



COMMONWEALTH OF VIRGINIA  
STANDARD CONTRACT

Contract No. UCPJMU6005

This contract entered into this 5<sup>th</sup> day of April 2021, by Financial Integrity Resources Management, LLC hereinafter called the "Contractor" and Commonwealth of Virginia, James Madison University called the "Purchasing Agency".

WITNESSETH that the Contractor and the Purchasing Agency, in consideration of the mutual covenants, promises and agreements herein contained, agree as follows:


SCOPE OF CONTRACT: The Contractor shall provide the services to the Purchasing Agency as set forth in the Contract Documents.

PERIOD OF PERFORMANCE: From April 5, 2021 through April 4, 2022 with seven (7) one-year renewal options.

The contract documents shall consist of:

- (1) This signed form;
- (2) The following portions of the Request for Proposal LBS-1090 dated October 7, 2020:
  - (a) The Statement of Needs;
  - (b) The General Terms and Conditions;
  - (c) The Special Terms and Conditions together with any negotiated modifications of those Special Conditions;
  - (d) Addendum No. One, dated October 26, 2020;
  - (e) Addendum No. Two dated November 5, 2020.
- (3) The Contractor's Proposal dated November 12, 2020 and the following negotiated modification to the Proposal, all of which documents are incorporated herein.
  - (a) Negotiations Summary, dated March 30, 2021.

IN WITNESS WHEREOF, the parties have caused this Contract to be duly executed intending to be bound thereby.

By:  \_\_\_\_\_  
(Signature)  
Philip M. Harris  
(Printed Name)

Title: President & CEO

PURCHASING AGENCY:  
By:  \_\_\_\_\_  
(Signature)  
Lee Anne Beatty Smith  
(Printed Name)  
Buyer Sewer  
Title:

**March 30, 2021**

1. Parties agree that this Negotiation Summary modifies RFP# LBS-1090 and the Contractor's initial response to RFP# LBS-1090, and in the event of conflict this negotiation summary shall take precedence.
2. Contractor shall provide a single point-of-contact for JMU employees regarding the following employee voluntary benefit plans: 529 CollegeAmerica® Savings Plan and ABLEAmerica Disabled Beneficiary Account.
3. Contractor shall provide a one-call solution for JMU employees to reach the dedicated account manager for continual service throughout a contract year. The dedicated account manager shall handle day-to-day customer service, monitor investments, and work with JMU payroll to facilitate payroll deductions.
4. Contractor shall provide a JMU-customized website link for employees to access information and/or enroll in savings accounts offered by the Contractor.
5. Contractor shall provide enrollment services and support, at the University's request, for the following:
  - Open enrollment (onsite)
  - Benefit Fairs (onsite)
  - Quarterly information meetings (onsite)
  - New Hire Meetings
  - Additional Meetings as mutually agreed upon
6. 529 CollegeAmerica® Savings Plan
  - A. Shall have no minimum enrollment requirements.
  - B. Shall be administered at no cost to the University.
  - C. Employees shall incur fees and expenses associated with the applicable American Funds share class and fund selection. All account setup fees and account maintenance fees are waived for employees of the University for the duration of the contract.
  - D. Employees of the University that have an existing 529 CollegeAmerica plan can, at no cost, convert it into the employer sponsored plan and have the benefit of Class-E shares.
  - E. Plans shall be 100% portable upon termination of employment.
  - F. Investment amounts shall be flexible with increases/decreases/suspensions permitted at any time.
  - G. Employees may elect payroll deduction or direct billing.
7. ABLEAmerica Disabled Beneficiary Account
  - A. Shall have no minimum enrollment requirements
  - B. Shall offer three (3) options for employees to invest:
    - i. Check (front end sales charges apply)
    - ii. ACH Bank Payment (front end sales charges apply)
    - iii. Rollover from 529 CollegeAmerica Savings Plan (front end sales charges do NOT apply)
  - C. The maximum front end sales charges shall be 5.75%; however, discounts shall be given based upon the American Funds ABLE 529 sales charge schedule found at

**March 30, 2021**

<https://www.capitalgroup.com/individual/what-we-offer/share-class-information/reducing-sales-charges.html>

- D. Contractor shall notify JMU as soon as ABLEAmerica becomes available in E shares and direct investment via payroll deduction and shall work with JMU administrators to implement this option and streamline the process for current and new investors.
8. The Contractor shall provide customized communication and marketing material to the Purchasing Agency at no cost. All marketing material shall require prior approval by the Purchasing Agency
9. Contractor shall be responsible for all costs related to a loss of or unauthorized access and/or unauthorized use of confidential data. Contractor shall be responsible for informing all individuals affected by a breach, intrusion, or data loss in accordance with applicable law and shall indemnify and hold harmless the Commonwealth of Virginia, James Madison University and its officers and employees from and against claims, damages, or other harm related to such breach.
10. FIRM shall establish a bank account (the "Bank Account") with Republic Bank into which JMU will electronically deposit (via ACH) only those funds deducted from its employees' paychecks ("Payroll Deductions") for further deposit as directed by said employees into their individual American Fund 529 account serviced by FIRM.

It is anticipated that JMU will deposit the Payroll Deductions into the Bank Account twice each calendar month.

Provided that Payroll Deductions have been deposited to the Bank Account as set forth above, and said funds are available for withdrawal, FIRM will initiate the transfer of such funds to the individual American Funds 529 Accounts serviced by the FIRM for each participating employee for so long as the Contract is in full force of effect.

Notwithstanding anything herein to the contrary, only Payroll Deductions intended to be deposited into American Fund 529 Accounts serviced by FIRM shall be deposited into the Bank Account.

