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AGENDA ITEM

Action Item

Information Only

Date: March 25, 2021

Item Number: VII

Title: Benefitfocus Voluntary Benefits Selection and Platform Update

SUMMARY

This report will provide the Board, participants, public, and other stakeholders information on the Benefitfocus voluntary benefits selection and platform.

REPORT

The contract allowing LSI (Labyrinth Solutions, Inc. d/b/a LSI Consulting) to provide an Eligibility & Enrollment Benefits Management System, approved by the PEBP Board in November, was approved by the Board of Examiners on December 8, 2020. PEBP is contracted with LSI, but the actual enrollment and eligibility technology including the voluntary benefits platform is subcontracted to Benefitfocus. BenefitStore, Inc. is the licensed agency of Benefitfocus with licenses being current and held in all 50 states. The new enrollment system is scheduled to go live on or before January 1, 2022, replacing the current Morneau Shepell system.

VOLUNTARY BENEFITS

Implemented in 2019, current voluntary benefit offerings are managed by Corestream, the licensed sub-contracted vendor of the current enrollment and eligibility vendor Morneau Shepell. Due to the mid-year change of the enrollment and eligibility and voluntary benefits' vendors, PEBP is recommending a year end Special Enrollment Period for voluntary benefits for a 1/1/22 effective date to ensure members can continue their voluntary benefits with minimal disruption. All carriers being recommended by Benefitfocus are licensed in all 50 states. Consent agenda item 4.5 shows the current voluntary benefit enrollments and Attachment A provides further details around the recommendations. The table below illustrates carrier recommendations.

Product	PEBP Recommendation	Current Carrier
Accident Plan	Bundle The Standard for Accident, Critical Illness, Hospital Indemnity, Voluntary life insurance, Voluntary Short Term Disability, and Voluntary Long Term Disability plans. *See Attachment A for LTD plan options.	Aflac
Critical Illness Plan		Aflac
Hospital Indemnity Plan		Aflac
Voluntary Life Insurance		The Standard
Voluntary Short-Term Disability		The Standard
Voluntary Long-Term Disability		Not currently offered *See Attachment A for 2 plan options for LTD offered by The Standard
ID Theft Protection	ID watchdog	ID watchdog
Legal Plan Provisions	LegalEASE	LegalEASE
Auto, Home and Renters Insurance	Liberty Mutual	Liberty Mutual, MetLife, Travelers
Pet Insurance	Nationwide	Nationwide, ASPCA
Voluntary Vision	VSP Vision Services	VSP Vision Services
Long Term Care	Revisit for 7/1/22 effective date	UNUM

POTENTIAL FUTURE OFFERINGS

PEBP will continue working with the Division of Insurance (DOI) and Benefitfocus to identify and potentially propose new offerings such as a Dental buy-up option to include orthodontia, whole or universal life insurance, and revisiting Long-Term Care plan options for a 7/1/22 effective date.

TRANSITION ACTIVITIES

PEBP will continue working with the DOI and Benefitfocus to ensure a proper transition, to include communication to members regarding voluntary benefit offerings and changes. The below outlines the options for members who currently have a voluntary benefit with a carrier that is recommended to be changed.

Aflac Plans (Accident, Critical Illness, and Hospital Indemnity): Members can keep their current policy on a direct billed basis or cancel their policy.

Metlife (Home/Auto): Members can keep their current policy on a direct billed basis or cancel their policy.

Travelers (Home/Auto): Members can keep their current policy on a direct billed basis or cancel their policy.

ASPCA (Pet Insurance): Members can keep their current policy on a direct billed basis or cancel their policy.

UNUM (Long-Term Care): Members can keep their current policy on a direct billed basis or cancel their policy.

SUMMARY OF RECOMMENDATIONS

1. Approve the Special Enrollment Period for Voluntary Benefits for a 1/1/22 effective date, with the specific time frame to be brought back to the Board and finalized at a later meeting.
2. Approve The Standard for Accident, Critical Illness, Hospital Indemnity, Voluntary Life insurance, Voluntary Short-Term Disability, and either plan option A or B for Voluntary Long-Term Disability plans (as shown in Attachment A).
3. Approve ID Watchdog for ID Theft Protection.
4. Approve LegalEASE for Legal Plan.
5. Approve Liberty Mutual for Auto and Home Insurance.
6. Approve Nationwide for Pet Insurance.
7. Approve VSP Vision Services for Voluntary Vision.
8. Approve the removal of UNUM Long Term Care policy to revisit carrier options for 7/1/22.

