



LAURENCE F. LEE, III

From: Lisa Girgis for Larry Lee (Agent)
Date: August 30, 2016
RE: Bluegrass Materials, LLC (BMC)
Bid Request: Group Stop Loss
Renewal Date: November 01, 2016

Please immediately complete and return by fax, the attached **“Confirmation of Receipt.” (p.4)**

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

Please provide Group Stop Loss quotes for our long time Bluegrass Materials, LLC. (BMC).
Due to the complex nature of this request please read this thoroughly before beginning work or calling for clarifications.

Bluegrass Materials Company is a Southeast U.S. based aggregates and concrete block producer headquartered in Jacksonville, FL. Bluegrass's operations are located in Kentucky, Tennessee, South Carolina, Georgia, Pennsylvania and Maryland. There are approximately 412 FT employees.

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 propose alternative(s)** you feel may deliver a better value for our client.

- Information Attached: Plan Designs (side by side)
Census – approx. 356 enrolled employees
Enrollment and Paid Claim History
Large Claims with Diagnosis
Explanation of Total Health Management program with over 90% participation

- Background

Fully Insured until 11/1/2014

Full-time: 30 hours per week

Eligibility: Hourly – 1st of the month following 60 days from date of hire
Salaried – 1st of the month following date of hire

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Administrator Medical: United HealthCare TN
Administrator Rx: United HealthCare TN

Reinsurance: UHC since 11/1/14

Individual Stop Loss

Contract Basis: Paid 12
Terminal Liability: 3 months
Specific Deductible: \$100K
Aggregating Specific Corridor: None
Maximum: Unlimited

Aggregate Stop Loss

Attachment Factor: \$950.33
ASL Liability Limit: \$1,000,000
Terminal Liability: 3 months

Run in Period: Paid
Run in Limit: Unlimited
Run out Period: 3 months
Run out Limit: Unlimited

Covered Expenses: Medical including Rx Card & Mail Order – Specific and Aggregate

11/16 Plan Changes: Minimal anticipated. Will release when final upon request.
The plan is Not Grandfathered

Renewal Date: November 1, 2016

Current BMC Specific Rate: \$143.24 PEPM (includes Terminal Liability premium)
Renewal BMC Specific Rate: \$162.30 PRPM (includes Terminal Liability premium)

Current BMC Aggregate Premium: \$8.38 (Includes terminal Liability premium)
Renewal BMC Aggregate Premium: \$8.73 (Includes terminal Liability premium)

Disclaimer requirement: Please disclose any plan differences whether positive or negative.

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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Important Information on How to Quote:

Be sure the plans Total Health Management program outline is provided to the underwriter as we believe this aggressive program is making a positive impact on claims during this second year of being self-funded and should be given consideration during the underwriting process.

Specific Deductible: \$100K, 125K & \$150K

Aggregating Specific Corridor: Current none (please quote with and without)

Aggregate: Please quote with & without

Annual Max: Unlimited

No quote: If you do not wish to submit a proposal, please say so in written form along with the reason.

Provide Quotes By: September 9, 2016

Commission: Flat 15%

- End -

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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 Group Stop Loss RFP**

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

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