

Sales Team Updates

Wins /// Wisdom /// Workforce

July 2025

Celebrating Our Recent Wins

We're thrilled to share our latest sales achievements from April through May. Our team continues to demonstrate exceptional performance.

Top New Overall Wins

Date	Client	Producer(s)	Amount
06/01/2025	Kasai North America, Inc.	Julie Oeth/Nicole Pfeiffer	\$363,051
04/01/2025	Ignite Reading PBC	Nikki Goodchild	\$109,705
04/01/2025	Jacobson Holdings, Inc.	Eddie Rios/Kim Beck	\$108,954
04/01/2025	Dugan Truck Line LLC	Jill Lange	\$51,225
04/01/2025	People Services Center dba Catch Intelligence	Tim Alexander	\$46,174

Top New Producer Wins with Tenured Producer

Date	Client	Producer(s)	Amount
06/01/2025	Legacy Manufacturing	Tracy Bastian/Julie Oeth	\$64,208
05/01/2025	PS Seasoning & Spices	Jack Wied/Joey Backus	\$44,894
05/01/2025	M&M Transportation LLC	Mark Rapp/Jamie Bishop	\$39,462
05/01/2025	Highland Sanitation & Recycling	Jack Wied	\$30,000
04/01/2025	Law Offices of Bradley S Dworkin	Mattie Stearns	\$22,559

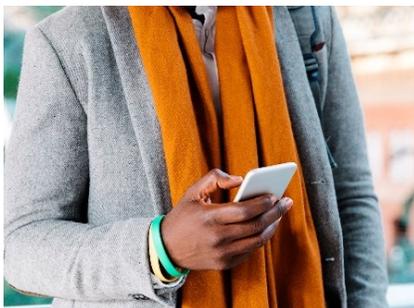
Top Round Out Wins

Date	Client	Producer(s)	Amount
04/01/2025	Team Fishel	Mark Kaczmarek	\$45,195
06/01/2025	University of Wisconsin Credit Union	Joey Backus/Matt Chadwick	\$15,000
06/01/2025	Zero Zone, Inc.	Joey Backus/Matt Chadwick	\$15,000
06/01/2025	Kennesaw Transport Inc.	Eddie Rios/Kim Beck	\$9,198
06/01/2025	Hodge	Eddie Rios/Kim Beck	\$3,646

Year-to-Date Top Performers

Congratulations to our producers who have exceeded \$100K in net new business year-to-date!

Rank	Producer	Net New Business
1	Kim Beck	\$265,304
2	Jackie Ronning	\$246,113
3	Nikki Goodchild	\$211,859
4	Eddie Rios	\$188,110
5	Jill Lange	\$171,263
6	Brad Feldott	\$167,122
7	Julie Oeth	\$162,663
8	Katie Rife	\$161,880
9	Sara Dickinson	\$140,199
10	Joe Zack	\$132,233
11	Tracy Kleist	\$130,894
12	Jamie Bishop	\$101,586



Stay Connected!

Follow and share Cottingham & Butler and Employee Benefits content on LinkedIn and Facebook. Your social engagement amplifies our reach and connects you to our industry-leading expertise.

Delivering on Our Promises

We're excited to share three powerful case studies that showcase how we're making a difference for our clients. Please see below for a summary of recent case studies. Scroll below the newsletter for the full stories!

J.J. Keller & Associates - Achieved a remarkable 22% reduction in pharmacy costs (from \$93 to \$73 per member per month) through strategic PBM transformation, resulting in \$660,000 in total savings and enabling a December premium holiday for their 1,800 employees.

Midwest Engineering Firm - Used our innovative BenefitWave survey tool to gain crucial insights into what their 400+ employees truly value, discovering strong resistance to 401(k) match reductions and preferences for medical contribution adjustments over volunteer time off.

Midwest Real Estate Company - Transformed a devastating 37% renewal increase into an 11% decrease through innovative funding strategies, avoiding \$255,000 in costs while improving employee benefits and reducing out-of-pocket maximums.

Help Tell the Story:

- **Submit Your Success Stories:** Both sales and service teams are encouraged to share client/prospect stories with Grace Weimerskirch at GWeimerskirch@cottinghambutler.com
- **Resource Reminder:** Don't forget about our Sales Resource Center at <https://src.cottinghambutler.com/> - your hub for all prospecting and marketing collateral
- **Review the attached case studies** for inspiration and best practices in client solutions

Team Growth Update

Our Employee Benefits sales team continues to expand!