Attachment A

PEBP 1/1/22 Voluntary Benefit Recommendations

Benefitfocus for *life*[™]

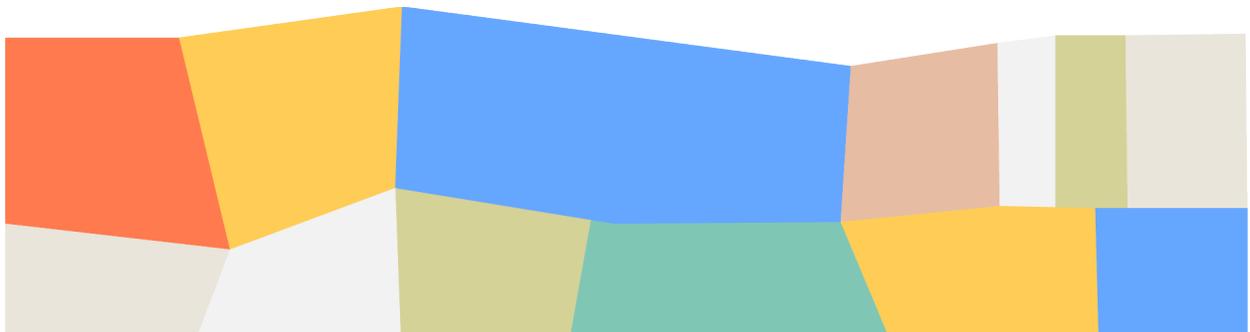


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Overview

BenefitStore, Inc. is the licensed agency of Benefitfocus. Licenses are current and held in all 50 states including Nevada (Attachment B). Each vendor recommended has given BenefitStore, Inc. appointment to sell insurance products in Nevada. All carriers selling insurance products hold current licenses in all 50 states.

Carrier recommendations made are based on a proposal process which required:

- Improving the current in force benefit plan designs
- Offering lower and/or comparable rates
- Offering better options for Retirees
- Providing meaningful plan choices while streamlining vendors
- Minimizing member disruption midyear
- Improving current member enrollment and claims experience

Employee Experience

A dedicated Customer Support number and email will be provided for members with a voluntary benefit(s) question or seeking navigational assistance. A Customer Support representative will assist the member to resolution, including warm transferring members to appropriate vendor for questions (such as those regarding claims assistance). Customer Support representatives are not licensed insurance agents and thus will not give benefit advice.

Benefitfocus platform will be available in Q4 2021 for a special voluntary benefit enrollment for 1/1/22 effective date to align with the Benefitfocus technology go live in advance of PEBP's current vendor contract expiration. A full Annual Enrollment will be held in May 2022 to align with Core benefits 7/1 effective date moving forward.

There are current in force policies and varying member impacts to consider based on each carrier recommendation. The below charts share the key differentiators leading to each recommendation as well as the member new enrollment or continuation of coverage options. Customer Support representatives will be trained how to help members with continuation of coverage questions.

Plan	1/1/22 Recommendation	Key Differentiators	Employee Experience
Accident Critical Illness Hospital Indemnity	The Standard (<i>move from AFLAC</i>)	<ul style="list-style-type: none"> • Group Retiree Coverage • Comparable/better rates • Additional plan option(s) • Streamlining vendors 	Active enrollment for 1/1/22
Voluntary Life Voluntary STD	The Standard (incumbent)	<ul style="list-style-type: none"> • No midyear changes to coverage or additional health statement/EOI for enrolled members 	No midyear disruption in carrier

Voluntary LTD	The Standard (new benefit)	<ul style="list-style-type: none"> • New product enhancing voluntary benefit offering • Pre-ex waived for 1/1/22 	Active enrollment for 1/1/22
ID Theft	ID Watchdog (incumbent)	<ul style="list-style-type: none"> • Industry benchmarking report (Benefits IQ - \$60,000 value) • 15% rate reduction 	No midyear disruption in carrier
Legal	LegalEase (incumbent)	<ul style="list-style-type: none"> • Lower cost plan option added • Additional covered services added 	No midyear disruption in carrier
Home/Auto	Liberty Mutual (remove MetLife and Travelers)	<ul style="list-style-type: none"> • Largest population of current enrollees 	Enroll anytime
Pet	Nationwide (remove ASPCA)	<ul style="list-style-type: none"> • Largest population of current enrollees 	No midyear disruption in carrier
Voluntary Vision	VSP	<ul style="list-style-type: none"> • No midyear changes to coverage 	No midyear disruption in carrier
Long Term Care	Remove UNUM option for 1/1/22; Revisit for 7/1/22	N/A	Keep current policy on a direct billing arrangement with UNUM, or can cancel. (Approximately 277 members impacted).

Carrier Changes – Enrolled Members’ Experience

Plan	Member Option A	Member Option B	Member Experience/Impact
Accident Critical Illness Hospital Indemnity	Move to The Standard effective 1/1/22	<ul style="list-style-type: none"> • Keep current policy with payments to be made directly to AFLAC, or cancel 	<ul style="list-style-type: none"> • Members can review their new options and enroll in late Q4 for 1/1/22 effective date • Members will likely receive letter from AFLAC explaining how they can port coverage. This may be a cheaper option for a very small population of employees who bought AFLAC policies and have since crossed an age band

Home/Auto	Move from MetLife and Travelers to Liberty Mutual (or other carrier outside platform)	<ul style="list-style-type: none"> Keep current policy with payments to be made directly to MetLife or Travelers, or cancel 	No major impact other than direct payment arrangement (Approximately 68 members impacted)
Pet	Move from ASPCA to Nationwide (or other carrier outside platform)	<ul style="list-style-type: none"> Keep current policy with payments to be made directly to ASPCA, or cancel 	No major impact other than direct payment arrangement (Approximately 50 members impacted)
Long Term Care	Cancel policy or keep current policy with payments to be made directly to UNUM	<ul style="list-style-type: none"> Enroll in PEBP plan for 7/1/22 (as approved) 	

Future State

PEBP will be considering some additional voluntary offerings for the 7/1/22 plan year to continually expand member options - such as Buy Up Dental with Orthodontia, Permanent Life insurance, and revisiting Long Term Care. These items will be added for discussion at a future Board meeting.

