

RENEWAL REPORT

Service Commitment and
Plan Analysis

Wellspring Insurance Agency,
a division of HUB International Texas, Inc

City of Glen Rose



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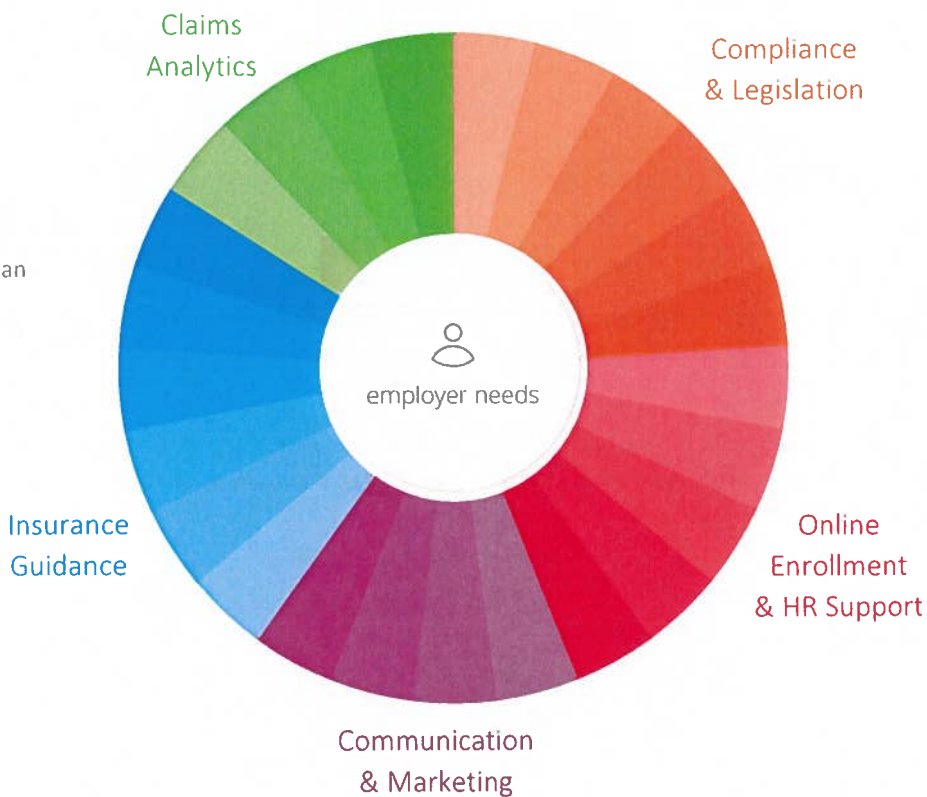
Next Steps

How We Get Paid

EXCEEDING EXPECTATIONS: Employee Benefits Solutions

From compliance to communication, let us provide a full spectrum of solutions for you and your company. We understand the challenges today's employers face, and we know you're asked to take on more than ever before. Expect more from a broker—expect our full spectrum of solutions.

- ACA & DOL Compliance
- 6055/6056 Reporting
- 1094/1095 Filing
- HR Assistance
- Employee Benefits Statements
- Employee Handbook
- Vacation Tracking
- Online Enrollment
- Onboarding/Offboarding Assistance Plan
- Design Decision Support
- Employee Portal/HR Intranet
- Health & Wellness Information
- Healthy Lifestyles/Fitness Programs
- Employee Newsletters & Videos
- Employee Communications
- Quote Plans
- Claims & Billing Assistance
- Negotiate Renewal
- Plan Comparison
- Coverage & Policy Expertise
- Application Submission
- Plan Design & Selection Support
- Medical & Prescription Analytics
- Plan Disruption Analysis
- Employee Retention Strategies



Typical Services



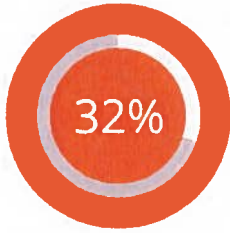
From Brokers

Break away from the mold of the traditional broker. The average broker meets your basic needs when it comes to claims, plans and renewal negotiation. What about open enrollment? New legislation? Department of Labor (DOL) compliance?



From Technology Companies

New tech giants can be focused on curing the pains of HR, such as benefits administration and small compliance issues, but lack the personal touch and insurance expertise that an independent broker like us provides.



32 percent of business plans audited by the DOL received fines of over \$10,000.

No need to worry—you can rest easy with our regular compliance newsletters, articles, action plans and support to keep you up to date and in the know.

89 percent of employees expect decision-making tools during open enrollment.

Our decision support tools match your industry, region and company size from a plan design perspective. We'll provide medical and prescription analytics, employee retention plans and open enrollment assistance specified to your business needs and goals.



54 percent of employees say selecting a health plan is more complicated than solving a Rubik's Cube.

Take the guesswork out of plan selection and simplify your day-to-day operations with our streamlined online enrollment, vacation tracking and more on a customized intranet site.

Only 34 percent of employees were aware of wellness plans offered by their employer. An inactive employee can cost you up to \$1,500 extra in health costs per year.

Communication is the most important part of any relationship. Let us help you engage and educate your employees by providing health and wellness plans, benefits guides, and numerous safety and awareness materials.



We're your trusted source.

Get all these services, plus the guidance to navigate the complexities of insurance, from a partner you can trust.

Wellspring Insurance Agency, Inc
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<http://wellspringagency.com/>



Market Overview

Every year, we educate ourselves on the newest technology, plan design trends and employee resources to ensure that you have the best options that align with your strategic benefit plan needs.

The employee benefits market today looks different than in years past, largely due to the effects of the coronavirus (COVID-19) pandemic. In previous years, employers had been primarily concerned with mitigating rising health care costs, improving attraction and retention, and meeting compliance obligations. While compliance concerns and high health care costs remain a trending concern year-in and year-out for employers, the COVID-19 pandemic has brought other workplace trends to center stage.

- **Remote work**—Before the COVID-19 pandemic, the merits and pitfalls of working remotely were often debated. As states went into lockdown to help stop the spread of the coronavirus, many workforces were forced to go online and quickly adapt to a remote-only work environment. Employers across the country are dealing with a variety of concerns related to remote work, including, but not limited to the following:
 - Leading, managing and engaging remote teams
 - Recruiting, hiring, onboarding and terminating remote employees
 - Dealing with an influx of work-from-home requests, even as the office reopens
- **Telehealth**—Telemedicine has been gaining traction in recent years, but due to the constraints of the pandemic, demand for telehealth services has significantly increased. Virtual health care has been around for decades, but we are only now seeing its true potential in the fight against COVID-19, including reducing emergency room visits, conserving health care resources and avoiding the spread of COVID-19. As telehealth services become more widely used, insurance companies are acting to cover more of these expenses. While the pandemic has directly resulted in the recent uptick in telehealth utilization, increased insurance support and platform convenience will continue to resonate with employees, resulting in an increased demand and utilization of telehealth visits.
- **Post-pandemic health care costs**—Mitigating health care costs is always a top-of-mind concern for employers, but many employers are concerned about the post-pandemic rise in costs heading into next year. While the effects that pandemic-related claims will have on overall health care costs and premiums for the next plan year remain to be seen, the market is bracing itself for prices rising with some volatility compared to the steady rise seen in years past.



