



From: Catherine Smith for Lynn Turner (agent)

Date: May 7, 2015

Re: **Dick Gore's RV World**
Bid Request: Group Health, Dental, Basic Life/AD&D, Voluntary
Life/AD&D
Renewal Date: July 1, 2015

Please provide a Group Health quote for our long time client, **Dick Gore's RV World**. They have been a leading local recreational vehicle dealer located in Jacksonville, FL (32218). They have two locations – Jacksonville, FL and Savannah, GA.

All necessary information is provided. Please read this request in its entirety. Should you need further information, questions or if you don't receive all materials below, please contact me immediately.

If you receive this information in error, please forward to the appropriate person and contact me. Please quote the following plan design(s); please *also quote HRA, HSA plans as well as packages* you feel may deliver a better value for our client.

- Information Attached: Census
Benefit Summaries

- Background

Full-Time: 30 hours per week

Eligibility: 1st of the month following 60 days

Contribution:

Employer pays 75% of employee

Employer pays 0% of dependent

PLAN ANALYSTS

1 Independent Dr • Suite 3125 • Jacksonville, FL 32202 • (904) 354-8989 • FAX (904) 830-4862
• EXCELLENCE IN EMPLOYEE BENEFITS •

MEDICAL CURRENT BENEFITS:

See attached

MEDICAL CURRENT/RENEWAL RATES:

	<u>Current</u>	<u>Renewal</u>
Low Plan: 0F6		
Employee:	\$420.82	\$610.19
Employee & Spouse:	\$934.22	\$1,354.62
Employee & Child(ren):	\$765.89	\$1,110.54
Family:	\$1,291.92	\$1,873.29
Mid Plan: 5Q3 HSA		
Employee:	\$443.93	\$643.70
Employee & Spouse:	\$985.52	\$1,429.01
Employee & Child(ren):	\$807.95	\$1,171.53
Family:	\$1,362.87	\$1,976.17
High Plan: 5Q1 HSA		
Employee:	\$445.54	\$646.03
Employee & Spouse:	\$989.10	\$1,434.19
Employee & Child(ren):	\$810.88	\$1,175.77
Family:	\$1,367.81	\$1,983.32

Current Carrier: United HealthCare 07/01/13- Current
Blue Cross Blue Shield 07/01/01 - 7/1/13

DENTAL CURRENT BENEFITS:

MAC Plan

In/Out:

Ded	\$50 / \$50
Prevent	100 / 100
Basic	80 / 80
Major	50 / 50
Ortho	N/A

Endo/Perio: Major
Annual Max: \$1,000

PLAN ANALYSTS

DENTAL CURRENT/RENEWAL RATES:

	<u>Current</u>	<u>Renewal</u>
Employee:	\$19.68	\$21.09
Employee & Spouse:	\$44.30	\$47.53
Employee & Child(ren):	\$37.94	\$40.66
Family:	\$63.27	\$67.86

CURRENT LIFE/DISABILITY BENEFITS:

<u>Basic Life/AD&D:</u>		<u>Current</u>	<u>Renewal</u>
Flat	\$25,000	Life: \$0.25	Life: \$0.28
ER contributes:	100%	AD&D: \$0.03	AD&D: \$0.03
Rate Guarantee:	2016		

Voluntary Life/AD&D:

EE: max \$300,000 (\$1,000 increments)
 GI: \$100,000
 AD&D: benefit matches life, \$0.03 for AD&D

SP: Not to exceed 50% of EE election; max \$150,000
 GI: \$50,000
 AD&D: benefit matches life, \$0.03 for AD&D

CH: \$5,000 or \$10,000
 AD&D: N/A

Age Band	Employee Rate Per \$1000	Spouse Rate Per \$1000
0 - 24	\$0.06	\$0.04
25 - 29	\$0.06	\$0.04
30 - 34	\$0.07	\$0.05
35 - 39	\$0.09	\$0.06
40 - 44	\$0.14	\$0.10
45 - 49	\$0.21	\$0.15
50 - 54	\$0.34	\$0.24
55 - 59	\$0.54	\$0.38
60 - 64	\$0.76	\$0.53
65 - 69	\$1.25	\$0.87
70 - 74	\$2.44	\$1.70
75 - 79	\$4.71	\$3.28
80 - 999	\$8.78	\$6.12
AD&D	\$0.03	\$0.03
Child Rate \$5000	Rates per child unit	\$1.00
Child Rate \$10000	Rates per child unit	\$2.00

Renewal Date: July 1, 2015

Provide Quotes By: May 21, 2015

Commission: Standard

In the interest of time and keeping *your* work to a minimum, we welcome your informal proposals via email. Also call if you wish to discuss your competitiveness on this case. If you should have any questions regarding this case, please call our office at (904) 354-8989.

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