Accident Plan

Plan Benefit or Provision	The Standard (<i>recommendation</i>)	Liberty Mutual	AFLAC (<i>incumbent</i>)
On and Off Job Coverage	24 Hour	24 Hour	24 Hour
Situs State	NV	NV	NV
Eligibility	All eligible as State of NV considers for other lines	All defined as Active employees	Full time benefit eligible employees working at least 16 hours per week
Spouse/DP	Eligible	Eligible	Eligible
Dependent Children	Up to age 26	Up to age 26	up to age 26

Retirees	Eligible for same Group plan design	Eligible for same Group plan design	Individually rated
HSA Compliant	Yes	Yes	Yes
Waiting Period	None	30 days	None
Pre-Existing Conditions Limitation	Waived	Waived	Waived
Portable	Yes	Yes	Yes
Benefit Age Reduction	None	None	None
Termination of Coverage due to Age	None	Age 80	None
Injuries			
Fractures	Fractures up to \$5,250 non-surgical; \$10,500 surgical (no limit on multiple fractures)	Up to \$7,500	Up to \$8,000
Dislocation Schedule	Up to \$3,500 non-surgical; \$7,000 surgical (no limit on multiple dislocations)	Up to \$6,000	Up to \$6,000
Burns - (2nd & 3rd degree) varies by type and severity of burn	Up to \$12,500	Up to \$25,000	up to \$20,000
Skin Graft (% of burn)	25-50% of burn benefit (\$100 - \$6,250)	50% of burn benefit (\$50 - \$12,500)	up to \$1,000
Concussion	Up to \$200	Up to \$400	\$350
Coma	Up to \$15,000	Up to \$15,000	\$10,000
Ruptured Disc	\$750 - \$1000	\$500 - \$1500	up to \$1000
Torn Knee Cartilage Repair	\$750 - \$1000	\$500 - \$1500	up to \$1000
Lacerations	Up to \$800	Up to \$650	\$38-\$600
Tendons/Ligaments/Rotator Cuff Repair	\$750 - \$1000	\$500 - \$1500	up to \$1000
Emergency Dental Work	Crown \$350 / Extraction \$150	Up to \$300	\$50-\$200

Eye Injuries	Up to \$300	Up to \$500	\$300
Accidental Death, Dismemberment			
Accidental Death	\$50,000 or \$100,000	\$50,000 or \$75,000	\$50,000
Accidental Death - Common Carrier	\$50,000 or \$100,000	\$50,000 or \$150,000	\$150,000
Dismemberment	\$2,000 - \$30,000	\$500 - \$25,000	\$8,750 - \$17,500
Catastrophic Dismemberment	\$100,000	\$4,000 - \$50,000	\$50,000
Paralysis	\$15,000 - \$30,000	\$12,500 - \$20,000	\$7,500-\$12,500
Medical Services and Treatment			
Ambulance	Ground: \$300 - \$600 Air: \$800 - \$1,500	Ground: \$300 - \$400 Air: \$1,000 - \$1,500	Ground: \$300 Air: \$1,000
Emergency Care (Physician Office)	\$50 - \$60	\$150 - \$200	\$100-\$150
Emergency Care (Urgent Care)	\$50 - \$60	\$150 - \$200	\$100-\$150
Emergency Room Treatment	\$150 - \$200	\$200 - \$300	\$200-\$250
CT or MRI	\$200 (Major Diagnostic)	\$300	\$200
Accident Follow-Up Visit	\$50 - \$70	\$80 - \$100	\$75
Therapy Services (per day)	\$50	\$50	\$25
Prosthesis (1 device or 2 or more devices)	One - \$1,000 Two+ - \$2,000	\$1,000 - \$2,000	\$2,000
Medical Appliances	\$100 - \$200	\$300 - \$500	\$30-\$300
Blood & Plasma	\$300 - \$600	\$400 - \$450	\$35-\$400
Outpatient Surgery	Up to \$2,000 based on surgery type	Up to \$3,000 based on surgery type	\$400
Hospital Coverage			

Rehabilitation (per day)	\$100 - \$150	Not covered	\$200
Hospital Confinement (per day)	\$200 - \$400	\$200 - \$300	\$200
Intensive Care (per day)	\$200	\$200 - \$600	\$400
Hospital Admission Benefit	\$1,000 - \$1,500	\$500 - \$1,500	\$1,250
Family Lodging (per day)	\$175 - \$200	\$200 - \$250	\$200
Monthly Premium			
Employee	Low Plan: \$10.54 High Plan: \$16.01	Low Plan: \$5.71 High Plan: \$21.67	\$11.49
Employee & Spouse	Low Plan: \$16.65 High Plan: \$24.96	Low Plan: \$10.79 High Plan: \$41.44	\$17.71
Employee & Child(ren)	Low Plan: \$18.45 High Plan: \$28.08	Low Plan: \$12.25 High Plan: \$50.98	\$18.52
Employee & Family	Low Plan: \$24.69 High Plan: \$37.49	Low Plan: \$17.32 High Plan: \$70.76	\$24.74