11. There shall be no additional fees not identified.

# **REQUEST FOR PROPOSAL**

## **RFP# LBS-1090**

**Issue Date:** October 7, 2020  
**Title:** Employee Voluntary Benefits/Services  
**Issuing Agency:** Commonwealth of Virginia  
James Madison University  
Procurement Services MSC 5720  
752 Ott Street, Wine Price Building  
First Floor, Suite 1023  
Harrisonburg, VA 22807

**Period of Contract: From Date of Award Through One Year (Renewable)**

**Sealed Proposals Will Be Received Until 2:00 PM on November 4, 2020 for Furnishing The Services Described Herein.**

*SEALED PROPOSALS MAY BE MAILED, EXPRESS MAILED, OR HAND DELIVERED DIRECTLY TO THE ISSUING AGENCY SHOWN ABOVE.*

All Inquiries For Information And Clarification Should Be Directed To: LeeAnne Beatty Smith, Buyer Senior, Procurement Services, [smith2LB@jmu.edu](mailto:smith2LB@jmu.edu); 540-568-7523; (Fax) 540-568-7935 not later than five business days before the proposal closing date.

**NOTE: THE SIGNED PROPOSAL AND ALL ATTACHMENTS SHALL BE RETURNED.**

In compliance with this Request for Proposal and to all the conditions imposed herein, the undersigned offers and agrees to furnish the goods/services in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Name and Address of Firm:

Financial Integrity Resources Management, LLC.

1800 John F Kennedy Blvd, Suite 300

Philadelphia, PA 19103

Date: 11/12/2020

Web Address: www.firmadvisor.com

Email: phil@firmadvisor.com

By:



*(Signature in Ink)*

Name: Philip M. Harris

*(Please Print)*

Title: President/CEO

Phone: 215-557 7622

Fax #: 215-557 7632

ACKNOWLEDGE RECEIPT OF ADDENDUM: #1 PMH #2 PMH #3 \_\_\_\_\_ #4 \_\_\_\_\_ #5 \_\_\_\_\_ (please initial)

SMALL, WOMAN OR MINORITY OWNED BUSINESS:

☒ YES; ☐ NO; IF YES ⇒ ☒ SMALL; ☐ WOMAN; ☒ MINORITY IF MINORITY ☒ AA; ☐ HA; ☐ AsA; ☐ NW; ☐ Micro

Note: This public body does not discriminate against faith-based organizations in accordance with the *Code of Virginia*, § 2.2-4343.1 or against an offeror because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.



November 12, 2020

**VIA Hand Delivery**

Commonwealth of Virginia  
James Madison University  
Procurement Services MSC 5720  
752 Ott Street, Wine Price Building  
First Floor, Suite 1023  
Harrisonburg, VA 22807

Re: RFP Number LBS-1090  
Employee Voluntary Benefits/Services

Dear Ms. Smith,

Thank you for the opportunity to participate in James Madison University's search for Employee Voluntary Benefits/Services and the continued relationship for over 5 years. Enclosed please find Financial Integrity Resources Management, LLC ("FIRM") proposal in response to the above-mentioned RFP. We look forward to the opportunity to continue to work together and deliver expanded services from our highly enhanced menu.

FIRM provides employee benefits consulting and specializes in the delivery of voluntary worksite benefit solutions. Our goal is to leverage our industry experience, intellectual capital, and robust technology to help design and implement a comprehensive platform and enrollment strategy for James Madison University and participants alike. Our team of professionals will work with your plan's management team to review current plan documents, existing lines of coverage and participant demographics in order to gain a clear understanding of the plan objective. Our benefits package coupled with a state of art benefits enrollment platform a can be successfully leveraged to provide a more comprehensive and wider range of services.

I, FIRM's principal, along with Jeanette Hernández Harris, will serve as your direct points of contact for this engagement. James Madison University will benefit from our combined experience of over 35 years in the Voluntary Benefits space.

FIRM accepts the conditions and specifications set forth in the RFP and we are prepared to perform the services described therein. We look forward to the opportunity of presenting James Madison University with our professional benefits consulting, enrollment, education, communication services, and our unique value proposition, during a finalist interview.

We look forward to hearing from you about the next steps in the evaluation process.

Sincerely,



---

Philip M. Harris, RFC®, AIF®, LUTCF  
President & CEO  
Financial Integrity Resources Management, LLC.



## Employee Voluntary Benefits/Services

Response to RFP# LBS-1090

**November 12, 2020**

**Presented by:**



Philip M. Harris, President and CEO  
Financial Integrity Resources Management, LLC  
1800 John F Kennedy Blvd., Suite 300  
Philadelphia, PA 19103

Office Number: 215-557-7622

Toll Free Number: 1-800-997-7622

Email: [phil@firmadvisor.com](mailto:phil@firmadvisor.com)

Website: [www.firmadvisor.com](http://www.firmadvisor.com)

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# Section V, B2: FIRM Plan and Methodology

## **Voluntary Benefits**

Enhance your core benefits with a full range of supplemental voluntary benefits that increase employee satisfaction and retention.

## **Benefits Implementation**

Snap your current core benefits into our platform to make the full package compatible with your present and future needs.

## **Financial and Health Wellness Programs**

Implement a culture of physical and financial wellbeing and growth for your employees with customized platforms, ongoing education, and guidance to set goals and enrich the employees' lives.

## **Discounts and Rewards**

With thousands of amazing deals on all the brands employees love, this discount and savings marketplace has something for everyone, every day.

## **Unique Value Addition- Internship Opportunities**

Enable your students to explore opportunities with FIRM through a dedicated internship program that enables them to enhance their financial industry knowledge and communication skills. Refer Appendix 2.



