

Johnson County
Ambulance District
500 E. Young Ave.
Warrensburg, Mo 64093
Office: 660.747.5735



Dustin Gamblin
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Medical & Ancillary Insurance Renewal

Medical Insurance

Our current medical insurance carrier has proposed a 12% increase in medical insurance rates. This increase would move the annual premium up by \$60,708.36. HUB, our insurance broker, negotiated on our behalf to reduce the increase to 8% or an increase of \$40,460.61. Due to the current utilization and climate of our usage as a group, HUB suggested that we do not go to market for medical insurance.

Current	12% Increase	8% Increase
\$505,757.64	\$566,466.00	\$546,218.25

Ancillary Insurance

This year, HUB took our ancillary insurance - dental, vision, short-term disability, long-term disability, and basic life - to market. The goal was to confirm competitive pricing and explore better plan options. Multiple strong proposals were received, creating opportunities for savings and improved benefits.

Dental Insurance				
MetLife Current: \$32,697.72				
MetLife	Lincoln	Mutual of Omaha	Principal	UHC
\$34,331.52	\$30,226.92	\$29,427.48	\$32,697.72	\$37,135.20
Savings \$3,270.24				

- Slightly smaller network compared to MetLife.
- Out of Network benefits slightly better

				Vision Insurance		
Current: MetLife \$8,336.76						
MetLife		Lincoln Financial Group		Mutual of Omaha		Principal
Base	Buy Up	Base	Buy Up	Base	Buy Up	Base
\$3,682.44	\$4,654.32	\$2,211.96	\$2,683.32	\$3,313.92	\$4,189.56	\$6,920.28
\$8,336.76		\$4,895.28		\$7,503.48		\$6,920.25
			Savings \$833.28			

- Slightly better coverage on frames - 20% off frames over allowance, 15% off contact lenses over allowance

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Basic Life Insurance			
Current: MetLife \$2,472.96			
MetLife	Lincoln	Mutal of Omaha	Principal
\$2,472.96	\$1,459.20	\$1,904.64	\$2,472.96
Savings \$568.32			

- \$20,000 Coverage
- Same coverage as current MetLife

Short Term Disability			
Current: MetLife - \$30,619.82			
MetLife	Lincoln	Mutual of Omaha	Principal
\$30,619.82	\$14,217.58	\$21,499.76	\$21,152.99
Savings \$9,120.06			

Long Term Disability			
Current: MetLife - \$8,988.71			
MetLife	Lincoln	Mutual of Omaha	Principal
\$8,988.71	\$6,847.35	\$8,092.32	\$11,702.75
Savings: \$896.39			

- Aligned STD & LTD to maximize benefit
- STD moved to 13 weeks
- LTD remains at 90 days

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Annual Medical & Ancillary Spend							
Current: UHC & MetLife - \$588,873.61							
UHC & MetLife		UHC & Lincoln		UHC & Mutual of Omaha		UHC & Principal	
\$620,852.87		\$603,864.59		\$614,645.94		\$621,164.95	
Increase	\$31,979.26	Increase	\$14,990.98	Increase	\$25,772.33	Increase	\$32,291.34
Increase	5.4%	Increase	2.5%	Increase	4.38%	Increase	5.48%

Employee Assistance Program

HUB also provided information for Employee Assistance Programs. The first program is a basic EAP not geared towards first responders. Visits listed below are per employee, per incident, per year.

MYgroup EAP			
Visits	3	6	8
Cost	\$2,000.00	\$2,800.00	\$3,200.00

The Employee Assistance Program listed below is designed for First Responders. This program offers assessment and counseling services, optional well-being checks, management consultations for sensitive issues, formal referrals, coordination of fitness for duty, critical incident response for the District, and other work-life services. Visits listed are per employee, per incident, per year.

MYgroup First Responder Assistance Program				
Visits	15	15	20	20
Well-Being Exam	-	Included	-	Included
Cost	\$4,250.00	\$12,004.20	\$4,800.00	\$12,714.00

Recommendation

It is my recommendation that the Board approve the 8% UHC renewal and Mutual of Omaha for our ancillary insurance needs for \$614,645.94.

I also recommend the board approve the 15 visit MYgroup First Responder Assistance Program without the well-being exam for \$4,250.00.

The logo consists of the word "HUB" in a bold, white, sans-serif font, positioned in the upper left corner of a dark blue background. The background features a large, stylized graphic of two overlapping circles, one in a medium blue and the other in a darker blue, creating a modern, abstract design.

HUB

Johnson County Ambulance District

Presented By

Rob Mincey

September 17, 2025

Annual Spend**Metlife Renewal****Lincoln and UHC @ 8%****MoO and UHC @ 8%****Principal and UHC @ 8%**

Med + UHC Dental 90 Day STD Ben Period		NA	\$612,238.51	NA
		NA	-1.39%	NA
Med + New Carrier Dental, 90 Day STD Ben Period		\$603,864.59	\$614,645.94	\$621,164.95
		-4.30%	-2.59%	-1.55%
Med + UHC Dental 180 Day STD Ben Period		NA	\$613,484.69	NA
		NA	-1.19%	NA
Med + New Carrier Dental, 180 Day STD Ben Period		\$605,193.67	\$615,892.12	\$622,934.02
		-4.08%	-2.39%	-1.27%

Current Spend with Current Plans \$588,873.61

Renewal Increase on Total Spend - Recommended 90 Day STD

2.50%

4.38%

5.48%

Renewal

Annual Spend With Metlife Dental (Renewal)

\$630,968.02

Annual Spend With UHC Dental, Metlife All Other Lines

\$620,852.87

MEDICAL - Effective Date: 12/1/2025	Current	Initial Renewal	Negotiated Renewal	Renewal With UHC Dental
Plan Nickname		12%	8%	6%
Carrier	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Plan Name	P4000i100LX21B	P4000i100LX21B	P4000i100LX21B	P4000i100LX21B
Plan Type	PPO	PPO	PPO	PPO
Funding Type	Alt Funded	Alt Funded	Alt Funded	Alt Funded
Specific Deductible	\$15,000	\$15,000	\$15,000	\$15,000
Aggregate Attachment	120%	120%	120%	120%
Network	UnitedHealthcare Choice Plus	UnitedHealthcare Choice Plus	UnitedHealthcare Choice Plus	UnitedHealthcare Choice Plus
Referrals Required	No	No	No	No
In Network				
Deductible Single	\$4,000	\$4,000	\$4,000	\$4,000
Deductible Family	\$8,000	\$8,000	\$8,000	\$8,000
Deductible Type	Embedded	Embedded	Embedded	Embedded
Coinsurance	100%	100%	100%	100%
OOP Max Single	\$8,150	\$8,150	\$8,150	\$8,150
OOP Max Family	\$16,300	\$16,300	\$16,300	\$16,300
Inpatient Facility	Ded	Ded	Ded	Ded
Outpatient Surgery	Ded	Ded	Ded	Ded
Copays				
Office Copay	\$25	\$25	\$25	\$25
Specialist	\$75	\$75	\$75	\$75
Urgent Care	\$50	\$50	\$50	\$50
ER	\$300, then Ded	\$300, then Ded	\$300, then Ded	\$300, then Ded
Other Services				
Diagnostic Lab / X-Ray	Ded / Ded	Ded / Ded	Ded / Ded	Ded / Ded
MRI & CT Scan	Ded	Ded	Ded	Ded
RX				
RX Tiers	\$10, \$35/\$150, \$75/\$350, \$250/\$500 (Non-Specialty/Specialty)	\$10, \$35/\$150, \$75/\$350, \$250/\$500 (Non-Specialty/Specialty)	\$10, \$35/\$150, \$75/\$350, \$250/\$500 (Non-Specialty/Specialty)	\$10, \$35/\$150, \$75/\$350, \$250/\$500 (Non-Specialty/Specialty)
Out of Network				
Deductible Single	\$8,000	\$8,000	\$8,000	\$8,000
Deductible Family	\$16,000	\$16,000	\$16,000	\$16,000
Coinsurance	50%	50%	50%	50%
OOP Max Single	\$16,300	\$16,300	\$16,300	\$16,300
OOP Max Family	\$32,600	\$32,600	\$32,600	\$32,600
Inpatient Facility	Ded. then 50%	Ded. then 50%	Ded. then 50%	Ded. then 50%
Outpatient Surgery	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%
Enrollment				
Employee Only	30	30	30	30
Employee Spouse	3	3	3	3
Employee Child(ren)	10	10	10	10
Family	7	7	7	7
Monthly Premiums				
Employee Only	\$556.85	\$622.42	\$601.40	\$590.26
Employee Spouse	\$1,136.38	\$1,274.09	\$1,227.29	\$1,204.56
Employee Child(ren)	\$1,057.36	\$1,185.24	\$1,141.95	\$1,120.80
Family	\$1,636.89	\$1,836.89	\$1,767.84	\$1,735.10
Monthly Premium Per Plan	\$42,146.47	\$47,205.50	\$45,518.19	\$44,675.26
Change From Current	---	\$5,059.03 (12.00%)	\$3,371.72 (8.00%)	\$2,528.79 (6.00%)
Annual Premium Per Plan	\$505,757.64	\$566,466.00	\$546,218.25	\$536,103.10
Change From Current	---	\$60,708.36 (12.00%)	\$40,460.61 (8.00%)	\$30,345.46 (6.00%)
			(Estimated)	(Estimated)