7 Summer Sales Interns (largest intern class ever!)



Sam Brendon
Iowa State



Brandon Jakl
Iowa State



Blake Kersting
Iowa State



Jackson Kluesner
Iowa State



Anastasha Mealy
Iowa State



Christian Moore
Beloit College



Tyler Wilken
Winona State

Recent Additions to Our Team:



Will Pinn



Cat Gebhardt



Tiffany Johnsrud



Maddie Meador



Frank Szymanski

Looking Ahead: We now have over 45 producers and are on track to exceed 55 producers by the end of 2026. With three more hires planned for 2025 (2 in Des Moines, 1 flexible location), we're actively seeking sales leadership candidates in Des Moines and Chicago. Check our [careers page](#) for opportunities!

Together, we're building something extraordinary. Thank you for your continued dedication and success!

Cost Containment Through Alignment and Transparency

How J.J. Keller Reduced Pharmacy Spend by 22%

Key Wins

22% Cost Reduction

- From \$93 to \$73 per member per month
- Annual savings: \$240 per member
- Spans 2,700 covered members

\$660,000 Total Cost Savings

- Implemented new pharmacy benefit manager & clinical strategy
- Savings based on actual 2023 costs v. 2024 costs, without trend
- Achieved without benefit reductions

December Premium Holiday

- Immediate savings shared with workforce
- Strategic timing during holiday season
- Demonstrated commitment to employee value



INDUSTRY

Business Consulting and Services



LOCATION

Wisconsin



SIZE

1,800 Employees

The Situation

As a certified Great Place to Work[®], J. J. Keller & Associates is committed to providing high-quality, affordable healthcare for their 1,800 associates and their families.

In an effort to ensure associates do not have to shoulder an increasing healthcare burden as prices increase, their approach has been to find win-win solutions whereby they employ smart healthcare consumerism as a company so their associates and their families receive the medical care they need.

Why They Needed Change

Despite partnering with a major health insurance provider, J. J. Keller's self-insured health plan faced mounting challenges:

- 14% year-over-year increase in pharmacy costs
- Unfulfilled promises of 20%+ cost reductions through discounts and rebates
- 2,700 covered members affected by rising costs
- Lack of transparency in vendor relationships and pricing structures
- Misaligned incentives with existing PBM relationship

The Cottingham & Butler Approach

1 Strategic Assessment

J. J. Keller engaged an external pharmacy consultant to:

- Evaluate existing program effectiveness
- Identify conflicts of interest in current partnerships
- Move focus away from superficial "discounts" on inflated prices

2 PBM Transformation

The company transitioned to a new pharmacy benefit manager with:

- Zero markup on dispensed medications
- No retained rebates
- Clinical focus on cost-effective alternatives
- Pass-through pricing model
- Independent, privately-held structure

3 Employee Empowerment

Implemented new support tools including:

- Direct pharmacist consultations for medication alternatives
- User-friendly prescription price comparison platform
- Automated copay assistance enrollment

“ This change was so impactful that we were able to give associates a 'premium holiday' in December to share in the savings during a costly time of year. We and our associates also have a renewed sense of faith in our ability to actually manage healthcare costs with the addition of new strategies going into 2025.

Amy Jansen | J. J. Keller & Associates, Inc.

By focusing on transparency and alignment in their vendor partnerships, J. J. Keller transformed their pharmacy benefits program, achieving substantial cost savings while enhancing the employee healthcare experience.

Cottingham & Butler

Ready to revolutionize your HR processes?
Contact us today to begin your journey!

Cottingham & Butler

800 Main Street | Dubuque, IA
www.CottinghamButler.com
800.793.5235

See more client success stories at
CottinghamButler.com/clientsuccess



Benefitwave Finds Crucial Insights into

What Employees Truly Value

By better understanding employee values and preferences, a Midwest based Engineering firm with 400+ employees, gained valuable direction on where to invest and what changes to implement in their benefits packages.

The Situation

An engineering firm sought to gain deeper insights into what their employees truly value as they considered potential changes to their benefits offerings. The company was evaluating several modifications, including slight adjustments to the medical plan, introducing a Volunteer Time Off Day, and modifying the retirement match.

To achieve this, they partnered with C&B to implement BenefitWave, an innovative employee survey that explored mental health resources and the competitiveness of their benefits.

Key Results

401(k) Match Sensitivity

Employees expressed strong resistance to a reduction in their 401(k) match. The dissatisfaction generated by a decrease in the match was twice as significant compared to the satisfaction gained from a similar increase.

Volunteer Time Off

The addition of a Volunteer Time Off Day was not seen as valuable by employees, indicating that this change would not enhance their overall satisfaction.

Medical Contributions

Approximately 60% of respondents preferred benefit packages that included slight increases in medical contributions, provided that the additional funds were reinvested into wages.