## Selected Providers

### CHUBB®

Term Life and Long-term Care

*Group Critical Illness Insurance*

*Group Accident Insurance*

Chubb is a force in the supplemental benefits marketplace, with a dedicated workplace unit since 1996 and over 95 years' experience providing supplemental benefits to individuals and their families. Chubb workplace products are created to be customizable with innovative, flexible, and competitive options. Chubb's world class reputation, global leadership, extensive product offerings and exceptional financial strength makes it a partner to count on with confidence. Chubb's expertise and extensive infrastructure assure smooth implementation from enrollment through fulfillment.



*Group Hospital Indemnity Insurance*

Allstate Benefits offers a robust portfolio of employee benefits with convenient payroll deduction. The coverage options supplement major medical insurance by helping to pay out-of-pocket expenses, such as deductibles, hospital costs and more when employees have an accident, critical illness diagnosis, or short or long-term disability. Allstate also offers life insurance protection that can help loved ones pay final expenses, transportation, and daily living costs. Allstate offers contains the most utilized COVID Focused benefit, the Outpatient Physician Benefit. It is the ONLY benefit within the plan that is non accident related.



*Short- and Long-term Disability Insurance*

Employees value Short- and Long-Term Disability Insurance because they know accrued sick leave and vacation may not give them all the time they need when rehabilitating from an injury, recovering from illness, or coping with mental health concerns. OneAmerica can design a customized plan that lets employers choose elimination periods, benefit durations, partial disability benefits, return to work benefits and more. An attractive disability benefit from OneAmerica lets employers offer disability insurance that pays the full benefit amount at once, and there are no offsets for other income benefits.



## Selected Providers



*Short- and Long-term Disability Insurance*

*Legal Services Insurance*

*Group Home and auto Insurance*

Metlife provides an array of Group employee benefits that delivers comprehensive coverage for the services that employees want. Additionally, the legal plans help increase employees' peace of mind with expert legal assistance at a reasonable cost and helps protect their income with solutions that are efficient in saving employees' time. These include reparation of wills, living wills and trusts; purchase, sale and refinancing of a home; debt collection and foreclosure defense; civil litigation defense; and adoptions. Once enrolled, employees have access to an attorney as if on retainer. Counsel is provided in-person or over-the-phone for the most common personal legal matters. There are no deductibles, claim forms, copays, waiting periods.



an Allstate company

*Identity Theft Protection*

InfoArmor is a leader in Identity Theft Protection. Employees will have two levels of service to choose from and can elect coverage for just themselves or their entire family. Coverage is designed to proactively remove potential threats to personal data before they cause harm. Once seen as a nice addition to an employee benefits plan, Identity Theft Protection is now considered a necessity by many. InfoArmor's program provides identity monitoring, suspicious activity notification and full restoration for those who do become victims of identity theft.



*Group Auto & Home Insurance*

Liberty Mutual offers benefits that can help put money back into the pockets of employees who participate. Employers do not need to come up with additional dollars to participate in this program. Employees will participate in the group program when it is a lower cost option for them. Add to that the convenience of payroll deduction and we see these benefits as a no brainer. That is why a high percentage of Fortune 500 companies and large public entities offer these benefits.

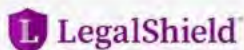
## Selected Providers



### **Nationwide**

#### *Pet Insurance*

Nationwide is the premier provider of Pet Insurance. The Nationwide program is offered by more than half of the Fortune 500 employers. Pet Insurance is one of the fastest growing voluntary benefits. Over half of pet owning employees have requested it. The program is easy to use. Participants can use any licensed vet. Nationwide is the first provider to offer a true group program without any age limitations. In addition to dogs and cats, Nationwide insures avian and exotic pets. All participants are also given free access to a 24/7 vet helpline.



#### *Identity Theft Protection*

#### *Legal Services Insurance*

LegalShield has built and successfully maintains the only proprietary nationwide network of provider law firms, ensuring best-in-class quality service is provided to plan participants. LegalShield's modern approach puts the participant first and provides the legal support they need when they need it most. They take a proactive approach to the service we provide to their participants. From the first call through resolution of their legal matter(s), they ensure the participant's needs are met.



#### *American Funds 529 College Savings Plan*

#### *ABLEAmerica*

James Madison University currently offers CollegeAmerica 529 College savings plan sponsored by Virginia529. The Virginia General Assembly created Virginia529 as an independent state agency in its 1994 session. In July 2001, the Board determined to offer CollegeAmerica, a 529 savings plan sold exclusively through financial advisors. CollegeAmerica was launched in February 2002. The earnings from your 529 savings plan are not subject to federal tax, and have the advantage of low expenses, coupled with flexible, easy-to-use investment options, including target date funds. Please visit [www.firmadvisor.com/jmu](http://www.firmadvisor.com/jmu) for the customized JMU 529 College Savings plan Video.



# FIRM Plan and Methodology- Essentials Plus

Our first package, Essential Plus, includes a wide range of rewards and discount programs, wellness services, and voluntary benefits in addition to those currently being provided by James Madison University. This package also includes a technology platform solution to meet voluntary benefits access needs.

## Voluntary Benefits

Product offerings FIRM will provide:

- Term Life and Long-term Care Rider (Chubb)
- Legal Services Insurance (MetLife/LegalShield\*\*)
- Identity Theft Protection ((InfoArmor- AIP/ IDShield- LegalShield\*\*)
- Home & Auto Insurance (Liberty Mutual, Metlife\*\*)
- Pet Insurance (Nationwide\*\*)
- 529 CollegeAmerica® Savings Plan (FIRM- Existing Payroll Deduction Benefits)



**\*\*Incumbent-** FIRM will be assigned broker of record to implement Legal Services Insurance with LegalShield, Identity Theft Protection with IDShield, and Pet Insurance with Nationwide if they are chosen as preferred carriers.