DENTAL - Effective Date: 12/1/2025	Current	Renewal	Option 1
Plan Nickname	1	1	1
Carrier	MetLife	MetLife	Lincoln Financial Group
Plan Name	Dental	Dental	Lincoln Dental Plan
Rate Guarantee	12/1/2026	12/1/2026	12/1/2027
In Network			
Calendar Year Maximum	\$1,500	\$1,500	\$1,500
Deductible Single	\$50	\$50	\$50
Deductible Family	\$150	\$150	\$150
Prev / Basic / Major	100% / 90% / 60%	100% / 90% / 60%	100% / 90% / 60%
Endodontics	Major	Major	Major
Periodontics	Basic	Major	Basic
Ortho Coinsurance	50%	50%	50%
Ortho Lifetime Max	\$1,500	\$1,500	\$1,500
Rollover Threshold	NA	NA	\$1-\$800
Rollover Amount	NA	NA	\$500
Rollover Account Limit	NA	NA	\$1,250
Out of Network			
Deductible Single	\$50	\$50	\$50
Deductible Family	\$150	\$150	\$150
Prev / Basic / Major	100% / 80% / 50%	100% / 80% / 50%	100% / 80% / 50%
OON Reimbursement	90th U&C	90th U&C	90th U&C
Enrollment			
Employee Only	30	30	30
Employee Spouse	4	4	4
Employee Child(ren)	9	9	9
Family	8	8	8
Monthly Premiums			
Employee Only	\$30.27	\$31.78	\$24.84
Employee Spouse	\$62.84	\$65.98	\$50.36
Employee Child(ren)	\$73.03	\$76.68	\$75.79
Family	\$113.51	\$119.19	\$111.27
Monthly Premium Per Plan	\$2,724.81	\$2,860.96	\$2,518.91
Change From Current	---	\$136.15 (5.00%)	-\$205.90 (-7.56%)
Annual Premium Per Plan	\$32,697.72	\$34,331.52	\$30,226.92
Change From Current	---	\$1,633.80 (5.00%)	-\$2,470.80 (-7.56%)

DENTAL - Effective Date: 12/1/2025	Option 2	Option 3	Option 4
Plan Nickname	1	1	1
Carrier	Mutual of Omaha	Principal Financial Group	UnitedHealthcare
Plan Name	DENTAL INSURANCE Plan 1 - Class 1	Dental all members	P5326
Rate Guarantee	12/1/2026	12/1/2026	12/1/2026
In Network			
Calendar Year Maximum	\$1,500	\$1,500	\$1,500
Deductible Single	\$50	\$50	\$50
Deductible Family	\$150	\$150	\$150
Prev / Basic / Major	100% / 90% / 60%	100% / 90% / 60%	100% / 90% / 60%
Endodontics	Major	Major	Major
Periodontics	Basic	Major	Major
Ortho Coinsurance	50%	50%	50%
Ortho Lifetime Max	\$1,500	\$1,500	\$1,000
Rollover Threshold	NA	The lesser of 50% of the maximum benefit or \$1000	NA
Rollover Amount	NA	50% of the threshold	NA
Rollover Account Limit	NA	No more than 4x the carry over amount	NA
Out of Network			
Deductible Single	\$50	\$50	\$50
Deductible Family	\$150	\$150	\$150
Prev / Basic / Major	100% / 80% / 50%	100% / 80% / 50%	100% / 80% / 50%
OON Reimbursement	95th U&C	90th U&C	95th U&C
Enrollment			
Employee Only	30	30	30
Employee Spouse	4	4	4
Employee Child(ren)	9	9	9
Family	8	8	8
Monthly Premiums			
Employee Only	\$27.24	\$30.27	\$36.07
Employee Spouse	\$56.56	\$62.84	\$72.13
Employee Child(ren)	\$65.73	\$73.03	\$81.58
Family	\$102.16	\$113.51	\$123.72
Monthly Premium Per Plan	\$2,452.29	\$2,724.81	\$3,094.60
Change From Current	-\$272.52 (-10.00%)	\$0.00 (.00%)	\$369.79 (13.57%)
Annual Premium Per Plan	\$29,427.48	\$32,697.72	\$37,135.20
Change From Current	-\$3,270.24 (-10.00%)	\$0.00 (.00%)	\$4,437.48 (13.57%)

VISION - Effective Date: 12/1/2025		Current		Renewal	
Plan Nickname	1	2	1	2	
Carrier	MetLife	MetLife	MetLife	MetLife	
Plan Name	Vision Base Plan 12/12/24	Vision Buy Up Plan 12/12/12	Vision Base Plan 12/12/24	Vision Buy Up Plan 12/12/12	
Network	VSP Choice	VSP Choice	VSP Choice	VSP Choice	
Rate Guarantee			12/1/2026	12/1/2026	
In Network					
Exams Copay	\$10	\$10	\$10	\$10	
Exams Frequency	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months	
Lenses Copay	\$25	\$25	\$25	\$25	
Lenses Frequency	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months	
Frames Allowance	\$130	\$180	\$130	\$180	
Frames Frequency	Once every 24 months	Once every 12 months	Once every 24 months	Once every 12 months	
Contact Lenses Allowance	\$130	\$180	\$130	\$180	
Contact Lenses Frequency	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months	
Out of Network					
Exams Copay	-	-	Up to \$45	Up to \$45	
Lenses Copay	-	-	Up to \$30/\$50/\$65/\$100	Up to \$30/\$50/\$65/\$100	
Frames Allowance	-	-	Up to \$70	Up to \$70	
Contact Lenses Allowance	-	-	Up to \$105	Up to \$105	
Enrollment					
Employee Only	21	8	21	8	
Employee Spouse	1	3	1	3	
Employee Child(ren)	5	4	5	4	
Family	2	5	2	5	
Monthly Premiums					
Employee Only	\$8.28	\$11.15	\$8.28	\$11.15	
Employee Spouse	\$16.58	\$22.34	\$16.58	\$22.34	
Employee Child(ren)	\$14.03	\$18.91	\$14.03	\$18.91	
Family	\$23.13	\$31.20	\$23.13	\$31.20	
Monthly Premium Per Plan	\$306.87	\$387.86	\$306.87	\$387.86	
Change From Current	---	---	\$0.00 (.00%)	\$0.00 (.00%)	
Monthly Premium Per Option	\$694.73		\$694.73		
Change From Current	---		\$0.00 (.00%)		
Annual Premium Per Plan	\$3,682.44	\$4,654.32	\$3,682.44	\$4,654.32	
Change From Current	---	---	\$0.00 (.00%)	\$0.00 (.00%)	
Annual Premium Per Option	\$8,336.76		\$8,336.76		
Change From Current	---		\$0.00 (.00%)		

VISION - Effective Date: 12/1/2025	Option 1		Option 2	
Plan Nickname	1	2	1	2
Carrier	Lincoln Financial Group	Lincoln Financial Group	Mutual of Omaha	Mutual of Omaha
Plan Name	Lincoln Base Vision Plan	Lincoln Buy Up Vision Plan	Vision - Base Plan - 12/12/24 \$130	Vision - Buy Up Plan - 12/12/12 \$175
Network	Davis	Davis	EyeMed's Insight	EyeMed's Insight
Rate Guarantee	12/1/2027	12/1/2027		
In Network				
Exams Copay	\$10	\$10	\$10	\$10
Exams Frequency	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months
Lenses Copay	\$25	\$10	\$25	\$25
Lenses Frequency	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months
Frames Allowance	\$130	\$130	\$0 copay \$130 allowance, 20% off balance over allowance	\$0 copay \$200 allowance, 20% off balance over allowance
Frames Frequency	Once every 24 months	Once every 12 months	Once every 24 months	Once every 12 months
Contact Lenses Allowance	\$125	\$125	\$0 copay \$130 allowance, 15% off balance over allowance	\$0 copay \$200 allowance, 15% off balance over allowance
Contact Lenses Frequency	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months
Out of Network				
Exams Copay	NA	NA	Up to \$37	Up to \$37
Lenses Copay	NA	NA	Up to \$20/\$36/\$64/\$64	Up to \$20/\$36/\$64/\$64
Frames Allowance	Up to \$45	Up to \$45	Up to \$58	Up to \$77
Contact Lenses Allowance	Up to \$125	Up to \$125	Up to \$89	Up to \$119
Enrollment				
Employee Only	21	8	21	8
Employee Spouse	1	3	1	3
Employee Child(ren)	5	4	5	4
Family	2	5	2	5
Monthly Premiums				
Employee Only	\$4.58	\$5.85	\$7.45	\$10.04
Employee Spouse	\$8.67	\$11.09	\$14.92	\$20.11
Employee Child(ren)	\$10.18	\$13.01	\$12.63	\$17.02
Family	\$14.29	\$18.30	\$20.82	\$28.08
Monthly Premium Per Plan	\$184.33	\$223.61	\$276.16	\$349.13
Change From Current	-\$122.54 (-39.93%)	-\$164.25 (-42.35%)	-\$30.71 (-10.01%)	-\$38.73 (-9.99%)
Monthly Premium Per Option	\$407.94		\$625.29	
Change From Current	-\$286.79 (-41.28%)		-\$69.44 (-10.00%)	
Annual Premium Per Plan	\$2,211.96	\$2,683.32	\$3,313.92	\$4,189.56
Change From Current	-\$1,470.48 (-39.93%)	-\$1,971.00 (-42.35%)	-\$368.52 (-10.01%)	-\$464.76 (-9.99%)
Annual Premium Per Option	\$4,895.28		\$7,503.48	
Change From Current	-\$3,441.48 (-41.28%)		-\$833.28 (-10.00%)	

VISION - Effective Date: 12/1/2025	Option 3
Plan Nickname	1
Carrier	Principal Financial Group
Plan Name	Vision Option 1 - 12/12/12 \$150
Network	VSP Choice Network
Rate Guarantee	12-1-26
In Network	
Exams Copay	\$10 copay
Exams Frequency	One exam every 12 months
Lenses Copay	\$25 copay
Lenses Frequency	Two lenses (one pair) every 12 months
Frames Allowance	\$150 allowance, 20% off amount over allowance
Frames Frequency	One set every 12 months
Contact Lenses Allowance	\$150 allowance for elective contacts
Contact Lenses Frequency	Once every 12 months
Out of Network	
Exams Copay	Up to \$45
Lenses Copay	Up to \$30
Frames Allowance	Up to \$70
Contact Lenses Allowance	Up to \$105
Enrollment	
Employee Only	29
Employee Spouse	4
Employee Child(ren)	9
Family	7
Monthly Premiums	
Employee Only	\$8.03
Employee Spouse	\$16.08
Employee Child(ren)	\$13.61
Family	\$22.43
Monthly Premium Per Plan	\$576.69
Change From Current	-\$118.04 (-16.99%)
Monthly Premium Per Option	\$576.69
Change From Current	-\$118.04 (-16.99%)
Annual Premium Per Plan	\$6,920.28
Change From Current	-\$1,416.48 (-16.99%)
Annual Premium Per Option	\$6,920.28
Change From Current	-\$1,416.48 (-16.99%)

