PROPOSAL
FOR
VOLUNTARY BENEFITS PROGRAM
FOR
EMPLOYEES
OF THE
COMMONWEALTH OF PENNSYLVANIA

Presented by

Aon Consulting

February 23, 2007

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Introduction

Aon Consulting is pleased to respond to the Commonwealth of Pennsylvania's Request For Proposal for voluntary benefits that will be offered to its employees.

Aon Consulting's role is that of an Offeror (broker). We provide the necessary resources and services to fulfill the requirements that the Commonwealth has set forth in the RFP. Aon selects and works closely with the best providers available to fulfill the objectives of the Commonwealth. These providers include insurance carriers, non-insurance product vendors, administrators and enrollment firms.

Voluntary benefits may be offered as group insurance or as individual insurance (or non-insurance) products. Aon Consulting has closely reviewed the RFP requirements for communicating and enrolling the voluntary benefit plan and recommends the following popular products, which we feel will favorably supplement the current core benefits provided to employees by the Commonwealth:

- **Whole and Universal Life Insurance for employees and eligible dependents**
- **Critical Illness/Cancer Insurance for employees and eligible dependents**
- **Individual Auto and Home Insurance for employees and eligible dependents**
- **Group Accident Insurance for employees and eligible dependents**
- **Computer Purchase Program for employees**

We believe that each of these product offerings will be attractive to many state employees as they will deliver high-value and can satisfy a specific employee need that has been identified by the Commonwealth.

The Aon Consulting office in Radnor, Pennsylvania currently has a consulting relationship with the Pennsylvania Employee Benefits Trust Fund (PEBTF), as well as a number of the unions that represent Commonwealth employees through the PEBTF. Our familiarity with the PEBTF and our widespread acceptance with their union leadership, uniquely position Aon to assist the Commonwealth in the design, delivery, administration, oversight and acceptance of the voluntary benefits program.

We are proud of the work we have done on behalf of the PEBTF. Today, the Fund is operating with, and projected to continue to produce, additions to its reserves for the life of the recently negotiated labor contracts. In his recent press conference on healthcare, Governor Rendell mentioned the PEBTF as an example of how these types of programs can help both employees and employers.

We are also pleased to tell you that Aon was recently selected by the readers of Business Insurance as the "Best Employee Benefit Consulting Firm" for 2006!

In terms of overall rankings, Aon is the:

- No. 1 pure placement global insurance (broker)
- No. 1 global reinsurance (broker)
- No. 1 global manager of captive insurance companies
- No. 1 U.S. wholesale brokerage and underwriting manager
- No. 1 Reinsurance Intermediary
- No. 2 U.S. employee benefits consultant
- No. 3 global employee benefits consultant
- No. 6 global benefits outsourcing provider

Aon Consulting thanks the Commonwealth of PA for the opportunity to respond to this Request For Proposal. We firmly believe that our unmatched talent, distinctive value and client focus position us ahead of our competitors in delivering the solutions that exactly meet your needs. We hope, as a result of this process, that you will entrust Aon to implement and manage the product offerings outlined in this proposal.

Section 1. Statement of Problem

State in succinct terms your understanding of the problem presented or the services required by this RFP.

The Commonwealth of Pennsylvania desires to make available a voluntary benefits program to its permanent full-time and permanent part-time employee (defined as those who work greater than 50% of regular full-time hours). The objective of the voluntary benefits program is to offer insurance, and possibly non-insurance, products, whereby employees have the option of securing one or more of the products offered and fund 100% of the cost through payroll deductions.

The number of employees eligible for the voluntary benefits program total approximately 79,000, and all participate in the Commonwealth's Human Resources/Payroll system. The majority of the employees are covered under collective bargaining agreements, and the unions have agreed to participate in the voluntary benefits program.