## Benefits Implementation

FIRM will coordinate the seamless implementation of industry-leading benefits administration technology that includes:

- Cutting-edge employee portal for easy access to core and voluntary benefits (Appendix 10)



**JAMES MADISON UNIVERSITY** **Virginia529™**

**Will You Be READY when they are?**

- Convenient Payroll Deduction Available
- No Up-Front and Back-End Sale Charges
- Virginia State and Federal Tax Benefits
- Flexibility to fund any U.S. University
- Portability of low cost E Shares
- Personalized Advice

**FINANCIAL INTEGRITY RESOURCES MANAGEMENT, LLC.**

[www.firmadvisor.com/jmu](http://www.firmadvisor.com/jmu)

## Wellness

### Financial Wellness:

- FIRM Managed Portfolio Services (403b Retirement Plan)
- WellCents™ Financial Wellness Tool (Appendix 12)
- Education Workshops and Seminars
- FIRM Wealth Manager (Appendix 13)
- Kashable Socially Responsible Credit wellness platform(Appendix 14)

### Health Wellness:

- Cariloop Pediatrics Caregiver Support (Appendix 15)

## Discounts and rewards

Enjoy discounts, rewards, and perks on thousands of the brands employees love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors



Refer Appendix 16.



# FIRM Plan and Methodology- Enhanced Preferred

Our second package, Enhanced Preferred, offers the discount and savings programs and wellness services, plus additional voluntary benefits. This package also offers FIRM's technology solution to seamlessly integrate benefits offered by your current providers, to enable easy access, to add consolidated billing services, and to provide technological assistance to employees to help resolve any issues.

## Voluntary Benefits

*More extensive than Essentials Plus*

Product offerings FIRM will provide:

- Term Life and Long-term Care Rider (Chubb)
- Legal Services Insurance (MetLife/ARAG/LegalShield\*\*)
- Identity Theft Insurance (InfoArmor- AIP/ IDShield- LegalShield\*\*)
- Home & Auto Insurance (Liberty Mutual, Metlife)
- Pet Insurance (Nationwide\*\*)
- 529 CollegeAmerica® Savings Plan (FIRM- Existing Payroll Deduction Benefits)



**\*\*Incumbent-** FIRM will be assigned broker of record to implement Legal Services Insurance with LegalShield, Identity Theft Protection with IDShield, and Pet Insurance with Nationwide if they are chosen as preferred carriers.

In addition, FIRM will be assigned broker of record to implement AFLAC Group insurance products including:

- Accident
- Cancer
- Critical Illness
- Hospital
- Short-term Disability



## Benefits Implementation

*More extensive than Essentials Plus*

FIRM will coordinate the seamless implementation of industry-leading benefits administration technology that includes:

- Cutting-edge employee portal for easy access to core and voluntary benefits

### Exclusive to Enhanced Preferred:

- Consolidated billing
- Dedicated technical assistance



Refer Appendix 10.



## Wellness

*Same as Essentials Plus*

### Financial Wellness:

- FIRM Managed Portfolio Services (403b Retirement Plan)
- WellCenters™ Financial Wellness Tool (Appendix 12)
- Education Workshops and Seminars
- FIRM Wealth Manager (Appendix 13)
- Kashable Socially Responsible Credit wellness platform (Appendix 14)

### Health Wellness:

- Cariloop Pediatrics Caregiver support (Appendix 15)

## Discounts and rewards

*Same as Essentials Plus*

Enjoy discounts, rewards, and perks on thousands of the brands employees love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors



Refer Appendix 16.

# FIRM Plan and Methodology- Premium Deluxe

By selecting FIRM's Premium Deluxe package, employers can take advantage of lower group pricing and enhanced benefits. Group packages have built-in advantages due to economies of scale and lower underwriting risk.

Specific advantages for employees include:

- **Group Pricing:** Employees can take advantage of group rates, which are usually more affordable than those available outside the workplace.
- **Guaranteed Issue:** If an employee signs up during a group enrollment meeting, the employee does not have to answer personal health questions.
- **Convenience:** The premium for group voluntary benefits insurance can be paid through the convenience of payroll deduction.
- **Portability:** Employees can take group voluntary benefits insurance with them if they separate from their current employer.

## Voluntary Benefits

*More extensive than Enhanced Preferred*

Product Offerings FIRM will provide:

- Term Life and Long-term Care Rider (Chubb)
- Legal Services Insurance (MetLife/ARAG/LegalShield\*\*)
- Identity Theft Insurance (InfoArmor- AIP/ IDShield- LegalShield\*\*)
- Home & Auto Insurance (Liberty Mutual, Metlife)
- Pet Insurance (Nationwide\*\*)
- 529 CollegeAmerica® Savings Plan (FIRM- Existing Payroll Deduction Benefits)

### Exclusive to Premium Deluxe:

- Group Critical Illness (Chubb)
- Short- Term and Long-Term Disability Insurance (OneAmerica/Metlife)
- Group Accident Insurance (Chubb)
- Group Hospital Indemnity Insurance (Allstate)



**\*\*Incumbent-** FIRM will be assigned broker of record to implement Legal Services Insurance with LegalShield, Identity Theft Protection with IDShield, and Pet Insurance with Nationwide if they are chosen as preferred carriers.

## Benefits Implementation

*More extensive than Enhanced Preferred*

FIRM will coordinate the seamless implementation of industry-leading benefits administration technology that includes:

- Cutting-edge employee portal for easy access to core and voluntary benefits
- Consolidated billing
- Dedicated technical assistance

**Exclusive to Premium Deluxe:** Core and voluntary benefits online enrollment services, Single slot payroll solution, and Decision support tools. Refer Appendix 10.





