

Jeannie Klein

From: Kittle, Barbara <Barbara.Kittle@hubinternational.com>
Sent: Wednesday, November 4, 2020 9:13 AM
To: Jeannie Klein; Tammy Garber
Cc: Price, Chrystal
Subject: City of Diamondhead BCBS 2021 Renewal
Attachments: Morgan White.pdf; City of Diamondhead 1.1.21 Renewal.pdf; Pandemic Support Planholder Flyer - Final.pdf; Diamondhead BCBS Renewal.pdf

Good morning Jeannie and Tammy,

We have received the groups **BCBS** renewal. Please see the attached document and the chart below. The group is received a an overall .84% increase.

Premium	Current	Renewal	Premium Change
Employee 20	\$594.48	\$597.84	\$3.36
Employee + Spouse 0	\$1,368.18	\$1,393.95	\$25.77
Employee + Child(ren) 1	\$911.63	\$951.58	\$39.95
Family 0	\$1,729.78	\$1,796.75	\$66.97
Total Monthly Premium	\$12,801.23	\$12,908.38	\$107.15
Total Annual Premium	\$153,614.76	\$154,900.56	\$1,285.80
Increase %		0.84%	

Also attached is the Guardian renewal that has already been sent and the Morgan White renewal.

If the group would like to accept the offer "As Is" please respond to this email by 11/18/2020. However if the group would like to market please respond to this email by 11/11/2020.

As always we hope you know how much we appreciate your partnership with HUB. If there any other lines of coverage the group would like more information on please feel free to contact us.

Please be sure to "respond all" to this email with any questions or decisions.

Thank you
Bobbi



AmFirst Insurance Company

September 23, 2019

City Of Diamondhead
Attn: Jeannie Klein
5000 Diamondhead Circle
Diamondhead, MS 39525

RE: AmFirst Premium Saver Renewal # B13-501

We welcome this opportunity to acknowledge and thank you for your 12-month contract with AmFirst Insurance Company. This renewal letter should be kept with your contract documents and serves as an amendment to your AmFirst contract.

Your contract renewal period is 1/01/2020 through 12/31/2020.

	CURRENT RATES	RENEWAL RATES
Participant:	\$ 62.92	\$ 62.92
Plus Spouse:	\$ 137.45	\$ 137.45
Plus Child(ren):	\$ 120.78	\$ 120.78
Family:	\$ 194.45	\$ 194.45

If due to the effects of the Affordable Care Act you find it necessary to switch to a different major medical plan, please ask your agent to contact us. We will be glad to design a new Premium Saver plan that will fit your plan and:

- Save Premium
- Maintain Benefits
- Comply with ACA

Current Benefits

Benefit	\$4,000
Deductible	\$1,000
Co-insurance	20 % to \$2,000

The above rates and benefits are valid with the major medical carrier and plan design listed on the employer application. Any changes to the major medical carrier or plan design render this renewal invalid.

To renew your contract for one year, please sign below and return to us by 12/15/2019. If we do not receive a confirmation or declination, the renewal rates and benefits will automatically be updated on your renewal date.

Signature /Title

Date

Your continued confidence in AmFirst Insurance Company is appreciated. We are proud of our association with you and look forward to a long and mutually successful relationship in the future.

Sincerely,

David R. White
President, CEO

cc: DIANE MOORE

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

BASIC LIFE PLAN RATES					
Coverage	Volume	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
BASIC LIFE	\$336,750	\$0.490/\$1000	\$1,980	\$0.560/\$1000	\$2,263

This plan is currently offered for Insurance Class 1

AD&D PLAN RATES					
Coverage	Volume	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
AD&D	\$336,750	\$0.025/\$1000	\$101	\$0.025/\$1000	\$101

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

VOLUNTARY DENTAL PLAN RATES - PPO W1					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	8	\$36.87	\$3,540	\$36.87	\$3,540
EE & SP	2	\$67.70	\$1,625	\$67.70	\$1,625
EE & CH	0	\$79.39	\$0	\$79.39	\$0
FAMILY	1	\$110.21	\$1,323	\$110.21	\$1,323
TOTAL	11		\$6,487		\$6,487

This plan is currently offered for Insurance Class 1

VOLUNTARY VISION PLAN RATES - DAVIS 212					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	7	\$10.54	\$885	\$10.54	\$885
EE & SP	1	\$17.75	\$213	\$17.75	\$213
EE & CH	0	\$18.09	\$0	\$18.09	\$0
FAMILY	1	\$28.62	\$343	\$28.62	\$343
TOTAL	9		\$1,442		\$1,442

Jeannie Klein

From: Kittle, Barbara <Barbara.Kittle@hubinternational.com>
Sent: Tuesday, November 3, 2020 10:34 AM
To: Tammy Garber; Jeannie Klein
Cc: Kittle, Barbara
Subject: Teladoc 1/1/2020 Renewal

Importance: High

Good morning Tammy and Jeannie,

Since COVID-19 hit the US, there has been a massive need for telemedicine, more so than ever before. With this influx of usage, Teladoc firms are hiring more and more Doctors and Staff to help accommodate the added need for services. As we move forward, into 2021, we wanted to make you aware that effective 1/1/2021 your Teladoc premium will be increasing to \$3.55 per employee per month. We are seeing this increase due to the dramatic increase in utilization of this program throughout the 2020 year.

Current PEPM: \$3.40

Renewal PEPM: \$3.55

Increase: 4%

We are asking that we receive confirmation of your intent to either accept the renewal at this rate or terminate the policy no later than 11/20/2020.

If you have any questions, please do not hesitate to reach out and let us know. We will be following up in the next few days to further discuss the renewal and answer any questions you may have.

Thank you,

*** Amid ongoing concerns about COVID-19, the health and well-being of our employees, clients and communities are our top priorities. HUB GUS employees are working remotely and are available by email and phone.

Please use the following link to access many resources that may be of help to your business and/or family: Coronavirus Resource Center. The site is updated daily so please check back frequently. ***

Click here to access our
Coronavirus Resource Center.



Advocacy. Tailored Insurance Solutions. Peace of Mind.