've been around for 20 years! We recently changed our name from "The Unified Broker's Insurance Agency" to "Mindful Insurance Solutions" to better represent what we are about.



Our team started serving businesses 20 years ago providing consultation services to the broader business community, primarily focusing on nonprofits where our passion for community service shines.

Each new client goes through our rigorous proprietary Mindful Assessment.

From there, we develop customized programs and based on each of our client's unique situation and needs. We make sure that their investments in healthcare, workman's comp, and commercial insurance are maximized, and in many cases, we save our clients thousands of hundreds of dollars!

Once you are one of our clients, every year we review your products and services and improve our offering when possible. You can also expect a yearly performance review to further discuss your organization and it's current needs.

“ We saved \$148,000 in 2 years with Mindful!



**Denyse Cardoza**

Executive Director - Placer Community Action Council

“ Best broker I have worked with in 17 years!



**Sean Harrison**

Founder and Director - Soil Born Farms

“ Since Mindful, we saved \$60,000 a year.



**Matthew Rogina**

CFO - Vocational Improvement Program

# Our Difference

We are unlike most Insurance Brokers. We make a difference for our clients by going above and beyond our client's expectations..

This is how we are different:

- » We use a Proprietary **MINDFUL** Methodology.
- » We offer Telehealth 24/7, at **no cost** to employees.
- » We **tailor** Workers' Comp Programs.
- » We use a **Proprietary** Designed Dental Program.
- » We offer **Proprietary** Designed Medical Plans.
- » We are the **ONLY** Broker to offer **Complimentary** Triage Services, (\$85/call).
- » We offer **Complimentary** Concierge Services.
- » We offer **Complimentary** Consulting Services.
- » We **Contribute 1% to 3%** of our Commission Back to our Clients



**2300+**

Tailored Policies



**\$1,000,000**

Client Savings

# Our Proprietary **MINDFUL** Methodology



## STEP 1: Our Wholistic Mindful Assessment

We review the goals and risks of your organization, what's in place, the corporate structure, and your assets.

## STEP 2: Our Innovative Recommendations

Our recommendations are innovative and tailored to your organization. These are created with cost control measures and budgetary constraints in mind.

## STEP 3: Implementation of Tailored Solutions

We put in place commodities that enhance and increase your services to meet community needs.

## STEP 4: Our Transparent Review

Once a year, we conduct a transparent review of our tailored commodities and services, and make adjustments to reach the goals set in our Tailored Recommendations.

## STEP 5: Annual Performance Report

In our Annual Performance Report, we review what we have accomplished over the last year and adjust our recommendations or introduce new ones per need.

# Our Offerings

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## EMPLOYEE BENEFITS INSURANCE

### M NONPROFIT AND FOR PROFIT BUSINESS MANAGEMENT

- Alternative funding methodologies
- Plan change impact analysis
- Actuarial services
- Mindful plan comparison and advising
- Cost, contribution and utilization benchmarking and forecasting
- Employee, senior management, board presentations

### M PLAN AND BENEFITS MANAGEMENT

- All health and welfare insurance programs
- Domestic and International (Mexico) programs
- Plan design, implementation and support

### M EMPLOYMENT WELLBEING, SUPPORT & ENGAGEMENT

- Wellness, health management and employee wellbeing strategies
- Culture audits
- Health care consumerism training
- Employee Assistance Programs (EAP)
- Telehealth

### M COMPLIANCE & HUMAN RESOURCES SUPPORT


- Regulatory and health reform updates and guidance
- Policy, program and procedure analysis
- Management development and training
- Employee communication strategy and delivery
- Employee recruiting, screening, retention and termination assistance
- ACA compliance
- Medical Expense Reimbursement Plan (MERP)
- FMLA Monitoring
- Employee Claim Advocacy

### M MINDFUL EMPLOYEE HEALTH & BENEFITS TECHNOLOGY SUITE

- HR Software benefits automation
- Benefits Administration
- Employee benefits app
- Centralized Eligibility Software

### M RETIREMENT SERVICES

  
**\$25,000**  
Grants Awarded

  
**30**  
Years of Experience

# Our Offerings

## WORKER'S COMPENSATION SERVICES

### M TRIAGE SERVICES

- Provide 800 number for all employee claims
- Registered Nurses 24/7
- Referral to Medical Provider Network
- Pre-Populated Worker's Compensation Forms
- Self-Care and First Aid Treatment
- Integrated Reporting to Workers' Compensation Insurance Company
- Automated Reporting to Employer/Employee
- Advocate for early (within 24 hours) and direct reporting to insurance company, with copies to broker on larger, more problematic claims

### M CONCIERGE SERVICES

- Working with adjusters to develop action plans for your claims, aggressively reducing reserves and assisting with accelerating claims closure
- Providing claim reviews; most importantly a review prior to your unit stat being filed which will determine your experience modification rating
- Employee advocacy and liaison services between adjuster/MPN/employee
- Employer notification and liaison to adjuster