Accident Claims Example

Soccer Injury

- Emily's 15-year-old daughter Katie was playing in a soccer tournament.
- While attempting a slide tackle, Katie's leg became tangled with her opponent, and she was unable to walk.
- Emily took Katie to the ER where scans revealed a torn ACL and meniscus, requiring surgery.
- Emily used part of her Accident Insurance Premier Plan benefit to cover the co-pays she incurred under her medical insurance plan.



Emergency room	\$150
X-ray	\$50
MRI	\$200
Knee surgery	\$1000
Surgical facility benefit	\$150
Crutches	\$100
Physician follow-up (two visits)	\$100
Physical therapy (three sessions)	\$150
Youth Organized Sport Benefit	\$475
Total Benefits Paid	\$2,375.00

Here's how Emily's share of covered charges would look on this claims example on the 2021-2022 medical plans in-network:

Medical Plans	You Pay On: CDHP Plan	You Pay On: New Low Ded PPO w/ copay	You Pay On: EPO/HMO	The Standard Accident Premier Plan Pays You:
Individual deductible (in-network)	\$1,750	\$500	\$150	\$2,375
ER co-pay/ins.	20%	\$750	\$750	
MRI co-pay/ins.	20%	20%	20%	
Outpatient Facility	20%	20%	20%	
Follow-up visits x 2	20%	\$50 x 2	\$40 x 2	
Physical Therapy x 3	20%	\$50 x 3	\$40 x 3	

Critical Illness Plan

Plan Benefit or Provision	The Standard (recommendation)	Liberty Mutual	Aflac (incumbent)
Situs State	NV	NV	NV
Guaranteed Issue Benefit Amount	\$30,000 (max benefit)	\$30,000 (max benefit)	up to \$30,000 (max benefit)
Pre-Existing Conditions Clause	Waived	Waived	Waived
Portable	Yes for Actives	Continuation of coverage available for Employee, Spouse, Child	Yes
Age Reduction	None	None	None
Waiting Period	None	30 days	None
Eligibility	A regular employee working 20+ hours/week	All Active employees as currently definition	Full time benefit eligible employees working at least 16 hours per week
Spouse Coverage	50%	50%	50%
Child(ren) Coverage	50%	50%	50%
Retirees	Eligible for same plan design	Eligible for same plan design	Individually rated
Termination due to Age	Age 80	Age 80	None
Benefits			
Heart Attack	100%	100%	100%
Heart Transplant	100%	100%	100%
Stroke	100%	100%	100%
Coronary Artery By-Pass	25%	50%	50%
Major Organ Transplant	100%	100%	100%

End Stage Renal Failure	100%	100%	100%	
Burns (3rd Degree or 50% coverage)	100%	100%	N/A	
Coma	100%	100%	N/A	
Cancer	100%	100%	100%	
Carcinoma in Situ	100%	25%	100% invasive, 25% non-invasive	
Prostate Cancer	100%	100%	100%	
Skin Cancer	\$250	NA	\$250	
Advanced Alzheimer's Disease	100%	100%	100%	
Recurrence Benefit	100%	100%	100%	
Additional Standard Offering				
Wellness	\$50	\$50	\$50	
Additional Included Riders/Benefits				
Additional Riders	<ul style="list-style-type: none"> •21 Childhood Diseases covered •Occupational HIV + Hepatitis covered 		Bone Marrow Transplant (Stem Cell Transplant) ; Sudden Cardiac Arrest	
Monthly Premium (Actives)				
	Issue Age	Issue Age	Issue Age / Non-Tobacco	Issue Age / Tobacco
	\$10,000	\$10,000	\$10,000	\$10,000
Under 30	\$4.60	\$6.49	\$5.31	\$7.24
Age 31	\$8.20	\$9.01	\$8.50	\$12.85

Age 41	\$16.10	\$17.44	\$15.70	\$24.16
Age 51	\$28.20	\$57.95	\$29.02	\$45.99
Age 61	\$59.04	\$158.31	\$54.35	\$82.71
Age 71	\$122.70	\$120.12	\$54.35	\$82.71
Employee & Spouse	\$5,000 Spouse	\$5,000 Spouse	\$5,000 Spouse	\$5,000 Spouse
Under 30	+\$2.30	+\$4.07	+\$3.33	+\$4.29
Age 31	+\$4.10	+\$5.33	+\$4.92	+\$7.10
Age 41	+\$8.05	+\$9.54	+\$8.52	+\$12.76
Age 51	+\$14.10	+\$29.80	+\$15.18	+\$23.67
Age 61	+\$24.60	+\$79.97	+\$27.85	+\$42.03
Age 71	+\$61.35	+\$60.47	+\$27.85	+\$42.03
+ Child(ren)	No additional cost to cover Child(ren)	Additional cost to cover Child(ren)	No additional cost to cover Child(ren)	
Monthly Premium (Retirees)	Issue Age \$10,000	Issue Age \$10,000	Rates unknown, individually rated	
Under 30	\$5.00	\$6.49	-	-
Age 31	\$9.40	\$9.01	-	-
Age 41	\$19.30	\$17.44	-	-
Age 51	\$35.20	\$57.95	-	-
Age 61	\$63.90	\$158.31	-	-
Age 71	\$122.70	\$120.12	-	-