## Wellness

*More extensive than Enhanced Preferred*

### Financial Wellness:

- FIRM Managed Portfolio Services (403b Retirement Plan)
- WellCents™ Financial Wellness Tool (Appendix 12)
- Education Workshops and Seminars
- FIRM Wealth Manager (Appendix 13)
- Kashable Socially Responsible Credit wellness platform (Appendix 14)

### Health Wellness:

- Cariloop Pediatrics Caregiver support (Appendix 15)

#### Exclusive to Premium Deluxe:

- Individual consultations with Registered Dieticians for weight loss programs (8 hours monthly)

## Discounts and rewards

Enjoy discounts, rewards, and perks on thousands of the brands employees love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors
- Discounted Grocery Ordering and Delivery



Refer Appendix 16.

# FIRM Plan and Methodology- Package Comparisons

Services Offered	Essential Plus	Enhanced Preferred	Premium Deluxe
<p><b>Voluntary Benefits</b></p> <p>Enhance your core benefits with a full range of supplemental voluntary benefits that increase employee satisfaction and retention.</p>	<p>Product offerings FIRM will provide:</p> <ul style="list-style-type: none"> <li>• Term Life and Long-term Care Rider (Chubb)</li> <li>• Legal Services Insurance (Metlife/LegalShield**)</li> <li>• Identity Theft Insurance (InfoArmor- AIP/IDShield-LegalShield)</li> <li>• Home &amp; Auto Insurance (Liberty Mutual, Metlife**)</li> <li>• Pet Insurance (Nationwide**)</li> <li>• 529 CollegeAmerica® Savings Plan (FIRM- Existing Payroll Deduction Benefits)</li> </ul>	<p>Exclusive to Enhanced Preferred:</p> <p>FIRM will be assigned broker of record to implement AFLAC <u>Group</u> insurance products including:</p> <ul style="list-style-type: none"> <li>• Accident</li> <li>• Cancer</li> <li>• Critical Illness</li> <li>• Hospital</li> <li>• Short-term Disability</li> </ul>	<p>Exclusive to Premium Deluxe:</p> <ul style="list-style-type: none"> <li>• Group Critical Illness (Chubb)</li> <li>• Short- Term and Long-Term Disability Insurance (OneAmerica/Metlife)</li> <li>• Group Accident Insurance (Chubb)</li> <li>• Group Hospital Indemnity Insurance (Allstate)</li> </ul>
<p><b>Benefits Implementation</b></p> <p>Snap your current core benefits into our platform to make the full package compatible with your present and future needs.</p>	<p>FIRM will coordinate the seamless implementation of industry-leading benefits administration technology that includes:</p> <ul style="list-style-type: none"> <li>• Cutting-edge employee portal for easy access to core and voluntary benefits</li> </ul>	<p>Exclusive to Enhanced Preferred:</p> <ul style="list-style-type: none"> <li>• Consolidated billing</li> <li>• Plus Dedicated technical assistance</li> </ul>	<p>Exclusive to Premium Deluxe:</p> <ul style="list-style-type: none"> <li>• Core and voluntary benefits online enrollment services</li> <li>• Single slot payroll solution</li> <li>• Decision support tools</li> </ul>



# FIRM Plan and Methodology- Package Comparisons (Continued...)

Services Offered	Essential Plus	Enhanced Preferred	Premium Deluxe
<b>Wellness Programs</b> Implement a culture of physical and financial wellbeing and growth for your employees with customized platforms, ongoing education, and guidance to set goals and enrich the employees' lives.	<b>Financial Wellness:</b> <ul style="list-style-type: none"> <li>FIRM Managed Portfolio Services (403b Retirement Plan)</li> <li>WellCents™ Financial Wellness Tool</li> <li>Education Workshops and Seminars</li> <li>FIRM Wealth Manager</li> <li>Kashable Socially Responsible Credit wellness platform</li> </ul> <b>Health Wellness:</b> <ul style="list-style-type: none"> <li>Cariloop Pediatrics Caregiver support</li> </ul>	Same as Essential Plus	Exclusive to Premium Deluxe:  <b>Health Wellness:</b> <ul style="list-style-type: none"> <li>Individual consultations with Registered Dieticians for weight loss programs (8 hours monthly)</li> </ul>
<b>Discounts and Rewards</b> With thousands of amazing deals on all the brands employees love, this discount and savings marketplace has something for everyone, every day.	Enjoy discounts, rewards, and perks on thousands of the brands employees love in a variety of categories: <ul style="list-style-type: none"> <li>Travel</li> <li>Auto</li> <li>Electronics</li> <li>Apparel</li> <li>Local Deals</li> <li>Education</li> <li>Entertainment</li> <li>Restaurants</li> <li>Health and Wellness</li> <li>Beauty and Spa</li> <li>Tickets</li> <li>Sports &amp; Outdoors</li> </ul>	Same as Essentials Plus	Same as Essentials Plus



# Section IV: Statement of Needs

James Madison University (JMU) seeks a Contractor(s) who is an established industry leader in providing voluntary employee benefits/services to large organizations. Voluntary employee benefits/services include, but are not limited to, accident, cancer, intensive care, critical care, hospital protection, short-term disability, renter's insurance, and prepaid legal services. These voluntary benefits/services will be at the sole discretion of JMU employees and will be paid for by the employee. The University will consider payroll deduction as the method of payment for voluntary benefits/services. It is preferred that the Contractor offer the same rate(s) to all JMU employees regardless of age, sex, or other factors.

The University has identified two (2) categories of voluntary benefits/services that offeror may respond to: Area A- Supplemental Health Insurance Policies; Area B- Other Voluntary Employee Benefits/Services. Offerors interested in responding to this solicitation may choose one or both of these areas to provide a response.