### M CLAIMS SERVICES AND MANAGEMENT

- Provide training to designated staff responsible for Workers' Compensation on claims management
- Provide claims management files for ease of use
- Coordinate regular claim reviews, work with adjusters to develop action plans for your claims and assist with accelerating claim closures
- Handle serious injury and fatality liability losses
- Provide detailed coverage analysis and offer strategic trending to develop exposure analysis
- Implementing a successful return-to-work program
- Analyzing high dollar exposure to assist in decision making in complex claims situations
- Estimating your experience modification prior to renewal to help you prepare for premium changes
- Enhance relationship and communication between the insurance company and client
- Evaluate reserves, identify recovery potential, review litigation strategy, and coverage dispute resolution
- Workers' Compensation audit resolution services
- Workers' Compensation employee classification evaluation and re-classification service



**2300+**

Tailored Policies



**\$1,000,000**

Client Savings

# Our Offerings

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## BUSINESS INSURANCE SERVICES

### M NONPROFIT AND FOR PROFIT BUSINESS MANAGEMENT

- Alternative risk evaluation and options
- Mindful support: Insurance and risk due diligence
- Board of Directors presentations
- Open claims analysis and monitoring, and ultimate cost forecasting
- Experience mod analysis and promulgation

### M INSURANCE BROKERING, PLACEMENT & MANAGEMENT

- All lines of property and casualty insurance
- Executive, management and professional liability insurance
- International and domestic insurance programs
- Surety bonding
- Cyber Liability
- Fiduciary Liability

### M NONPROFIT AND FOR PROFIT EXECUTIVE MANAGEMENT LIABILITY

- Fiduciary Liability
- Crime
- Kidnap & Ransom
- Professional Liability
- Directors & Officers
- Employment Practices

### M SERVICES TO IMPROVE THE PERFORMANCE OF YOUR COMMERCIAL INSURANCE PROGRAM

- Online Certificates of Insurance
- Contract reviews
- Industry and marketplace updates
- Claim support and problem resolution
- Policy interpretations
- Renewal analysis
- Ongoing insurance carrier evaluation

### M INSURANCE PREMIUM FINANCING

# Our Offerings

TELEHEALTH

## M VITUITY'S ON DUTY® TELEHEALTH SERVICE - CONVENIENCE AND SAVINGS DELIVERED

Telehealth is available 24/7, employees can speak to experienced emergency physicians, who are able to resolve a wide range of medical issues in minutes. Unlike other telehealth services, Vituity's custom-built On Duty® platform is staffed by board-certified physicians with real-life ER experience.

For more than four decades, Vituity has been a catalyst for positive change in health-care. Vituity's telehealth service is designed to prevent unnecessary hospital and urgent care visits while offering affordable, easy access to care.

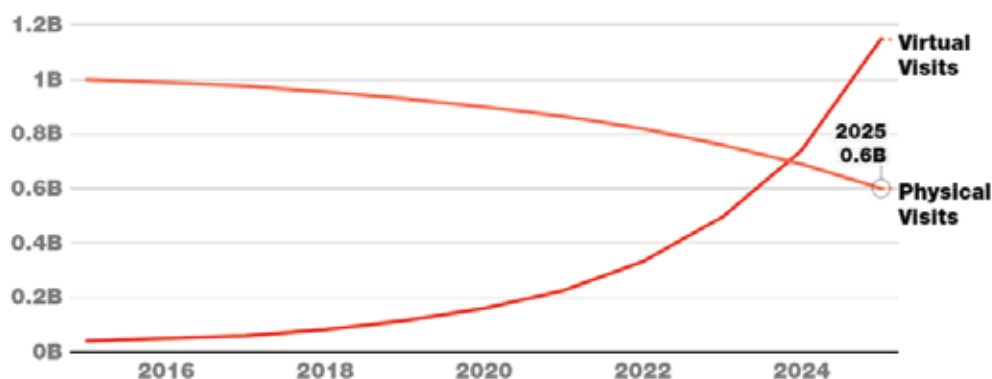
## M WHY TELEHEALTH ?

By 2020, The National Business Group on Health's 2016 survey predicts that most employers will offer some type of virtual health coverage to their employees.

A recent article by Fortune Magazine shows the rate of growth of telehealth. It's time to start offering this new benefit.

### Projected Number of Office Visits, 2015 to 2025

Social forces, including the mobility of the nuclear family, the aging of populations, and the rapid adoption of technology are expected to expand the use of telemedicine visits.



Source: University of Rochester Medical Center

FORTUNE

There are many reasons why you should add telehealth to your business. Please read more our website.



