PROFILE

CARE TEAM

30600 NORTHWESTERN HWY STE 245

FARMINGTON HILLS

MI 48334

+1 (248) 212-0390

http://www.careteammi.com

MSID M84000257958683

EIN 843157745

NAICS codes

541519 - Other Computer Related Services

621610 - Home Health Care Services

621330 - Offices of Mental Health Practitioners (except Physicians)

621399 - Offices of All Other Miscellaneous Health Practitioners

621999 - All Other Miscellaneous Ambulatory Health Care Services

921110 - Executive Offices

314999 - All Other Miscellaneous Textile Product Mills

621111 - Offices of Physicians (except Mental Health Specialists)

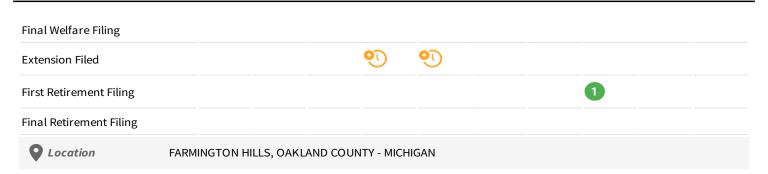
624410 - Child Day Care Services

623110 - Nursing Care Facilities (Skilled Nursing Facilities)

and 2 others

Dr. Daniel and Dr. Irene Swerdlow-Freed, Michigan are committed to helping patients successfully live life to its fullest.

99 employees				\$	10M - 50	M revenue				
		2024		2023		2022		2021		202
loyees		435		306		250		247		17
fluencers		MARSH A	ND MCLENI		Υ		MARSH AI	ND MCLENN		
IARSH AND MCLENNA		CY			IVIA	RSH AND N				
	sultant				FE Acc			DOOLING	PLC	
dicators	M									
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	M	M	M	M	M					
Bargained										
Employee Benefits										
o Schedule A										
oloyer (Welfare)										
oloyer (Retirement)										
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ing										
Filing										
	IARSH AND MCLENNA enefits Broker IMA SECURITIES LLC	RIUENCERS RICLAUGHLAN REBECCA RIARSH AND MCLENNAN AGENCY Enefits Broker RIMA SECURITIES LLC etirement Advisor/Consultant dicators ABARGAINE 2024 M Bargained Employee Benefits o Schedule A ployer (Welfare) ployer (Retirement) 2024 ing	Alloyees Alloyeer Alloyees Alloyees Alloyeer Alloye	loyees 435 MCLAUGHLAN REBE MARSH AND MCLENIN Benefits Broker MARSH AND MCLENNAN AGENCY enefits Broker MMA SECURITIES LLC etirement Advisor/Consultant dicators 2024 2023 2022 M M M Bargained Employee Benefits o Schedule A ployer (Welfare) ployer (Retirement) 2024 2023 2022	2024 2023 Boyees 435 306 MCLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY Benefits Broker ICLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY enefits Broker IMA SECURITIES LLC etirement Advisor/Consultant dicators 2024 2023 2022 2021 M M M M Bargained Employee Benefits o Schedule A ployer (Welfare) ployer (Retirement) 2024 2023 2022 2021	2024 2023 Coyees 435 306 MCLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY Benefits Broker CLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY enefits Broker IMA SECURITIES LLC etirement Advisor/Consultant Claudicators M 2024 2023 2022 2021 2020 M M M M M M M M M Bargained Employee Benefits CSchedule A Coloyer (Welfare) Cloyer (Retirement)	2024 2023 2022 2021 2020 2019 Description of the property of	loyees 435 306 250 MCLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY Benefits Broker MCLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY Benefits Broker MCLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY CAMBRIDGE P & C, A MAINT MARSH AND MCLENNAN AGENCY CL Broker MARSH AND MCLENNAN AGENCY COMMARSH AND MCLENNAN CL Broker MARSH AND MCLENNAN AGENCY COMMARSH AND MCLENNAN CL Broker MMAS SECURITIES LLC Cetirement Advisor/Consultant MMAS SECURITIES LLC CETIRE MELSTROM AND MARSH AND MCLENNAN CL Broker FENNER MELSTROM AND MCLENNAN CL Broker FENNER	2024 2023 2022 2021 2020 2019 2018 2017 2024 2024 2023 2022 2021 2020 2019 2018 2017 2024 2024 2023 2022 2021 2020 2019 2018 2017 2020 2019 2018 2017 2020 2019 2018 2017 2020 2019 2018 2017 2020 2024 2023 2022 2021 2020 2019 2018 2017 2020 2019 2018 2017 2020 2019 2018 2017 2020 2019 2018 2017 2020 2024 2023 2022 2021 2020 2023	2024 2023 2022 2021 2020 2019 2018 2017 2016 2029 2024 2023 2022 2021 2020 2019 2018 2017 2016 2029 2024 2023 2022 2021 2020 2019 2018 2017 2016 2029 2019 2018 2017 2016 2029

