



LAURENCE F. LEE, III

From: Lisa Girgis for Larry Lee (agent)
Date: July 14, 2016 (rev Aug 1, 2016)
Re: Bluegrass Materials Company
Bid Request: Basic Life/AD&D, Optional Life/AD&D,
STD (core and buy up) and LTD (core and buy up)
Renewal Date: November 1, 2016

Please immediately complete and return by email the attached "Confirmation of Receipt."

Please provide a Group Life and Disability quote for our long time client, Bluegrass Materials Company, LLC. They have been a leading aggregates and concrete block producer headquartered in Jacksonville, FL with locations in other states. There are approximately 412 FT employees.

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.

Please quote the following plan design(s); please also propose alternative(s) you feel may deliver a better value for our client.

Information Attached: Census - tabs are filtered
Claims
Company Locations - BMC Site Locations
Benefit Summaries
Certificates of Coverage

Full-Time: 30 hours per week

Eligibility: Class 1 - Executives, Date of hire
Class 2 - Salaried, 1st of the month following date of hire
Class 3 - Hourly, 1st of the month following 60 days
Please ignore the Waiting Period language for the Salaried class in the certificates and summaries for the Life, STD, and LTD. These are in the works to be corrected to the period listed above.

Contribution:
Employer pays 100% Basic Life and AD&D 0% Optional Life
100% Core STD & LTD 0% Buy-Up STD & LTD

CURRENT BENEFITS:

Basic Life and AD&D:

Class:	All
Benefit:	1x's Annual Salary up to \$500,000
GI Amount:	\$290,000
Current Rates:	\$0.200 / \$0.030 (per \$1,000)
Contribution:	Non-Contrib

Core STD Plan:

Class:	All
Elimination Period:	8 day Acc / 8 day Sick
Benefit Period:	26 weeks
Weekly Benefit:	60% of weekly salary; \$600 weekly max
Current Rates:	\$0.37
Contribution:	Non-Contrib

Core LTD Plan:

Class:	Salaried & Hourly
Elimination Period:	180 days
Monthly Benefit:	40% up to \$10,000 monthly max
Length of Benefit:	SSNRA
Current Rates:	\$0.22
Own Occ:	24 Months
Contribution:	Non-Contrib

Class:	Executive
Elimination Period:	180 days
Monthly Benefit:	66 2/3% up to \$15,000 monthly max
GI Amount:	\$10,000
Length of Benefit:	SSNRA
Current Rates:	\$0.22
Own Occ:	To age 65
Contribution:	Non-Contrib

Buy Up STD Plan:

Class:	All
Elimination Period:	8 day Acc / 8 day Sick
Benefit Period:	26 weeks
Weekly Benefit:	30% of weekly salary; \$2,000 weekly max
Current Rates:	\$0.84
Contribution:	Vol Buy Up

PLAN ANALYSTS

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

Buy Up LTD Plan:

Class:	Salaried & Hourly
Elimination Period:	180 days
Monthly Benefit:	60% up to \$10,000 monthly max
Length of Benefit:	SSNRA
Current Rates:	\$0.34
Own Occ:	24 Months
Contribution:	Vol Buy Up

Voluntary Life:

EE: \$10k increments to 7x's annual salary; \$500k max / GI 7x's annual salary to \$200k
SP: \$5k increments to \$250k max / GI 30k (100% of EE Benefit)
CH: \$2,500 increments to \$10k max

Voluntary Life Rates: (attached)

Optional Life Rates are:

- Unisex
- Based on the employee's current age for both Employee and Spouse
- Shown as a monthly rate per \$1,000 of Life Insurance Coverage
- Adjusted on the first of the month following the date of birth

Voluntary AD&D: \$25k increments to \$500,000; amounts over \$200k are subject to 10x annual salary
Rates: \$0.03

Voluntary Family AD&D –

50% of employee amount for spouse only
15% of employee amount for child only
40% of employee amount for spouse and 10% of employee amount for child for family coverage
Rates: \$0.04

Additional Features:

Employee Assistance Program (EAP) includes:

- Grief and Loss
- Marital, Parenting and Family Issues
- Financial Assistance
- Legal Assistance
- Work-related Stress and Time Management
- Alcohol and Drug Dependencies
- **4 face to face sessions** with a counselor at no charge

Carrier History: Lincoln since 2010 (company was established 2010)

Current Carrier: Mutual of Omaha since 2013

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Additional Considerations:

Strong wellness program in place. Focus is on screening for and coaching unknown or improperly treated medical conditions. Much of the coaching focus is on pre-during-post operative events to expedite discharge and recovery, as well as to minimize/prevent relapses and complications. Screenings and a yearly Health Risk Assessment is required for those who participate. There are higher premiums for non-participants.

Renewal Date: **November 1, 2016**

Provide Quotes By: August 5, 2016

Commission: Flat 10%

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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Confirmation of Receipt

_____ Page(s) Including this page.

To: Lisa Girgis
Email: lgirgis@plananalysts.com
Co/Dept: Plan Analysts, Inc.
Re: Bluegrass Materials Company, LLC. – **Group Life, STD & LTD RFP**

I. Please initial all applicable boxes below and return by fax **immediately.**

- 1. I have received the request for proposal for Bluegrass Materials Company, LLC..
- 2. I intend to issue a proposal to: Plan Analysts, Inc.
 To someone other than Plan Analyst

Who: _____

- 3. I do **NOT** intend to issue a proposal.
Reason: _____

II. I Do / Do Not agree to keep the information contained in this package **CONFIDENTIAL**. My company will not disclose this information or solicit Bluegrass Materials Company, LLC. and/or its subsidiaries.

Name: _____

Signature: _____

Company: _____ Date: _____

III. This Information came to me in error.

It will **not** be forwarded. It will be destroyed.

It will be **forwarded** to the party below to respond to this RFP:

Name: _____

Phone: _____ Fax: _____

E-mail: _____ Dept: _____

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