The Commonwealth of Pennsylvania will select the voluntary benefits that are offered to its employees. The selection will be based on the Commonwealth's desire to provide a variety of high-quality benefits administered in a cost effective manner, with excellent services to employees who enroll. The Commonwealth will consider all types of voluntary benefits, although the selection of any specific benefit is dependent on the employees' need for the benefit and the strong value proposition it represents to employees and their family members.

The voluntary benefits program can be communicated to all eligible employees through methods such as group meetings, emails, Intranet website link and home mailings. Employees who attend group meetings can be provided brochures, product descriptions or other print materials. All communication materials will be pre-approved by the Commonwealth for distribution.

The administrative requirements of the program will be provided through the establishment of efficient systems and procedures with the highest standards of accuracy and consistency. Administration includes providing customer services for employees enrolled in the voluntary benefits program through in-bound, toll-free telephone calls to the customer service center; all record keeping; processing payroll deductions on a bi-weekly basis with an interface(s) directly to the Commonwealth; and processing of claims submitted by employees in a timely and efficient manner. Some of these functions will be handled by the communication entity, others by the administrative organization and the balance by the insurance carrier or the vendor. Overseeing all of the activities is Aon Consulting.

The benefits being offered are fully paid for by employees who enroll in the program, and the Commonwealth will make no direct contribution to expenses incurred for communicating and administering the program.

Section 2. Management Summary

Include a narrative description of the proposed effort and a list of the items to be delivered or services to be provided.

Aon Consulting, through its Elective Benefits Practice, will provide and/or arrange all services necessary to the successful management of the voluntary benefits programs for the Commonwealth of Pennsylvania and its employees. This Practice has been operating for over 25 years under stable management and principal staff, and has enjoyed steady growth, adding regularly to its client-service and technical resources. With Practice headquarters in New York City, services are available to all Aon Consulting offices in the United States in support of the voluntary benefits needs of their clients. This proposal is made on behalf of our colleagues in the Radnor, Pennsylvania office of Aon Consulting.

The Elective Benefits Practice is exclusively dedicated to the development and management of voluntary benefit programs, and it is privileged to include a wide range of corporate and government entities among its clients. We serve organizations of all sizes, providing a complete and current array of all high-value products available. We serve as an independent Insurance Broker and Consultant, advocating only for our clients and their employees, with no distribution obligations of any sort to any insurer or vendor.

As Program Manager for the Commonwealth of Pennsylvania's voluntary benefits program, we will engage third-party operating resources, as appropriate to each product, for the fulfillment of specialized program functions. We are partnering with The Farmington Companies (Farmington, CT and Bala Cynwyd, PA, a licensed Pennsylvania TPA) and Risk Management Solutions of America, Inc. (Chicago, IL) to provide services (other than claims) for Life and Health products proposed from certain insurance carriers. The St. Paul Travelers (Hartford, CT) will provide their Group Auto and Home Insurance Program and Purchasing Power (Atlanta, GA), a subsidiary company of the Stephens Group, will provide their Employee Computer Purchase Program.

The Farmington Companies (The Farmington Company and Farmington Administrative Services, Inc.) have their Home Office in Farmington, CT. Farmington is currently responsible for communicating and enrolling a voluntary Life Insurance program for a portion of the State of Connecticut's employees. Farmington also has an office in Bala Cynwyd, PA, which will have involvement in the handling of the Commonwealth's voluntary benefits program.

Risk Management Solutions of America, Inc., as MBE subcontractor for Aon Consulting, will help manage the program, including acting as intermediary and consultant for all insurance products and providing enrollment services. They maintain satellite offices in Philadelphia and Pittsburgh.

The list of voluntary benefits we are proposing to offer to employees is as follows:

Benefit	Carrier/Vendor
Permanent Life Insurance	ING and Texas Life
Cancer Insurance	Allstate / American Heritage
Accident Insurance	ING
Group Auto and Home Insurance	St. Paul Travelers
Employee Computer Purchase	Purchasing Power

Aon Consulting is best positioned to offer quality voluntary benefits to the employees of the Commonwealth of Pennsylvania due to our extensive experience in selecting "best of class" products. Further, we coordinate all program implementation processes and manage ongoing program oversight and reporting.