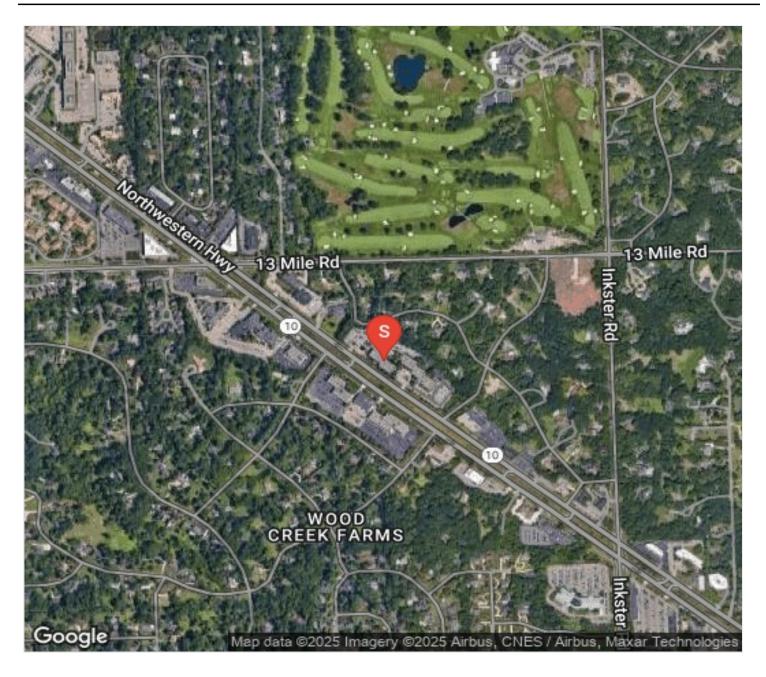


Top 5 Carriers for Oakland County - Michigan

Rank	Carrier	Premium
1	BLUE CROSS BLUE SHIELD OF MICHIGAN	\$563,028,915
2	PRIORITY HEALTH	\$382,808,355
3	MET LIFE	\$195,334,115
4	DELTA DENTAL OF MICHIGAN	\$103,137,029
5	UNITED HEALTHCARE	\$56,721,643

Top 5 Brokers for Oakland County - Michigan

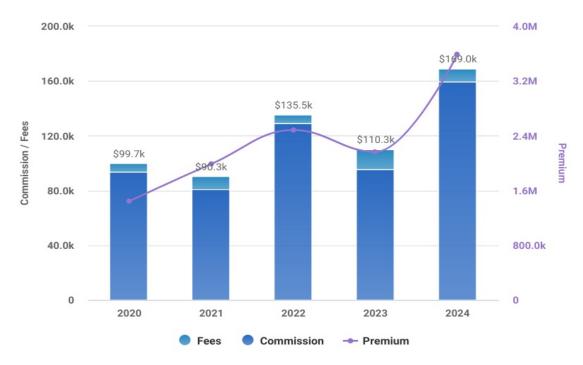
Rank	Broker	Commission	Fees
1	GALLAGHER	\$8,751,351	\$1,341,243
2	MARSH AND MCLENNAN AGENCY	\$8,501,496	\$926,636
3	WILLIS TOWERS WATSON	\$3,848,790	\$615,112
4	AON	\$3,337,343	\$537,113
5	BROWN AND BROWN	\$2,396,003	\$1,007,050



