

# Services & Capabilities Overview

**AMERILIFE**<sup>®</sup> | Benefits  
BENEFITS | Direct





Who We Are



Client Needs



Our Approach

## Objectives:

- Enhance Communication and Engagement
- Simplify the Administration Process
- Enhance Non-Medical Benefits
- Make it EASY & save you TIME!

# Who is AmeriLife Benefits?



AmeriLife Benefits – Overland Park, KS

# ONE MISSION

Worksite insurance and retirement solutions to provide peace of mind and help people live longer, healthier lives.

**A national leader in employee benefits consulting, enrollment, communication & administration.**

**50+** years of experience

**1,000+** clients around the country

Offices in Kansas, Florida, Louisiana, Tennessee and Texas



**We make people's lives better -  
and we're proud of it.**



***Backed by a market leader***

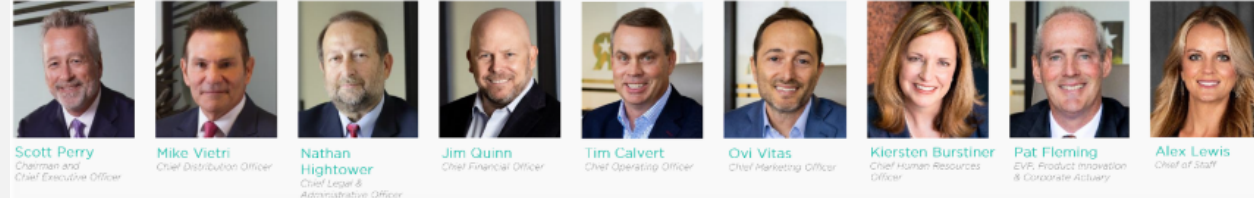


**A unique advantage...**

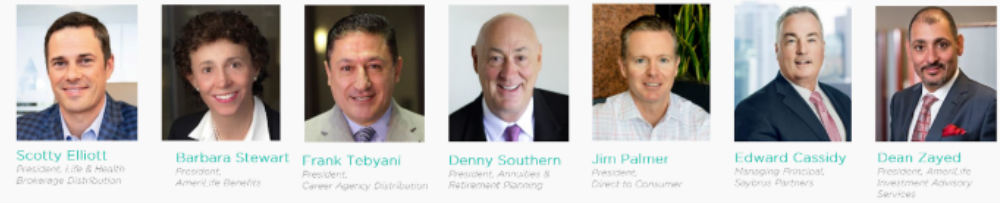
Founded in 1971, AmeriLife Group, LLC is the largest independent distributor & RIA in the country serving pre-retirees and retirees across America with life and health insurance, annuities and retirement planning solutions

*Together we bring to bear the benefit of a tremendous team of experts and capabilities in HR & Benefits, Communications, Operations, Legal and Technology*

**Executive Leadership Team**



**Business Unit Heads**



**\$14.3 billion**

*In annual life, health and annuity premiums*

**\$8.8 billion**

*In assets under management*

**385,000**

*Medicare & Part D policies submitted in 2023*

Serving a broad range of clients

# Some of Our Customers

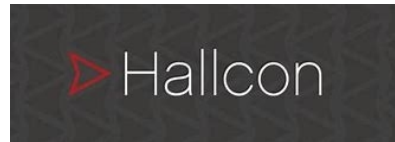
## Small to Large Employers

- Education
- Government
- Hospitality
- Manufacturing
- Healthcare & Other
- 1099 Gig Economy
- Unions

## What our customers are saying:

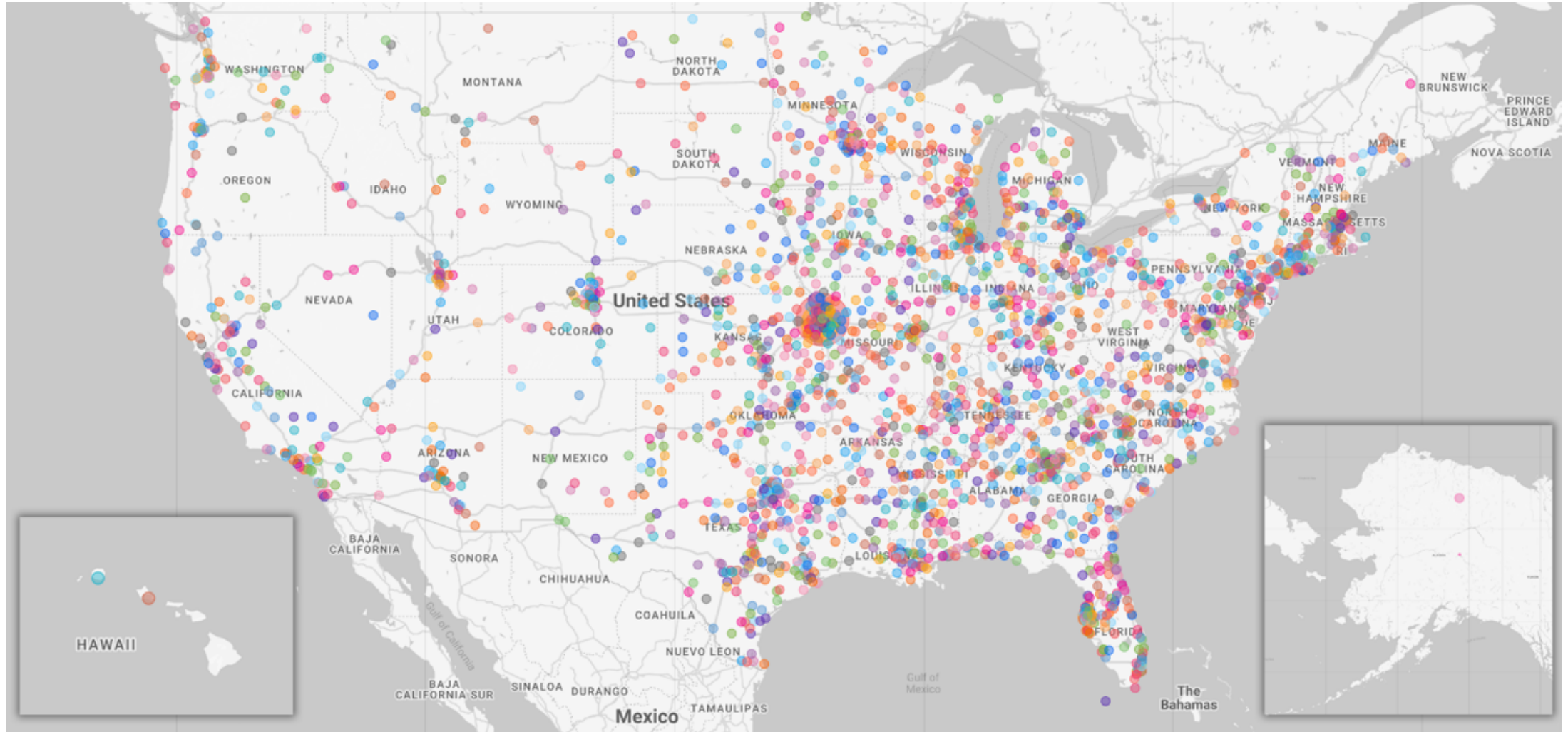
After taking over the responsibility of employee benefits with almost 900 employees, it quickly became obvious it was time to look at options with our supplemental plans. We had been with the same carrier for around 20 years, and it was time to look at our options. Our consultants went to market and Amerilife Benefits was easily our top choice for many reasons to include pricing, support, options, technology, support (oh did I say that all ready?), and flexibility. We did not even have an employee handbook or portal when we started the transition. Amerilife handled open enrollment and the transition as an implementation project - there were regular meetings, a lot of support and communication. There are always bumps in the road, but we all worked together to solve problems and move forward. They were VERY responsive to any request or issue that came up. Now we have more options at better prices, an employee portal in both English and Spanish, an Employee Benefits Handbook, and superb customer support. I can recommend Amerilife Benefits without hesitation and am grateful we made the change!