BASIC LIFE - Effective Date: 12/1/2025	Current	Renewal	Option 1	Option 2
Plan Nickname	1	1	1	1
Carrier	MetLife	MetLife	Lincoln Financial Group	Mutual of Omaha
Plan Name	Group Life and AD&D	Group Life and AD&D	Lincoln Group Life and AD&D	Basic Life \$20,000
Rate Guarantee		-	12-1-28	2 Years
Participation Requirements	100%	100%	100%	100%
Benefit				
Benefit Amount	\$20,000	\$20,000	\$20,000	\$20,000
Maximum Benefit	\$20,000	\$20,000	\$20,000	\$20,000
Benefit Reduction	Reduces by 35% at age 65 and 50% at age 70	Reduces by 35% at age 65 and by 50% at age 70	Reduces by 35% at age 65 and by 50% at age 70	Reduces by 35% at age 65 and by 50% at age 70
Waiver of Premium	-	None	Included	Included
Portability	Included	Included	Included	Included
Accelerated Benefit	Included	Included	Included	Included
Guaranteed Issue	\$20,000	\$20,000	\$20,000	\$20,000
AD & D	Matches life benefit	Matches Life benefit	Matches life benefit	Matches life benefit
Enrollment				
Employee	64	64	64	64
Monthly Premiums (Rates Per \$1,000)				
Volume	\$1,280,000.00	\$1,280,000.00	\$1,280,000.00	\$1,280,000.00
Basic Life	\$0.127	\$0.127	\$0.075	\$0.09
AD & D	\$0.034	\$0.034	\$0.02	\$0.034
Basic Life AD & D	\$0.161	\$0.161	\$0.095	\$0.124
Employer Contribution				
Employee	100.00%	100.00%	100.00%	100.00%
Monthly Employer Cost	\$206.08	\$206.08	\$121.60	\$158.72
Change From Current	---	\$0.00 (.00%)	-\$84.48 (-40.99%)	-\$47.36 (-22.98%)
Annual Employer Cost Per Plan	\$2,472.96	\$2,472.96	\$1,459.20	\$1,904.64
Change From Current	---	\$0.00 (.00%)	-\$1,013.76 (-40.99%)	-\$568.32 (-22.98%)

BASIC LIFE - Effective Date: 12/1/2025	Option 3
Plan Nickname	1
Carrier	Principal Financial Group
Plan Name	Group term life Option 1
Rate Guarantee	2 years
Participation Requirements	5 standalone or 2 if multi-coverage
Benefit	
Benefit Amount	\$20,000
Maximum Benefit	\$20,000
Benefit Reduction	Reduces by 35% at age 65 and by 50% at age 70
Waiver of Premium	Included
Portability	N/A
Accelerated Benefit	Included
Guaranteed Issue	\$20,000
AD & D	Matches life benefit
Enrollment	
Employee	64
Monthly Premiums (Rates Per \$1,000)	
Volume	\$1,280,000.00
Basic Life	\$0.127
AD & D	\$0.034
Basic Life AD & D	\$0.161
Employer Contribution	
Employee	100.00%
Monthly Employer Cost	\$206.08
Change From Current	\$0.00 (.00%)
Annual Employer Cost Per Plan	\$2,472.96
Change From Current	\$0.00 (.00%)

SHORT TERM DISABILITY - Effective Date: 12/1/2025		Current	Renewal	Option 1	Option 2
Plan Nickname	1	1	1	26 Weeks	13 Weeks
Carrier	MetLife	MetLife	MetLife	Lincoln Financial Group	Lincoln Financial Group
Contrib/Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory
Plan Name	Short Term Disability	Short Term Disability	Short Term Disability	Lincoln STD Policy - Option 1 (180 Day Benefit Period)	Lincoln STD Policy - Option 2 (90 Day Benefit Period)
Multi-class	No	No	No	No	No
Rate Guarantee	12/1/2025	12/1/2026	12/1/2026	-	-
Participation Requirements	100%	100%	100%	100%	100%
Benefit					
Benefit Percentage	60%	60%	60%	60%	60%
Max Weekly Benefit	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Min Weekly Benefit	\$50 or 15% of the benefit amount	\$50 or 15% of the benefit amount	\$50 or 15% of the benefit amount	\$25	\$25
Max Benefit Duration	26 weeks	26 weeks	26 weeks	26 weeks	13 weeks
Elimination Period - Accident	0 Days	0 Days	0 Days	0 Days	0 Days
Elimination Period - Sickness	7 Days	7 Days	7 Days	7 Days	7 Days
Definition of Disability	Loss of duties and earnings	Loss of duties and earnings	Loss of duties and earnings	Loss of duties and earnings	Loss of duties and earnings
Earnings Definition	Base Salary	Base Salary	Base Salary	Regular salary plus overtime	Regular salary plus overtime
Covered Disability	Non-occupational	Non-occupational	Non-occupational	Non-occupational	Non-occupational
Pre-existing Conditions	NA	NA	NA	NA	NA
Enrollment					
Employee	0	64	64	64	64
Monthly Premiums					
Rates Per \$10	\$0.883	\$0.883	\$0.883	\$0.495	\$0.41
Covered Weekly Benefit	\$28,897.53	\$28,897.53	\$28,897.53	\$28,897.53	\$28,897.53
Monthly Premium Per Plan	\$2,551.65	\$2,551.65	\$2,551.65	\$1,430.43	\$1,184.80
Annual Premium Per Plan	\$30,619.82	\$30,619.82	\$30,619.82	\$17,165.13	\$14,217.58

SHORT TERM DISABILITY - Effective Date: 12/1/2025	Option 3	Option 4	Option 5	Option 6
Plan Nickname	26 Weeks	13 Weeks	26 Weeks	13 Weeks
Carrier	Mutual of Omaha	Mutual of Omaha	Principal Financial Group	Principal Financial Group
Contrib/Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory
Plan Name	STD Option 1	STD Option 2	Short-term disability Option 1	Short-term disability Option 1
Multi-class	No	No	No	No
Rate Guarantee	12/1/2027	12/1/2027	2 years	2 years
Participation Requirements	100%	100%	5 standalone or 2 if multi-coverage	5 standalone or 2 if multi-coverage
Benefit				
Benefit Percentage	60%	60%	60%	60%
Max Weekly Benefit	\$1,200	\$1,200	\$1,200	\$1,200
Min Weekly Benefit	\$25	\$25	\$15	\$15
Max Benefit Duration	26 weeks	13 weeks	26 weeks	13 weeks
Elimination Period - Accident	0 days	0 days	0 Days	0 Days
Elimination Period - Sickness	7 days	7 days	7 Days	7 Days
Definition of Disability	Loss of duties and earnings	Loss of duties and earnings	Own occ or loss of earnings	Own occ or loss of earnings
Earnings Definition	Regular salary plus overtime	Regular salary plus overtime	W-2 wages for prior year	W-2 wages for prior year
Covered Disability	Non-occupational	Non-occupational	Non-occupational	Non-occupational
Pre-existing Conditions	NA	NA	NA	NA
Enrollment				
Employee	64	64	64	64
Monthly Premiums				
Rates Per \$10	\$0.75	\$0.62	\$0.74	\$0.61
Covered Weekly Benefit	\$28,897.53	\$28,897.53	\$28,897.53	\$28,897.53
Monthly Premium Per Plan	\$2,167.31	\$1,791.65	\$2,138.42	\$1,762.75
Annual Premium Per Plan	\$26,007.78	\$21,499.76	\$25,661.01	\$21,152.99

LONG TERM DISABILITY - Effective Date: 12/1/2025	Current	Renewal	Option 1	Option 2
Plan Nickname	1	1	180 Day Elim	90 Day Elim
Carrier	MetLife	MetLife	Lincoln Financial Group	Lincoln Financial Group
Contrib/Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory
Plan Name	Long Term Disability	Long Term Disability	Lincoln LTD Option 1 - (180 Day Elim Period)	Lincoln LTD Option 2 - (90 Day Elim Period)
Rate Guarantee	12/1/2025	12/1/2026	12/1/2028	12/1/2028
Participation Requirements	100%	100%	100%	100%
Benefit				
Benefit Percentage	60%	60%	60%	60%
Max Monthly Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Min Monthly Benefit	Greater of \$50 or 15% of benefit	Greater of \$50 or 15% of benefit	Greater of \$50 or 15% of benefit	Greater of \$50 or 15% of benefit
Max Benefit Duration	SSNRA	SSNRA	Later of Age 65 or SSNRA	Later of Age 65 or SSNRA
Elimination Period	90 Days	90 Days	180 Days	90 Days
Definition of Disability	2 year Own Occ: Loss of duties and earnings	2 year Own Occ: Loss of duties and earnings	2 year Own Occ: Loss of duties and earnings	2 year Own Occ: Loss of duties and earnings
Earnings Definition	Base salary	Base salary	Base salary and overtime	Base salary and overtime
Pre-existing Conditions	3/12	3/12	3/6/12	3/6/12
Partial Benefit	Yes	Yes	Yes	Yes
Enrollment				
Employee	64	64	64	64
Monthly Premiums				
Rates Per \$100	\$0.361	\$0.361	\$0.21	\$0.275
Covered Monthly Payroll	\$207,495.50	\$207,495.50	\$207,495.50	\$207,495.50
Employer Contribution				
Employee	100.00%	100.00%	100.00%	100.00%
Monthly Employer Cost	\$749.06	\$749.06	\$435.74	\$570.61
Change From Current	---	\$0.00 (.00%)	-\$313.32 (-41.83%)	-\$178.45 (-23.82%)
Annual Employer Cost Per Plan	\$8,988.71	\$8,988.71	\$5,228.89	\$6,847.35
Change From Current	---	\$0.00 (.00%)	-\$3,759.82 (-41.83%)	-\$2,141.35 (-23.82%)