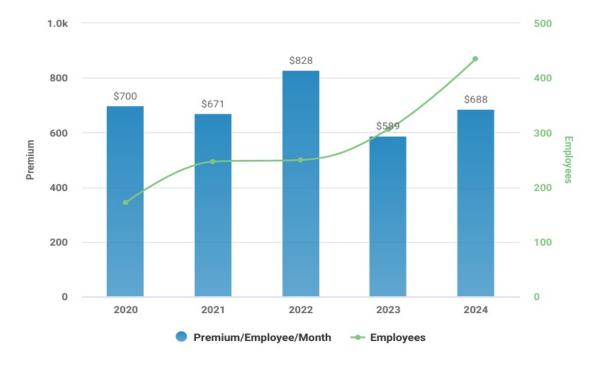
INSIGHTS

BENEFITS

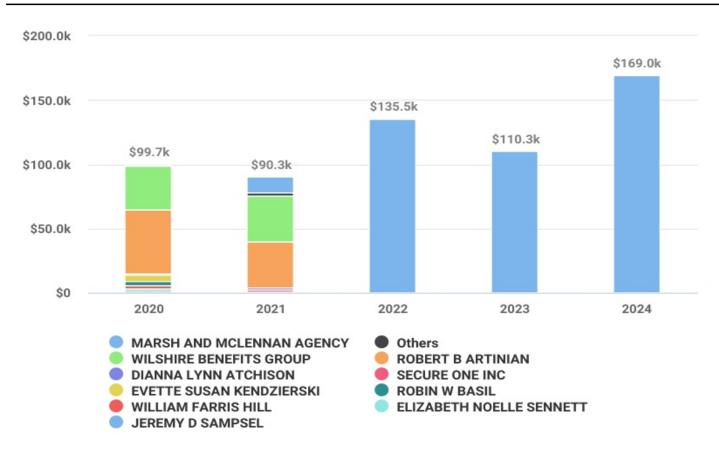
Premium, Commission and Fees



Premium per Employee



Broker History



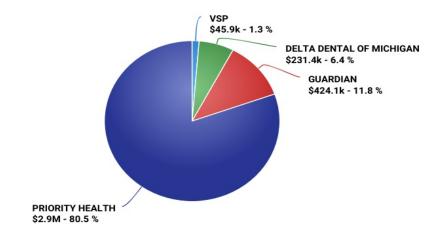
Name	Normalized Name	2024	2023	2022	2021	2020
MCLAUGHLAN REBECCA	MARSH AND MCLENNAN AGENCY	\$169,017	\$110,347	\$135,350		
EMPLOYEE NAVIGATOR LLC	EMPLOYEE NAVIGATOR LLC			\$106	\$850	\$621
WILSHIRE BENEFITS GROUP INC	WILSHIRE BENEFITS GROUP				\$35,682	\$33,855
ROBERT B ARTINIAN	ROBERT B ARTINIAN				\$35,560	\$50,087
MARSH & MCLENNAN AGENCY LLC	MARSH AND MCLENNAN AGENCY				\$12,252	
DIANNA LYNN ATCHISON	DIANNA LYNN ATCHISON				\$1,761	\$1,035
JEREMY SAMPSEL	SECURE ONE INC				\$1,503	
EVETTE SUSAN KENDZIERSKI	EVETTE SUSAN KENDZIERSKI				\$927	\$4,564
DENA ANN MARTHA	DENA ANN MARTHA				\$715	\$8
ROBIN W BASIL	ROBIN W BASIL				\$685	\$3,608
W F HILL AND	WILLIAM FARRIS				\$363	\$2,246