Communications and enrollment methods vary by product and must conform to employer preferences. We are effective at all forms of benefits communications, including paper, electronic, call center, mail and Internet/Intranet. For on-site group meetings with employees, we can explain the voluntary benefits being offered and hand out descriptive literature to the employees who express interest. Mailings to employees at home, a customized website that includes links for accessing product information (and enrollment for certain products) and a customer service center(s) reached by a toll-free telephone call will support the product offerings.

We will establish efficient systems and procedures with the highest standards of accuracy and consistency. Aon Consulting will coordinate the design and implementation of all record-keeping, reporting and payroll deduction processes, whether performed by Travelers, Purchasing Power, the carriers or Farmington Administrative Services, Inc. Any program administered by Farmington, Purchasing Power or Travelers will have all policy and payroll deduction history available on-screen to rapidly assist employees who call (toll-free) for their service needs. We review all systems for employee services to assure the highest order of responsiveness to employee needs.

In summary, Aon Consulting and its partners will provide the following capabilities and services to the Commonwealth and its employees:

- Offer "Best in Class" voluntary benefits
- Utilize experienced professionals to develop and manage the benefits program
- Coordinate the implementation process from setting timelines for tasks to arranging the payroll deduction interfaces
- Manage on-going program oversight and reporting
- Develop a communication and enrollment strategy that conforms to the Commonwealth's requirements
- Establish efficient systems and procedures for record keeping, reporting and payroll deduction processes
- Manage and support the administrative services for each product offered

a) **The following information must be provided by the Offeror in its proposal.**

1) Organization

(a) Briefly describe the history of the Offeror's organization and identify any parent business ties. Identify the office(s) or division that would be used to service this program and its address.

Aon's roots date back over 100 years as one of the most venerable names in the insurance industry. Over the years, we have built an unrivaled domestic and global network and enhanced our ability to serve clients through organic growth, strategic acquisitions and the expansion and broadening of expertise. We have developed a comprehensive range of specialized skills and knowledge that we apply in creative, customized approaches to each client's business challenges. Today, Aon is a world leader in delivering integrated, innovative solutions in insurance and risk management, human capital consulting and management consulting services.

Throughout the 1980s and 1990s, strategic acquisitions and organic growth fueled Aon's expansion in the global insurance marketplace. Over the past twenty years, we have acquired some of the most well known players in the insurance and consulting industries. Many of our acquisitions have been notable players in their respective fields:

- Rath & Strong
- Radford Associates
- Frank B. Hall & Company

- Miller, Mason & Dickenson
- Alexander & Alexander
- Actuarial Sciences Associates

Aon Corporation is a global leader in risk management services, insurance and reinsurance, human resources and management consulting, and HR outsourcing services. Aon is a Fortune 200 company, with in excess of $10 billion in revenue for 2005. With over 47,000 employees worldwide Aon has 550 offices in over 125 countries. Aon's common stock is listed on the New York, Chicago and London stock exchanges (Symbol: AOC). Aon maintains its headquarters in Chicago. Aon has never been sold or acquired.

Our team of Consultants has extensive expertise in providing consulting services to clients for all types of benefit plans including medical, prescription drugs, dental, disability, life, vision, spending accounts, EAPs, group legal, long term care, etc. Aon Consulting's Elective Benefit Practice performs vendor marketings, benefit plan design strategy, communications and enrollment strategy, renewal analysis negotiations, and day-to-day general consulting services.

The Aon Consulting office at 55 East 52nd Street, New York, NY is the primary location for the Elective Benefits Practice, which will provide and or arrange all services necessary to manage the voluntary benefits program.