LONG TERM DISABILITY - Effective Date: 12/1/2025	Option 3	Option 4	Option 5	Option 7
Plan Nickname	180 Day Elim	90 Day Elim	180 Day Elim	90 Day Elim
Carrier	Mutual of Omaha	Mutual of Omaha	Principal Financial Group	Principal Financial Group
Contrib/Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory	Non-Contributory
Plan Name	LTD \$5,000 (180 Day Elim)	LTD \$5,000 (90 Day Elim)	Long-term disability Option 1	Long-term disability Option 1
Rate Guarantee	12/1/2027	12/1/2027	12/1/2027	12/1/2027
Participation Requirements	100%	100%	5 standalone or 2 if multi-coverage	5 standalone or 2 if multi-coverage
Benefit				
Benefit Percentage	60%	60%	60%	60%
Max Monthly Benefit	\$5,000	\$5,000	\$5,000	\$5,000
Min Monthly Benefit	\$100	\$100	Greater of \$50 or 15% of benefit	Greater of \$50 or 15% of benefit
Max Benefit Duration	RBD to SSNRA	RBD to SSNRA	To age 65	To age 65
Elimination Period	180 days	90 days	180 days	90 days
Definition of Disability	2 year Own Occ: Loss of duties and earnings	2 year Own Occ: Loss of duties and earnings	2 year Own Occ: Loss of duties OR earnings	2 year Own Occ: Loss of duties OR earnings
Earnings Definition	Base salary and overtime	Base salary and overtime	W-2 wages for prior year	W-2 wages for prior year
Pre-existing Conditions	3/12	3/12	3/12	3/12
Partial Benefit	Yes	Yes	Yes	Yes
Enrollment				
Employee	64	64	64	64
Monthly Premiums				
Rates Per \$100	\$0.194	\$0.325	\$0.36	\$0.47
Covered Monthly Payroll	\$207,495.50	\$207,495.50	\$207,495.50	\$207,495.50
Employer Contribution				
Employee	100.00%	100.00%	100.00%	100.00%
Monthly Employer Cost	\$402.54	\$674.36	\$746.98	\$975.23
Change From Current	-\$346.52 (-46.26%)	-\$74.70 (-9.97%)	-\$2.07 (-.28%)	\$226.17 (30.19%)
Annual Employer Cost Per Plan	\$4,830.50	\$8,092.32	\$8,963.81	\$11,702.75
Change From Current	-\$4,158.21 (-46.26%)	-\$896.38 (-9.97%)	-\$24.90 (-.28%)	\$2,714.04 (30.19%)

Carrier Disclaimers

1. Aetna:

1.1. All AFA quotes (including Joint Ventures: Allina and BAFA) must be underwritten and assumes all Underwriting Guidelines have been met. This quote is subject to change based on additional information submitted and/or change in census. This illustrative quote applies to Aetna New Business only.

1.2. The plan benefits presented in this report are for illustrative purposes only. See carrier plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Producers should obtain the Summary of Benefits & Coverage (SBC) documents for these plans by accessing the following link:

<https://www.aetna.com/sbcsearch/home>

1.3. All subscribers may not be eligible for the quoted plans. Please refer to the Renewal Plans view within the PerfectQuote application for more details. Upon medical underwriting review, all members will be mapped to the available plans.

2. Beam

2.1 Dental and vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in DE, ID, LA, NY, OH, TX, and UT. Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Group Short-Term Disability and Long-Term Disability insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life, Short-Term Disability, and Long-Term Disability products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Additional Value Added Services are not available in the state of Louisiana and the Accelerated Death Benefit is not available in the state of CA. Accident and Hospital only Indemnity insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Product availability may vary by state. Program restrictions and exclusions apply.

2.2 National Guardian Life Insurance Company, Madison, WI, is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

2.3 Beam is not a subsidiary of Nationwide Life Insurance Company. Beam Insurance Services LLC and Beam Insurance Administrators are separate companies and not affiliated with Nationwide Life Insurance Company

2.4 Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

2.5 The maximum aggregate commissions available for Beam's offering on PerfectQuote is 15%. A downline Broker of Record can receive a maximum of 10% with a General Agent available to receive a 5% override when applicable. Subject to state specific requirements.

2.6 Initial rates returned for each plan design assume only a single plan design is being sold. If dual option is desired, rates will increase 4% for each plan, and if triple option is desired then rates will increase 8% for each plan. Additionally, dual & triple option plans require a minimum of 20 eligible employees and require participation of at least 5 employees in each plan

3. Optimyl Benefits

3.1 This Optimyl Benefits quote is valid for New Business only and should be considered illustrative as it is not yet underwritten.

3.2 This proposal presents benefits, rates, and an effective date for a given census that is not guaranteed until information is finalized and Optimyl Benefits approves the stop loss policy. Any existing coverage should remain in force until such written notification is received. If any of the provided information changes, Optimyl Benefits may change the rates, fees, or factors.

3.3 See the Summary Plan Document and the Stop Loss policy for details of coverage.

3.4 The Optimyl Benefits Self-Funded Program enables an employer to establish and provide self-funded group health coverage to its employees. Stop Loss Insurance is underwritten by The North River Insurance Company or Gerber Life Insurance Company. Stop Loss coverage may vary or may not be available in all states. Gerber Life Insurance is a trademark. Used under license from Société des Produits Nestlé S.A. and Gerber Products Company.

4. UnitedHealthcare

4.1 Aca Medical: Rates are valid through the end of the month.

Employer Contribution Premium / Month (Employee Only) is the amount of the total monthly employee premium contributed by the employer and does not include any additional amounts that may be contributed for dependents. This amount will change depending on the number of employees and the contribution percentage. If no contribution percentage has been provided, this amount assumes the employer pays 100% of the employee premium.

Dual Option is available in this state. Please refer to the unitedeservices.com Product section for a detailed description document.

If the employer offer consists of more than one medical plan, we require the policy year, or calendar year basis selection be the same for each sold policy if the employees have the option to choose from among the plans offered.

The Shared Pharmacy Plans pay a fixed dollar amount toward the cost of covered medications based on the tier level. Employees are responsible for a copayment as well as costs that exceed the plan contribution. Please reference the benefit summary for plan codes: CC, CD, CE, CF and EY for additional benefit information.

All Plan Designs have all member cost share apply to the Medical OOP maximum, including Pharmacy.

Premium rates and/or product forms included herein are subject to approval by regulators. If the rates or product forms offered herein are subsequently modified by regulators we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings, in accordance with applicable law.

Starting with 2014 effective dates, all pharmacy plans include an ancillary charge program (also known as a generic pharmacy program). This type of pharmacy program includes out of pocket expenses when a member fills a brand name or higher tier generic prescription but there is a chemically equivalent lower tier brand or generic available.

Medicare Part D regulations require employers to provide creditable coverage notification to Medicare eligible participants of their prescription drug plan, as well as to Centers for Medicare & Medicaid Services (CMS) at least once a year at specified times. Please contact your UnitedHealthcare representative for information on the support and services UnitedHealthcare can provide employers to help them meet these requirements.

Engineering Companies with the SIC of 8711 may be eligible for discounted medical rates through the American Council of Engineering Companies (ACEC) Life and Health Trust. Restaurants and Hotels with SIC of 5812, 5813, 7000, 7011, 7012, or 7993 may also be eligible for discounted rates (medical 51+, specialty 2-99) through the National Restaurant Association. Please contact your account executive for additional details.

This premium may include state and federal taxes and fees.

RU/Generic Only RX - Tier 1 \$15 copay. Tier 2 & 3 are for state mandated drugs only - please check myuhc.com or customer service for details.

(SM) These pharmacy plan designs contain a separate member cost share for certain Specialty Medications. Your employees should review their benefit summary to determine how they will be affected.

(s) This plan features split physician office visit copayments. Enrollees in these plans will pay a higher copayment when they see specialists than when they see primary care physicians.

The rates and benefits included within this proposal are for general information and discussion purposes only and not valid unless approved by UnitedHealthcare. This rate quote is not an offer or a guarantee of coverage. The rates quoted are applicable to the plan design selected. We reserve the right to modify your rates in the event your plan design must be modified as a result of any change, modification or clarification in law, including the Patient Protection and Affordable Care Act. This group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by us and final rates have been accepted by and initial premium paid by the group. Final rates are determined by UnitedHealthcares underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this Web site or printed output, will form the contract between the insured and UnitedHealthcare, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

Please refer to the footnotes and predications sections of this proposal for product disclaimers to all other pages.

4.2 Dental: The Employer Contribution for Voluntary dental plans may range from 0%- 49%.

Employer Contribution Premium / Month (Employee Only) is the amount of the total monthly employee premium contributed by the employer and does not include any additional amounts that may be contributed for dependents. This amount will change depending on the number of employees and the contribution percentage. If no contribution percentage has been provided, this amount assumes the employer pays 100% of the employee premium.

Product availability may vary based upon group size and prior dental coverage.

For certain dental plans the Endodontic, Periodontic and Oral Surgery benefits may, as a group or individually, be class shifted between Class II and Class III coinsurance rates.

For more information, please see the Dental Benefit Summary for the specific plan setup.

Dental plans are available with both a Annual Deductible and a Lifetime Deductible, please refer to your Dental Benefit Summary to determine if your plan offering has a lifetime or annual deductible. Lifetime Deductible are met once per lifetime per eligible individual, with no family maximum.

The Out of Network reimbursement may be based on a percentage of the Usual and Customary (UCR), or Maximum Allowable Charges (MAC) which are applicable for the same service that would have been rendered by a network provider. OON reimbursements are based on the geographic area in which the expenses are incurred. Please see the Benefit Summary for OON reimbursement basis. Standard plans can vary by MAC, 70th, 80th, 85th, 90th or 95th percentile of UCR, or a Fee Schedule.

UnitedHealthcare's Packaged Savings Program allows you the opportunity to receive an administrative credit on your monthly invoice when you purchase eligible UnitedHealthcare specialty products with your medical coverage. Per-employee per-month administrative savings apply based on the number of enrolled medical subscribers and will continue for a period of 12 months as long as eligible medical and specialty benefits remain in-force. Savings may vary and are not a guarantee of individual results. Contact your UnitedHealthcare representative to discuss plan and program availability. UnitedHealth Group Incorporated owns the trademark for Packaged Savings. Used by permission of UnitedHealth Group Incorporated.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA. Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO. EOC.11.TX. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware. In CA, benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.

The Core Network is made up of providers who provide our strongest discounts. Core plan codes are distinguished by an 'N'.