Critical Illness Claims Example

Cancer Diagnosis

- Shawna beat cancer, but saw many unexpected costs:
 - Co-insurance for chemotherapy, doctors
 - Hair prosthetics
 - Travel to specialists and alternative treatments
 - Husband taking time off work to care for her
- Fortunately, she had \$20,000 in benefits to help her with her costs.

Out-of-Pocket Expenses:



Medical insurance deductible	\$1,000
Out-of-pocket expenses over 6 mos	\$3,500
Alternative treatments not covered by medical plan	\$4,500
Transportation to medical appts	\$750
Lodging near treatment facility	\$1,370
Husband's lost wages	\$4,500
Total out-of-pocket expenses	\$15,620
Shawna's CI Benefit	\$20,000

Hospital Indemnity Plan

Plan Benefit or Provision	The Standard (recommendation)	Liberty Mutual	Aflac (incumbent)
Situs State	NV	NV	NV
Eligibility	A regular employee working 20+ hours week in the US	All Active Eligible employees	Full time benefit eligible employees working at least 16 hours per week
Spouse/DP	Eligible	Eligible	Eligible
Dependent Children	Eligible	Eligible	up to age 26
Retirees	Yes	Yes	Individually rated

HSA Compliant	Yes	Yes	Yes		
Guaranteed Issue	Yes	Yes	Yes		
Waiting Period	None	30 days	None		
Pre-Existing Conditions Limitation	Waived	Waived	Waived		
Portability	Yes, except for Retirees	Employee, Spouse and Children	Yes		
Age Reduction	None	None	None		
Termination due to Age	80	80	None		
Participation Requirement	10 lives	15%	None		
Rate Guarantee	4 years	4 years	5 years		
Primary Benefits					
Hospital Confinement	\$100 - \$200/day	\$100 - \$200/day	\$100		
Hospital Admission	\$500 - \$1000/calendar year	\$500 - \$1000/calendar year	\$500		
Hospital Intensive Care - Admission		\$500 - \$1000	\$500		
Hospital Intensive Care - Confinement	\$100 – 200/day (in addition to regular Hospital Confinement)	\$200 - \$400/day	\$200		
Hospital Confinement Max	30 days	\$18,000 - \$36,000	31 days		
ICU Confinement Max	15 days	\$36,000 - \$72,000	10 days		
Pregnancy	Covered	Covered	Covered (Normal & Complications)		
COVID-19 Hospitalization	Covered	Covered	Covered		
Monthly Premium (Actives)	Low	High	Low	High	
Employee	\$8.66	\$17.32	\$9.43	\$18.01	\$11.78

Employee & Spouse	\$14.60	\$29.20	\$20.42	\$39.14	\$21.64
Employee & Child(ren)	\$12.36	\$24.72	\$17.17	\$31.70	\$17.92
Family	\$21.95	\$43.90	\$28.16	\$52.82	\$27.78
Monthly Premium (Retirees)	Low	High	Low	High	
Employee	\$18.62	\$37.24	\$9.43	\$18.01	Individually rated
Employee & Spouse	\$56.02	\$112.04	\$20.42	\$39.14	Individually rated
Employee & Child(ren)	\$39.90	\$79.80	\$17.17	\$31.70	Individually rated
Family	\$71.06	\$142.12	\$28.16	\$52.82	Individually rated

Hospital Indemnity Claims Example

Childbirth

- Brooke delivered via C-section.
- Both she and baby were in good health, but three days in the hospital were needed.
- Her benefits helped meet deductible without cutting into funds for diapers, clothing and childcare.

Medical Plans	You Pay On: CDHP Plan	You Pay On: New Low Ded PPO w/ copay	You Pay On: EPO/HMO	The Standard Hospital Indemnity Plan 1 Pays You
Individual deductible (in-network)	\$1,750	\$500	\$150	\$500 hospital admission
In-patient hospital	20%	20%	\$750	

Physician follow up visits	20%	\$50	\$40	\$100 x 3 days for daily hospital confinement
C-section surgery	20%	20%	20%	
Total				\$800