**A. Supplemental Health Insurance- It is preferred that the Contractor have and maintain an A+ rating from A.M. Best. Provide a detailed response to the following items:**

**1. Describe all available plans and associated premiums. Plans proposed should include coverage in the areas currently provided under the existing contract: Accident, Cancer, Intensive Care, Critical Care, Hospital Protection, and Short-Term Disability (see Attachment E, AFLAC Supplemental Insurance Data). The University is also interested in seeing additional types of supplemental health insurance plans that are available. Include policy specifications to include waiting period, pre-qualification, and other coverage criteria. Specify associated cost in Section X. Pricing Schedule.**

Under FIRM's Essentials Plus Package Selerix could accommodate a single web portal where an Employee can access core (dhrm), voluntary and discount benefit programs in the same web site location on JMU website. Under FIRM's Enhanced Preferred Package and Premium Deluxe Package, Selerix would serve as primary benefit portal technology to accommodate core (dhrm) website. The Selerix platform uses API and web-service calls to integrate with standard voluntary benefit providers in real-time, as well as batch file transfers.

Selerix will allow JMU to offer more competitive benefits packages that provide employees a convenient, cost-effective way to supplement their medical plans, fill gaps in coverage, afford out-of-pocket costs and better protect their financial well-being. Products cover health, wealth, property, and lifestyle needs, which when used in conjunction with core/non-core, contributory/non-contributory products, creates a holistic and competitive benefits package for your employees.

- **Health products** to supplement core medical coverage and improve access to affordable high-quality care.
- **Wealth products** and financial/budgeting tools to help employees protect their paychecks and save for the future.
- **Property products** to protect consumers' most important investments like home insurance and auto insurance.
- **Lifestyle products** and tailored offerings to address employees' everyday life such as Pet insurance, Identity Theft protection, Legal insurance, etc.

## Section IV: Statement of Needs (Continued...)

### 1. Continued...

Supplemental Health Product	Carrier	A.M Best Rating	Appendix
Group Accident Insurance	Chubb	A++	Appendix 3
Term Life and Long-Term Care	Chubb	A++	Appendix 3
Group Critical Illness Insurance	Chubb	A++	Appendix 3
Group Hospital Indemnity Insurance	Allstate	A+	Appendix 4
Short-Term Disability Insurance	OneAmerica	A+	Appendix 5
	Metlife	A+	Appendix 6
Long-Term Disability Insurance	Metlife	A+	Appendix 6

All product rates and detailed plan descriptions have been attached in the Appendix. Please note that the rates provided are a sample representation. Upon receiving a complete census with occupation and salary details, by James Madison University, rates may be affected. FIRM will work with all providers to obtain most favorable rates for JMU.

**2. Provide contact information for a minimum of three (3) current clients of similar size as JMU where your firm administers supplemental health insurance policies. Specify the type of benefit plan(s) administered, plan(s) effective date, and number of employees covered.**

#### Metropolitan Transportation Authority of New York

**Plan Description:** Metlife Dental and Supplemental Life insurance

**Number of Lives covered:** 74,000

Contact: Carl Lee, Manager, Contract Compliance

2012-Present

Phone: 646-252-1370

Email: cle@mtahq.org

#### Commonwealth of Pennsylvania

**Plan Description:** Prudential Life and Long-term Disability

**Number of Lives covered:** 73,000

Contact: Timothy Pucino, Administrative Officer, Bureau of Employee Benefits

2012-Present

Phone: 717-787-9872

Email: tpucino@pa.gov

#### Lincoln University

**Plan Description:** Benefits Consulting Services and Plan design Evaluation and Review

**Number of Lives covered:** 450

Contact: Jake Tanksley, Vice President of Human Resources, Office of Human Resources

2015-Present

Phone: 484-365-8049

Email: jtanksley@lincoln.edu



## Section IV Statement of Needs (Continued...)

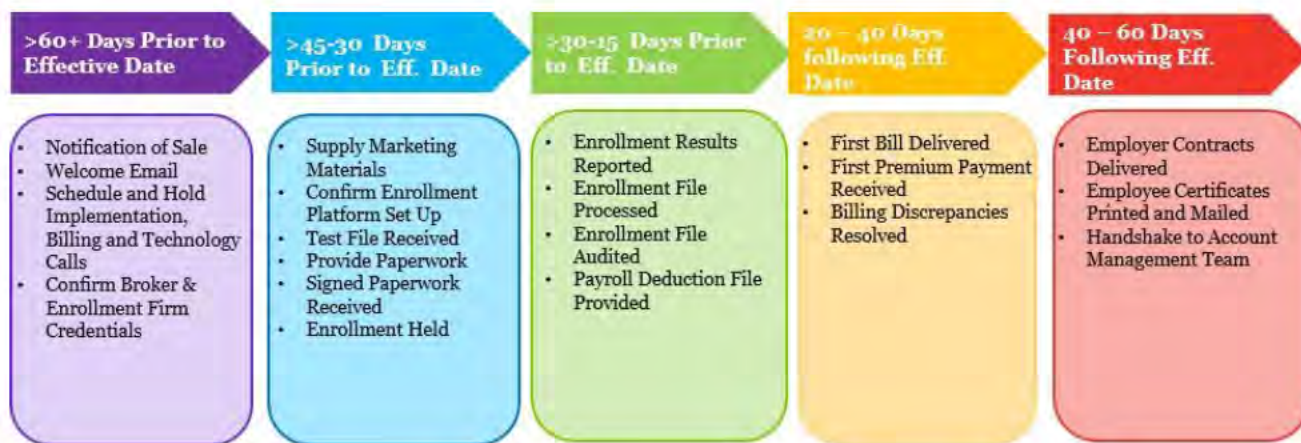
### 3. Describe in detail the enrollment process. Include open enrollment period(s) if applicable.