- Dir. of Business



*Serving a broad range of clients*

# Custom Portal (microsite) Traffic Last 60 Days





# Client Needs

Designing the optimal benefits program

# Client Expectations Today

- Expectation of simple and innovative solutions, along with consultative advice
- Effective and comprehensive communication of all benefit and wellness strategies
- Implementation of a strong voluntary benefits package to complement medical plans
- Consolidated billing solutions to simplify internal administration
- Desire for accessible, responsive, and all-in-one customer service for plan administrators and employees
- Educational approach to benefits to enhance employee understanding and confidence in benefit elections
- Benefit counselors on salary, without commission-based sales tactics
- Streamlined and improved enrollment process for all involved parties
- Insurance carrier-agnostic approach to provide a diverse range of options for clients.



# Best in Class Voluntary Benefits Offerings

## Traditional Insurance Benefits

- Permanent Life (with LTC)
- Term Life
- Short-Term Disability
- Cancer/ICU
- Accident
- Critical Illness
- ID Theft
- Hospital Indemnity



## Innovative Worksite Benefits

- Purchasing Programs
- Pet Insurance / Discount Programs
- Legal Assist Service Plans
- Home & Auto Discount Programs
- Cancer Genomic Plans
- Community Safety
- Medical Transportation Solutions

# *In-House Reliable Flexible Spending Account Administration*

## FLEX MADE EASY



### **Employer Service**

- Totally Integrated with TurnKey BenAdmin System
- Dedicated FME Account Manager
- Automated and On-Demand Reporting

### **Compliance**

- Plan Document/SPD Preparation
- Regulatory Updates
- Non-Discrimination Testing

### **Employee/Participant Service**

- Live Customer Service Support
- Robust Online Employee Portal
- Mobile App
- Compliant Debit Card
- Expediated Claims Processing
- Direct Deposit Reimbursement for Manual Claims (reimbursement by check also available)
- Timely Posting of Participant Contributions



# Benefits Administration & Customer Service

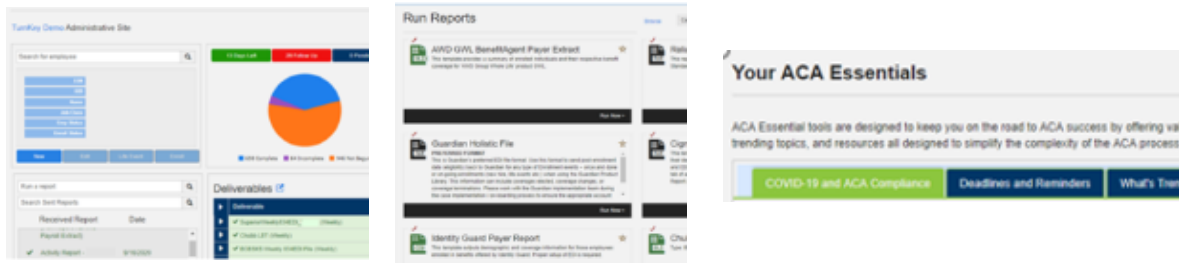
*The key to success*

# TurnKey Benefits Platform Advantage

With our own technology solution in house, we have the ability to customize all aspects of both enrollment and benefits administration for our clients. Our system case builders exclusively work with our clients. This ensures that we can prioritize the needs of our clients, rather than placing them in a “queue” of a third-party vendor

## Administration Portal

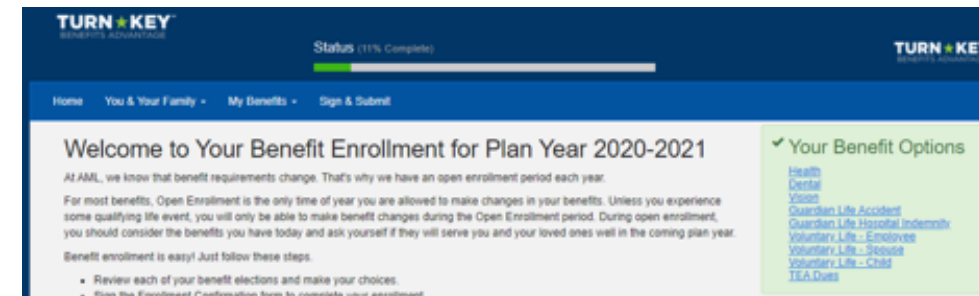
*Use throughout the year to efficiently manage eligibility and overall benefits program administration*



- Review real time status of employees, along with Plan specific rates, eligibility, riders and other details
- Access extensive reporting: new hires elections, enrollment status, benefit verification statements, payroll deduction file reports ...
- Warehouse claims & other forms
- Manage to ACA requirements