The Aon Consulting office in Radnor, Pennsylvania (located at 555 East Lancaster Avenue, Suite 300, Radnor, PA 19087) has a consulting relationship with the Commonwealth and many of the unions that represent Commonwealth employees through the Pennsylvania Employee Benefits Trust Fund (PEBTF). In addition, Aon has offices in Hershey and Pittsburgh, with over 100 benefit professionals throughout the Commonwealth. Our size, local knowledge and national experience position Aon to deliver unmatched market leverage, strategic consulting and operational excellence to the Commonwealth, union leadership and the employees who participate in the voluntary benefits program.

In terms of overall rankings, Aon is the:

- No. 1 pure placement global insurance (broker)
- No. 1 global reinsurance (broker)
- No. 1 global manager of captive insurance companies
- No. 1 U.S. wholesale brokerage and underwriting manager
- No. 1 Reinsurance Intermediary
- No. 2 U.S. employee benefits consultant
- No. 3 global employee benefits consultant
- No. 6 global benefits outsourcing provider

Although Aon is a major leader in virtually every market it serves, size is not its primary goal. Aon aims to be the world's most responsive, client-focused insurance and consulting services company.

Some of our other recent accomplishments, whose attributes will benefit the Commonwealth, include being:

- Selected by readers of Business Insurance as the "Best Employee Benefit Consulting Firm" for 2006
- Ranked as the #3 global employee benefits consulting firm
- Ranked by HRO Today Magazine as one of the top end-to-end RPO providers
- An Award-Winning Communication Consulting Practice:
  - US: 19 APEX awards, Aegis Award for Video and Film, Copper Quill and Spectra Awards from the IABC
  - Canada: 2 Awards for Best Print Strategy from Benefits Canada
  - Australia: Stakeholder Marketing and Education Award, Employee Communication and Marketing Award from Association of Superannuation Funds of Australia

(b) *Provide a copy of the Offeror's and or Insurance Carrier(s) most recent independently audited financial statements and/or tax returns include ratings by the following organizations.*

Aon's 2005 Annual Report is included in the Appendix Section of this proposal. The ratings for the insurance carriers that we are proposing are as follows:

		Rating	Most Recent Date Rating Confirmed
St. Paul Travelers	Fitch	AA-	7/28/06
	Moody's	Aa3	2/1/05
	Best	A+	7/24/06
	Standard & Poor's	AA	N/A
ING (Reliastar)	Fitch	AA	5/19/06
	Moody's	Aa3	1/31/04
	Best	A+	7/16/06
	Standard & Poor's	AA	N/A
Allstate	Fitch	AA+	10/21/05
	Moody's	Aa2	4/28/04
	Best	A+	7/4/06
	Standard & Poor's	AA	N/A
Texas Life*	Fitch	AA (MetLife)	10/21/04
	Moody's	Aa2 (MetLife)	10/21/04
	Best	A	8/15/06
	Standard & Poor's	AA (MetLife)	N/A

* The rating of Texas Life Insurance Company (Texas Life) is based upon the implied support of its ultimate parent company, MetLife, Inc. (MetLife), a publicly traded stock company.

Note: Standard & Poor's in their ratings does not provide the "Most Recent Date Ratings Confirmed."

(c) As of July 1, 2006, state the number of employers and number of employees for whom the Offeror provides the services that the Commonwealth will require of the Offeror. Indicate how many years the Offeror has been providing these services. Indicate how many of these employers have operations in the Commonwealth. Indicate how many employees of these customers work in the Commonwealth.

Aon Consulting's Elective Benefits Practice has in excess of 400 clients. These clients include employers and affinity groups (associations, credit unions, alumni) that offer voluntary benefits to their employees and members. The total population that is eligible to participate in a voluntary benefit program developed by the Elective Benefits Practice is in excess of 5 million.

The Elective Benefits Practice has been providing voluntary benefits programs for over 25 years.

Many of our clients have multi-state operations, including Pennsylvania. We do not track employer or employee locations, but we estimate that approximately 5-10% of our clients and their employees/members are located in Pennsylvania.