ASSOCIATES INC	HILL			
ASSOCIATES INC	HILL			
HUB INTERNATIONAL TEXAS INC	HUB INTERNATIONAL		\$27	\$17
DEBORAH L OLSON	DEBORAH L OLSON		\$6	\$33
MPART BENEFITS INC	MPART BENEFITS INC		\$3	\$8
ELIZABETH NOELLE SENNETT	ELIZABETH NOELLE SENNETT			\$1,811
JEREMY SAMPSEL	JEREMY D SAMPSEL			\$1,789
JASON RODERICK	JASON RODERICK			\$48
KELLY HARNESS	KELLY HARNESS			

Current/Future Retirees

	2024	2023	2022	2021	2020
Current Retirees	1	4	122	68	0
Future Retirees	0	0	0	0	0

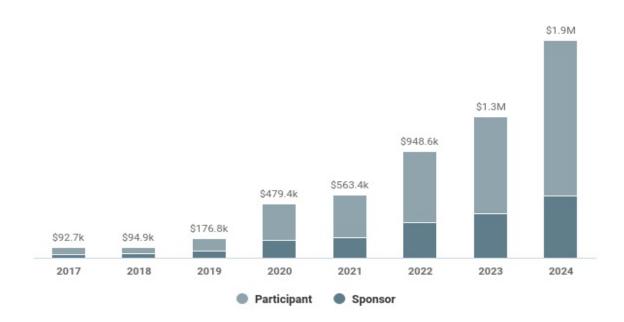
Spend By Carrier



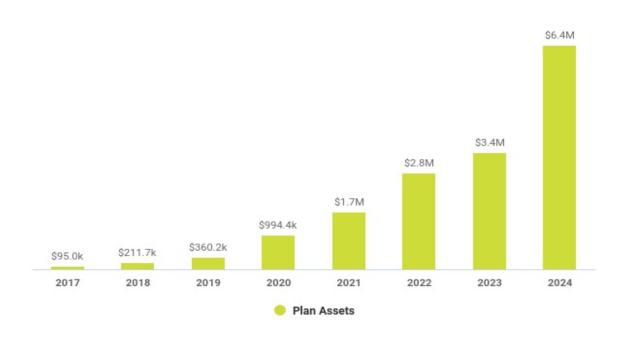
Name	Plan Types	Premium
PRIORITY HEALTH	Health Prescription Drug	\$2,888,445
GUARDIAN	Life ST Disability LT Disability	\$424,126
DELTA DENTAL OF MICHIGAN	Dental	\$231,397
VSP	Vision	\$45,899

RETIREMENT

Contributions



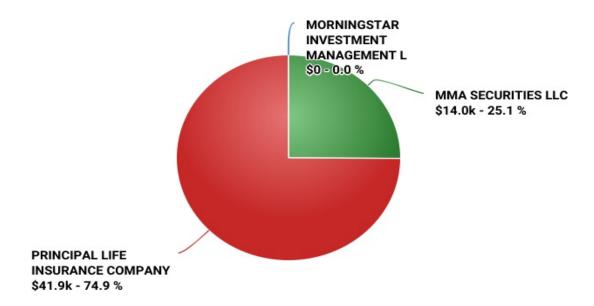
Plan Assets



Fidelity Bond

	Renewal	Beginning Assets	Ending Assets	Bond Amount	Ratio
THE CARE TEAM 401	(K) PLAN 01/01/2024	\$3,354,305	\$6,412,292	\$1,000,000	29.81%