## Enrollment Portal

*Reduce employee HR requests with information available at their fingertips!*



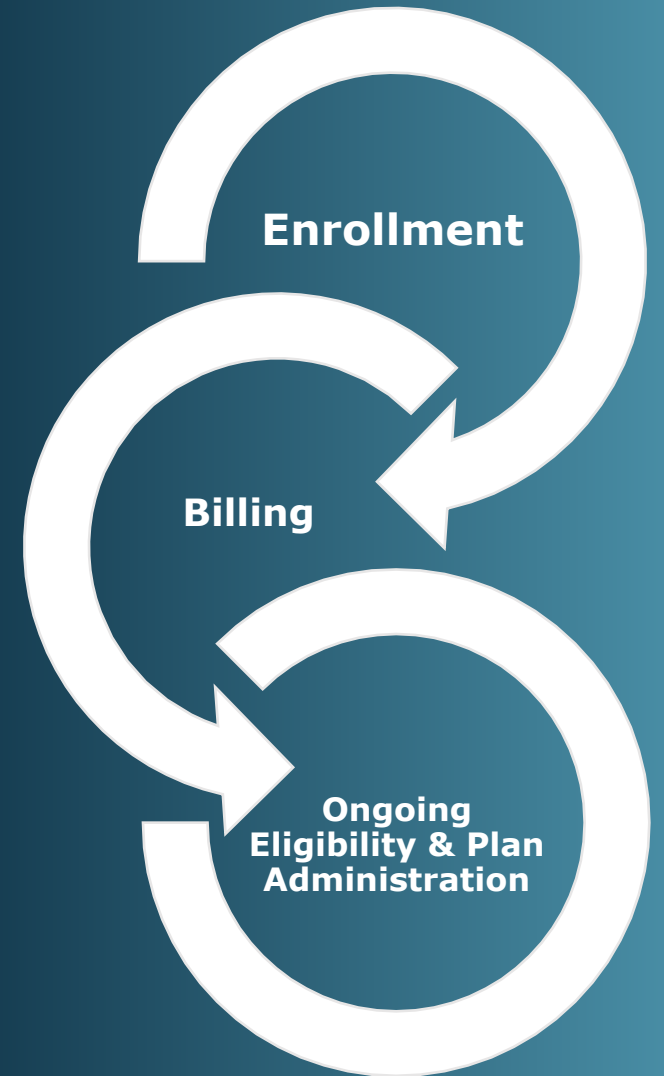
- View plans, elections, announcements, forms, confirmation statements
- Change demographic information
- Request QLE changes; includes approval validations

# TurnKey Benefits Platform Advantage

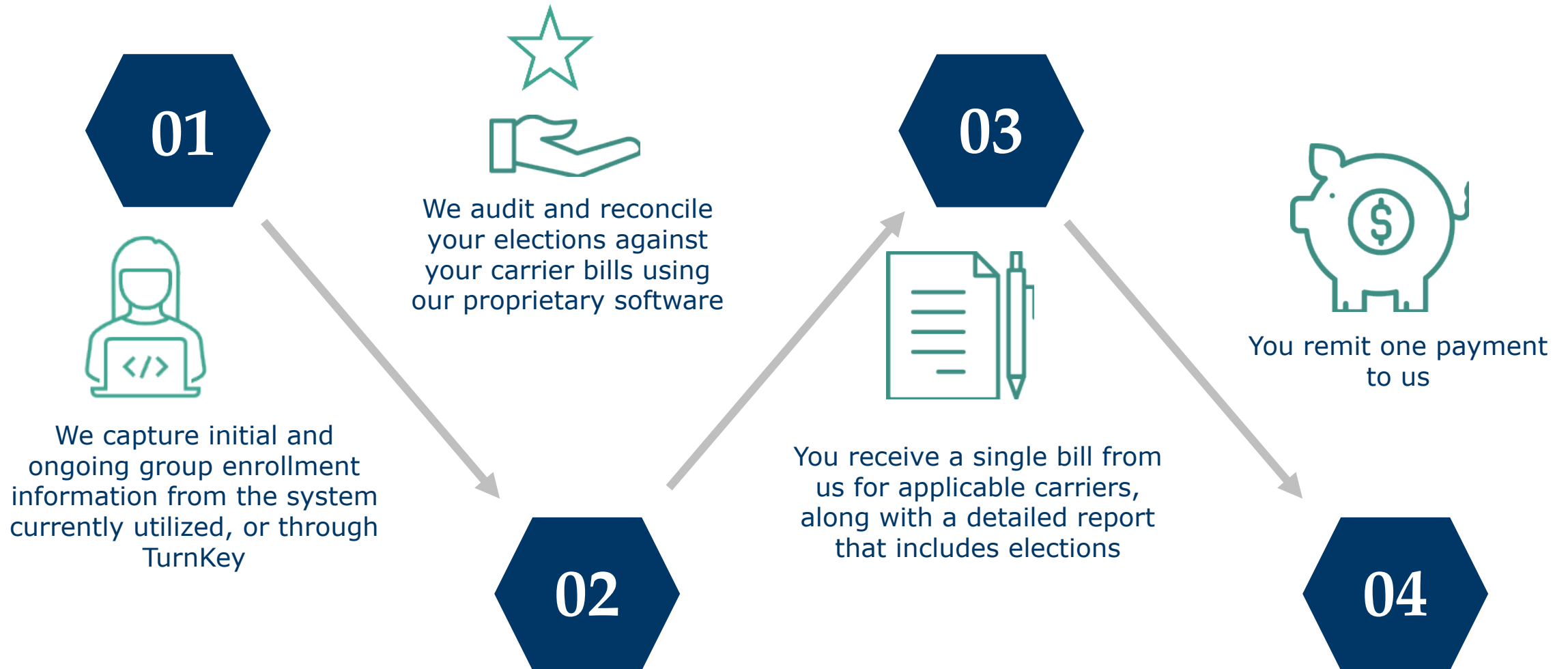
- ✓ TurnKey with API Connectivity & SFTP Secure Data File Sharing Enable Integration with Third Party Enrollment, Payroll & HR Systems



- ✓ TurnKey incorporates two industry leading software packages into a single integrated proprietary platform



# Billing & Eligibility Management





# Benefits Communication & Enrollment

*Driving Engagement & Satisfaction*

*"Good communication promotes engagement, understanding and appreciation."*



## The Great Divide in Employee Communications



**73%**

of employers rely on printed materials and emails to communicate about benefits.