City of Glen Rose

Medical Plan Analysis

| Effective Date: 10/1/2022 | Current | 8 CBS Renewal | 8 CBS Altometers |
|---|--|--|--|
| Plan Nickname | Blue Cross Blue Shield of Texas Blue Advantage Silver HMO 806 (1849AD1) | Blue Cross Blue Shield of Texas Blue Advantage Bronze HMO 806 (1849AD1) | Blue Cross Blue Shield of Texas Blue Advantage Silver HMO 803 (1849AD1) 336921X072983 |
| Carrier | Blue Cross Blue Shield of Texas | Blue Cross Blue Shield of Texas | Blue Cross Blue Shield of Texas |
| Plan Name | Blue Advantage Silver HMO 806 | Blue Advantage Bronze HMO 806 | Blue Advantage Silver HMO 803 |
| Plan Type | HMO / HDHP / HSA Fully Insured | HMO / HDHP / HSA Fully Insured | HMO Fully Insured |
| Funding Type | Fully Insured | Fully Insured | Fully Insured |
| Network | BLUE ADVANTAGE HMO (BAV) | BLUE ADVANTAGE HMO (BAV) | BLUE ADVANTAGE HMO (BAV) |
| Metallic Level | Bronze | Bronze | Silver |
| Rebates Required | Yes | Yes | Yes |
| In Network | Yes | Yes | Yes |
| Deductible: Single | \$6,900 | \$6,900 | \$6,000 |
| Deductible: Family | \$13,800 | \$13,800 | \$12,000 |
| Deductible Type | Embedded | Embedded | Embedded |
| Co-insurance | 100% | 100% | 80% |
| Out-of-Pocket Limit: Single | \$6,900 | \$6,900 | \$7,900 |
| Out-of-Pocket Limit: Family | \$13,800 | \$13,800 | \$15,800 |
| Inpatient Facility | 100% after deductible | 100% after deductible | \$250 plus 80% after deductible |
| Outpatient Surgery | 100% after deductible | 100% after deductible | \$200 plus 80% after deductible |
| Copays | | | |
| PCP | \$50 | \$50 | \$40 |
| Specialist | \$80 | \$80 | \$70 |
| Urgent Care | \$100 | \$100 | \$100 |
| ER | \$650 after deductible | \$650 after deductible | \$750 plus 80% after deductible |
| Other Services: | | | |
| Diagnostic X-Ray & Lab | 100% after deductible / Not Covered | 100% after deductible / Not Covered | 80% after deductible / Not Covered |
| MRI & CT Scan | 100% after deductible | 100% after deductible | 80% after deductible |
| Telemedicine | Covered | Covered | Covered |
| Prescription Drugs: | | | |
| Individual Prescription Deductible | Included in Medical | Included in Medical | \$0 |
| Family Prescription Deductible | Included in Medical | Included in Medical | \$0 |
| Preferred Generic Rx | 100% after deductible | 100% after deductible | 100% / Tier-2: \$10 per script |
| Non-Preferred Generic Rx | 100% after deductible | 100% after deductible | \$10 per script / Tier-2: \$20 per script |
| Preferred Brand Rx | 100% after deductible | 100% after deductible | \$50 per script / Tier-2: \$70 per script |
| Non-Preferred Brand Rx | 100% after deductible | 100% after deductible | \$100 per script / Tier-2: \$120 per script |
| Preferred Specialty Rx | 100% after deductible | 100% after deductible | \$150 per script |
| Out of Network: | | | |
| Deductible: Single | Not Covered | Not Covered | Not Covered |
| Deductible: Family | Not Covered | Not Covered | Not Covered |
| Co-insurance | Not Applicable | Not Applicable | Not Applicable |
| Out-of-Pocket Limit: Single | Not Covered | Not Covered | Not Covered |
| Out-of-Pocket Limit: Family | Not Covered | Not Covered | Not Covered |
| Inpatient Facility | Not Covered | Not Covered | Not Covered |
| Outpatient Surgery | Not Covered | Not Covered | Not Covered |
| Enrollment | | | |
| Employee Only | 12 | 12 | 0 |
| Employee + Spouse | 5 | 5 | 0 |
| Employee + Child(ren) | 0 | 0 | 0 |
| Family | 1 | 1 | 0 |
| Monthly Premiums: | | | |
| Employee Only | \$391.41 | \$423.28 | \$491.53 |
| Employee + Spouse | \$782.82 | \$846.56 | \$983.06 |
| Employee + Child(ren) | \$1,174.23 | \$1,269.84 | \$1,474.59 |
| Family | \$1,785.25 | \$1,984.00 | \$2,503.00 |
| Monthly Premium Per Plan | \$1,785.25 | \$1,984.00 | \$2,503.00 |
| Change From Current (\$) | *** | *** | *** |
| Change From Current (%) | *** | *** | *** |
| Monthly Premium Per Option | \$9,785.25 | \$10,882.00 | \$12,288.25 |
| Change From Current (\$) | *** | \$796.75 | \$2,503.00 |
| Change From Current (%) | *** | 8.14% | 25.88% |
| Annual Premium Per Plan | \$117,423.00 | \$128,984.00 | \$147,459.00 |
| Change From Current (\$) | *** | \$9,561.00 | \$30,036.00 |
| Change From Current (%) | *** | 8.14% | 25.88% |
| Annual Premium Per Option | \$117,423.00 | \$128,984.00 | \$147,459.00 |
| Change From Current (\$) | *** | \$9,561.00 | \$30,036.00 |
| Change From Current (%) | *** | 8.14% | 25.88% |
| Annual Premium Per Plan | \$117,423.00 | \$128,984.00 | \$147,459.00 |
| Change From Current (\$) | *** | \$9,561.00 | \$30,036.00 |
| Change From Current (%) | *** | 8.14% | 25.88% |