Mental Health Resources

Notably, employees in the highest income tier were about 15% less likely to agree that accessible mental health resources were available, highlighting a potential gap in support for this demographic.

What is BenefitWave?

BenefitWave is a survey tool that transforms traditional feedback methods. Leveraging cutting-edge technology and drawing on decades of consulting expertise, we help unravel what truly matters to employees by presenting benefit trade-offs to help employers better understand employees' benefit preferences to maximize their benefits program.

Why They Needed Change

- **Employee Satisfaction:** Understanding employee preferences was crucial for enhancing satisfaction and retention, ensuring that benefits aligned with what employees valued.
- **Competitive Advantage:** In a tight job market, attractive benefits are essential for attracting and retaining top talent, prompting to reassess their offerings.
- **Financial Considerations:** Potential changes to the 401(k) match and medical contributions could significantly impact employee morale, making it vital to gauge sentiment before making decisions.
- **Mental Health Support:** With growing awareness of mental health issues, it was important to evaluate the effectiveness of their resources, particularly for higher-income employees.
- **Strategic Investment:** Gaining insights into employee values would guide in making informed investments in their benefits package for years to come.

The Cottingham & Butler Approach

- 1 Expert Guidance**

Our experienced consultants help every step of the process – building, refining, distributing, and analyzing your survey. They possess deep industry knowledge which plays a crucial role in aligning employee needs with cost-effective benefit solutions.
- 2 Trade-Off Preferences**

Understanding trade-off preferences is key to discovering what employees value most. By presenting various benefit options and their trade-offs, employers can identify priorities and what sacrifices employees are willing to make, leading to more relevant benefits packages.
- 3 Data-Driven Design**

Data-driven design is essential for creating tailored benefit programs that attract and retain talent. By analyzing employee feedback and utilization rates, organizations can pinpoint key decisions that influence satisfaction, ensuring benefits are competitive and aligned with employee needs.

Cottingham & Butler

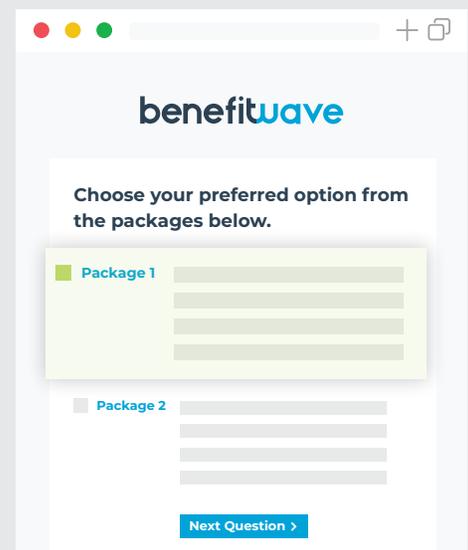
Ready to revolutionize your HR processes?
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Learn how BenefitWave transforms traditional feedback methods, providing employers with unparalleled insights into employee benefits preferences.

www.CottinghamButler.com/benefitwave





Midwest Real Estate Company Goes From a **37% Increase to an 11% Decrease**

The Situation

Midwest-based real estate company faced a massive renewal of 37% from its current medical insurance carrier. With limited alternatives initially presented to them by their benefits broker, they decided to explore the market and see their options to avoid a \$200,000 increase in costs.

Why They Needed Change

- **Substantial Premium Increase:** An unanticipated 37% increase in medical premiums threatened financial stability for the organization.
- **Limited Alternatives:** Plan design alternatives and solely going to the incumbent to negotiate weren't going to cut it for this renewal. Multiple options and a more thorough marketing process were needed.
- **Minimize Employee Impact:** The company didn't want to pass on a significant cost burden to employees and hurt their retention efforts. Options that would keep employee benefits competitive while reducing company costs were necessary.

Key Results

\$255,000 in Cost Avoidance

After an in-depth review of medical plan options, carriers, and innovative funding strategies by Cottingham & Butler, the group decided to bring us on as their broker and split-fund their plan to go from a **\$200,000 increase** to a **\$55,000 DECREASE** in overall medical spend.

Lower Employee Out-of-Pocket Costs

In addition to the dramatic reduction in their renewal costs, employees also saw reduced Out-of-Pocket Maximums, improved plan designs overall, while seeing their network of healthcare providers expand.

Enhanced Non-Medical Offerings

In addition to an improved medical plan, employees saw an additional 11% premium reduction on average across non-medical lines of insurance such as Life, Disability, Accident, and more.

Overall, by engaging with Cottingham & Butler, the group was able to craft a more affordable, simplified, and competitive suite of benefits for all parties involved.



INDUSTRY

Commercial and Industrial Real Estate



LOCATION

Midwest