When asked, employers said:

**80%**

of organizations stated employees do not open/read emails.

**50%**

of employees don't understand the provided materials.

# The “knowledge gap” is wide. \*Justworks 2024 snapshot report

*While the majority of employed Americans (82%) feel that they are knowledgeable about the health insurance enrollment process, including over a third (39%) who feel they are very knowledgeable, more than half (53%) do not feel they are getting the most out of the health insurance options available to them. A similar proportion (54%) stated they don’t know the full scope of what their current health insurance offers them.*

*Further, many employed adults in the US actually misunderstand basic facts about health insurance despite high levels of self-reported knowledge:*

59%

## Enrolling in HSAs

Over half (59%) are not aware that they can only enroll in a Health Savings Account (HSA) if they are enrolled in a High-Deductible Health Plan (HDHP).

63%

## Changing your health insurance plan

Nearly two-thirds (63%) said they believe or are not sure if they could decide to make changes to their health insurance plan or dependent coverage mid-year after enrolling.

54%

## What’s a deductible?

Over half (54%) believe or are not sure if a deductible is how much your insurance will pay for various health services.

## Employees are not sure where to turn.\* Justworks 2024 snapshot report

When it comes to benefits enrollment, employed Americans are unsure about who to turn to if they have questions. Many times, they fall back on selecting the same insurance every year, potentially undercutting employers' efforts to improve the enrollment experience by adding new plans or offer coverage at new price points. This lack of knowledge, paired with discomfort reaching out to HR, may lead employees to miss out on their available benefits or reach to sources that lack knowledge.



**72%**

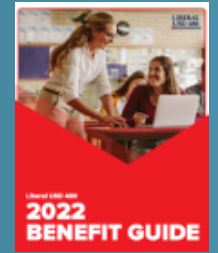
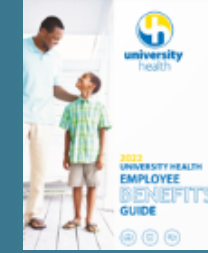
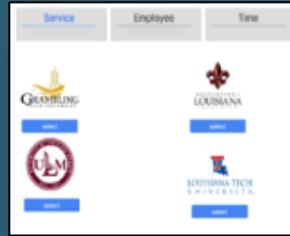
Said they wish someone would tell them what the best health insurance for their unique situation is.

Said they call their friends or family members for help when enrolling in health insurance.

**47%**

A Customized Employee Engagement Strategy Built Around You

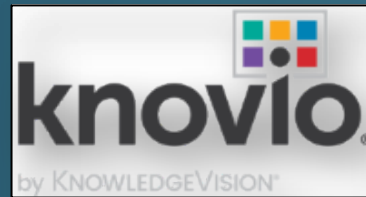
# Our Employee Engagement Tools



Pre-Enrollment Communications

Online Enrollment Appointment Scheduler

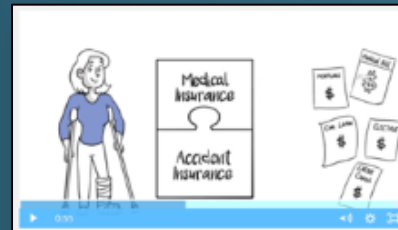
Benefit Booklets / Enrollment Guides



Email / Text\* / Recorded Call Announcements

Online Recorded Benefit Presentations

In-Person or Virtual Meetings



Employee Benefit Portal (Employer Branded)

Decision Support Tools / Benefit Videos

Recorded Call Center Personal Enrollment Meetings

\*Research shows that SMS (text) open rates are as high as 98%, compared to just 20% of all emails. And, on average, it takes 90 seconds for someone to respond to a text and 90 minutes to respond to an email.

# Our Benefit Counselor Communication Advantage

## Non-Commissioned Benefit Counselor Deployment:

Providing Employee Holistic Benefit Communication Vs. “Agent Insurance Selling”

## Our Benefit Counselor Team Represents our Organization and our Core Values:

- Extensive Initial Interview & Screening Process
- Candidate Onboarding & Training Certification Completion
- Licensing and Appointment Contracting
- Case Specific Selection, Training, and Management
  - Campaign Messaging Fulfillment
  - Enrollment Meetings Oversight
  - Successful Outcome Based Measurement

**CBEC**  
Certified

*Virtual 1-on-1 benefits consultation*

# Telephonic Enrollment

*Virtual one-on-one communication has become essential as organizations implement social distancing, and employees want to learn about benefit options should they or a loved one become sick*

Appointments are easily scheduled with customized link

**Convenient hours : 8 am – 5 pm CST (extended as needed) ;**  
optional reminders sent via text and email along with benefits guide or other resources

Benefits counselors call at appointment time – no waiting on hold

TurnKey enrollment “co-browsing” feature allows employees to complete their enrollment with the guidance of the Benefits Counselor while both are on the same screen during the call

Calls are recorded and retained for 7 years

## Employee Feedback

*“I thought the appointment by phone worked out really well for this Covid year and it was nice to make it for a time that worked well for me.”*

*“Being able to enroll over the phone opened up lots of options as far as times for me. My counselor was knowledgeable while not pushing me into anything that I did not want. This was one of my best enrollment experiences.”*

*“Appreciated the counselor’s quick and efficient overview of some of the options I wasn’t as familiar with, as well as stating the benefits in a businesslike manner without pushing me. Best insurance session I’ve ever had, and I hung up feeling confident in my choices.”*

*A dedicated client support team!*

# Customer Service

*Working as a team to ensure client expectations are met – better yet, exceeded!*



## Dedicated Account Executive

Overall responsibility for the account



## Dedicated Account Manager

Everyday contact for planning and managing client service delivery, resolving any issues, whatever is needed!



## Customer Service Team

1-800# for employees

- Answer coverage questions
- Update demographics, beneficiaries, emergency contacts & other
- Process QLEs
- Triage carrier claims issues
- Assist with billing items

# Objectives

- Enhance Communication, Engagement and Customer Service
- Simplify the Administration Process
- Enhance Non-Medical Benefits
- Save you TIME!