Effective Date: 10/1/2022

City of Glen Rose
Medical Plan Analysis

United Healthcare

Scott & White of Texas

| Carrier | EMI Health | EMI Health | EMI Health | UnitedHealthcare | UnitedHealthcare | UnitedHealthcare | Scott & White of Texas | Scott & White of Texas |
|------------------------------------|---|---|--|---|---|--------------------------------------|---|------------------------|
| Carrier | EMI Health | EMI Health | EMI Health | UnitedHealthcare | UnitedHealthcare | UnitedHealthcare | Scott & White of Texas | Scott & White of Texas |
| Plan Name | T 6500 QHDHP (6500 Ded:7000 OOP:\$0/0.20%) Med Only | T 5000 (5000 Ded:6800 OOP:\$35/70.20%) Med Only | NexusACO R Titled HSA w/Maximal - HSA - \$4,825 - EDOU (CEOU:K39T) | Navigate HSA w/Maximal - HSA - \$7,000 - COBS (COBS:EB31) | Navigate Premier - \$3,500 - CEGO (CEGO:K35X) | Bronze PPO HSA \$900 - \$725/0/10005 | Silver PPO 70-4000 - \$725/0/100014 | |
| Plan Type | All Funded | All Funded | Fully Insured | HMO / HDHP | HMO | PPO / HDHP | Fully Insured | |
| Funding Type | All Funded | All Funded | NEXUSACO R | NAVIGATE HMO / NAVIGATE PLUS | NAVIGATE HMO / NAVIGATE PLUS | BSW PLUS PPO | BSW PLUS PPO | |
| Network | - | - | Yes | Yes | Yes | Expanded Bronze | Silver | |
| Metabolic Level | - | - | Yes | Yes | Yes | No | No | |
| Rebates Required | - | - | - | - | - | - | - | |
| In Network | \$6,500 | \$5,000 | \$4,825 | \$7,000 | \$3,500 | \$4,900 | \$4,000 | |
| Deductible: Single | - | - | \$13,650 | Embedded | Embedded | Embedded | Embedded | |
| Deductible: Family | - | - | 100% / Tier-2: 80% | 100% | 80% | 100% | 70% | |
| Deductible Type | - | - | \$6,850 | \$7,000 | \$8,500 | \$6,900 | \$8,150 | |
| Co-insurance | - | - | \$13,700 | \$14,000 | \$17,000 | \$13,800 | \$16,300 | |
| Out-of-Pocket Limit: Single | - | - | 100% after deductible / Tier-2: 80% | 100% after deductible | 80% after deductible | 100% after deductible | 70% after deductible | |
| Out-of-Pocket Limit: Family | - | - | 100% after deductible / Tier-2: 80% | 100% after deductible | 80% after deductible | 100% after deductible | 70% after deductible | |
| Inpatient Facility | - | - | 100% after deductible / Tier-2: 80% | 100% after deductible | 80% after deductible | 100% after deductible | 70% after deductible | |
| Outpatient Surgery | - | - | 100% after deductible / Tier-2: 80% | 100% after deductible | 80% after deductible | 100% after deductible | 70% after deductible | |
| Copays | | | | | | | | |
| PCP | \$0 | \$35 | - | 100% after deductible | \$15 | 100% after deductible | \$35 | |
| Specialist | 0 | 70 | - | 100% after deductible | \$50 / Tier-2: \$100 | 100% after deductible | \$80 | |
| Urgent Care | - | - | - | 100% after deductible | \$25 | 100% after deductible | \$80 | |
| EP | - | - | - | 100% after deductible | \$300 plus 80% after deductible | 100% after deductible | \$750 after deductible | |
| Other services | | | | | | | | |
| Diagnostic X-Ray & Lab | - | - | 100% after deductible / Not Covered | 100% after deductible / Not Covered | 80% after deductible / Not Covered | 100% after deductible / Not Covered | 70% after deductible / 50% after deductible | |
| MRI & CT Scan | - | - | 100% after deductible | 100% after deductible | 80% after deductible | 100% after deductible | 70% after deductible | |
| Telemedicine | - | - | Covered | Covered | Covered | Not Covered | Not Covered | |
| Prescription Drugs | | | | | | | | |
| Individual Prescription Deductible | - | - | Included in Medical | Included in Medical | Included in Medical | Included in Medical | \$0 | |
| Family Prescription Deductible | - | - | Included in Medical | Included in Medical | Included in Medical | Included in Medical | \$0 | |
| Preferred Generic Rx | - | - | \$10 per script after deductible | 100% after deductible | \$10 per script | 100% after deductible | \$15 per script | |
| Non-Preferred Generic Rx | - | - | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | |
| Preferred Brand Rx | - | - | \$40 per script after deductible | 100% after deductible | \$40 per script | 100% after deductible | \$55 per script | |
| Non-Preferred Brand Rx | - | - | \$125 per script after deductible | 100% after deductible | \$125 per script | 100% after deductible | \$150 per script | |
| Preferred Specialty Rx | - | - | \$300 per script after deductible | 100% after deductible | \$300 per script | 100% after deductible | \$500 per script | |
| Out of Network | | | | | | | | |
| Deductible: Single | - | - | Not Covered | Not Covered | Not Covered | Not Covered | \$8,000 | |
| Deductible: Family | - | - | Not Covered | Not Covered | Not Covered | Not Covered | \$16,000 | |
| Co-insurance | - | - | Not Applicable | Not Applicable | Not Applicable | Not Applicable | 50% | |
| Out-of-Pocket Limit: Single | - | - | Not Covered | Not Covered | Not Covered | Not Covered | \$24,450 | |
| Out-of-Pocket Limit: Family | - | - | Not Covered | Not Covered | Not Covered | Not Covered | \$48,900 | |
| Inpatient Facility | - | - | Not Covered | Not Covered | Not Covered | Not Covered | 50% after deductible | |
| Outpatient Surgery | - | - | Not Covered | Not Covered | Not Covered | Not Covered | 50% after deductible | |
| Enrollment | | | | | | | | |
| Employee Only | 12 | 0 | 12 | 0 | 0 | 12 | 0 | |
| Employee + Spouse | 5 | 0 | 5 | 0 | 0 | 5 | 0 | |
| Employee + Child(ren) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Family | 1 | 0 | 1 | 0 | 0 | 1 | 0 | |
| Monthly Premiums | | | | | | | | |
| Employee Only | \$362.32 | \$489.00 | \$643.31 | \$655.69 | \$736.62 | \$469.51 | \$546.50 | |
| Employee + Spouse | \$760.89 | \$1,026.90 | \$1,311.38 | \$1,286.62 | \$1,473.24 | \$939.03 | \$1,097.01 | |
| Employee + Child(ren) | \$688.42 | \$929.11 | \$1,286.62 | \$1,311.38 | \$1,473.24 | \$939.03 | \$1,097.01 | |
| Family | \$1,159.46 | \$1,564.82 | \$1,929.93 | \$1,962.07 | \$2,209.86 | \$1,408.54 | \$1,645.51 | |
| Monthly Premium Per Plan | \$9,311.75 | \$0.00 | \$16,082.75 | \$0.00 | \$0.00 | \$11,737.81 | \$0.00 | |
| Change From Current (%) | -4.84% | -4.84% | 64.36% | 64.36% | 64.36% | 19.95% | 64.36% | |
| Monthly Premium Per Option | \$9,311.75 | \$9,311.75 | \$16,082.75 | \$16,082.75 | \$16,082.75 | \$11,737.81 | \$11,737.81 | |
| Change From Current (%) | -4.84% | -4.84% | 64.36% | 64.36% | 64.36% | 19.95% | 19.95% | |
| Annual Premium Per Plan | \$111,741.00 | \$0.00 | \$192,993.00 | \$0.00 | \$0.00 | \$140,853.72 | \$0.00 | |
| Change From Current (%) | -4.84% | -4.84% | 64.36% | 64.36% | 64.36% | 19.95% | 19.95% | |
| Annual Premium Per Option | \$111,741.00 | \$111,741.00 | \$192,993.00 | \$192,993.00 | \$192,993.00 | \$140,853.72 | \$140,853.72 | |
| Change From Current (%) | -4.84% | -4.84% | 64.36% | 64.36% | 64.36% | 19.95% | 19.95% | |

City of Glen Rose - 2022-2023 PLAN YEAR



Dental Plan Analysis

| Benefits | Current | Renewal | Market 1 | Market 2 | Market 3 | Market 4 | Market 5 | Market 6 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Mutual of Omaha | Mutual of Omaha | Principal | SunLife | EMI Health | Dental Select | Guardian | MetLife | |
| Annual Deductible (single/family) | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 |
| Preventive Care | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Basic Services | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| Major Services | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Endodontics / Periodontics | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Orthodontics | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Annual Max Per Member | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Child Orthodontics | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Orthodontics Lifetime Max | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Out of Network Benefits | 90th % | 90th % | 90th % | 90th % | 90th % | 90th % | 90th % | 90th % |
| Waiting Period | None | None | None | None | None | None | None | None |
| CarryOver Benefits | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rate Guarantee | 12 Months | 12 Months | 12 months | 12 Months | 12 Months | 12 Months | 12 Months | 12 Months |
| EMPLOYEE COUNTS: | | | | | | | | |
| Employee Only | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Employee & Spouse | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Employee & Child(ren) | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Employee & Family | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| TOTAL EMPLOYEE COUNT | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| BILLED PREMIUM: | | | | | | | | |
| Employee Only | \$24.97 | \$25.72 | \$24.79 | \$28.03 | \$26.60 | \$24.31 | \$24.62 | \$29.35 |
| Employee & Spouse | \$56.11 | \$57.79 | \$55.71 | \$62.98 | \$55.50 | \$54.62 | \$49.98 | \$60.20 |
| Employee & Child(ren) | \$69.81 | \$71.90 | \$69.32 | \$78.36 | \$59.60 | \$67.96 | \$71.33 | \$69.91 |
| Employee & Family | \$98.01 | \$100.95 | \$97.32 | \$110.01 | \$93.00 | \$95.41 | \$103.87 | \$108.29 |
| Total Monthly Premium | \$603.85 | \$621.95 | \$599.57 | \$677.80 | \$578.10 | \$587.84 | \$598.82 | \$654.40 |
| Total Annual Premium | \$7,246.20 | \$7,463.40 | \$7,194.84 | \$8,133.60 | \$6,937.20 | \$7,054.08 | \$7,185.84 | \$7,852.80 |
| TOTAL \$ Change in Premium | | \$217.20 | -\$51.36 | \$887.40 | -\$309.00 | -\$192.12 | -\$60.36 | \$606.60 |
| TOTAL % Change in Premium | | 3.0% | -0.7% | 12.2% | -4.3% | -2.7% | -0.8% | 8.4% |
| EMPLOYER COST | \$274.67 | \$282.92 | \$272.69 | \$308.33 | \$292.60 | \$267.41 | \$270.82 | \$322.85 |
| Employee Cost Per Pay Period (26pp) | | | | | | | | |
| Employee Only | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Employee Spouse | \$14.37 | \$14.80 | \$14.27 | \$16.13 | \$13.34 | \$13.99 | \$11.70 | \$14.24 |
| Employee Child(ren) | \$20.70 | \$21.31 | \$20.55 | \$23.23 | \$15.23 | \$20.15 | \$21.56 | \$18.72 |
| Employee Family | \$33.71 | \$34.72 | \$33.48 | \$37.84 | \$30.65 | \$32.82 | \$36.58 | \$36.43 |