ID Theft Protection

Plan Name	ID Watchdog (recommendation, incumbent)	Norton LifeLock	InfoArmor (Allstate)
Participants Input Data via Secure Website Dashboard (SS#, Email Address, Drivers License, Credit Cards, etc.)	Confirmed	Confirmed	Confirmed
Member Alerts	Confirmed	Confirmed	Confirmed
Call Center	24/7/365; US Based (Denver and Las Vegas)	24/7; US & Global	24/7/365; US Based
Program Services			
ID Theft Remediation	Confirmed	Confirmed	Confirmed
Pre-existing ID Theft	Confirmed	Confirmed (previous 12 months)	Confirmed (previous 3 years)
Website Tips, Tools and Resources on Prevention	Confirmed	Confirmed	Confirmed
Credit Score and Report	Confirmed (1 Bureau or 3 Bureau)	Confirmed (1 Bureau or 3 Bureau)	Confirmed (1 Bureau or 3 Bureau)

Sex Offender Registration Reports	Confirmed	Confirmed	Confirmed
National Do Not Call List and No Solicitation Lists	Confirmed	No	Confirmed
Lost Wallet/Care Support	Confirmed	Confirmed	Confirmed
Online Surveillance and Alerts			
Buy, Sell, or Trade of Personal Information on Black Market (Searches for Personal Information Provided by Participant)	Confirmed	Confirmed	Confirmed
Credit Monitoring and Alerts	Confirmed (1 Bureau or 3 Bureau)	Confirmed (1 Bureau or 3 Bureau)	Confirmed (1 Bureau or 3 Bureau)
Credit Lock (adults & minors)	Yes	Yes	Yes
Social Network (Facebook, Twitter, Instagram, Etc.)	Confirmed	Confirmed	Confirmed
Dark Web Monitoring	Confirmed	Confirmed	Confirmed
Court Records (Bankruptcies, Criminal Records, Etc.)	Confirmed	No	Confirmed
Large Scale Data Breach Notifications	Confirmed	Confirmed	Confirmed
New or Added Wireless Accounts	Confirmed	Confirmed	Confirmed
Bank Account Changes	Confirmed	Confirmed	Confirmed
Additional Reporting/Data Availability	Industry Benchmarking Report (\$60,000 value)		
Guarantee/Insurance			

Coverage for Victim of ID Theft While in Program (Such as Lawyers, Investigators, Legal Defense)	Confirmed	Confirmed	Confirmed
Reimbursement	Yes, up to the limit of \$1M per subscriber	Yes, up to the limit of \$1M per subscriber	Yes, up to the limit of \$1M per subscriber
HSA + 401K reimbursement	Yes for Platinum; No for Essentials	Yes	Yes
Monthly Premium	ID Watchdog (recommendation, incumbent)	Norton LifeLock	InfoArmor (Allstate)
One Bureau	\$4.95/individual, \$8.90/family	\$5.49/individual, \$10.98/family	\$9.95 individual & family
Three Bureau	\$6.25/individual, \$12.25/family	\$8.99/individual, \$17.98/family	\$17.95 individual & family

Legal Plan

General Services for Covered Matters	LegalEASE (incumbent)	U.S. Legal Services
Office & Phone Consultations with Attorney	Covered in Full	Covered in Full (Office)
Document Review	Covered in Full	Covered in Full
DIY Online Access	Confirmed - Portal Access	Confirmed – Portal Access
Services for Non-Covered Matters		
Discount for Non-Covered Items	25% discount	33.3% off Attorney’s hourly rates (some exclusions)

Miscellaneous Law Services	15 hours of miscellaneous service covered	None specified
Estate Planning		
Wills & Codicil	Covered in Full	Covered in Full
Living Trusts	Covered in Full	Covered in Full
Powers of Attorney	Covered in Full	Covered in Full
Complex Wills	Covered under 15 hours of miscellaneous	Not specified
Real Estate		
Sale or Purchase of Real Estate	Covered in Full; Landlord benefits Fully Covered up to 10 hours)	Covered in Full (Purchase, Sale, Refi of Primary Residence); Timeshares, Second Home, Vacation Property at 33.3% discount
Refinancing	Covered in Full	Covered in Full
Tenant Negotiations	Covered in Full	Covered in Full
Eviction Defense	Covered in Full	Covered in Full
Property Tax Assessments	Covered under 15 hours of miscellaneous	Not specified
Foreclosure	Covered in Full	Covered in Full
Construction Disputes	Covered in Full	Covered in Full
Neighbor Disputes	Covered in Full	Covered in Full

Family Law		
Adoption	Covered in Full	Covered in Full
Guardianship / Conservatorship	Covered in Full	Covered in Full (uncontested)
Name Change	Covered in Full	Covered in Full
Premarital Agreement	Covered in Full	Covered in Full, 12-20 hours annually. 33 1/3% discount after, if additional time is needed.
Divorce	Covered up to 28.5 hours of Contested, 10 hours Uncontested (LegalGuard Gold Plan only)	Covered up to 12 hours of Contested (afterwards 33.3% discount); Uncontested Paid in Full -Subject to 120 day waiting period
Post Decree Child Custody/Support	Covered up to 28.5 hours	Covered up to 12 hours of Contested (afterwards 33.3% discount); Uncontested Paid in Full -Subject to 120 day waiting period
Domestic Violence	Covered up to 28.5 hours	Covered in Full
Consumer Protection		
Advice & Negotiations	Covered in Full	Covered in Full
Court Representation	Covered in Full	Covered in Full (exclusions)
Small Claims Actions	Covered up to 5 hours	33.3% discount
Financial Matters		