# INNOVATING BENEFITS

Solutions for life, health, and financial security

# Appendix

# Standard Proposal of Services

- **Year 1**

- ✓ Open Enrollment promoted as a mandatory active enrollment period in which all benefit eligible employees complete enrollment via a virtual call center setting or face-to-face with non-commissioned benefits counselors to accept or waive coverages offered to them as an employee. It would be expected that we see 90% of the benefit eligible population during this time period.
- ✓ Going forward, we would provide onboarding for all new hired employees via the virtual call center setting.
- ✓ We would ask to be allowed to send Text Messages to benefits eligible employees to communicate open enrollment initiative. All employees would have the option to opt out from text messages at any time.

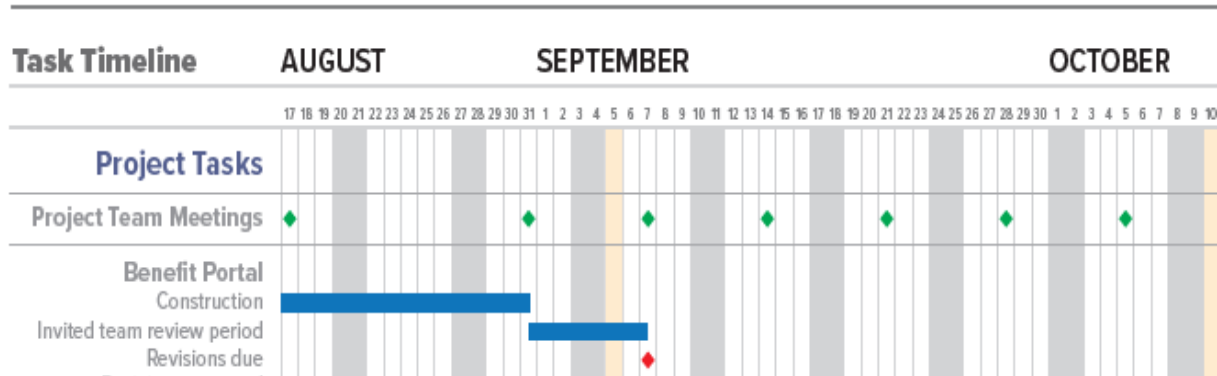
- **Year 2 +**

- ✓ Open Enrollment would be promoted as a mixture of Self-Enrollment and Virtual Call Center assistance if needed.

# OE Implementation Plan Example


## Enrollment Implementation Plan

Timeline and Communications Schedule



	Objective
<b>Kick-Off Meeting</b>	Define team members roles, program key objectives/goals, enrollment dates, project milestones, regular meeting schedule
<b>OE Communication Plan</b>	Deliverables: <ul style="list-style-type: none"> <li>- Benefits guide</li> <li>- Announcement messages</li> <li>- Benefits portal and content</li> <li>- Client-specific communication campaign content/schedule</li> </ul>
<b>OE Operational Plan</b>	Completion of carrier/vendor agreements Enrollment system Plan set up and testing Benefit counselor enrollment schedule (onsite / virtual) Benefit counselor training guides and training Online Scheduler set up Set up of toll-free line
<b>Post-Enrollment</b>	Post-enrollment employee survey Carrier data files

# Benefits Portal Example

 **SunFire**

support@amerilifebenefits.com (800) 555-5555

[Home](#) [My Benefits](#) [Videos](#) [Summaries & Forms](#) [Contact Us](#)

## Welcome to your Employee Benefits Portal

Enrolling in benefits has never been easier... just call our Benefits Call Center and enroll directly over the phone.

(800) 555-5555  
Monday-Friday  
8AM-5PM CST

[View Benefit Guide](#)

[Schedule an Appointment](#)

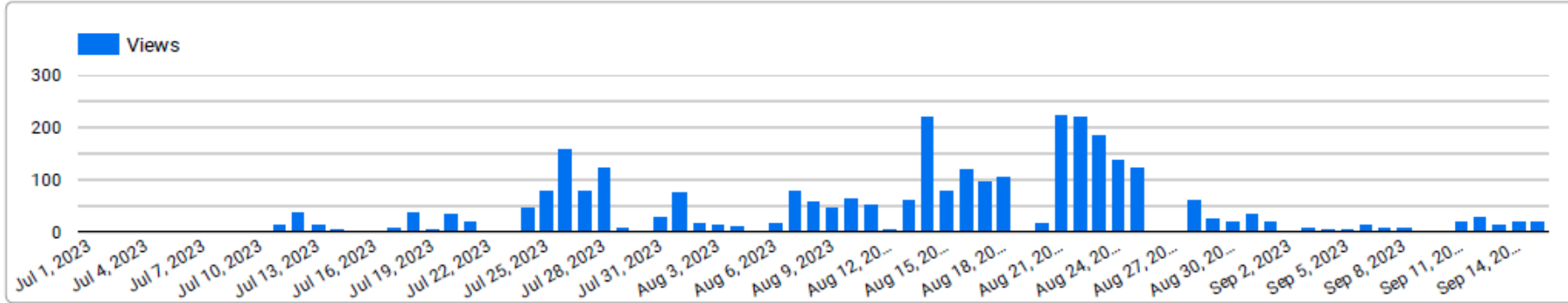
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This information, including any summaries or videos, is for the use of our employees. These documents and videos contain only a partial description of the benefits, limitations, exclusions and other provisions of these plans mentioned. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between these documents and videos, the terms and conditions of the policy will govern.

**AMERILIFE**  
BENEFITS

# 2023 Open Enrollment - User Engagement Overview

Jul 1, 2023 - Sep 15, 2023



## User Measurements

Sessions  
**834**

Total users  
**342**

## Page Measurements

Views  
**3,051**

Views per session  
**3.66**

Views per user  
**8.92**

## Benefit Page Measurements

Benefit Views  
**379**

Views per session  
**1.79**

Views per user  
**5.19**

## Pages Visited by Total Visits

Page title	Views
Portal Home Page – My Benefits Portal	809
Leavenworth USD453 – My Benefits Portal	762
Benefit Details – My Benefits Portal	594
Important Documents – My Benefits Portal	181
USD 453 Benefit Guide – My Benefits Portal	125
Accident – My Benefits Portal	82
How To Enroll – My Benefits Portal	72
Medical – My Benefits Portal	65
Cancer – My Benefits Portal	50
Contact Support – My Benefits Portal	29