Spend by Retirement Service Provider



Service Provider Name	Service Types	Total Compensation	
PRINCIPAL LIFE INSURANCE COMPANY	$Service\ Providers-Contract\ Administrator, Participant\ Loan\ Processing, Direct\ Payment\ from\ the\ plan, record keeping\ fees$	\$41,876	
MMA SECURITIES LLC	Advisers - Investment Advisory (Plan), other fees	\$14,030	
MORNINGSTAR INVESTMENT MANAGEMENT L	Advisers - Investment Advisory (Participants), Consulting Fees	\$0	

PLANS AND SERVICES

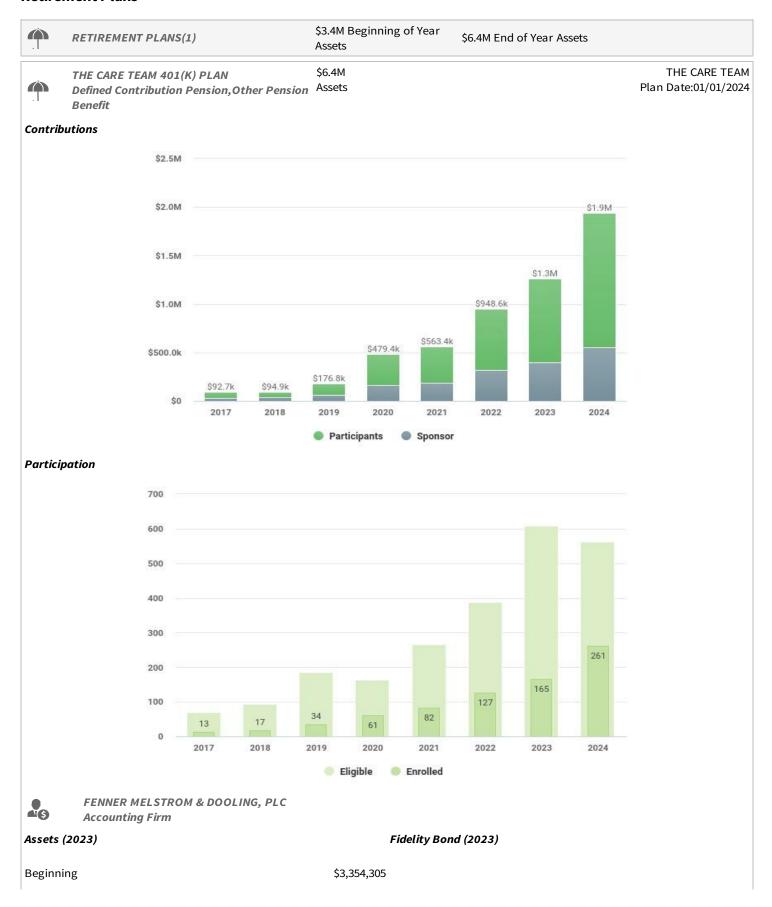
Benefits Plans

•	BENEFITS PLA	NS(5)	\$3.6M Premi \$169.0k Reve		sion \$9.4k Fees
÷	Health R Pres	HMO PPO scription Drug			RCP TCT, LLC DBA THE CARE TEAM Renewal: 01/01/2024
R	Carrier PRIORITY HEALTH PRIORITY HEALTH	INSURANCE COMPANY	Premium \$2.1M	Participants 390	Premium/Participant/Month \$446
	Broker MCLAUGHLAN REE MARSH AND MCLE		Revenue \$64.8k 3.10%	Commission \$64.8k 3.10% (3.02%)	Fees \$0 0.00%
	Broker MCLAUGHLAN REE MARSH AND MCLE		Revenue \$64.8k 3.10%	Commission \$64.8k 3.10%	Fees \$0 0.00%
	ils ract # of Business	795969 Health,Prescription drug,HM	O,PPO		
Ĥ	Health R Pres	HMO PPO scription Drug			RCP TCT, LLC DBA THE CARE TEAM Renewal: 01/01/2024
Â	Carrier PRIORITY HEALTH PRIORITY HEALTH		Premium \$799.7k	Participants 188	Premium/Participant/Month \$354
	Broker MCLAUGHLAN REE MARSH AND MCLE		Revenue \$26.1k 3.26%	Commission \$26.1k 3.26% (3.02%)	Fees \$0 0.00%
	Broker MCLAUGHLAN REE MARSH AND MCLE		Revenue \$26.1k 3.26%	Commission \$26.1k 3.26%	Fees \$0 0.00%
	ils ract# of Business	795969 Health,Prescription drug,HM	O,PPO		
Critic	Life Tempo		erm Disability	Voluntary (All)	RCP TCT, LLC DBA THE CARE TEAM Renewal: 01/01/2024
A	Carrier GUARDIAN GUARDIAN		Premium \$424.1k	Participants 435	Premium/Participant/Month \$81
	Broker MARSH & MCLENN MARSH AND MCLE	AN AGENCY LLC (TROY, MI) NNAN AGENCY	Revenue \$51.8k 12.21%	Commission \$42.4k 10.00% (9.98%)	Fees \$9.4k 2.21%