Proposed rates are valid to the Effective Date or 90 days from the Quote Date, whichever is sooner.

For, Indemnity, PPO, INO, and Select Manage Care plans, the employer must meet minimum contribution and eligible employee participation requirements.

Contributory/Employer-Paid dental plans: (Employer Contribution) - 50% or more of the employee rate. At least 75% participation of eligible employees who do not waive coverage, and not to fall below 50% of the total eligible employees (must have at least 2 enrolled employees for plans without ortho and 5 eligible, 3 or more enrolled for plans with ortho). Voluntary dental plan: Employer may contribute 0 to 49% of the total premium. 0% participation of eligible employee, 2 or more employees enrolled; for plans with Orthodontia, 5 eligible, 3 or more employees enrolled.

The rates and benefits included within this proposal are for general information and discussion purposes only and not valid unless approved by UnitedHealthcare. This rate quote is not an offer or a guarantee of coverage. The rates quoted are applicable to the plan design selected. We reserve the right to modify your rates in the event your plan design must be modified as a result of any change, modification or clarification in law, including the Patient Protection and Affordable Care Act. This group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by us and final rates have been accepted by and initial premium paid by the group. Final rates are determined by UnitedHealthcares underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this Web site or printed output, will form the contract between the insured and UnitedHealthcare, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.18.TX and associated COC form number DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.18.VA with associated COC form number DCOC.18.VA and policy form number DPOL.18.VA with associated COC form number DCOC.18.VA. Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. Plans sold in Texas use contract form number DCNT.DHMO.19.TX and associated EOC form number DEOC. DHMO.19.TX. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware. In CA, benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.

Please refer to the footnotes and predications sections of this proposal for product disclaimers to all other pages.

4.3 Vision: Other covered lens options could vary by plan. Refer to benefit summary for specific plan benefits and design.

See benefit summary for specific plan benefits and design such as frame allowance, contact lens options, and covered in full lens options.

Out-of-Network Allowances for lenses will vary by lens type with a maximum of \$80. Medically necessary contacts have a maximum allowance of \$210.

Members age 0-18 are eligible for a 2nd exam. Members age 0-18 are also eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more.

The 2nd exam and replacement benefits are the same as the initial exam, frame and lens benefits.

Plan includes a second exam for members ages 0-18, diabetic members and pregnant or breastfeed women (after applicable copay).

Members ages 0-18 and members pregnant or breastfeeding who have a prescription change of 0.5 diopter or more are eligible for a replacement frame and lenses. The replacement benefits are the same as the benefits for the initial frame and lenses.

UnitedHealthcare vision members can receive their vision care through our network of over 165,000 network access points including major retailers and private practice locations.

Discounts are available on additional pairs of glasses (at participating providers), LASIK, custom-programmed hearing aids, blue-light screen filters, as well as contact lenses (uhcglasses.com).

This quote assumes Carrier replacement.

The employer must meet the minimum contribution and eligible employee participation requirements. For voluntary Vision plans: minimum 1 or more enrollees required; no participation percentage required. For employer sponsored plans: at least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees. For employee core/voluntary dependent Vision plans: 75-100% employer contribution for employees; no employer contribution requirements for dependents; at least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.

Proposed rates are valid to the Effective Date.

Agents may receive commissions, bonuses and other compensations for selling the product in this proposal. The cost of the compensation may be directly or indirectly reflected in the premium or fees for these products.

The purchase of a UnitedHealthcare medical plan will include voluntary vision coverage, at the rates quoted within this proposal, unless you notify your UnitedHealthcare representative at the point of sale that the employer is electing to buy up to an alternate plan design or opting out of the vision coverage. During the installation process, you will be required to either opt out or select an alternate plan design from the options presented. For those employers electing to offer a vision plan their members will have the opportunity to elect their level of vision coverage from the medical enrollment form. If there is no member enrollment in the vision plan after 5 months the vision coverage may be terminated from the policy.

Product availability may vary based upon group size.

UnitedHealthcare's Packaged Savings Program allows you the opportunity to receive an administrative credit on your monthly invoice when you purchase eligible UnitedHealthcare specialty products with your medical coverage. Per-employee per-month administrative savings apply based on the number of enrolled medical subscribers and will continue for a period of 12 months as long as eligible medical and specialty benefits remain in-force. Savings may vary and are not a guarantee of individual results. Contact your UnitedHealthcare representative to discuss plan and program availability. UnitedHealth Group Incorporated owns the trademark for Packaged Savings. Used by permission of UnitedHealth Group Incorporated.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

The rates and benefits included within this proposal are for general information and discussion purposes only and not valid unless approved by UnitedHealthcare. This rate quote is not an offer or a guarantee of coverage. The rates quoted are applicable to the plan design selected. We reserve the right to modify your rates in the event your plan design must be modified as a result of any change, modification or clarification in law, including the Patient Protection and Affordable Care Act. This group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by us and final rates have been accepted by and initial premium paid by the group. Final rates are determined by UnitedHealthcare's underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this Web site or printed output, will form the contract between the insured and UnitedHealthcare, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

Please refer to the footnotes and predications sections of this proposal for product disclaimers to all other pages.

4.4 Basic Life: Rates are guaranteed for 24 months

Stand-alone Life/AD&D available for employer groups with 6 or more eligible employees. Life/AD&D must be sold with medical for groups with 2 to 5 lives.

Agents may receive commissions, bonuses, and other compensation for the products in this proposal.

The employer must meet minimum contribution and eligible employee participation requirements. Non-Contributory plans require the employer contribute 100% of the premium yielding 100% participation. Contributory plans require 75% participation of eligible employees.

The employer must meet minimum contribution and eligible employee participation requirements. Benefits of \$15,000: 100% of the employee rate; 100% participation. Benefits greater than \$15,000: 25% of the employee rate, 75% participation for contributory plans, 100% for non-contributory plans.

Employer Contribution Premium / Month (Employee Only) is the amount of the total monthly employee premium contributed by the employer and does not include any additional amounts that may be contributed for dependents. This amount will change depending on the number of employees and the contribution percentage. If no contribution percentage has been provided, this amount assumes the employer pays 100% of the employee premium.

Basic Life benefits include: waiver of premium, accelerated death benefit, reduction in benefits to 65% at age 65 and to 50% of original amount at age 70. Retirees are not eligible for coverage.

UnitedHealthcare's Packaged Savings Program allows you the opportunity to receive an administrative credit on your monthly invoice when you purchase eligible UnitedHealthcare specialty products with your medical coverage. Per-employee per-month administrative savings apply based on the number of enrolled medical subscribers and will continue for a period of 12 months as long as eligible medical and specialty benefits remain in-force. Contact your UnitedHealthcare representative to discuss plan and program availability. UnitedHealth Group Incorporated owns the trademark for Packaged Savings. Used by permission of UnitedHealth Group Incorporated. *Will & trust services provided by CLC, Inc; travel assistance services provided by OnCall International; grief services offered by OptumHealth Behavioral Solutions. OptumHealth is a subsidiary of UnitedHealth Group. The above rates and benefits are for general information and discussion purposes only and not valid unless approved by UnitedHealthcare. This rate quote is not an offer or a guarantee of coverage. The rates quoted are applicable to the plan design selected. We reserve the right to modify your rates in the event your plan design must be modified as a result of any change, modification or clarification in law. This group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by us and final rates have been accepted by and initial premium paid by the group. Final rates are determined by UnitedHealthcare's underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this Web site or printed output, will form the contract between the insured and UnitedHealthcare, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

Individual Evidence of Insurability may be required if amounts exceed the Guarantee Issue limit. Allowable Plan Maximums vary by employer group size.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, in California by Unimerica Life Insurance Company, and in New York by Unimerica Life Insurance Company of New York. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX, in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008, and in New York LASD-POL-LIFE NY (05/03) and LASD-POL-ADD/DIS NY (05/03). The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT, Unimerica Life Insurance Company is located in Milwaukee, WI, and Unimerica Life Insurance Company of New York is located in New York, NY.

Limitations for AD&D: Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by a physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft. Additional exclusions may apply depending upon the plan design of the employer.

The Plan Sponsor is responsible for identifying when EOI is required and providing EOI forms to the employee and/or dependent spouse for completion. The Plan Sponsor must confirm if EOI has been approved prior to beginning premium deductions for the coverage requiring EOI. If EOI is not submitted and approved as required under the policy and the Plan Sponsor incorrectly collects premiums for the coverage requiring EOI, the Plan Sponsor may be liable to the beneficiaries of the employee or their dependent.

The rates and benefits included within this proposal are for general information and discussion purposes only and not valid unless approved by UnitedHealthcare. This rate quote is not an offer or a guarantee of coverage. The rates quoted are applicable to the plan design selected. We reserve the right to modify your rates in the event your plan design must be modified as a result of any change, modification or clarification in law, including the Patient Protection and Affordable Care Act. This group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by us and final rates have been accepted by and initial premium paid by the group. Final rates are determined by UnitedHealthcares underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this Web site or printed output, will form the contract between the insured and UnitedHealthcare, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

Please refer to the footnotes and predications sections of this proposal for product disclaimers to all other pages.

5. Nippon Life Insurance Company of America (Nippon Life Benefits):

5.1 Dental:

5.1.1 Rate Assumptions: employer contribution of at least 50% towards the employee premium; group is replacing current coverage; sold with at least one additional line of Nippon coverage

5.1.2 Participation: greater of 2 or 25% of eligible employees

5.1.3 Family and Employee/Children rates assume an average of four children (or less) per employee enrolling with children

5.2 Vision:

5.2.1 Rate Assumptions: employer contribution of at least 50% towards the employee premium

5.2.2 Participation: greater of 2 or 25% of eligible employees

5.3 Group Term Life Insurance:

5.3.1 Rate Assumptions: employer pays 100% of the employee premium

5.3.2 Participation: 100% of eligible employees

5.4 Short-Term Disability:

5.4.1 Rate Assumptions: employer pays 100% of the employee premium; if not provided, employee salary is assumed to be \$50,000 annually; group is replacing a current coverage

5.4.2 Participation: 100% of eligible employees

5.5 Long-Term Disability:

5.5.1 Rate Assumptions: employer pays 100% of the employee premium; if not provided, employee salary is assumed to be \$50,000 annually; group is replacing a current coverage

5.5.2 Participation: 100% of eligible employees

5.6 Rates proposed are not guaranteed. Rates are based on the census data provided, SIC code and assumptions above. Therefore, all quotes are subject to final underwriting approval by Nippon Life Insurance Company of America.