additional 2% if bundle with Vision

City of Glen Rose - 2022-2023 PLAN YEAR



Vision Plan Analysis

| Benefits | Current/Renewal | Plan Option 1 | Plan Option 2 | Plan Option 3 | Plan Option 4 | Plan Option 5 | Plan Option 6 | Plan Option 7 |
|---|---------------------------|------------------------|------------------------|--|------------------------|-------------------------|------------------------|------------------------|
| Network | Mutual of Omaha EyeMed | Principal VSP | SunLife VSP | Dearborn EyeMed | EMI Health VSP | Dental Select EyeMed | Guardian VSP | MetLife VSP |
| Benefit Frequency | 12 / 12 / 24 | 12 / 12 / 24 | 12 / 12 / 24 | 12 / 12 / 24 | 12 / 12 / 12 | 12 / 12 / 12 | 12 / 12 / 24 | 12 / 12 / 12 |
| Exam Copay | \$10 | \$10 | \$10 | \$10 | \$10 | \$10 | \$10 | \$10 |
| Materials Copay | \$25 | \$25 | \$25 | \$25 | \$10 | \$25 | \$25 | \$25 |
| Frame Allowance | \$130, 20% off balance | \$130, 20% off balance | \$130, 20% off balance | \$130, 20% off balance | \$130, 20% off balance | \$130, 20% off balance | \$130, 20% off balance | \$130, 20% off balance |
| Contacts Allowance | \$150, 15% off balance | \$130, 15% off balance | \$130, 15% off balance | \$130, 15% off balance | \$130, 15% off balance | \$150, 15% off balance | \$150, 15% off balance | \$150, 15% off balance |
| Contact Fitting Fee Allowance | N/A | Up to \$60 | Up to \$60 | Up to \$40 | \$0 Copay | Up to \$40 | N/A | Up to \$60 |
| Progressive Lenses - Standard | N/A | N/A | N/A | \$90 Copay | \$0 Copay | N/A | N/A | \$55 Copay |
| Progressive Lenses - Tier 1 | N/A | N/A | N/A | \$110 Copay | \$95 Copay | N/A | N/A | \$95 Copay |
| Progressive Lenses - Tier 2 | N/A | N/A | N/A | \$120 Copay | \$105 Copay | N/A | N/A | \$105 Copay |
| Progressive Lenses - Tier 3 | N/A | N/A | N/A | \$135 Copay | \$150 Copay | N/A | N/A | \$150 Copay |
| Progressive Lenses - Tier 4 | N/A | N/A | N/A | \$90 Copay + 80% of charge, less \$120 allowance | \$175 Copay | N/A | N/A | \$175 Copay |
| Rate Guarantee | N/A | 2 year | 1 year | 4 year | 1 year | 1 year | 1 year | 2 year |
| EMPLOYEE COUNTS: | | | | | | | | |
| Employee Only | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Employee & Spouse | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Employee & Child(ren) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Employee & Family | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| BILLED PREMIUM: | | | | | | | | |
| Employee Only | \$5.49 | \$5.48 | \$5.71 | \$7.60 | \$7.20 | \$6.18 | \$7.03 | \$7.37 |
| Employee & Spouse | \$12.61 | \$12.58 | \$13.11 | \$14.44 | \$15.40 | \$14.20 | \$13.31 | \$14.79 |
| Employee & Child(ren) | \$13.98 | \$13.95 | \$14.54 | \$15.20 | \$16.60 | \$15.75 | \$13.56 | \$12.52 |
| Employee & Family | \$21.34 | \$21.30 | \$22.19 | \$22.35 | \$23.80 | \$24.04 | \$21.46 | \$20.65 |
| Total Monthly Premium | \$162.61 | \$162.30 | \$169.09 | \$178.94 | \$187.00 | \$183.16 | \$170.19 | \$168.17 |
| Total Annual Premium | \$1,951.32 | \$1,947.60 | \$2,029.08 | \$2,147.28 | \$2,244.00 | \$2,197.92 | \$2,042.28 | \$2,018.04 |
| TOTAL \$ Change in Premium | -3.72 | -0.2% | 4.0% | 10.0% | 15.0% | 12.6% | 4.7% | 3.4% |
| TOTAL % Change in Premium | -0.2% | -0.2% | 4.0% | 10.0% | 15.0% | 12.6% | 4.7% | 3.4% |
| Employee Cost Per Pay Period (26 pp) | | | | | | | | |
| Employee Only | \$2.53 | \$2.53 | \$2.64 | \$3.51 | \$3.32 | \$2.85 | \$3.24 | \$3.40 |
| Employee Spouse | \$5.82 | \$5.81 | \$6.05 | \$6.66 | \$7.11 | \$6.55 | \$6.14 | \$6.83 |
| Employee Child(ren) | \$6.45 | \$6.44 | \$6.71 | \$7.02 | \$7.66 | \$7.27 | \$6.26 | \$5.78 |
| Employee Family | \$9.85 | \$9.83 | \$10.24 | \$10.32 | \$10.98 | \$11.10 | \$9.90 | \$9.53 |

Declined to quote: The Standard, Renaissance, Ameritas, Unum, Lincoln, MOO, VSP

City of Glen Rose



Basic Life and LTD Plan Analysis

| | Current | Renewal | Market 1 | Market 2 |
|---|-----------------|-----------------|------------------------------|------------------------------|
| Rates | Mutual of Omaha | Mutual of Omaha | Principal | SunLife |
| Basic Life | | | | |
| Employee Maximum Amount | Flat \$40,000 | Flat \$40,000 | 24 Month RG Flat \$40,000 | 24 Month RG Flat \$40,000 |
| Employee Life - Monthly Premium Per \$1,000 | \$0.127 | \$0.138 | \$0.215 | \$0.388 |
| Employee AD&D - Monthly Premium Per \$1,000 | \$0.031 | \$0.034 | \$0.031 | \$0.033 |
| Total Volume: | \$720,000 | \$720,000 | \$720,000 | \$720,000 |
| Total Volume: | \$720,000 | \$720,000 | \$720,000 | \$720,000 |
| Monthly Cost | \$113.76 | \$123.840 | \$177.120 | \$303.120 |
| Annual Cost | \$1,365.120 | \$1,486.080 | \$2,125.440 | \$3,637.440 |
| TOTAL \$ Change in Premium | | \$120.960 | \$760.320 | \$2,272.320 |
| TOTAL % Change in Premium | | 9% | 56% | 166% |
| Short Term Disability | | | | |
| 60% up to \$1,000/wk - 14/14/11 | | | | |
| STD - Monthly Rate per \$10 | \$0.000 | \$0.000 | \$0.240 | \$0.222 |
| Total Volume: | \$0.000 | \$0.000 | \$10,108.860 | \$10,108.860 |
| Monthly Cost | \$0.00 | \$0.00 | \$242.61 | \$224.42 |
| Annual Cost | \$0.000 | \$0.000 | \$2,911.352 | \$2,693.000 |
| Long Term Disability | | | | |
| 60% up to \$6,000/mo - 90 Day EP - SSNRA | | | | |
| LTD - Monthly Rate per \$100 MCP | \$0.380 | \$0.410 | \$0.550 | \$0.746 |
| Total Volume: | \$73,819 | \$73,819 | \$73,819 | \$73,819 |
| Monthly Cost | \$280.51 | \$302.66 | \$406.00 | \$550.69 |
| Annual Cost | \$3,366.146 | \$3,631.895 | \$4,872.054 | \$6,608.277 |
| TOTAL \$ Change in Premium | | \$265.748 | \$1,505.908 | \$3,242.130 |
| TOTAL % Change in Premium | | 8% | 45% | 96% |

*Carriers that Declined to Quote (Uncompetitive): Hartford, Standard, Lincoln, New York Life, Boston Mutual, Unum, Renaissance, Guardian