Creditor Negotiations	Covered in Full	Covered in Full
Debt Collection - Defense and Collection for Consumer Debts	Covered in Full	Covered in Full (Foreclosure subject to 120 day wait)
Personal Bankruptcy	Covered in Full – Chapter 7 or Chapter 13	Covered in Full (Subject to 120 day wait)
Personalized Financial Planning	Covered up to 10 hours	Member Portal w/ Financial Education tools
Tax Preparation	Covered in Full as it pertains to Legal items related to Tax Prep	Access to financial calculators, do it yourself preparation, articles and resources
Tax Audits	Covered in Full	Covered in Full
IRS Collection Defense	Covered in Full	Covered in Full
Defense of Civil Lawsuits		
Administrative Hearings	Covered in Full	Covered in Full
Other Civil Litigation	Covered in Full	Covered in Full
Incompetency Defense	Covered in Full	Covered in Full (Incapacity)
Traffic Offenses		
Defense of Tickets	Covered in Full - Includes DUI	Covered in Full (non-criminal moving traffic violations; first offense DUI)
Driving Privilege Protection	Covered in Full	Covered in Full
Other		

Juvenile Court Defense	Covered in Full	Covered in Full
Immigration Assistance	Covered in Full (LegalGuard Gold plan only)	Covered in Full (Visa Extensions, Naturalization & Deportation)
Elder Care Consultation	Covered In Full - for elder matters relating to the participant	Covered in Full
Debt Collection	Covered up to 10 hours	Covered in Full
Debt Consolidation Services	Covered up to 10 hours	Not specified
Budget Analysis Services	Covered up to 10 hours	Financial Planning – Covered in Full
Credit Improvement Services	Covered up to 10 hours	33.3% discount
Monthly Premium	LegalGuard Gold - \$16.85 Essentials Plan - \$8.96	\$16.90

Auto, Home and Renters Insurance

Auto Insurance Coverage	Liberty Mutual (recommendation)	MetLife
Automobiles, Boats, Motor Homes, Motorcycles, Snowmobiles, Trailers, Personal Watercraft	Included	Included
Personal Excess Liability	Included	Included
Multi-Car/Multi-Policy Discount	Included	Included
Anti-Theft Device Discount	Included	Included

Home Insurance Coverage		
Home, Condo, Renter's, Rental, Personal Articles, Mobile Home	Included	Included
Protective Devices Discount	Included	Included
Fire Protection	Included	Included
Multi-Home/Multi-Policy Discount	Included	Included
Rates – individually rated		
Group Discount	Yes 5-15% discount (dependencies: State, Payroll deducted, Line of coverage)	Yes 5-15% discount (dependencies: State, Payroll deducted, Line of coverage)

Pet Insurance

Program	Nationwide
Eligible Participants	All Benefit Eligible Employees
Eligible Pets	Cats and Dogs; Avian and Exotic Pet Plans available
Pet Age Limitations	N/A
Medical History Required	N/A
Accidents and Illnesses, Including Hospitalizations and Surgeries	Included

Prescription Medications	Included
Other Included Coverages	My Pet Protection plans include congenital and hereditary conditions with no additional waiting periods, prescribed therapeutic pet foods, prescribed nutritional supplements, prescribed behavioral treatment and therapy, all dental diseases, internal and external parasite treatment, treatment for complications of pregnancy, elective or cosmetic procedures, boarding or kennel fees for employee's hospital stay, advertising and reward coverage, coverage for loss due to theft or straying and a mortality benefit.
Additional Riders (Added Cost)	Wellness
Annual Deductible	\$250
Co-Pays	10%
Annual Maximum	\$7,500
Maximum Per Incident	N/A
Covered Claims Paid	<p>OPTIONS:</p> <ul style="list-style-type: none"> • 90% of eligible conditions • 70% of eligible conditions • 50% of eligible conditions
Payroll Deduction	Yes
Group Discount	5%
Multi-Pet Discount	5% additional for 2-3 pets; 10% additional for 4 or more pets

Factors Affecting Rates	State and species
Golden Retriever - Male, 3 years old, 89101 Zip	\$35.61 (90% coverage) \$21.37 (50% coverage)
Golden Retriever - Male, 7 years old, 89101 Zip	\$35.61 (90% coverage) \$21.37 (50% coverage)
Domestic Short Hair Cat - Male, 3 years old, 89101 Zip	\$21.37 (90% coverage) \$12.82 (50% coverage)
Domestic Short Hair Cat - Male, 7 years old, 89101 Zip	\$21.37 (90% coverage) \$12.82 (50% coverage)

Voluntary Vision Plan

Plan Benefits	VSP Base	VSP Buy-up
Calendar Year Benefit	Yes	Yes
Wellvision Exam Copay	\$10	\$10
Prescription Glasses		
Frames Copay	\$25	\$25
Frame Allowance	\$120 / \$140 for featured frame brands	\$200 / \$220 for featured frame brands
Lenses	Single vision, lined bifocal and lined trifocal included	Single vision, lined bifocal and trifocal included