5.7 For groups that do not meet the above criteria, please contact Don Copley at d-copley@nipponlifebenefits.com for a Nippon Life Benefits proposal.

Please refer to the footnotes and predications sections of this proposal for product disclaimers to all other pages.

Important Facts About This Proposal

1. This proposal is based on the current enrollment and information provided by the client and submitted to the carriers/companies indicated.

2. This plan comparison is neither a contract, nor a solicitation of an application. Please consult insurance company certificates and/or policies for a complete description of benefits, limitations, exclusions and participation requirements.

3. Rates and underwriting requirements are subject to change without notice. Coverage, rates and acceptance remain the exclusive authority of the insurance carrier.

4. Final rates also may vary from those contained in this proposal as a result of, for example, differences in employees' and dependents' ages, changes in census information and rates, or data entry or typographical errors.

5. In addition to standard commissions from insurance carriers and/or fees from our clients, HUB International may be compensated in other ways, such as contingency fees or supplemental commissions. This other compensation is generally determined by business volume and/or underwriting based on the entire book of business. This other compensation is generally not tied to a specific account and is not guaranteed. Recommendations made to our clients are based on a number of factors including cost, service and financial strength. The final results when selecting an insurance carrier are based on our client's decision.

This proposal is not an offer of coverage and does not guarantee the acceptance of any application for insurance by any carrier represented herein. Existing coverage should not be canceled until the carrier has approved the new coverage in writing.

For information on how we are paid, visit <https://www.hubinternational.com/about-us/how-we-get-paid/> or ask your HUB International producer for a copy of our *How We Get Paid* disclosure.

First Responder Assistance Program Proposal

Presented to
Johnson County (MO) Ambulance District

Presented by
MYgroup

Rachel Bradley
Account Executive
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September 18, 2025



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Who We Are



My People Partner

This is real people supporting real people. We're here to help your team and organization overcome obstacles and ensure that every person has the resources they need to thrive and succeed.

Over 35 years of uncompromising care

We were founded as an EAP in 1987 with the goal of bringing first-class care to our partners. That's why we have high standards for our clinicians' credentials and offer an annual CEAP scholarship to our corporate staff supporting our People Assistance Programs.

33+ clients with 15+ years of partnership

Our mission is to help people thrive. From first responders to students to leaders, our services are made to bring the best out of every person and organization. We're proud of our long-term client partnerships.

An 80% resolution rate

Four out of every five of our cases are resolved within the session model, incurring no additional health insurance costs for the employer or employee. We objectively connect clients to the most clinically appropriate, cost-effective resources and can coordinate care with any insurance carrier.

More than 83,000 providers worldwide

We've created an extensive global network to deliver care in over 200 countries and more than 140 languages. We also offer virtual access to clinicians through BetterHelp.

Customized, personal approach

Our people are here to support your people. Our goal is to ensure every individual gets the assistance they deserve, which is why we believe in hands-on case management for first responders when they reach out for help. We assign organizations a dedicated team such as an account manager, formal referral coordinator, and, if necessary, a critical incident response team lead.

Showing the Power of Care

We put your first responders' well-being first. That's why we use the Workplace Outcomes Suite, a tool endorsed by the Employee Assistance Professionals Association, to ensure we're making a difference by quantifying your return on investment.

ABSENTEEISM



MYgroup improved absenteeism by

43%

**Compared to the industry average of 33.5%*

LIFE SATISFACTION



MYgroup increased life satisfaction by

29%

**Compared to the industry average of 15%*

PRESENTEEISM



MYgroup reduced presenteeism by

15%

**Compared to the industry average of 17%*

WORK DISTRESS



MYgroup decreased work distress by

13%

**Compared to the industry average of 8%*

WORK ENGAGEMENT



MYgroup improved work engagement by

14%

**Compared to the industry average of 6%*

PERFORMANCE ISSUE



78%

Our formal referral process has helped 78% of participants with performance-related struggles retain employment.

We Help First Responders Thrive

We proudly partner with government agencies across the country to make sure our civil servants and first responders get the professional resources they need to succeed. Government agencies ranging from 20 people to over 70,000 trust us to help them maximize their benefits, from staff development and succession planning to morale and retention.

Our network of coaches and clinicians offers a range of effective and proactive solutions, including in-person counseling, critical incident response, and coordination of fitness for duty. We also have substance abuse professionals on staff that meet the Department of Transportation's guidelines for all modalities.

Managers have access to our management tools which include unlimited management consultations, policy development, formal referrals, substance abuse screening, coordination of fitness for duty, and critical incident response.

First Responder Assistance Program

The First Responder Assistance Program (FRAP) provides first responders with the extra support they need to improve resilience and continue working in traumatic, stressful environments.

Our provider network features clinicians who understand the unique needs of first responders. This network also expands beyond local resources, as some individuals may prefer to travel to receive care for an extra layer of privacy.

The FRAP provides confidential and professional services for first responders and eligible family members who may be experiencing personal, medical, or work-related concerns. Eligible family members get standard benefits from our FRAP and work-life services, while first responders receive extra support through long-term counseling and annual well-being checks.

MYgroup is the finest EAP company I have had the pleasure of working with. The communication between company and provider, the timeliness of documentation, and the professionalism toward client and provider are unsurpassed.

– Provider since 2012

Our Services



High-Touch Services

We're dedicated to providing quality care. That's why we always bring exceptional knowledge, service, experience, and processes to your people. It's how we've built trust and sustained long-term partnerships with organizations to help handle any first responder circumstance.

24/7/365 Clinical Care

Our toll-free number is available 24/7/365. We'll connect callers to a live, qualified clinician — not a customer service representative — to receive the assistance they need.

Personalized Case Management

Hands-on case management ensures all clients connect to timely, local services that meet our elevated access standards. This brings a more seamless experience compared to FRAP models that require organizations to find their own provider while navigating outdated networks and long wait times.

Connection to Resources

We know that short-term therapy is not always the most appropriate, cost-effective option for some issues. We ensure that our providers are familiar with local community resources as referral options. This is true to the FRAP model and can help control insurance costs.

Proactive Account Management

Account management should be proactive, not reactive. That's why our account managers check in every quarter to see that you have everything you need, all while building trust with your HR and management teams.

Multi-Media Promotion of Services

Why have a FRAP if no one uses it? We encourage first responders to use their benefits through the free, unlimited distribution of print and digital materials. Plus, we'll send monthly newsletters and facilitate online seminars to teach teams about the most prominent and current work-life topics.

Enhanced Management Tool

Each client organization gets their own primary contact for formal referrals. We'll also follow up with a survey for each manager who makes a referral. Our critical incident response is customized to meet an organization's unique needs, including coaching leadership throughout the response.

First Responder Resources

We're dedicated to putting first responders first. Through long-term counseling and annual well-being checks, our First Responder Assistance Program (FRAP) gives these workers the extra support they need to thrive in a stressful environment.

Annual Well-Being Checks for First Responders

Annual well-being checks can help expose first responders to therapy, while ensuring they get the help and support they need.

Long-term Counseling for First Responders

First responders get special benefits through a larger session model, so they can get the extra support they need to manage the stresses of personal and professional challenges.

24/7/365 Telephonic Clinical Support

Help is available 24/7/365 at our toll-free number. And to make sure we can help every caller, our team of clinicians — not customer service reps — is equipped to provide in-the-moment support in over 140 languages.

FRAP Consultation

Our confidential FRAP services are here to help first responders and eligible family members work through their personal and professional troubles. These can include emotional, family, marital, alcohol, drug, financial, and legal issues. We'll send them information, assess their circumstances, find short-term resolutions, and provide crisis intervention, if necessary, throughout the process.

Unlimited Number of Issues per Year

First responders and eligible family members may access services for an unlimited number of issues per year if the issues are not interrelated. If an employee accesses the FRAP for marital counseling in January and then experiences a death in the family in June, they can receive services again in June.

In-Person, Virtual, Telephonic, and Chat Counseling

When first responders and family members call our toll-free number, they speak with a clinician to determine the best available resource for their situation. If appropriate, they're offered a referral for an in-person, virtual, telephonic, or chat counseling session where an experienced, licensed counselor will conduct a thorough needs assessment. Each person will also get a case manager to ensure their needs are met.

Extension of Services

- **After Termination:** Clients are eligible up to 30 days after termination and 90 days after a layoff or downsizing
- **Bereavement:** Family members of a deceased first responder are eligible for up to 90 days after the death
- **Retirement:** Retirees can still take advantage of their benefits up to 90 days after their last workday

First Responder Resources

Our partnerships with BetterHelp and Togetherall offer unique modalities and services to ensure all employees and dependents have a means of accessing support that is right for them.



BetterHelp

We offer virtual counseling through our MYgroup provider network as well as BetterHelp, where employees and family members (13+) can access virtual, telephonic and chat resources via an online platform. Features include:

- Smart matching with a licensed therapist per preferences and needs
- Live weekly virtual, telephonic or chat sessions with a therapist — all within the EAP session model
- 30+ interactive support group sessions facilitated by a therapist
- Digital tools like a journal, goal tracking, and interactive worksheets

Examples of Togetherall Groups

Smaller, dedicated spaces to connect on topics important to you

- Work-life balance
- Parents and caregivers
- Military community
- Health and lifestyle tips
- First responder specific support groups



Togetherall

Employees and dependents (16+) have access to a supportive community, which is a safe, anonymous, and clinically moderated online space where individuals can connect with others, share experiences, and find support—all in a judgment-free environment. It is useful for employees no matter where they are in their mental health journey. Whether they are feeling overwhelmed, dealing with stress, or simply looking to connect, the supportive community, powered by Togetherall, is available 24/7/365. The unique nature of the supportive community has proven to be particularly helpful in engaging employees who aren't comfortable connecting 1:1 via the FRAP but do want and need support.