City of Glen Rose



Basic Life and LTD Plan Analysis

| | Current | Market 3 | Market 4 | Market 5 |
|---|-----------------|---------------|---------------|---------------|
| Rates | Mutual of Omaha | Dearborn | One America | MetLife |
| Basic Life | | 24 Month RG | 24 Month RG | 24 Month RG |
| Employee Maximum Amount | Flat \$40,000 | Flat \$50,000 | Flat \$40,000 | Flat \$40,000 |
| Employee Life - Monthly Premium Per \$1,000 | \$0.127 | \$0.169 | \$0.160 | \$0.206 |
| Employee AD&D - Monthly Premium Per \$1,000 | \$0.031 | \$0.031 | \$0.026 | \$0.022 |
| Total Volume: | \$720,000 | \$850,000 | \$720,000 | \$720,000 |
| Total Volume: | \$720,000 | \$850,000 | \$720,000 | \$720,000 |
| Monthly Cost | \$113.76 | \$170.000 | \$133.920 | \$164.160 |
| Annual Cost | \$1,365.120 | \$2,040.000 | \$1,607.040 | \$1,969.920 |
| TOTAL \$ Change in Premium | | \$674.880 | \$241.920 | \$604.800 |
| TOTAL % Change in Premium | | 49% | 18% | 44% |
| Short Term Disability | | | | |
| 60% up to \$1,000/wk - 14/14/11 | \$0.000 | \$0.257 | \$0.223 | \$0.196 |
| STD - Monthly Rate per \$10 | \$0.000 | \$10,108.860 | \$10,108.860 | \$10,108.860 |
| Total Volume: | \$0.00 | \$259.80 | \$225.43 | \$198.13 |
| Monthly Cost | \$0.000 | \$3,117.572 | \$2,705.131 | \$2,377.604 |
| Annual Cost | | | | |
| Long Term Disability | | | | |
| 60% up to \$6,000/mo - 90 Day EP - SSNRA | \$0.380 | \$0.473 | \$0.345 | \$0.342 |
| LTD - Monthly Rate per \$100 MCP | \$73,819 | \$73,819 | \$73,819 | \$73,819 |
| Total Volume: | \$280.51 | \$349.16 | \$254.68 | \$252.46 |
| Monthly Cost | \$3,366.146 | \$4,189.966 | \$3,056.107 | \$3,029.532 |
| Annual Cost | | | | |
| TOTAL \$ Change in Premium | | \$823.820 | (\$310.040) | (\$336.615) |
| TOTAL % Change in Premium | | 24% | -9% | -10% |

*Carriers that Declined to Quote (Uncompetitive): Hartford, Standard, Lincoln, New York Life, Boston Mutual, Unum, Renaissance, Guardian

City of Glen Rose

Voluntary Life / AD&D Plan Analysis



| Rates | Market 1 | | | Market 2 | | |
|----------------------------|--|--|--|--|--|--|
| | Current | Renewal | Principal | Current | Renewal | Principal |
| Employee: | Mutual of Omaha | Mutual of Omaha | Principal | Mutual of Omaha | Mutual of Omaha | SunLife |
| Benefit Amount | \$10,000 - \$300,000 | \$10,000 - \$300,000 | \$10,000 - \$300,000 | \$10,000 - \$300,000 | \$10,000 - \$300,000 | \$10,000 - \$300,000 |
| Benefit Increments | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 |
| Maximum Amount | Lesser of 5X Salary or \$300,000 | Lesser of 5X Salary or \$300,000 | \$300,000 | Lesser of 5X Salary or \$300,000 | Lesser of 5X Salary or \$300,000 | Lesser of 5X Salary or \$300,000 |
| Minimum Amount | \$10,000 | \$10,000 | 10000 | \$10,000 | \$10,000 | \$10,000 |
| Guarantee Issue Amount | \$70,000 | \$70,000 | \$100,000 for over 70 | \$100,000 for over 70 | \$100,000 for over 70 | \$50,000 |
| Spouse: | | | | | | |
| Benefit Amount | Not to exceed 100% of Employee Amount | Not to exceed 100% of Employee Amount | Not to exceed 100% of Employee Amount | Not to exceed 100% of Employee Amount | Not to exceed 100% of Employee Amount | Not to exceed 100% of Employee Amount |
| Benefit Increments | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| Maximum Amount | \$500,000 | \$500,000 | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Guarantee Issue Amount | \$20,000 | \$20,000 | \$20,000 for over 70 | \$20,000 for over 70 | \$20,000 for over 70 | \$20,000 |
| Child: | | | | | | |
| Benefit Amount | \$2,000 - \$10,000 | \$2,000 - \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 |
| Benefit Increments | \$2,000 | \$2,000 | \$10,000 | \$10,000 | \$10,000 | \$2,500 |
| Guarantee Issue Amount | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 |
| AD&D Benefits | 100% of Vol. Life Amount 35% at age 70, 55% at age 75 | 100% of Vol. Life Amount 35% at age 70, 55% at age 75 | 100% of Vol. Life Amount 35% at age 70, 55% at age 75 | 100% of Vol. Life Amount 35% at age 70, 55% at age 75 | 100% of Vol. Life Amount 35% at age 70, 55% at age 75 | 100% of Vol. Life Amount 33% at age 65, 50% at age 70 |
| Age Reductions | | | | | | |
| Other Features | Included | Included | Included | Included | Included | Included |
| Waiver of Premium | Included | Included | Included | Included | Included | Included |
| Accelerated Benefits | Convert to individual policy | Convert to individual policy | Convert to individual policy | Convert to individual policy | Convert to individual policy | Convert to individual policy |
| Portability / Conversion | 2 Years | 2 Years | 2 Years | 2 Years | 2 Years | 2 Years |
| Rate Guarantee | 50% Enrolled | 50% Enrolled | 50% Enrolled | 50% Enrolled | 50% Enrolled | 20% Enrolled |
| Participation Requirements | Spouse based on employee's age | Spouse based on employee's age | Spouse based on employee's age | Spouse based on employee's age | Spouse based on employee's age | Spouse based on employee's age |
| Additional Notes | Employee/Spouse Life | Employee/Spouse Life | Employee/Spouse Life | Employee/Spouse Life | Employee/Spouse Life | Employee Life |
| Rates | Rate per \$1,000 | Rate per \$1,000 | Rate per \$1,000 | Rate per \$1,000 | Rate per \$1,000 | Rate per \$1,000 |
| Age Brackets | \$0.099 | \$0.108 | \$0.108 | \$0.108 | \$0.108 | \$0.122 |
| < 25 | \$0.099 | \$0.108 | \$0.108 | \$0.108 | \$0.108 | \$0.122 |
| 25 - 29 | \$0.099 | \$0.108 | \$0.108 | \$0.108 | \$0.108 | \$0.122 |
| 30 - 34 | \$0.177 | \$0.193 | \$0.193 | \$0.193 | \$0.193 | \$0.139 |
| 35 - 39 | \$0.229 | \$0.250 | \$0.250 | \$0.250 | \$0.250 | \$0.187 |
| 40 - 44 | \$0.411 | \$0.448 | \$0.448 | \$0.448 | \$0.448 | \$0.310 |
| 45 - 49 | \$0.723 | \$0.788 | \$0.788 | \$0.788 | \$0.788 | \$0.468 |
| 50 - 54 | \$1.347 | \$1.468 | \$1.468 | \$1.468 | \$1.468 | \$0.754 |
| 55 - 59 | \$2.023 | \$2.205 | \$2.205 | \$2.205 | \$2.205 | \$1.169 |
| 60 - 64 | \$3.323 | \$3.622 | \$3.622 | \$3.622 | \$3.622 | \$3.548 |
| 65 - 69 | \$4.961 | \$5.407 | \$5.407 | \$5.407 | \$5.407 | \$7.639 |
| 70 - 74 | \$4.961 | \$5.407 | \$5.407 | \$5.407 | \$5.407 | \$14.788 |
| 75 + | \$0.031 | \$0.034 | \$0.034 | \$0.034 | \$0.034 | \$0.035 |
| AD&D Rate | \$0.160 | \$0.174 | \$0.174 | \$0.174 | \$0.174 | \$0.199 |
| Child Life Rate | \$0.040 | \$0.044 | \$0.044 | \$0.044 | \$0.044 | \$0.038 |
| Child AD&D Rate | | | | | | |