	Broker MARSH & MCLENN MARSH AND MCLE	AN AGENCY LLC (TROY, MI) NNAN AGENCY	Revenue \$51.8k 12.21%	Commission \$42.4k 10.00%	Fees \$9.4k 2.21%
Deta i Contr	ils ract#	00038806			

Line of Business Life Insurance, Temporary disability, Long-term disability, ACCIDENTAL DEATH & DISMEMBERMENT, ACCIDENT, CRITICAL ILLNESS

Dental			RCP TCT, LLC DBA THE CARE TEA Renewal: 01/01/20
Carrier			
R DELTA DENTAL OF MICHIGAN	Premium	Participants	Premium/Participant/Month
DELTA DENTAL OF MICHIGAN	\$231.4k	675	\$29
	Revenue	Commission	Fees
	\$22.4k	\$22.4k	\$0
	9.70%	9.70% (5.03%)	0.00%
Brokers	Revenue	Commission	Fees
MARSH & MCLENNAN AGENCY LLC	\$20.4k	\$20.4k	\$0
(MINNEAPOLIS, MN)	8.83%	8.83%	0.00%
MARSH AND MCLENNAN AGENCY			
MARSH & MCLENNAN AGENCY LLC (KING OF	Revenue	Commission	Fees
PRUSSIA, PA)	\$2.0k	\$2.0k	\$0
MARSH AND MCLENNAN AGENCY	0.87%	0.87%	0.00%
Oetails Contract # 10577			
Line of Business Dental			
Vision			RCP TCT, LLC DBA THE CARE TEA Renewal: 01/01/20
Carrier			
VSP VSP	Premium	Participants	Premium/Participant/Month
VSP	\$45.9k	302	\$13
Broker	Revenue	Commission	Fees
MARSH & MCLENNAN AGENCY LLC (CHICAGO, IL)	\$4.0k	\$4.0k	\$0
MARSH AND MCLENNAN AGENCY	8.64%	8.64% (6.98%)	0.00%
Broker	Revenue	Commission	Fees
MARSH & MCLENNAN AGENCY LLC (CHICAGO, IL)	\$4.0k	\$4.0k	\$0
	8.64%	8.64%	0.00%
MARSH AND MCLENNAN AGENCY			
MARSH AND MCLENNAN AGENCY Details Contract # 30103582			

Retirement Plans



Ending	\$6,412,292	\$1,000,000(29.81%)	16
Average participant balance	\$24,568		
Plan Descriptions			
2E Profit-sharing		2F ERISA section 404(c) Plan	
2G Total participant-directed Plan		2J Code section 401(k) feature	
2T Default investment account		3D Pre-approved pension plan	
3H Member(s) of a controlled group			
Advisors		Service Providers	
MMA SECURITIES LLC	\$14,030	PRINCIPAL LIFE INSURANCE COMPANY	\$41,876
MORNINGSTAR INVESTMENT MANAGEMENT L	\$0		
Other Plan Details			
Participant Loans	\$39.289	Retirees Current/Future	0/41