## Benefits Visited by Total Visits

Page title	Views
Accident – My Benefits Portal	82
Medical – My Benefits Portal	65
Cancer – My Benefits Portal	50
Dental – My Benefits Portal	23
Voluntary Life with AD&D – My Benefits Portal	22
Voluntary Short-Term Disability – My Benefits Portal	21
Vision – My Benefits Portal	18
Critical Illness – My Benefits Portal	17
Hospital Indemnity – My Benefits Portal	14
Legal – My Benefits Portal	14

## Device Category

Device category	Total user...
desktop	204
mobile	139

## Operating System

Operating system	Total user...
Windows	153
iOS	103

# Voluntary Product Analysis and Selection

Let's find solutions to help meet your needs

*\* The following is a short summary of how the policies compare and does not include policy definitions, exclusions, limitations and conditions under which benefits may become payable. Please consult a brochure, outline of coverage and the policies themselves for more information.*



## Scope of Work

- **Market/Review/Analyze Group & Voluntary Benefits:**
  - Vision, H.S.A, F.S.A., Group Paid Life, Vol. Life, Short Term Disability, Group Paid LTD, Accident, Critical Illness, Hosp. Indemnity and Perm. Life
- **Identify Voluntary Options to Enhance Current Portfolio**
  - ID Theft, Legal Coverage and Emergent Transportation
- **Enhanced Wellness Options and Claims Management**
- **Assist w/ Education, Communication and Enrollment of Benefits**
  - OE and New Hire
- **ACA Management Option**

*Best-In-Class Benefit Offering*

# VISION INSURANCE - New Carrier

Recommended Carrier:

**MetLife**<sup>™</sup>

## Important Plan Features

- Currently with Equitable/VSP – 54% Participation with 189 Participants
- MetLife Proposal:
- Matched or slightly enhanced current in and out-of-network coverage
- Enhanced VSP network that includes retail chains such as Costco, Walmart, Sam's Club)
- 1%-2% Rate Savings
- 2-Year Rate Guarantee
- 1.1.26 OE Guarantee Issue offering for all eligible employees

*Best-In-Class Benefit Offering*

**GROUP PAID LIFE INSURANCE – No Change**

**VOL. LIFE INSURANCE - No Change**

**SHORT TERM DISABILITY INSURANCE – No Change**

- Option to increase the weekly STD maximum to \$1,500/wk without any impact to current rates.

**LONG TERM DISABILITY INSURANCE – No Change**

- \*As an approved TPA with One America, we can takeover the billing and administration on all lines of coverage.
- One America has given us a 3-year rate guarantee on all lines moving forward

Recommended Carrier:



*Best-In-Class Benefit Offering*

# ACCIDENT INSURANCE - New Carrier

## Important Plan Features

- Currently with MOO– 15% Participation with 51 Participants
  - Scheduled Benefit Policy with 24-Hour Coverage
  - \$50 Wellness
  - 2 Plan options available
  
- MetLife Proposal:
- Scheduled Benefit Policy with 24-Hour Coverage with Enhanced Benefit Coverage Amounts
- \$100 and \$150 Wellness Benefit Options
- 10% Avg Savings vs. In-Force
- Savings when factoring in Wellness Benefit = 33% and 46% (**Average: 40%**)
- 3-year rate guarantee

Recommended Carrier:

The MetLife logo is displayed in white text on a blue rectangular background. The text reads "MetLife" with a small trademark symbol (TM) to the upper right of the word "Life".

*Best-In-Class Benefit Offering*

# **CRITICAL ILLNESS** - New Carrier

## Important Plan Features

- Currently with MOO – 9% Participation with 31 Participants
  - \$50 Wellness
  - Attained Age
  - 400% policy max
  
- MetLife Proposal:
- MetLife Covers 19 Illnesses vs. 14 Illnesses options
- \$50,000 Employee Guarantee Issue (Rolling year over year)
- \$50,000 Spouse Guarantee Issue (Rolling year over year)
- \$75 Wellness Benefit
- Issue Age Rates Match current Attained Age Rates!
- 3-year rate guarantee

Recommended Carrier:

The MetLife logo is displayed in white text on a blue rectangular background. The word "MetLife" is in a bold, sans-serif font, with a small "TM" trademark symbol to the upper right of the "e".

*Best-In-Class Benefit Offering*

# HOSPITAL INDEMNITY - New Carrier

## Important Plan Features

- Currently with MOO – 10% Participation with 33 Participants
  - 2 Plan Options
  - \$50 Wellness
  
- MetLife Proposal:
- Increased Duration of Coverage
- Newborn Nursery Benefit Increased
- No Pre-Existing Condition Limitation & No Waiting Period (Rolling year over year)
- 10% Savings
- 3-year rate guarantee

Recommended Carrier:

The MetLife logo is displayed within a blue rectangular box. The text "MetLife" is in white, with a small "TM" trademark symbol to the upper right of the word "Life".

*Best-In-Class Benefit Offering*

# **WHOLE LIFE with Chronic Illness**

## Why offer Whole Life with Chronic Care Protection?

- Critical care expenses are of great financial concern. Critical care expenses are the 2<sup>nd</sup> highest financial concern behind money for retirement. - LIMRA
- Millennials are more concerned about Critical Care expenses than any other generation. - LIMRA
- Isn't Permanent Life with Critical Care focused for the older generations of the workforce?
  - Participation we are seeing: **24% in 20's / 27% in 30's / 24% in 40's / 24% 50+**

## Important Plan Features

- Guarantee Issue \$100,000 for employees age 18-75 (Initial Eligibility Period Only)
- Express Issue \$25,000 spouses age 60 and younger if employee applies (Initial Eligibility Period Only)
- Accelerated death benefit of 75%
- A++ Rated Carrier by A.M. Best
- Individual Policy – Premiums Lock at Issue Age

Recommended Carrier:



## Best-In-Class Benefit Offering

# WHOLE LIFE with Chronic Illness

## How it works...

A Qualified Medical Practitioner must certify that the insured is Chronically Ill, meaning he or she:

- Is permanently unable to perform, without substantial assistance, at least two (2) Activities of Daily Living (eating, toileting, transferring, bathing, dressing, and continence) due to loss of functional capacity.
- Requires substantial supervision to protect the insured from threats to health or safety due to permanent Severe Cognitive Impairment.