*Carriers that Declined to Quote (Uncompetitive): Hartford, Standard, Lincoln, New York Life, Boston Mutual, Unum, Renaissance, Guardian

City of Glen Rose

Voluntary Life / AD&D Plan Analysis



Rates

| | Current Mutual of Omaha | Market 3 Dearborn | Market 4 One America | Market 5 MetLife |
|-----------------------------------|--|--|---|--|
| Employee: | | | | |
| Benefit Amount | \$10,000 - \$300,000 | \$10,000 - \$500,000 | \$10,000 - \$300,000 | \$10,000 - \$500,000 |
| Benefit Increments | \$10,000 | \$10,000 | \$25,000 | 10000 |
| Maximum Amount | Lesser of 5X Salary or \$300,000 | \$500,000 | Lesser of 5X Salary or \$300,000 | Lesser of 5X Salary or \$500,000 |
| Minimum Amount | \$10,000 | \$10,000 | \$10,000 | 10000 |
| Guarantee Issue Amount | \$70,000 | \$175,000 | \$70,000 | 50000 |
| Spouse: | | | | |
| Benefit Amount | Not to exceed 100% of Employee Amount | Not to exceed 50% of Employee Amount | Not to exceed 50% of Employee Amount | Not to exceed 50% of Employee Amount |
| Benefit Increments | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| Maximum Amount | \$500,000 | \$150,000 | \$150,000 | \$100,000 |
| Guarantee Issue Amount | \$20,000 | \$25,000 | \$20,000 | \$25,000 |
| Child: | | | | |
| Benefit Amount | \$2,000 - \$10,000 | \$10,000 | \$10,000 | \$1,000 - \$10,000 |
| Benefit Increments | \$2,000 | \$10,000 | \$10,000 | \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 |
| Guarantee Issue Amount | \$10,000 | \$10,000 | \$10,000 | \$10,000 |
| AD&D Benefits | | | | |
| Age Reductions | 100% of Vol. Life Amount 35% at age 70, 55% at age 75 | 100% of Vol. Life Amount 35% at age 70, 50% at age 75 | 100% of Vol. Life Amount 50% at age 70 | 100% of Vol. Life Amount NO AGE REDUCTION |
| Other Features | | | | |
| Waiver of Premium | Included | Included | Included | Included |
| Accelerated Benefits | Included | Included | Included | Included |
| Portability / Conversion | Convert to individual policy | Convert to individual policy | Convert to individual policy | Convert to individual policy |
| Rate Guarantee | 2 Years | 2 Years | 2 Years | 2 Years |
| Participation Requirements | 50% Enrolled | 20% Enrolled | 25% Enrolled | 20% Enrolled |
| Additional Notes | Spouse based on employee's age | Spouse based on employee's age | Spouse based on employee's age | Spouse based on employee's age |
| Rates | | | | |
| Age Brackets | Employee/Spouse Life | Employee Life | Employee Life | Employee Life |
| < 25 | Rate per \$1,000 | Rate per \$1,000 | Rate per \$1,000 | Rate per \$1,000 |
| 25 - 29 | \$0.099 | \$0.099 | \$0.099 | \$0.099 |
| 30 - 34 | \$0.099 | \$0.099 | \$0.099 | \$0.099 |
| 35 - 39 | \$0.177 | \$0.177 | \$0.177 | \$0.177 |
| 40 - 44 | \$0.229 | \$0.229 | \$0.229 | \$0.229 |
| 45 - 49 | \$0.411 | \$0.411 | \$0.411 | \$0.411 |
| 50 - 54 | \$0.723 | \$0.723 | \$0.723 | \$0.723 |
| 55 - 59 | \$1.347 | \$1.347 | \$1.347 | \$1.347 |
| 60 - 64 | \$2.023 | \$2.023 | \$2.023 | \$2.023 |
| 65 - 69 | \$3.323 | \$3.323 | \$3.323 | \$3.323 |
| 70 - 74 | \$4.961 | \$4.961 | \$4.961 | \$4.961 |
| 75 + | \$4.961 | \$4.961 | \$4.961 | \$4.961 |
| AD&D Rate | \$0.031 | \$0.043 | \$0.031 | 0.02 |
| Child Life Rate | \$0.160 | \$0.160 | \$0.160 | \$0.240 |
| Child AD&D Rate | \$0.040 | \$0.057 | \$0.031 | \$0.0510 |

*Carriers that Declined to Quote (Uncompetitive): Hartford, Standard, Lincoln, New York Life, Boston Mutual, Unum, Renaissance, Guardian

City of Glen Rose

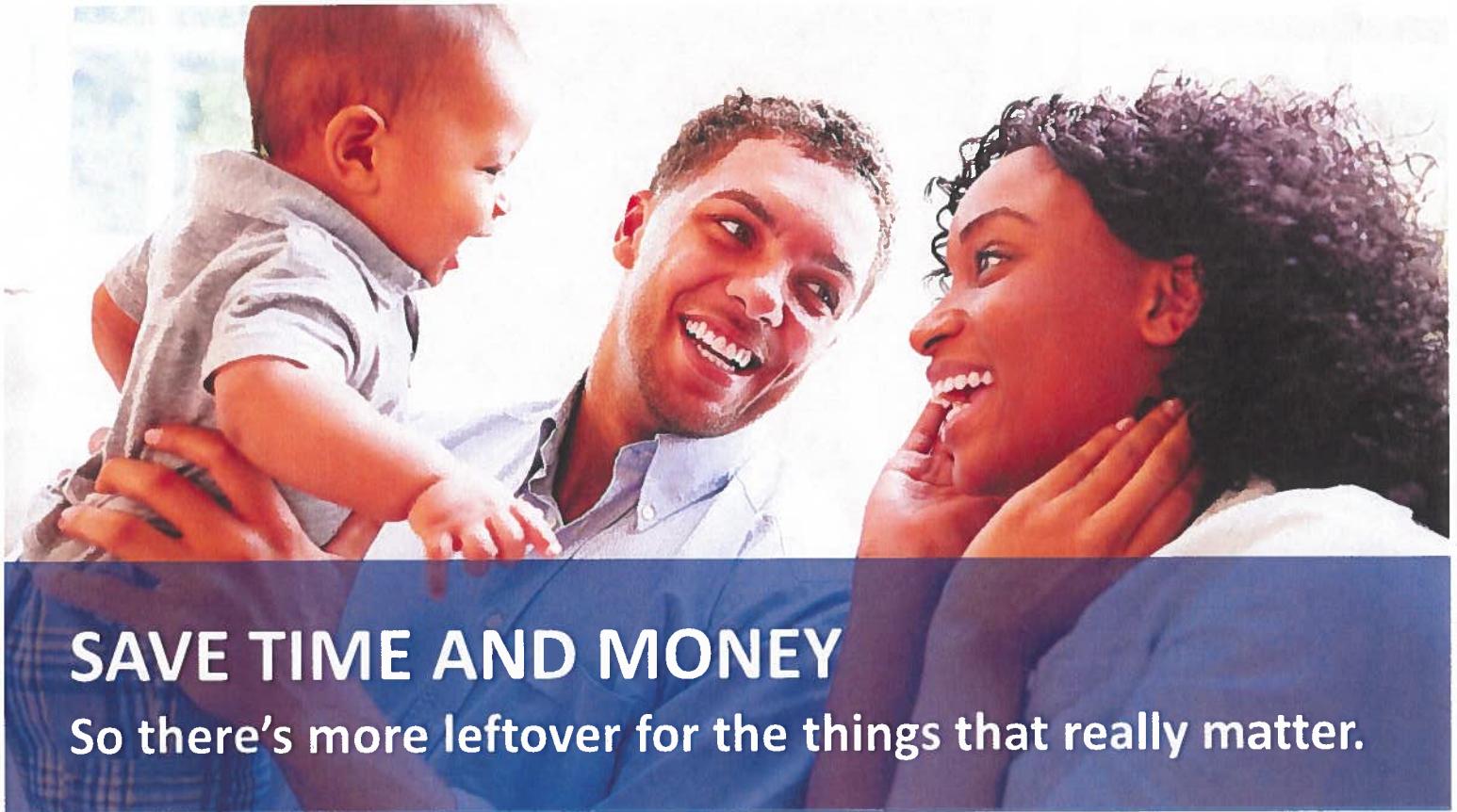


New Benefits

Benefits

Rates

| | |
|---|---------|
| New Benefits Teledoc Services | |
| Medical Bill Review and cost Comparison | |
| Assistance Understanding Benefits | |
| Urgent Care and Doctor recommendations | |
| Cost PEPM | \$9.50 |
| Monthly Cost for: | |
| Full Time Employees (13) | \$124 |
| Annual Cost For: | |
| Full Time Employees | \$1,482 |



SAVE TIME AND MONEY

So there's more leftover for the things that really matter.