(d) Indicate the number of years the Offeror organization has been providing services in the Commonwealth of Pennsylvania.

Aon Consulting has offices in Radnor, Hershey and Pittsburgh. These offices have been providing services to Pennsylvania clients for over 50 years.

Our familiarity with the PEBTF and our widespread acceptance with the union leadership, uniquely position Aon to assist the Commonwealth in the design, delivery, administration, oversight and acceptance of the voluntary benefits program.

Aon Consulting was awarded the PEBTF's consulting and actuarial services contract commencing July 1, 2004. Our initial objective was to identify new, meaningful ways to control costs in light of the large projected deficits and severe financial challenges it faced.

A strategic planning Trustees retreat was held in October 2004 to provide a forum to discuss any and all available cost savings scenarios for PEBTF. Agenda topics included budgets, financial projections, cost drivers, industry trends, disease management and alternative plan designs for consideration.

A Cost Management Task Force was formed to identify and study specific cost savings programs and their financial impact on the Fund. The Task Force, comprised of both union and management representatives, held regularly scheduled meetings to discuss each initiative and its impact on claims. Detailed descriptions of several possible cost savings initiatives were developed and formally presented to, and unanimously approved by, the Board of Trustees in January 2005.

The Task Force continues to meet regularly to monitor these cost management initiatives. A second Trustees Retreat was held in October 2006. As a result, the Task Force will focus on quality measures, vendor management and member wellness issues for the upcoming year.

In late 2006, Aon Consulting developed and tested a multi-year rate projection tool for the Commonwealth and labor management that included the ability to revise trend, claims revenue, employee cost share, buy-ups and expense assumptions to produce various plan and cost scenarios in preparation for collective bargaining. After ongoing revisions to the model, reflecting emerging claims and expense information, meetings with legal counsel and the bargaining committee, it was successfully used at the recent bargaining sessions in January 2007.

We are proud of the work we have done on behalf of the PEBTF. Today, the Fund is operating with, and projected to continue to produce, additions to its reserves for the life of the recently negotiated labor contracts. In his recent press conference on healthcare, Governor Rendell mentioned the PEBTF as an example of how these types of programs can help both employees and employers.

(e) Indicate any recent or anticipated changes in the Offeror's corporate structure, such as mergers, acquisition, new venture capital, stock issue, etc.

Aon Corporation has made the following changes in its corporate structure recently:

- January 2007, acquired Footman James, a broker for antique car insurance in the United Kingdom
- January 2007, Affinity Insurance Services, Inc. of Hatboro , PA (Aon subsidiary) acquired Wedsafe, Inc., a leading provider of wedding insurance
- December 2006, announced intent to acquire Valley Oaks Systems, a leader in claims management software

(f) Submit evidence of required liability insurance protection as indicated in Part IV-3.

Aon Corporation has its General Liability insurance with Continental Casualty Company and carries limits of $1 million per occurrence and $2 million aggregate. The carrier for Aon's Errors & Omissions policy is American International Specialty Lines Insurance Company with a per claim limit of $3 million. Copies of the Certificate of Insurance for both policies are included in the Appendix.

(g) *Describe the nature of each complaint concerning the Offeror's products or services that has been filed with a state regulatory agency in the past twelve (12) months that has resulted in an adverse decision. Describe the outcome of the decision and the actions taken to prevent future occurrences.*

To our knowledge, Aon Consulting has not received any complaints filed with regulatory authorities in the past 12 months.