FIRM prides itself in being nimble and efficient and is committed to have a team of enrollment specialists to support multiple locations as well as covering shift differentiators at designated location and time that JMU deem fit. No additional costs are charged for this support.

- **Initial participant communication** to describe the beginning of a review and selection process for the implementation and enrollment plan, the goals and objectives for the process, and offering participants the opportunity to ask questions and communicate related needs and expectations about the benefits and discounts portal. This will be provided on site and virtually for groups and in one-on-one meetings as required.
- **Educational Support:** products will include content packages developed to educate consumers about the offering by providing a guided, content-rich enrollment experience, available throughout the year. The enrollment workflow is optimized to ensure employees understand the value of the benefit through videos, plan documents and plan details, which are provided by the carrier and product supplier.
- **Easy Enrollment:** A single platform for all health, life, ancillary, voluntary, financial and specialty products so employees have a single place to manage all their benefits throughout the year from any device.

By combining decision support tools with tailored content enables you to create a user-friendly, insight-driven shopping experience that guides employees to the right coverage for every aspect of their health, wealth, property, and lifestyle. With the help of our data-driven advisory service, JMU can determine the perfect mix of voluntary products that aligns with your organizational goals and that fits the unique health and financial needs of your employee population. Our platform includes access to a variety of leading voluntary benefit products that support income protection, digital health, and financial well-being. The average enrollment period for each product is approximately 6 to 8 weeks.

#### Chubb:



## Section IV Statement of Needs (Continued...)

### 3. Describe in detail the enrollment process. Include open enrollment period(s) if applicable. (Continued)

#### **OneAmerica:**

One America's voluntary STD plan allows for annual open enrollment subject to pre-ex every year. The open enrollment period is selected at new business time and anniversary time and is extremely flexible based on the client's needs. Our recommended enrollment period is a max of 60 days prior to the effective date. One America enrolls their products via enrollment / benefit admin technology, group meetings with customized forms, or automatic enrollment, which all depends on the client's needs and desires.

#### **Allstate:**

The JMU account will be implemented and serviced by our Good Hands® Team. Implementation will be led by an experienced Implementation Specialist who will develop a timeline of tasks, discuss billing processes, and communicate about all enrollment variables with the client. The Implementation Specialist will also work closely with our Technology Service team, if applicable, to ensure your account is implemented smoothly on your platform of choice. The Implementation team will work closely with JMU administrators to develop education materials and assist through the entire enrollment and implementation process.

A 6 to 8-week timeline is ideal and preferred; however, if awarded the contract, the actual implementation schedule will be uniquely developed to the scope of the project for JMU. (Refer to Appendix 4 for Sample Implementation Timeline)

Once employees are enrolled and policies are issued, ongoing service will be provided by experts on our Service Center team. These team members work across Allstate Benefits channels to resolve any service concerns in a timely manner. Service Center team members have direct access to managers and directors to help with any necessary escalations. It is important to Allstate Benefits that our Good Hands® team is able to provide turnkey service to our clients. Our implementation and account servicing processes are intended to provide the client with qualified individuals that manage required activities and that significantly reduce the burden on the client and their team.

#### **Metlife:**

During your open enrollment period, we will ask that the products are programmed as an on-ballot benefit option with a yes/no benefit election decision alongside your disability insurance. We supply you with suggested text for your enrollment website that will provide an overview of products as well as the rates.

## Section IV Statement of Needs (Continued...)

### 4. Describe cancellation policy for proposed plans.

#### **Chubb:**

Upon receipt of notification of cancellation of a plan and final premium being received, Chubb will send a communication to all covered employees at their residence with the information needed to continue their coverage.

#### **OneAmerica:**

Our plans are on a group platform and can be dropped at any time the employee wishes without penalty.

#### **Allstate:**

An employee may cancel coverage by notifying Allstate Benefits via a cancellation request form, with the understanding that cancellations should be submitted in accordance with Sec125 regulations for products JMU elects to offer on a pre-tax basis. Should JMU decide to stop offering the benefits via payroll deduction, a written request to Allstate Benefits to close the account is required.

#### **Metlife:**

The policyholder can end the policy by giving 60 days' advance written notice to MetLife. The policy will end on the later of:

- The date stated in the notice; or
- The date MetLife receives the notice.

MetLife can end this policy as follows:

- On the date premium is not paid when due, subject to the grace period provisions;
- On any premium due date, by giving the policyholder 31 days' advance written notice, if less than:
  - 1% of persons eligible under this policy are insured for contributory Insurance;
  - 100% of persons eligible under this policy are insured for noncontributory insurance; or two employees are insured by this policy;
- On any premium due date, by giving the policyholder 60 days' advance written notice, if the policyholder fails to provide information on a timely basis or perform any obligations required by this policy or any applicable law; or
- On any policy anniversary, except during a rate guarantee period, by giving the policyholder 31 days' advance written notice.

If this policy ends, all premiums due must be paid. If MetLife accepts premium after the date this policy ends, such acceptance will not act to reinstate the policy. MetLife will refund any unearned premium.



## Section IV Statement of Needs (Continued...)

### **5. Describe the portability of the proposed plans in the event an employee chooses to keep the plan after terminating employment with the University or the University decides to discontinue this benefit to employees.**

#### **Chubb:**

Products are fully portable and can be direct billed to the policyholder. Upon termination notification of an employee, the employee will receive correspondence at their residence with information on how to continue their benefits with no change to the benefits or the rates.

#### **OneAmerica:**

An employee will be able to port their coverage if enrolled for 12 months with One America for 12 months at the same exact rates.

#### **Allstate:**

Our Group Hospital Indemnity product is portable up to 36 months.