Your employer is giving you access to several convenient benefits. This program includes your immediate family—so everyone is healthy and happy!

Teladoc (\$0 Visit Fee)

Feel better now! 24/7 access to a doctor is only a call or click away—anytime, anywhere with no per visit fee. With Teladoc, you can talk to a doctor by phone or online video to get a diagnosis, treatment options and prescription, if medically necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or ER. Just use your phone, computer, smartphone or tablet to get a quick diagnosis by a U.S. licensed physician.

Doctors Online

The fast, easy way to get health information from an online resource you can trust. You have 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians and more by email or smartphone app. You'll get treatment options and advice you understand. With Doctors Online, the doctor's always in!

Health Advocate™ Solutions

Healthcare is becoming harder to understand. Personal Health Advocates help you navigate through insurance and healthcare systems. Advocates research treatments, resolve claims and locate doctors, specialists, hospitals, dentists and pharmacies. Skilled negotiators will attempt to negotiate discounts on your behalf, no matter your benefit status. Registered nurses are on-call 24/7 to answer questions and provide medical explanations.

Retail & Mail Order Pharmacy

Don't let the cost of medications keep you from managing your health. Enjoy discounts on your prescription medications with Retail and Mail Order Pharmacy. Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide, and on 30+ day supply prescriptions shipped directly to your home with free standard shipping.

Durable Medical Equipment

Need an easy way to order medical equipment online or by phone? Not only will your supplies ship to you, but you'll save 20% to 50% and an additional \$5 on orders over \$100! Save on walking aids, wheelchairs, scooters, hospital beds, bathroom safety, orthopedic products and more.

Hearing Aids

If you suffer from hearing loss, you shouldn't have to empty your wallet to access hearing aids. Retail Hearing Care by Amplifon and Home Delivery Hearing Aids by Hearing Assist, the #1 direct to consumer hearing aid brand, will help you find an affordable solution with the fit, comfort, and amplification you need.

Lab Testing

Know your numbers! You have direct access to major clinical laboratories nationwide where you can save 10% to 80% on typical costs for lab work. Find a location near you and order online or by phone. Confidential results are available online in as little as 24 hours for most tests.

Lab benefit not available in MD, ND, NJ, NY and RI.

MRI & CT Scans

A better image leads to a better diagnosis, better treatment and a better recovery. Save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide.

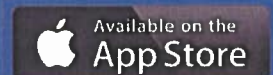
ACCESS YOUR BENEFITS ON THE GO!

With the **My Benefits Work**TM mobile app



What to Expect?

- Membership materials (booklet and ID card) will be mailed to your home address
- Your **Wellspring** membership provides access to 24/7 doctor visits by phone, mobile app, or online video for \$0 out-of-pocket
- Once you receive your membership kit, download My Benefits WorkTM from the App Store or Google Play (you will need your Member ID and Group ID from the front of your membership card to complete your registration)
- New app feature: My Wallet. Keep all your benefit cards in one convenient location!



DISCLOSURES

This program is NOT insurance and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyBenefitsWork.com. Not available to residents of UT, VT & WA.

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COMPLIANCE SERVICES OVERVIEW



ARE YOU COMPLIANT WITH ALL FEDERAL BENEFITS LAWS, RULES AND REGULATIONS?

- There are countless rules and regulations governing employee benefit plans, many of which are complex. Our resources will help you meet your compliance obligations and keep you up to date on laws and regulations that affect your employee benefits program.

DO YOU HAVE ACCESS TO CONSTANTLY UPDATED COMPLIANCE BULLETINS AND GUIDES?

- Our easy-to-read articles will help you find answers to your common COBRA, FMLA, health care reform, HIPAA, Medicare Part D and Section 125 questions.

DO YOU WANT TO KNOW ABOUT BENEFIT CHANGES AT A GLANCE?

- Our monthly and quarterly newsletters provide concise, attorney-reviewed summaries of benefits rule changes to keep you up to date with the latest regulations.

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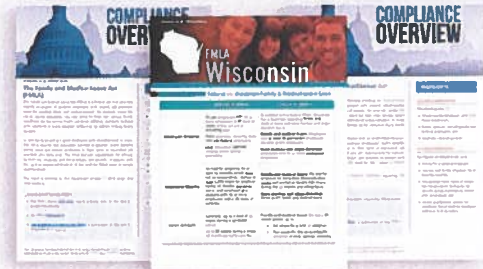
HEALTH CARE REFORM

Health care reform is a primary concern for employers. We have a vast array of materials on health care reform to make it easy to stay on top of the ever-changing laws associated with health care reform.



FMLA COMPLIANCE

Complying with the Family Medical Leave Act (FMLA) is an important responsibility for HR and benefit managers. We have easy-to-understand informational materials and forms you need to administer FMLA within the law.



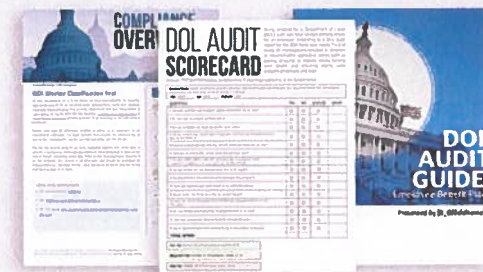
COBRA COMPLIANCE

Administering the Consolidated Omnibus Budget Reconciliation Act (COBRA) is another vital HR responsibility. Access numerous employer- and employee-facing educational pieces, as well as model forms and notices to help you remain compliant.



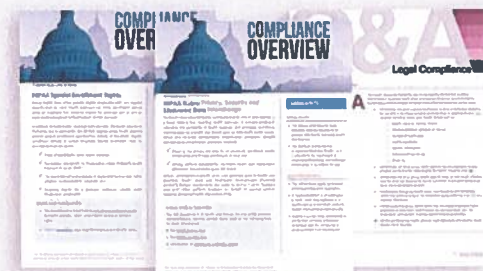
DOL COMPLIANCE

Over the past few years, the Department of Labor (DOL) has ramped up its enforcement of federal laws, such as the Fair Labor Standards Act (FLSA). Attorney-created resources can help you learn about DOL compliance obligations and make sure you are following all of the rules.



HIPAA COMPLIANCE

Plan sponsors know the importance of complying with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and HIPAA Privacy and Security regulations, but sometimes the implications of those laws on a business can be unclear. We can help our clients understand HIPAA laws and stay current with updates, as well as make administration easier with notices and forms.





Technology-based Services

Benefits Administration

You were provided an HR employee communication site that helps you streamline HR functions. This platform provides the following benefits to your company:

- Onboarding, including e-signature of W4 and I9, and acknowledgement of your new hire packet materials
 - Robust task management with virtual employee folders for easy access of completed materials
 - Employee access to important benefits paperwork and benefit plan information, which reduces reliance on paper and the administrative burden on HR
 - Storage of employees' personal information, which employees can update at any time
 - Online vacation and time-off requests, approvals and tracking
 - Enhanced employee communication through the ability to post company updates, training information, upcoming events, policies and procedures, and more
 - Easy and efficient reporting capabilities
 - Mobile access for employees for onboarding and task management, the employee directory, time-off tracking and benefit plan information
-



Email Communications

Technology-based Services

Throughout the year, we have provided you with the resources to support your ongoing business needs and goals. Whether it's a year-round wellness campaign or an FMLA concern, Wellspring Insurance Agency, Inc will provide the resources to make sure you are covered.