Lens Enhancements	\$55-\$175	\$0-\$175
Contacts (Instead of Glasses)		
Copay	Up to \$60	Up to \$60
Contacts Allowance	\$110	\$200
Additional Features		
Diabetic Eyecare Plus Program	\$20 Copay	\$20 Copay
Extra Savings	20% savings on additional glasses, discount on Laser Vision Correction	20% savings on additional glasses, discount on Laser Vision Correction, Retinal Screening enhancement
Monthly Premium		
Employee	\$5.86	\$9.09
Employee & Spouse	\$11.75	\$18.16
Employee & Child(ren)	\$12.57	\$19.43
Family	\$20.09	\$31.05

NEW Voluntary Long Term Disability Plan

Plan Benefits	Voluntary LTD Plan A	Voluntary LTD Plan B
Benefit Schedule	60%	50%
Insured Predisability Earnings	\$12,500	\$10,000
Max Monthly Benefit	\$7,500	\$5,000
Min Monthly Benefit	\$100 or 10%	\$100 or 10%
Benefit Waiting Period	180 Days	180 Days
Max Benefit Period	To age 65	To age 65
Guaranteed Issue Benefit Amount	Full Benefit	Full Benefit
Employer Contribution	0%	0%
Minimum Participation	*15% This requirement will be waived due to a communication plan between PEBP, The Standard, and Benefitfocus.	*15% This requirement will be waived due to a communication plan between PEBP, The Standard, and Benefitfocus.
Taxability of Benefits	Non-Taxable	Non-Taxable
Own Occupation Period	24 Months	24 Months
Partial/Residual Disability	Included	Included
Preexisting Condition Period	3/12	3/12

Mental & Nervous Limitation	24 months	24 months
Substance Abuse Limitation	24 months	24 months
Other Limited Conditions	24 months	24 months
Return to Work Incentive	24 months	24 months

Voluntary LTD 1/1/22 Rate and Cost Member Examples

Plan A (60% of earnings):

Age	Rate:
0-24	.082
25-29	.122
30-34	.189
35-39	.347
40-44	.436
45-49	.582
50-54	.582
55-59	.582
60-64	.582
65-69	.642
70-999	.661

Example 1:

Member's Age: 33 years old
 Member's Annual Salary: \$50,000
 Rate based on Member's Age: \$0.189 per \$100 of covered payroll
 Monthly Cost of Coverage: Formula: Rate X Salary / \$100 / 12 Months
 $\$0.189 \times \$50,000 = 9,450$
 $9,450 / \$100 = \94.50 (Annual Cost)
 $\$94.50 / 12 \text{ Months} = \7.88 (Monthly Cost)

Example 2:

Member's Age: 51 years old
 Member's Annual Salary: \$70,000
 Rate based on Member's Age: \$0.582 per \$100 of covered payroll
 Monthly Cost of Coverage: Formula: Rate X Salary / \$100 / 12 Months
 $\$0.582 \times \$70,000 = 40,740$
 $40,741 / \$100 = \407.40 (Annual Cost)
 $\$407.40 / 12 \text{ Months} = \33.95 (Monthly Cost)

Plan B (50% of earnings):

Age	Rate:
0-24	.065
25-29	.095
30-34	.149
35-39	.273
40-44	.329
45-49	.435
50-54	.435
55-59	.435
60-64	.435
65-69	.507
70-999	.524

Example 1:

Member's Age: 42 years old
Member's Annual Salary: \$60,000
Rate based on Member's Age: \$0.329 per \$100 of covered payroll
Monthly Cost of Coverage: Formula: Rate X Salary / \$100 / 12 Months
 $\$0.329 \times \$60,000 = 19,740$
 $23,030 / \$100 = \197.40 (Annual Cost)
 $\$197.40 / 12$ Months = \$16.45 (Monthly Cost)

Example 2:

Member's Age: 60 years old
Member's Annual Salary: \$90,000
Rate based on Member's Age: \$0.435 per \$100 of covered payroll
Monthly Cost of Coverage: Formula: Rate X Salary / \$100 / 12 Months
 $\$0.435 \times \$90,000 = 39,150$
 $39,150 / \$100 = \391.50 (Annual Cost)
 $\$407.40 / 12$ Months = \$32.63 (Monthly Cost)



Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer Firm

Casualty, Health, Life, Property

BENEFITSTORE INC

100 BENEFITFOCUS WAY

DANIEL ISLAND, SC 29492-8378

is authorized to transact business as described above

License No: 985181

Issue Date: 09-29-2014

Expiration Date: 10-01-2023

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<p>Nevada Division of Insurance</p> <p>THIS IS TO CERTIFY THAT</p> <p>BENEFITSTORE INC 100 BENEFITFOCUS WAY, DANIEL ISLAND, SC 29492-8378</p> <p>LICENSE NUMBER: 985181</p>	 <p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p> <p>Non-Resident Producer Firm Casualty, Health, Life, Property</p> <p>Issue Date: 09-29-2014 Expiration Date: 10-01-2023</p> <p>Generated by Sircon 225260423</p>
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