(h) *We require that all plan participant inquiries go directly to the Offeror for their resolution. Describe the Offeror's processes and controls in providing non-benefit services (by phone, letter, in person, and or online). Include the function of:*

1. *Marketing;*
2. *Counseling of participants;*
3. *Enrollment;*
4. *Maintaining beneficiary forms;*
5. *Inquiries on benefits;*
6. *Handling administrative service issues,*
7. *Claim processing, including appeals,*
8. *Resolutions of payroll discrepancies; and*
9. *All other functions that will be provided by the Offeror.*

1. Marketing:

Aon Consulting and The Farmington Companies will collaborate efforts with the carriers to develop an effective marketing/initial enrollment campaign, which will include a variety of letters, postcards, posters, brochures, e-mail communications and newsletter articles. All communications will be developed in accordance with the Commonwealth's guidelines relating to the stated communication plan. All printed materials will be subject to review and approval by the Commonwealth. It would be our intent to plan a separate communication strategy to inform newly hired/eligible employees of their available options with a separate set of communication materials. Risk Management Solutions of America, Inc., will also be actively assisting in the communications and enrollment effort in the western areas of Pennsylvania. This demonstrates meaningful participation from this organization and gives us additional representatives with local involvement in communicating benefits to employees.

2. Counseling of participants:

Employees will have a variety of opportunities to receive personalized attention. The printed and electronic announcements would be followed by onsite group informational meetings where employees may ask questions in a group setting. Further information could be obtained by prospective participants by visiting the website, via e-mail or calling the call centers (staffed by Pennsylvania licensed representatives). Actual enrollments would be facilitated in person with the licensed representative, via the call centers on the website link. All group presentation materials will be available for review by the Commonwealth. Licensed representatives are fully

trained and have an average of 12 years of experience in this field of work. They will give Commonwealth employees enough information to make an informed decision in a no pressure environment.

3. Enrollment:

Licensed representatives (Onsite & Call Centers) are salaried employees. Farmington's Benefit Representatives have an average length of service of 6 years. Their average time working in voluntary benefits communications and enrollment is 12 years. In addition to the training provided by The Farmington Companies, all enrollment personnel will be thoroughly trained by their respective insurance companies that are eventually selected by the Commonwealth. All personnel in the field will be supervised by an onsite account manager and all Commonwealth employees who call the dedicated toll-free lines will be supported by a Client Services representative trained in the specifics of the Commonwealth's voluntary benefits program. Whenever possible, applications will be taken electronically to ensure accuracy and "signatures," where necessary, will be captured via voice stamping or other electronic means (with Carrier and State Insurance Department approval) for a quick, seamless customer service experience. Certain carriers/vendors may allow web-based enrollment.

Employees enroll in the Group Auto and Home Insurance Program by visiting the website or calling Travelers directly. Employees can purchase a computer by visiting the website or calling Purchasing Power directly.

We will develop a comprehensive schedule of group meetings in accordance with the Commonwealth's wishes and the schedules may be approved by the Commonwealth and/or onsite management.

4. Maintaining beneficiary forms:

Beneficiary forms and applications will be input into Farmington's client database. Originals of these forms are stored by the respective carriers. There are no beneficiary forms for Personal Lines Insurance or the Computer Purchase Program.

5. Inquiries on benefits:

The call centers are staffed by full-time, salaried licensed representatives. All calls are forwarded to the appropriate department/person that is best suited to facilitate the employee/participant's issue. All participant inquiries are logged and dated into Farmington or the carriers/vendors client service software system.

6. Handling administrative service issues:

The employee can call the toll-free number to receive services. There will be a single, dedicated number to reach Farmington and separate numbers to reach Travelers and Purchasing Power.

7. Claim processing, including appeals:

Farmington does not pay or adjudicate claims. Farmington representatives will log all claim related calls into the participant's permanent electronic record for future reference. Their representatives will assist the claimant through the claims process and initiate the claims process with carrier specific rules and forms. We will work on

behalf of the participant to make the claims process as smooth as possible and assist in any disputes, working for the participant.

Insureds with a claims matter on the Auto and Home program would contact Travelers by a toll-free telephone call. Travelers will take the information over the telephone and respond appropriately to the claim, from taking the report to settlement. If there is a warranty claim for a computer purchased from Purchasing Power, the employee would contact the manufacturer directly. All computers come with a 3 year in-home warranty.