Resources on the following topics are available upon request:

- Legislative information, updates and forms to help keep you in compliance with COBRA, HIPAA, FMLA, health care reform, Medicare Part D, and other benefit and employment laws
 - Workplace wellness program support
 - Employee benefits communication pieces
 - Employee health and wellness resources
 - Employee and employer newsletters
 - Access to survey results on important benefit topics
 - Human resources articles
-



Technology-based Services

Health Plan Consulting

We use our Health Plan Consulting Tool to help you make smarter plan design decisions. The components of this tool can help you create a plan that best fits your budget and employees.

- The Claims Analysis Tool benchmarks your claims data against nationally recognized norms to create a report that helps us isolate cost and utilization problem areas.
 - Benchmark surveys provide data from employers across the country on a variety of benefit plan information, so you can see how your plan stacks up.
 - The Plan Modeler lets us test out potential plan design modifications to evaluate the financial impact of the change and craft the best plan design for your group.
 - The Renewal Estimator allows us to calculate projected future costs to assist with budgeting and future planning. Plus, this tool can give us additional leverage in negotiating with stop-loss carriers.
 - For open enrollment, we can provide your employees with access to the Plan Selector to help them choose the best plan for their own budget and health needs.
-



Next Steps

We just want to thank you again for the opportunity to be your employee benefits broker. We will continue to work tirelessly to help you achieve your goals. Please review what comes next and let us know if you have any questions.

- Finalize next year's strategic benefit plan and benefit choices.
- Select open enrollment dates.
- Determine how to administer open enrollment and prepare that process.
- Develop communication strategy for employees and make enrollment announcements
- Determine next year initiatives and find ways we can assist.

Notes: _____



HUB

EXCLUSIVE INSURANCE PROGRAM

WATER LOSS
WATER SERVICE LINE REPAIR
SEWER LINE REPAIR

Don't write off water losses, transfer the loss to an insurance company!

HUB International and their wholesale broker have collaborated with a global A+ Rated property & casualty insurance carrier, to provide unique solutions for municipalities as well as commercial and residential properties. We provide unique water loss solutions for your costly water losses.

Value to Cities

- Value Add for Municipalities and Residents
- Removes Administrative Burdens
- Custom Coverages
- Global Insurance Surety
- Dedicated 24/7 Claims Center

Value to Residents

- Not Covered on a Homeowner's Policy
- No Deductibles
- Residential and Commercial
- Simple Claims Submission
- Peace of Mind

WATER LOSS

Residents are enrolled via an OPT OUT notification sent out from the utility department. Covers water losses up to \$1,000 per household, per year.

WATER SERVICE LINE REPAIR

Residents are enrolled via an OPT IN notification sent out from the utility department. Covers repairs to service line up to \$10,000 per household, per year. Coverage applies from the street to the home, the area not covered by the city nor a homeowner's policy.

SEWER LINE REPAIR

Residents are enrolled via an OPT IN notification sent out from the utility department. Covers repairs to sewer line up to \$10,000 per household per year.

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How We Get Paid



HUB International takes pride in the services our brokerages provide to you, our client, for insurance and risk management programs. For our efforts we are compensated in a variety of ways, primarily in the form of commissions and contingency amounts paid by insurance companies and, in some cases, fees paid by clients or third parties. The means by which we are compensated are described below.

Commission income - Commission, normally calculated as a percentage of the premium paid to the insurer for the specific policy, is paid to us by the insurer to distribute and service your insurance policy. Our commission is included in the premium paid by you. The individuals at HUB International who place and service your insurance may be paid compensation that varies directly with the commissions we receive.

Contingency income - We also receive income through contingency arrangements with most insurers. They are called “contingent” because to qualify for payment we normally need to meet certain criteria, usually measured on an annual basis. Contingency arrangements vary, but payment under these agreements is normally the result of growing the business by attracting new customers, helping the insurance company gather and assess underwriting information and/or working to renew the policies of existing insureds. There is currently no meaningful method to determine the exact impact that any particular insurance policy has on contingency arrangements. However, brokers tend to receive higher contingency payments when they grow their business and retain clients through better service. In other words, the amount of earned contingency income depends on the overall size and/or profitability of all of a group of accounts, as opposed to the placement or profitability of any particular insurance policy. For this reason, the individuals involved in placing or servicing insurance are rarely, if ever, compensated directly for the contingent income that we receive.

Supplemental Commissions - Some insurance companies have recently replaced contingent commissions with supplemental commissions. These commissions, in fixed amounts, are established annually in advance based on historical performance measured by criteria comparable to those by which contingent commissions are calculated. We refer to these commissions as guaranteed supplemental commissions, or "GSCs".

Fees paid by clients - On occasion, with more complex business insurance programs and where additional resources, products or services are appropriate, a fee may be negotiated for placement of insurance coverage or additional services. Fees charged for the placement of insurance will be outlined in a proposal and approved, usually in writing, prior to the insurer binding coverage. On occasion, we may receive both commissions and client-paid fees for placing insurance, which generally will be disclosed in writing to you in advance. In certain circumstances clients pay us mutually agreed-upon fees for additional services, such as third party administration of employee benefits or workers' compensation programs.

Wholesale Operations - We own wholesale insurance brokerages in both the U.S and Canada. These are intermediaries through which other brokers, typically retail brokers that have a relationship and deal directly with their clients, place coverage. Our own retail brokers may place client policies through HUB-owned wholesale brokers. In such cases, both the HUB retail broker and the HUB wholesale broker will earn commissions, and they are included in the client's premium payment. Ordinarily wholesale brokers, whether owned by HUB International or not, are included in the transaction because they offer products that are particularly suitable to a client's needs that are not available through normal insurance brokerage retail channels.

Other Compensation and Benefits - We may receive revenue or further benefits from our insurance brokerage activities in other ways, including, but not limited to, from insurance company promotional events, payments from insurers for promotional marketing and/or employee training and development, fees or a percentage of the interest paid to us for the administration of premium finance contracts, interest paid

to us by financial institutions earned on fiduciary or trust accounts in which we hold your premium payments pending remittance to the insurance company, and fees paid to us for policy and/or claims administration and/or loss control services that we provide.

Related Party Transactions - In limited circumstances, our subsidiaries or employees may have interests in insurers and reinsurers with whom policies are placed. We own a reinsurance broker that arranges reinsurance for carriers. It is possible that coverage placed by our retail brokers could be reinsured pursuant to placements made by our reinsurance subsidiary. Ownership of a reinsurance broker also creates an additional, mutually beneficial dimension to our relationships with insurance companies.

Customer Centric Carriers - We have access to the products and services of hundreds of insurers. However, we believe our ability to provide the best combination of products, service, value and ongoing access to capacity is enhanced by focusing on a manageable number of carrier relationships. These strategic relationships include many of the most respected national and regional insurance companies in the insurance industry (the "Strategic Carriers"). Although we will continue to access our other insurance company relationships where appropriate, we expect that many of our clients' insurance needs may be met through the Strategic Carriers. The Strategic Carriers may pay us enhanced compensation, which we intend to use in part to invest in initiatives to improve our ability to serve our customers' and to optimize their insurance buying experience. A portion of any enhanced compensation from our Strategic Carriers may be used to incentivize our employees to prioritize, investigate and access the products and services of our Strategic Carriers for the purpose of consolidating the number of insurance markets we deal with, while at the same time addressing the needs and best interests of our clients. More information regarding our Strategic Carrier relationships is available upon request from your HUB International insurance advisor or by visiting our website at www.HUBinternational.com.

Our goal is to be your insurance brokerage of choice. We know you have many brokerages to choose from, so to earn your confidence, we hold ourselves to the

highest standard of service, a standard reflected in our written Client Commitment - we call it the "The HUB Advantage." We hope you will review the principles embodied in The HUB Advantage, a copy of which is attached for your convenience. You should also feel free to visit our website at www.HUBinternational.com for more information regarding HUB International and how we do business.

Please also feel free to ask any questions about our compensation generally, or as to your specific insurance proposal or placement, by contacting your HUB broker or customer service representative directly, or by calling our client hotline at 1-866-857-4073.

We want you to choose a HUB International broker to be your insurance advisor - and we intend to make your decision an educated one.