Features of the supportive community include:

- Confidential & Anonymous: Employees can share without fear of stigma or judgment
- Connect Through Shared Experience: Employees know they aren't alone and that there are others who understand what they're going through
- 24/7/365 Access: Support is available anytime, no appointment needed
- Safe & Clinically Moderated: Licensed mental health clinicians ensure a safe and supportive space for all

Provider Network

A Diverse, Global Network

We deliver care where and how your first responders need it. Our provider database features 83,000+ clinicians and consultants in more than 200 countries and allows users to search by language, insurance, and specialties — including practice, treatment, and demographic. To help find the right provider for every client, we'll consider the nature of the problem, the location of the person, demographic preference, languages spoken, and appointment availability.

Preferred FRAP Provider Network

We are aware of the trauma first responders experience because of the hard work they do on a daily basis. The Preferred Provider Network was developed to help build a bridge to connect our first responders with trusted local providers in an effort to help destigmatize mental health services and to encourage the utilization of their FRAP benefit. Our Preferred FRAP Providers have agreed to specifically accept and maintain open availability for our FRAP clients in their local area. All providers have experience working with trauma or specifically with first responders and military populations. The Preferred FRAP Providers have agreed to prioritize referrals from MYgroup for well-being checks and FRAP sessions.

High Standard of Clinical Credentials

Every one of our providers is qualified and experienced.

Our requirements include:

- Doctorate or master's degree in the mental health field
- Minimum of three years post-graduate clinical experience
- Full state licensure (e.g. LPC, LCSW, LMFT)
- Documented professional liability insurance
- Knowledge of available community resources for referrals
- In cases involving substance abuse, providers experienced with assessing and treating substance abuse (e.g., LCAS, SAP)
- Experience working with first responders for annual well-being checks

Timely Response & Local Access

We respond to calls quickly, so people get the help they need as soon as possible.

Our Response Standards:

- Life-Threatening Emergencies: Callers will be directed to the most appropriate level of care within one hour
- Urgent Issues: Callers are offered an appointment within 48 hours
- Routine Issues: Callers are offered an appointment within five business days for in-person and within three business days for virtual

Access Standards:

- City access standard for in-person sessions is within 25 miles
- Rural access standard for in-person sessions is within 40 miles

Management Tool

Management Consultations

Need a helping hand? We give HR, managers, and supervisors unlimited access to our trained workplace professionals for advice on working with struggling first responders. Our counselors will assist in developing action plans and coach the supervisor towards a successful outcome while reducing anxiety around confronting people.

Policy Development

Together, we can handle potential problems before they become problems. That's why we provide management consultation to help HR and management teams develop effective policies to include MYgroup in everything from workplace violence to downsizing to drug and alcohol intervention.

I tell people all the time that the only program we operate out of HR that we never have problems with or complaints about is our EAP provider. The service we receive from MYgroup is truly exceptional.

– Pam Overcash, Area Manager,
Gaston County

Formal Referral

Need help addressing a first responder's performance? Our formal referrals bring systematic feedback to HR, management, and supervisors — including providing them with treatment status, recommendations, and notices about appointment attendance. This model works on a weekly basis, or whatever works best for your organization, and we provide consultation to ensure a positive transition back to work. We'll also conduct a follow-up survey after each case to ensure client organizational needs are met.

Substance Abuse Screening

Our team keeps HR and management in the loop about compliance as well as treatment status and possible recommendations when a formal referral is made related to suspicion of substance abuse. If there is a positive drug screen, we offer additional services by Substance Abuse Professionals (SAP) at a discounted fee, all of whom meet the DOT credentialing criteria in return to duty for DOT-covered employees.

Coordination of Fitness for Duty

Safety is our top priority for every person. When a first responder's well-being is in question, we refer them to a qualified professional resource for a fitness for duty evaluation.

Critical Incident Response

Our professional staff is trained by industry leaders in critical incident response, including for major disasters. When an organization suffers a traumatic event, we bring an immediate response to help those in need with resources like phone support, messaging materials, and organizational briefings.

Work-Life Services

Balancing our personal and professional lives is no easy task. That's why our work-life services provide 24/7/365 support to help people through life's many challenges. Our toll-free number is staffed by degreed and highly trained care consultants, and our website is always kept up to date by a dedicated team.

Online Resources

Our people-friendly website features a wide assortment of articles and assessments, as well as audio and video resources that discuss emotional well-being, health and wellness, workplace issues, childcare, elder care, adoption, and education. The simple search feature makes it easy to find relevant information and tools for a range of work-life topics. We even include online courses and seminars to further inform visitors on various subjects.

Website features include:

- English and Spanish sites
- Customizable layout and content
- Content on parenting, aging, balancing life, thriving, living, working, and working internationally
- Multiple content modules with a monthly updated article
- Searchable databases and resource links for childcare providers, elder care and related services, adoption resources, attorneys, certified financial planners, pet sitting, private and public high schools and colleges, and volunteer opportunities
- 40 financial calculators
- Over 90 streaming audio files and 100 video files on a range of health topics
- Monthly live seminars, plus an archive of old sessions
- Over 8,000 regularly updated articles
- News for You that features customized tabs and is updated at least once each month
- Rotating features on module pages

- Monthly interactive polls
- Optional access to TaxSlayer
- Search and advanced search features
- A homepage featuring new articles and resources each month
- Relocation Center: An interactive program that allows users to preview communities across the United States, providing vital statistics and a comparison feature
- Over 100 ready-to-use legal forms, provided by Nolo
- Access to Mayo Clinic licensed medical and health information
- Many options available to include client-specific benefits information

Savings Center: Perks at Work

- Access to 30,000+ national and local discounts
- Community online academy: A free resource of live and on-demand classes for both adults and kids from wellness to personal development. Join the community to get healthier, smarter, support each other, and help those in need now and in the future

Legal & Financial Services

Our legal and financial services have an assortment of key features and unique capabilities to help every person, including:

- 24/7/365 live access to work-life consultants
- Telephonic access to our network of attorneys who cannot self-refer
- Confirmed referrals to in-person attorneys before being shared
- No limit to the length of financial consultation
- Next steps provided by legal services
- Industry-leading turnaround times — 6 business hours for an emergency and 12 for standard issues

Legal Services

We're here to ease any legal concerns that may come up in life. Our nationwide network of attorneys is standing by to help first responders and their family members with their troubles. Callers can receive consultation for any legal issue except those involving taxes, business issues or disputes, and actions between a first responder / dependent and either the employer or the FRAP. The legal consultant will conduct the intake, confirm the appropriateness and availability of the attorney, and follow up to ensure satisfaction and resolution. Each of these consultants holds at least a bachelor's degree in a related field and possesses two to three years of related experience as a law clerk, paralegal, or legal assistant.

Two types of legal services we offer are:

1. **Advice** — Those who don't want or need to retain a lawyer can resolve their issues through a free telephonic service.
2. **Local Referral** — Those who have an immediate need for in-person legal consultation can be referred to a local lawyer with the right expertise for their issue. These local lawyers provide a free 30-minute consultation and, in most instances, agree to discount their hourly fees by 25% if additional assistance is required.

Financial Services

When life happens, we're by your team's side. Our financial services can help people navigate home ownership, college funds, retirement planning, and even bankruptcy with telephonic service available Monday through Friday and pre-scheduled appointments on Saturdays. These counselors put your people first, which means they only make referrals to non-profit services and don't sell or endorse any specific products. Callers can also schedule a detailed consultation (usually around 60 minutes) regarding their pressing financial issues. After the appointment, we'll follow up with a summary of goals and steps, along with any additional resources, to make sure they have all the tools they need to succeed.

Identity Theft Recovery

We help first responders get their lives back in their hands with unlimited, toll-free identity theft consultations with a financial professional over-the-phone. After calling, they'll receive support for avoiding, responding to, and correcting the issue.

Training & Development

Online Seminars

Our website features online seminars for people to learn even more about personal and professional topics.

Topics include:

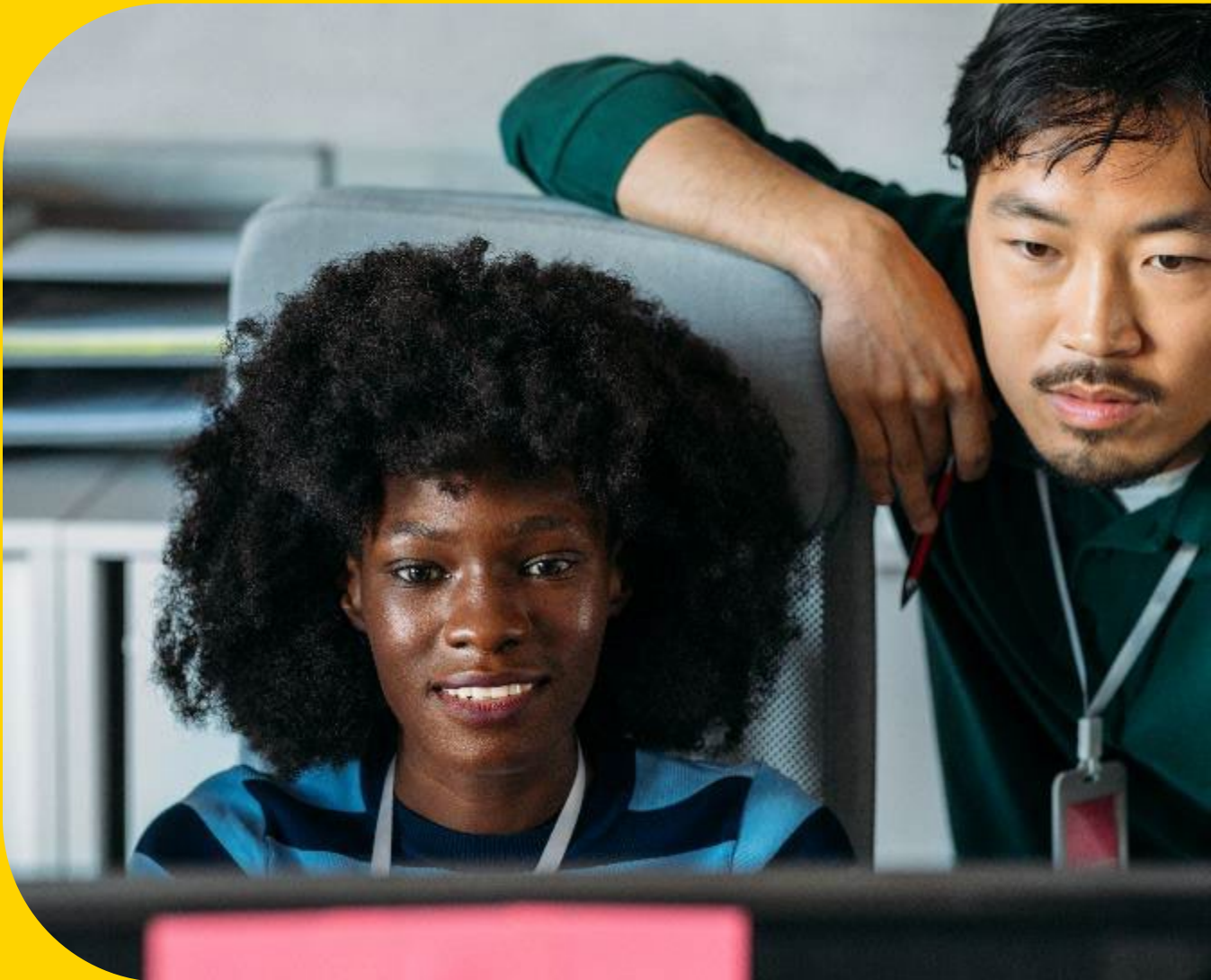
- Positive Impact: Become the Influence
- Making a Change
- Pause. Breathe. Resume.
- Staying Safe, Alert, and Resilient in Crisis
- Tackling Loneliness
- Effective Communication During a Crisis
- Open Communication: Powerful Ways to Create It
- Self-Care: Better Care for Yourself
- Recognizing a Troubled Employee
- Switch to Being More Present

