

Aon								
Date of Contact	Person Spoken To (including Title)	1. Can you describe the project or work that Aon has completed for you? Please describe the level of detail Aon has provided in completing its work/project.	2. Was Aon responsive, accessible and available to you throughout the term of the project/work?	3. Are you satisfied with the work performed?	4. What are Aon l's strengths and conversely what are Aon's weaknesses?	5. Have you encountered any problems with Aon, or had any contract or billing issues with Aon?	6. Would you recommend Aon to other entities for similar work? If you need additional services in the future, how likely are you to choose Aon again?	7. Are there any important questions I should have asked but didn't?
4/16/2021 Completed reference by phone	Dana Dale Deputy Director - Internal Audit Oklahoma Office of Management and Enterprise Services Employee Group Insurance Division	Ms. Dale said there are quite a few projects that Aon has done for their office which give an idea of the breadth of their expertise, and include: - Ongoing Actuarial work on risk-based capital and premium rate setting - Trend analysis of plan costs/experience and compare it to national trends - Pharmacy benefit consulting - Performance audits of their PBM (Pharmacy Benefit Manager) - Plan design and benefit studies - Legislative impact studies where they project the cost of a legislatively proposed change to a benefit option or rate - Expert testimony where needed - Consult with them on data warehouse options - Prepare quarterly data analytics and present them to their board - Generally provide a vast array of expertise Ms. Dale said regarding the detail Aon provides, Aon provides access to their work papers and how they came up with calculations. Aon provided a benefit plan design spreadsheet where they presented different options, and they were "real-time" where Aon could model the impact of various possible changes. Aon also prepares executive presentations that range from very granular detail to very high level executive summaries.	There is a primary account representative who is a very high-level actuary, and the same primary person has worked on their account for years and years. They have basically three support team members assigned to their account, and one of them is always available. Aon has been very responsive. They have had a very active legislative season this year in Oklahoma, and Aon has basically "pulled all-nighters" to help them complete legislative impact studies. The entire Aon team are extremely available.	Yes.	<b>Strengths</b> They have a lot of expertise in a broad range of subjects, and Aon's subject matter experts within each of the subject areas are very experienced. Aon has subject matter experts, but also provides support to new Aon staff assigned to work with their Division. They never assign someone that is green and new. Aon always makes sure they have an expert available. She also said she admires that Aon can make information graphic presentations that summarize very complex issues and makes them accessible and more of a visual presentation. They also have excellent verbal communication skills. They can "read the audience or the room" and make their presentation accordingly. She does not mean that they are "talking down", they just understand the questions they are being asked and can answer them "on the fly". <b>Weaknesses</b> She said she is trying hard to think of weaknesses, but can't think of any systemic weaknesses they have ever experienced with Aon.	No, they never have had any problems. They have a contract/purchase order (P.O.) that sets the maximum amount that they can spend on the contract, and Aon is aware of that number. She said if they get close to the limit they work with Aon to make sure Aon understands they have to stay within the P.O. amount. Aon provides bills with the individuals that work on the account and the hours. If they have ever have billing questions, Aon has people available to answer their questions. When they see billings that list Aon staff working on the account that were not listed in the contract, Aon has made sure to amend the contract to provide the names so that they know the names of those working on their account and the corresponding rates.	She said she would recommend them to other entities for this kind of work. In addition, she said she would absolutely choose them again. Their Division issues a RFP every five years to procure these services, and it is a competitive bid process. Aon has won the bid process at least 3 times, so they have been working with Aon at least 15 years.	She said she did not think so, but then added they have subcommittee and board meetings monthly and Aon always participates. Very often all three team members would join the meetings. During the pandemic they have participated either through Zoom or Teams. They are very willing to adapt to whatever situation arises or make presentations that are needed. Aon attended the board meetings in person when they could travel prior to the pandemic. She is very grateful to have them as their actuarial consultant. She added they are very personable people. Aon is a nationwide company and they deal mostly with staff from Aon's Chicago office. They are "great people". She said Aon also has staff in Denver, and she believes they also have staff in Oklahoma as well. She said they have attended in-person meetings in both Denver and Chicago when they needed to work with Aon collaboratively and actively discuss what was going on.

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4/19/2021 Provided written response via email	Sharron Burton, Deputy Commissioner Department of Employee Insurance Commonwealth of Kentucky	Below is a list of functions that Aon is contractually obligated to perform, upon request, for the Commonwealth of Kentucky's public employee health plan. a. Actuarial analysis and projections; b. Consultation regarding financial projections and plan design; c. Reporting; d. Request For Proposal drafting support and vendor selection assistance; e. Stakeholder consultation; f. Legislative support, including bill reviews to determine financial impact; g. Communications assistance; h. Legal and compliance support and consultation; and i. Auditing. Aon consistently provides very detailed analysis, projections, consultative support, procurement support, auditing, and legislative support.	Yes. Aon's account management team is accessible, available, and responsive to requests, inquiries, and projects needed by the Kentucky Employees' Health Plan.	Yes. Aon's work is detailed, thorough, and extensive. Our account management team is familiar with and concerned about the viability of the Kentucky Employees' Health Plan and works to make sure we have the best information possible to make good decisions on behalf of the plan and its members.	<b>Strengths</b> 1. Aon supplies experts to assist the health plan in decision- making. Examples include: a. Pharmacy market checks to ensure the plan is getting the best possible value from its pharmacy benefits manager; b. Supplying Benefits System experts as the plan looks to procure and implement a new benefits system; and c. Providing procurement experts to help with drafting and evaluating Requests for Proposals. 2. Aon understands the plan's population and assists in addressing issues related to that population (i.e. plan design structure) 3. Aon is willing to provide special reporting and analysis upon request (i.e. COVID models/data) and does not require additional funding for those ad hoc requests. <b>Weaknesses</b> 1. Aon is sometimes slow to get results on major projects; however, we understand that it takes time to gather data and complete an accurate and detailed analysis. Aon always want to make sure that their analysis is based on the last possible data and they are conscientious of established deadlines.	We sometimes have to send reminders to send bills, but there have been no issues with accuracy or completeness.	Yes, I would recommend Aon to other entities for similar work. Yes, we would choose Aon again to provide services in the future.	The account team for the Kentucky Employees' Health Plan is very knowledgeable. They understand our plan and work to ensure the continued viability of the plan while at the same helping us to be able to provide comprehensive benefits to our member population.
4/20/2021 Provided written response via email	Laurie Lee, Executive Director Department of Finance and Administration Benefits Administration - Tennessee	Aon provides quarterly IBNR [incurred but not reported claims] reports, claims data analysis and forecasting, premium recommendations, OPEB [Other Post-Employment Benefits] actuarial valuations for the state and participating local education and local government agencies, procurement advice and cost proposal analysis (where detailed claims analysis is required), legislation analysis, audits and general benefits consulting.	Yes, they are very responsive. We have weekly calls with our core account team to keep abreast of issues and the status of their work.	Yes.	<b>Strengths</b> Aon can bring a variety to resources to bear. For example, we have had some questions recently about ERISA and they have experts in that area as well as with governmental plans. The account team is engaged. <b>Weaknesses</b> Occasionally we have had to remind some of the experts they've brought in of the peculiarities of our business. Ideally, that would have been communicated by the lead account manager. I think that might happen with any large account, however, when we have needs that require subject matter expertise beyond the general account team.	No.	Yes, I would recommend selection of Aon. However, this contract is selected through a competitive Request for Qualification (RFQ) process, so I don't have sole authority to choose our actuarial consultant.	No.