- Benefit is paid in a lump sum (75% of the death benefit, minus fees, unpaid premium and any outstanding debt, in most states. (State variations apply))
- No waiting period
- No conditions on how money is spent or required plan of care
- No additional premium or out of pocket expense (fee deducted if exercised)
- This accelerated benefit payment is neither long-term care insurance nor nursing-home care insurance and may be used for any purpose.
- Approved in 49 states

Recommended Carrier:



### Chronic Care Benefit versus a typical LTC Rider

Chronic Care Benefit	Long Term Care Rider
Immediate lump sum payment	Small monthly payments over the life of the policy
No plan of care required	Plan of care reporting required for reimbursement
No additional premium or underwriting	Usually, separate underwriting and additional premium required for the rider
No conditions on spending the money	Money distributed through qualified reimbursement

Best-In-Class Benefit Offering

# WHOLE LIFE with Chronic Illness

How it works...

## Meet Charles

- Charles is 44 years old when he purchases a \$50,000 Group Whole Life certificate with the Chronic Care Benefit through his employer for a weekly premium of 18.93.
- Fifteen years later, Charles is certified as being Chronically Ill and exercises the Chronic Care Benefit.
- The Eligible Amount available for acceleration is \$37,500 (75% of death benefit).
- At 59 years old, the Present Value Fee for exercising the benefit is 18% (\$6,750).<sup>[7]</sup>
- A \$30,750 benefit is paid to Charles.
- Charles modifies his bathroom and adds a ramp to his house and even has money left over.
- The remainder of his Group Whole Life certificate – \$12,500 – stays in-force and the weekly premium is reduced from \$18.93 to \$5.42.

Here is how Charles's benefit is calculated:

75% of face amount .....	<u>\$37,500</u>
- 18% Actuarial Reduction .....	<u>(\$6,750)</u>
= Eligible Chronic Care benefit .....	<b>\$30,750</b>

There are no paid-up additions\*, certificate debt, or unpaid premiums.

Recommended Carrier:



Best-In-Class Benefit Offering

# WHOLE LIFE with Chronic Illness

## Group Whole Life Guaranteed Cash Value

- The cash value in a Group Whole Life certificate is **guaranteed to increase every year**.
- Certificate owners can access their **available cash value** for any reason.\*
- Certificate owners **receive the cash surrender value** if the certificate is surrendered.\*\*

### Example: Guaranteed cash value growth

This example assumes a \$50,000 face amount, certificate issued in 2015, issue age 50, non-smoker, with a cash value of \$12,726 by age 65.



- \$50,000 Face Amount
- 50-year-old male, non-smoker
- Premiums for new certificates are \$1,380 Annual Premium\*\*\*
- No additional riders included

### Guaranteed Cash Value Growth 2015 - 2030

2030	\$12,726	
2027	\$9,568	
2025	\$7,512	
2020	\$2,699	
2015	\$0	

Recommended Carrier:



\*Access to cash values through borrowing or partial surrenders will reduce the certificate's cash value and death benefit, increase the chance the certificate will lapse, and may result in a tax liability if the certificate terminates before the death of the insured.

\*\* The certificate may be surrendered in full for its Cash Surrender Value at any time while the insured is living. The Certificate will terminate as of the date of surrender.

\*\*\*In 2024, the premium amount for a \$50,000 certificate would be \$1392.

Best-In-Class Benefit Offering

# WHOLE LIFE with Chronic Illness

## MassMutual Has Paid Dividends Every Year Since 1869

Dividends to Policyowners  
From 1925 To 2024

Year	Dividends (000s)	Year	Dividends (000s)	Year	Dividends (000s)	Year	Dividends (000s)
1925	\$7,362	1950	\$14,185	1975	\$154,541	2000	\$1,086,178
1926	9,075	1951	16,179	1976	171,760	2001	1,097,026
1927	11,020	1952	17,388	1977	188,129	2002	1,163,238
1928	12,207	1953	19,531	1978	227,316	2003	1,098,500
1929	13,440	1954	22,370	1979	249,518	2004	995,647
1930	14,255	1955	27,092	1980	259,911	2005	1,154,540
1931	15,797	1956	29,364	1981	271,053	2006	1,226,454
1932	14,630	1957	34,071	1982	286,970	2007	1,372,522
1933	12,865	1958	36,962	1983	340,869	2008	1,331,650
1934	11,400	1959	39,024	1984	417,763	2009	1,211,616
1935	9,540	1960	41,478	1985	439,029	2010	1,209,910
1936	9,601	1961	47,893	1986	458,715	2011	1,312,836
1937	9,617	1962	52,443	1987	475,200	2012	1,378,516
1938	9,793	1963	55,535	1988	492,421	2013	1,474,794
1939	10,112	1964	59,834	1989	488,876	2014	1,553,324
1940	10,170	1965	63,664	1990	527,538	2015	1,727,594
1941	9,192	1966	75,947	1991	485,497	2016	1,565,631
1942	8,284	1967	85,651	1992	486,608	2017	1,569,131
1943	8,423	1968	91,758	1993	526,928	2018	1,695,253
1944	8,747	1969	101,651	1994	523,496	2019	1,671,109
1945	9,149	1970	106,174	1995	520,539	2020	1,697,381
1946	10,491	1971	112,266	1996	859,897 <sup>1</sup>	2021	1,808,136
1947	12,051	1972	123,140	1997	919,514	2022	1,905,770
1948	12,941	1973	140,160	1998	982,823	2023	2,131,090
1949	13,501	1974	148,143	1999	1,030,931	2024	2,501,359

**DIVIDENDS PAYABLE IN 2026**

- \$50,000 Face Amount
- 50-year-old, non-smoker
- No additional riders included

Recommended Carrier:



Year Purchased	Value of Paid-Up Additions Added to Cash Value	Paid-Up Additions Added to Death Benefit
2025	\$-	\$-
2024	\$64	\$193
2023	\$104	\$302
2022	\$143	\$404
2021	\$149	\$433
2020	\$237	\$747
2019	\$242	\$626
2018	\$284	\$712
2017	\$327	\$791
2016	\$369	\$865
2015	\$411	\$934

# EMERGENCY TRANSPORTATION

*Best-In-Class Benefit Offering*

## Important Plan Features

- Most people assume that their health insurance policy will cover them for ambulance rides and other emergency transportation. Unfortunately, this is not always the case. During the last ten years, gaps have opened in most insurance plans, which can leave you and your family exposed to unexpected out of pocket expenses for ground and air ambulance, particularly when emergency ground ambulance transportation is involved.