# WHAT IF ?

... you could **eliminate** your employees' co-pays on your health care plan?





## **Denyse Cardoza**

*Executive Director*

***KidZCommunity***

Placer Community Action Council

## **We did!**

Our 100 employees pay NO Co-Pays, NO Labs and NO X-Ray fees and we also lowered our health care premiums!

With the help of Mindful, we restructured our benefits.



**2300+**

Tailored Policies

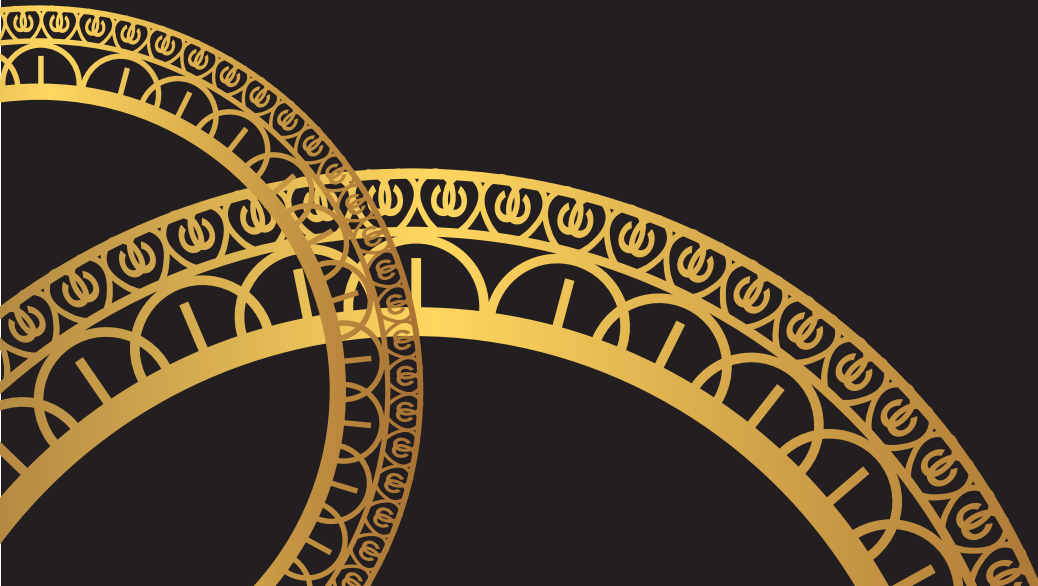


**\$1,000,000**

Client Savings

# WHAT IF ?

... you could **expand**  
the services you offer?





## **Allison Tudor**

*Executive Director*

***Alliance for Community  
Transformations***

## **We did!**

We expanded our services to now include housing to the underserved population.

With the Mindful Methodology™, we realigned our assets and are now able to offer housing. Absolutely amazing!

# WHAT IF ?

... you could **increase**  
your employee benefits?





**Matt Rogina**

*CEO*

***Vocational Improvement  
Program***

## **We did!**

We increased our employee benefits by restructuring our healthcare plan.

In the process, we saved \$148,000 over 2 years.

Thank you so much Mindful Insurance!

# Biography - Bill Donaldson

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Bill's career started in Seattle in the early 80's in business banking, with specialized training from the American Institute of Banking (AIB) and a finance degree from Columbia Pacific University.

Shortly after, Bill started volunteering in the community with United States Triathlon Series and a few years later, with Head Start. In 1985, Bill moved from Seattle, Washington to Davis, CA.



Bill has spent 20 years in the non-profit sector serving in a multitude of positions from line staff to executive roles. He thoroughly understands partnerships and collaboration and has proven his ability to bring groups and individuals together for a common cause throughout California. Bill was instrumental in utilizing a Domestic Peace Corps program, known as AmeriCorps, in social and health services, where it had never been done before. This effort led to maximizing non-profit existing resources, therefore expanding services, and building partnerships throughout California.

Bill is highly recognized for his creative management solutions to address administrative, fiscal and program needs of non-profits. For the last fifteen years, he has served as a full-service broker and has a proven track record with current clients to reduce overhead, maximize employee benefits and increase efficiencies in all areas of non-profit administration.

Bill has been a guest speaker on several issues regarding leveraging existing resources, assessing liabilities of the organization, understanding benefits and developing tailored specific employee benefit packages with various organizations and for conferences.

Bill serves as the President and Chairman of the Board for Mindful Insurance Solutions, Inc. He is excited about his role and he acts as a change agent in many cases, negotiating strategically to benefit the clients.

Bill is also a council member for two insurance carriers specializing in non-profits and is an executive board member of the Region IX Head Start Association, Finance Committee Member of Yolo Hospice and the National Head Start Association. In addition, Bill is a trainer for the California Head Start Association and advisor for the Training & Leadership Community.

# Mindful Insurance Solutions Inc.

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