8. Resolutions of payroll discrepancies:

Farmington or the carrier maintains all premium payment and deduction history within their proprietary, customized software program. The system tracks all deductions received down to the individual policy level. Should an employee fall behind on their premium payments due to missed deductions, they will receive notices at home to assist in bringing premium payments current.

Travelers and Purchasing Power will interface directly with the Commonwealth and service all issues pertaining to payroll deductions. Both will reconcile and resolve all payroll issues.

9. All other functions that will be provided by the Offeror:

Aon Consulting and its partners will provide all of the services required to offer the voluntary benefits program to employees of the Commonwealth.

(i) Describe the Offeror's disaster recovery plans for the location that will serve the Commonwealth's employees.

Aon has a comprehensive emergency preparedness and disaster recovery plan in place for all of its operations and offices throughout the United States. Senior management is responsible to develop the plan based on an assessment of risk factors that might interrupt business operations including equipment malfunctions, natural disasters and other emergencies. All of our records and files are backed-up off-site. Our system has been tested and implemented during Hurricane Katrina for our New Orleans' office and during 9/11/2001 for our World Trade Center facility. Aon's partners have their own extensive disaster recovery plans, which will ensure continued operations and recovering in the event that business activities are interrupted. As an example, Farmington backs-up computer data on tapes or disks and stores off-site.

2) Implementation

(a) Provide an implementation time-line identifying each task and target date for an assumed May 1, 2007 effective date. The actual date of implementation will occur after execution of the contract and dates will be adjusted accordingly. Assume open enrollment may occur beginning July 1, 2007.

Proposed Implementation Schedule (Assuming Enrollment begins July 1, 2007)

Commonwealth of Pennsylvania

Voluntary Benefits Program

Task	Responsibility	Week Of
Notification of Proposal Acceptance	C of PA	3/26/07
Initial Implementation Meeting	C of PA	4/2/07
▪ Identify contacts	Aon Consulting & Partners	
▪ Discuss communications and enrollment strategy		
▪ Discuss file layouts and data transmission method for payroll deduction and eligibility files		
▪ Discuss administration services and reporting requirements		
▪ Discuss products and eligibility		
▪ Discuss contract terms		
Weekly Meeting	C of PA	4/9/07
▪ Identify sites and schedule for group meeting	Aon Consulting & Partners	
▪ Determine billing schedule and gather payroll information		
▪ Confirm test schedule for data transfer		
▪ Confirm layouts for data transfers and eligibility files		
▪ Provide any policy or coverage information, application for group insurance, sponsorship agreements		
▪ Determine needs for logos, letterhead, sample signatures		

Weekly Meeting ▪ Provide eligibility file ▪ Finalize group meeting sites and schedule ▪ Identify contacts at each site ▪ Determine any training needs (product descriptions, etc.)	C of PA Aon Consulting & Partners	4/16/07
Weekly Meeting ▪ Review draft communication materials (brochures, letters, email, etc.) ▪ Finalize reporting data and schedules ▪ Begin testing data transfers files ▪ Test eligibility file	C of PA Aon Consulting & Partners	4/23/07
Weekly Meeting ▪ Provide logos, letterhead, signatures for communications ▪ Contract and agreements reviewed by attorneys	C of PA Aon Consulting & Partners	430/07
Weekly Meeting ▪ Approval of communication materials ▪ Materials sent to print ▪ Update on testing files ▪ Provide draft letter announcement to contact at group meeting site ▪ Provide draft newsletter article	C of PA Aon Consulting & Partners	5/7/07
Weekly Meeting ▪ Finalize newsletter article ▪ Status of communication materials ▪ Assign dedicated 800# at Farmington, Purchasing Power ▪ Train enrollment and call centers representatives	C of PA Aon Consulting & Partners	5/14/07