## Why offer this type of coverage?

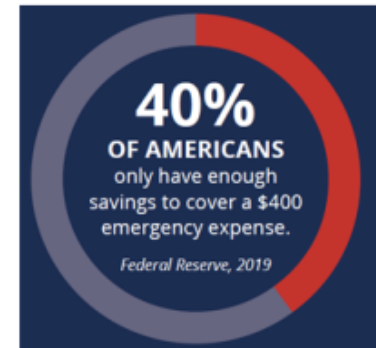
- 80% chance you could be responsible for a large portion of your ground emergency transportation bill.
- With 27,000+ ambulance companies operating in the U.S., you could be picked up by an out-of-network ambulance company.
- Employees are responsible for Copays and Deductibles

Recommended Carrier:





**Unexpected medical bills rank as the #1 concern for Americans**

KFF - Kaiser Family Foundation, 2020



# EMERGENCY TRANSPORTATION

## Best-In-Class Benefit Offering

Benefit		
Emergent Ground Transportation	Pay for ALL providers	No coverage
Emergent Air Transportation	Pay for ALL providers	Covered if transported by a provider in the AirMedCare Network
Reparation (Return to home)	Pay for ALL providers	Available for an additional charge (included below)
Cost	\$14.00/mo	\$19.50/mo

\*Cost above is for Employee + Family. Spouse or Legal Domestic Partner. Legal Dependent Child(ren) covered to age 26.



### MASA Includes:

- Pays employees copay even if you haven't met your deductible
- No health questions
- No age limits
- No claim forms (bills must be submitted within 180 days)
- No deductibles
- **No network** limitations!
- \*If covered individual is on a HDHP, they must first meet the \$1,700 statutory minimum payment.

Best-In-Class Benefit Offering

# IDENTITY THEFT PROTECTION - New Option

## Why offer ID Theft Protection?

- Nearly **8 million cases of Senior Fraud** occur annually in the U.S. resulting in **\$148 Billion in losses**
- Tax Fraud is up over 750% since the onset of COVID-19.
- Unemployment Fraud, Phishing and Ransomware Attacks are all on the rise.

## Why partner with TransUnion, IdentityForce?

- **Exclusive Features: Senior Fraud Resolution** – cover parents/in-laws/grandparents. **Social Engineering Reimbursement**- protection when tricked into willingly giving away your own account/personal information. **Ransomware Protection**- resolution of a hostage takeover of your PC, tablet, phone and all its contents.
- Dark Web, Deceased Family Member, Sex Offender Monitoring + more
- Mobile VPN – secure any public wi-fi network on the go through our mobile app
- Holds active U.S. General Services Administration (GSA) contract since 1995. Tier 1 Status means that when the U.S. Government experiences a large data breach or attack, they trust IdentityForce to step in and resolve it.
- Employee Only \$9.50 per month - Family \$17.50 per month
- 3 Year Rate Guarantee

Recommended Carrier:



\*due to the pandemic, Javelin is not releasing 2020 scores until late 2021.



Children are automatically covered for free when electing Individual Coverage, on a limited Child Watch program, to include SSN and dark web monitoring.

*Best-In-Class Benefit Offering*

# LEGAL INSURANCE - New Option

## Important Plan Features

- MetLife Legal Plan - \$20.25 per month Employee or Family Coverage

## Important Plan Features

- Estate Planning Documents
- Document Review
- Family Law
- Immigration Assistance
- Elder Law Matters
- Real Estate Matters
- Document Preparation
- Traffic Offenses
- Personal Property Protection
- Financial Matters
- Juvenile Matters
- Defense of Civil Lawsuits
- Consumer Protection
- Family Matters
- Tax Preparation and Filing
  - Turbo Tax Deluxe or Turbo Tax Premier – one federal and one state filing annually at no additional cost
- Caregiving Support
  - Family First highly trained care team
- Four Hours of Non-Covered Services
  - Any legal matter that has Consultation Only coverage (such as Divorce, Reproductive Assistance, or Custody) or anything that is not otherwise excluded from the legal plan's coverage.

Recommended Carrier:

**Hyatt Legal Plans**  
A MetLife Company

# ACA Reporting

- Currently Self Admin?

## 2026 ACA Services for Crete Public Schools

Based on 347 FTE (\*FTE count is estimate). Actual FTE number will be calculated and used for billing.

### Core Services:

251-750 FTE x \$0.90 = \$3,747.60 Annual Cost

- (annual fee – billed quarterly)
- (347 FTE x \$0.90x 12 = \$3,747.60)\* **Min. Annual Charge of \$3,000.00**

### IRS Electronic Filing – One (1) EIN included.

- Additional EIN's for Electronic Filing are billed as follows:
- For EINs two (2) through five (5) there is a filing fee of \$500 per EIN; and
- Each additional EIN over five (5) has a filing fee of \$100 per EIN.
- Additional State-level filing fees of \$250-\$500 per state per EIN will apply.

Annual fee: \$2,000.00

### Total Annual Estimate:

\$5,747.60

\*\*Pricing is estimate only – actual cost is based on final ACA numbers once reporting has been finalized.

### Optional Fulfillment Services:

\$1.00 per form (electronic delivery and filing)

\$2.00 per form (mailed)

\$1.00 per correction form

### Pricing Details

FTE (Full-time employee is defined as any employee for whom an employer must file a 1095-C form as defined by the ACA mandate

Implementation support in excess of 10 hours will be billed separately

# *In-House Reliable Flexible Spending Account Administration and Health Savings Account Administration*

## FLEX MADE EASY

## \$2.75 PPPM, Set up fee and Annual fee Waived



### **Employer Service**

- Totally Integrated with TurnKey BenAdmin System
- Dedicated FME Account Manager
- Automated and On-Demand Reporting

### **Compliance**

- Plan Document/SPD Preparation
- Regulatory Updates
- Non-Discrimination Testing

### **Employee/Participant Service**

- Live Customer Service Support
- Robust Online Employee Portal
- Mobile App
- Compliant Debit Card
- Expedited Claims Processing
- Direct Deposit Reimbursement for Manual Claims (reimbursement by check also available)
- Timely Posting of Participant Contributions



# INNOVATING BENEFITS



Solutions for life, health, and financial security