Benefits Services



BENEFITS SERVICES

This company has not reported any Benefits Services

Retirement Services

00	RETIREMENT SERVICES	(7.3.)	41.9k Direct Compensation		\$14.0k Indirect Compensation	
00	PRINCIPAL LIFE INSURANCE COMPANY Retirement - Service Providers		\$41.9k Total Compensation		THE CARE TEAM THE CARE TEAM 401(K) PLAN	
EIN		420127290	С	Direct Comp	ensation	\$41,876
Service Description		Contract Indirect Compensation Administrator,Particpant Loan Processing,Direct Payment from the plan,recordkeeping fees			\$0	
			Т	otal Compe	nsation	\$41,876
00	MMA SECURITIES LLC Retirement - Advisers	Ş	\$14.0k Total Compensation		THE CARE TEAM THE CARE TEAM 401(K) PLAN	
EIN		223570392	Е	Direct Comp	ensation	\$0
Service Description		Investment Advisory (I fees	Plan),other I	ndirect Com	pensation	\$14,030
			Т	otal Compe	nsation	\$14,030
00	MORNINGSTAR INVESTMENT MANAGEMENT \$0 Total Compensation L Retirement - Advisers		THE CARE TEAM THE CARE TEAM 401(K) PLAN			
EIN		364317381	Г	Direct Comp	ensation	\$0
Service Description		Investment Advisory (Participants),Consult		ndirect Com	pensation	\$0
			Т	otal Compe	nsation	\$0

INFLUENCERS



Benefits Brokers

MARSH AND MCLENNAN AGENCY	100.00%	\$169,017
MCLAUGHLAN REBECCA MARSH AND MCLENNAN AGENCY	755 W BIG BEAVER RD STE 2300 TROY, MI	\$90,814
MARSH & MCLENNAN AGENCY LLC MARSH AND MCLENNAN AGENCY	755 W BIG BEAVER RD STE 2300 TROY, MI	\$51,788
MARSH & MCLENNAN AGENCY LLC MARSH AND MCLENNAN AGENCY	6160 GOLDEN HILLS DR MINNEAPOLIS, MN	\$20,443
MARSH & MCLENNAN AGENCY LLC MARSH AND MCLENNAN AGENCY	33213 COLLECTION CENTER DR CHICAGO, IL	\$3,966
MARSH & MCLENNAN AGENCY LLC MARSH AND MCLENNAN AGENCY	2300 RENAISSANCE BLVD KING OF PRUSSIA, PA	\$2,006

Total for CARE TEAM - 2024 Benefits Broker Commission and Fees

\$169,017



CL Brokers

LIVONIA CAMBRIDGE P AND C A MARSH AND MC MI MARSH AND MCLENNAN AGENCY

Latest Policy Date: 03/15/2024



Retirement Service Providers

In-Force revenue of \$41,876 PRINCIPAL LIFE INSURANCE COMPANY

Service Providers

In-Force revenue of \$14,030 MMA SECURITIES LLC

Advisers

MORNINGSTAR INVESTMENT MANAGEMENT L

Advisers



Accounting Firms

FENNER MELSTROM AND DOOLING PLC

FENNER MELSTROM AND DOOLING PLC

CONTACTS

Melissa Dabrowski Form 5500 Signatory	THE CARE TEAM FARMINGTN HLS - MI	(248) 212-0390
Jeannine Edgren Form 5500 Signatory	RCP TCT, LLC DBA THE CARE TEAM FARMINGTON HILLS - MI	
Lulu Robbins Administrator	GREAT LAKES HOME HEALTH CARE IMLAY CITY - MI	(810) 721-7301