2025 Monthly Online Seminars

We also host and archive monthly live seminars to inform people about the most prevalent topics.

MONTH	THEME	ONLINE SEMINAR	
January	Shine Your Light	Shine Your Light: Finding Your Inner Glow	Identify your positive traits and learn how to highlight them in everyday life, resulting in a more genuine and confident self-presentation.
February	One Step Closer	Stride Forward	Learn to confidently achieve goals, including setting attainable objectives, initiating change, and breaking down goals into manageable milestones.
March	Body to Brain	Harmony in Motion	Learn how physical activity is a key tool for mental health, sharing strategies to incorporate exercise into daily life for balance and harmony.
April	Organization	Clutter to Clarity: Organizational Skills for Better Living	Explore how mastering organizational skills can transform your daily life by boosting efficiency, reducing stress, and creating more mental space
May	Unanswered Anxiety	Anxiety Unmasked	Explore the nuances of anxiety, teaching participants to identify their triggers for more effective management and calmer navigation through life's uncertainties.
June	Healthy Aging	Thriving at Any Age: A Guide to Healthy Aging	Learn practical ways to integrate physical activity, nutrition, sleep, and regular doctor check-ups into your daily routine for improved well-being as you age.
July	Resilience and Adaptability	The Power of Resilience	Build mental and emotional resilience in a dynamic world. Learn practical strategies for enhancing wellbeing and confidently navigating change.
August	Community and Social Connections	Connectedness: Cultivating Meaningful Social Connections	Explore the impact of strong social ties, community engagement, and volunteering on wellbeing. Learn how to deepen connections for a more fulfilling life.
September	Social Media – Digital Health	Navigating Social Media for Mental Wellness	Explore the dual impact of social media on mental health. Learn to leverage its benefits and mitigate drawbacks through a digital health lens.
October	Enlightened Workplace- Be Yourself	Authenticity at Work	Handle health challenges, prevent burnout, support diverse needs from neurodivergence to chronic conditions. Create a healthier, authentic workplace.
November	Sleep	Sweet Dreams: Strategy for Better Sleep and Better Health	Learn practical strategies to improve your sleep patterns and sleep quality; understand how pre-sleep technology use affects your rest.
December	Proactive Well-being	Taking Charge	Proactively boost your health and mental wellbeing. Establish healthy habits early, prevent crises, and take control of your wellness journey.

How We Work Together



Account Management

Implementation

Our implementation process can be customized to meet your organization's unique circumstances and includes:

1. Completing an FRAP client profile
2. Signing the FRAP agreement
3. Distributing promotional materials

Once the profile is completed and the agreement is signed, you'll receive an implementation timeline so you can promote the new program. This timeline comes in an informational packet from your account manager and will be sent both digitally and physically alongside your promotional materials. You'll also receive instructions on how to access digital promotion assets from our website.

Account Manager

Your account manager will be your primary contact for the FRAP. This expert will help answer questions, send monthly pieces of information, and coordinate on-site events for your team. They'll also check in with you when you receive your quarterly utilization report and discuss how you can maximize your benefits.

Utilization Reports

Need to see if first responders are using their benefits? Utilization reports help organizations understand how their people are using their FRAP resources. Our software is updated regularly to provide the most comprehensive information without breaching confidentiality. Utilization reports are sent on a quarterly basis or as requested.

Formal Referral Coordinator

We're not like other FRAPs. We provide each organization with a formal referral coordinator who provides unlimited management consultations, coaches managers through the formal referral process, and provides feedback from start to finish. This is crucial because formal referrals can bring a huge return on investment by helping organizations keep their best people.

Trauma Team

No one can predict when a crisis will strike. That's why our clinicians are available 24/7/365 and trained in critical incident response. They provide immediate help by phone, teach you how to lead your first responders during a response, and facilitate on-site support if needed. We have an extensive network of providers trained in PTSD as well as experience working with first responders.



Promotion of Services

We want everyone to feel comfortable and confident when using their FRAP benefits. That's why we help educate teams on our confidential services through technology platforms as well as print and digital materials.

Promotional Materials for First Responders

These promotional materials are sent during implementation and upon request.

- FRAP poster
- Access Your FRAP flyer
- Digital benefits guide
- Online seminar schedule

Our monthly communications include:

- Employee newsletter
- Online seminar flyer

These resources are available on our website and app:

- FRAP appointment requests
- Well-being videos
- Savings center
- Legal services
- Financial services

Our on-site services include:

- First responder orientation
- Health fairs

Promotional Materials for Managers

Our managerial resources include:

- Supervisor newsletter
- Supervisor orientation
- Formal referral bundle
- Critical incident quick guide

Our virtual or on-site services include:

- Supervisor training

Website: mygroup.com

Our site is a library of helpful information linking first responders and managers to the resources they need to help them thrive.

App: [MYgroup](#)

Our app provides first responders and managers with the convenient way to access resources and promotional materials. Available on the App Store and Google Play.

Optional Services

People Assistance Programs

- Employee Assistance Program
- Student Assistance Program
- Member Assistance Program
- Healthcare Assistance Program

FRAP Enhancements

- Global FRAP
- Computerized Cognitive Behavioral Therapy (cCBT)

Work-Life Enhancements

- Consultation & Referral
- Wellness Coaching
- Tobacco Free Program

First Responder & Manager Training

- Core Training
- Compliance Training
- Manager Training
- Team Development

Leadership Development

- Foundational Leadership
- Leading through Trust

Leadership Assessments & Coaching

- Psychometric Assessments
- MY360 Assessments
- Executive Coaching

Organizational Health & Engagement

- Organizational Health Assessment
- Employee Pulse

Organizational Effectiveness

- Strategic Leadership Review & Selection
- Succession
- Board Relations

Investment

The proposed rate is based on the first responder count listed below. We offer different session models for in-person, virtual, telephonic, or chat counseling.

- The rate is guaranteed for one year.
- The agreement is evergreen with an annual rate adjustment at renewal if applicable and with notice given.
- You may opt for monthly, quarterly, or annual billing.
- The quoted rate is for first responders in the United States.
- This proposal must be accepted within 90 days to honor the quoted pricing.

FRAP PRICING: SESSIONS (NO WELL-BEING CHECKS)/ Up to six (6) sessions for family members

Session model	Up to fifteen (15) sessions	Up to twenty (20) sessions
First responder count	65	65
Annual flat rate	\$4,250.00	\$4,800.00

FRAP PRICING: SESSIONS WITH WELL-BEING CHECKS/ Up to six (6) sessions for family members

Session model	Up to fifteen (15) sessions + 1 well-being check	Up to twenty (20) sessions + 1 well-being check
First responder count	65	65
Annual flat rate	\$12,004.20	\$12,714.00

Investment

The proposed rate is based on the first responder count listed below. We offer different session models for in-person, virtual, telephonic, or chat counseling.

- The rate is guaranteed for one year.
- The agreement is evergreen with an annual rate adjustment at renewal if applicable and with notice given.
- You may opt for monthly, quarterly, or annual billing.
- The quoted rate is for first responders in the United States.
- This proposal must be accepted within 90 days to honor the quoted pricing.

The rate includes the scope of services detailed in this proposal except for the optional services. The scope of services includes:

- Unlimited number of issues per year
- In-person, virtual, telephonic, or chat counseling
- Access to virtual, telephonic, and chat resources via BetterHelp's online platform, 30+ interactive support group sessions, and digital tools like a journal, goal tracking, and interactive worksheets
- Peer support through Togetherall's online supportive communities
- One well-being check per first responder per year if this option is chosen.
- Unlimited management consultations, formal referrals, policy development, and substance abuse screening
- Referral to a fitness for duty examiner. There is an additional fee for the examiner, which will be paid directly by the organization to the examiner
- Unlimited telephonic support for management is included in the event of a critical incident. Up to three consecutive hours of on-site critical incident response is included per calendar year. Additional hours are available at a preferred rate. There is an additional fee for multiple clinicians and bilingual clinicians
- A limited number of first responder orientations and supervisor training are provided at implementation, within the first 90 days, at no additional charge. Unlimited access is available at mygroup.com
- Health fair participation is subject to availability. If we are unable to attend, we will ship materials at no cost
- Unlimited promotional materials, at no additional charge, for printing and shipping. Promotional materials are sent to the primary contact who is responsible for distribution to first responders
- Access to work-life, legal, and financial services plus identity theft recovery
- Online seminars available at mygroup.com

To enhance the work-life services to include Consultation & Referral, add \$0.21 per first responder, per month to the rate quoted above.