#### **Metlife:**

To cancel coverage, customers or their TPAs can send a stop date, a termination code (T-code) or drop the employee from the file (auto-cancel). Any of these actions will trigger a termination to MetLife which would cancel the coverage and generate a continuation of coverage letter to be mailed to the participant explaining the option to continue coverage on direct bill.

### **6. Describe the procedure for timely and accurate processing of claims. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance.**

#### **Chubb:**

##### Accident and Critical Illness

- Claim Phone Number: (833) 542.2013
- Contact customer within 1 business day of claim submission.
- Send Claim Acknowledgement Letter within 2 business days of claim submission.
- Claim determination: Upon receipt of complete information, determination within the following business days:
  - 2 business days for Accident claims,
  - 1 business day for Wellness claims
  - 3-5 business days for clean Critical Illness and Disability claims. (A clean claim is one with no pre-ex or contestability. All sent to CICA same day)
- Claim documents may be submitted via:
  - Online Claims Portal – [www.chubb.com/workplacebenefitsclaims](http://www.chubb.com/workplacebenefitsclaims)
  - Fax – (312) 351-7120
  - Email – [CWBclaimsteam@chubb.com](mailto:CWBclaimsteam@chubb.com)
  - Mail – P.O. Box 6803, Scranton, PA 18505-6803

## Section IV Statement of Needs (Continued...)

### **6. Describe the procedure for timely and accurate processing of claims. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance. (Continued)**

LifeTime Benefit Term –

Claims Toll Free Number: 1-855-241-9891

Forms required for Combined Claims:

- Claim Forms
- Death Certificate
- Copy of police report & coroner's/autopsy report if accidental death
- Medical records for claims with UW offers other than GI that are in the contestable period
  - Chronic Illness Rider only – HIPAA authorization, physician's statement certifying chronic illness, medical records

We will verify claimant forms to ensure that all documents:

- Have been received and are completed accurately
- Are signed by the claimants or individuals authorized to act on their behalf (i.e., legally appointed guardian, trustee, executor or administrator of an estate, attending physician, power of attorney)
- Are notarized or certified as appropriate
- Claim documents may be submitted via:
  - Fax – 1-603-352-1179
  - Email – Claims@gotoservice .chubb.com
  - Mail – One Integrity Pkwy Cleveland, OH 44143

We will process and verify completed claim forms within (5) business day of receipt.

The determination and approval of claims will be in accordance with Insurance claims requirements, which may require the consent of the Combined Home Office Claims Examiner.

- We have (5) business days to process and verify completed claim forms, however most are completed within (2) business days from receipt.
- We have (5) business days from receipt of all required documentation and forms to claim decision, however most are completed within (2) business days.
- For approved claims we have (5) business days from approval decision to process the claim payment and forward the check to the claimant, however most are completed within (2) business days of the approval decision.
- All appeals are forwarded to the Combined Insurance Home Office for review and response.

Customer Communication – Customer communication touch points:

- Contact customer within 1 business day of claim submission.
- Contact physician, if necessary, within 2 business days of receiving medical release authorization.
- Contact employer, if necessary, within 2 business days of claim submission.
- Email/letter communication with customer as agreed upon during intake.
- Email communication with employer as agreed upon during implementation.
- Attempted phone call to customer on all claim denials.

## Section IV Statement of Needs (Continued...)

### **6. Describe the procedure for timely and accurate processing of claims. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance. (Continued)**

#### **OneAmerica:**

One America has a 5-day turnaround time after all required documents are received for medical and eligibility review. Claims contact number is 1-855-517-6365.

#### **Allstate:**

Claims can be received via mail, secured email, MyBenefits, or fax into the Company's Mail/Scan Center. Claims are scanned into our system (an image and record retrieval system). A document control number (DCN) is assigned, which tracks the claim and the Julian date on the calendar date it was received. Each claim is routed by work type (product type) to the appropriate claim unit and worked in date order based upon the date received. Claim Management monitors work queues throughout the day using Business Intelligence (BI) reporting to ensure production and turnaround time standards are being met and maintained. Claims are evaluated for all available benefit based upon eligibility, policy benefit and provisions, including limitations and exclusions, and any applicable state or federal laws. Completed claims (claims that contain all required forms and documentation) are processed within (4) calendar days of receipt. A check and explanation of benefit (EOB) is produced and mailed the following business day. If ACH has been requested and the proper banking information received, claim proceeds will be direct deposited into an insureds banking account within 72 hours after the processing of a claim. An EOB will be mailed separately. Should the claim examiner find that additional information is necessary, the examiner will send the insured a letter advising what information will be needed to complete the processing of the claim. A follow-up letter at 15/30 calendar days requesting this information will also be sent before the file is closed. Should the records be received after this time, the claim will be re-opened and immediately processed. Should it be necessary to review medical records, Allstate Benefits, at its own expense, will obtain the records from the covered person's physician. A letter to the insured will be sent to inform them of the medical records request. A follow-up letter at calendar 15/30 days will also be sent if the medical records are not received. If the records are not received at the end of 60 calendar days, the file is closed, and the insured is notified that the pending requirements have not yet been received. Should the records be received after this time, the claim will be re-opened and immediately processed.

The calendar day standard is faster than many of our competitors who base theirs on workdays. It is also important to note that we have claim processing capabilities that our competitors do not. We have a streamlined process to submit Outpatient Physician Treatment claims via the MyBenefits website. This process simplifies the claim submission and accelerates the adjudication and payment. We also have a claim IVR that currently has a fulfillment rate of 27%. In other words, 27% of the customers who call for claim information get their information without needing to talk to anyone. That service is available 24/7.

Claims: (800) 348-4489

Hours of Operation:

Monday – Friday, 8:00 AM to 8:00 PM EST

Additionally, Allstate Benefits provides an online 24 hr/7 day a week website, MyBenefits. Registered Policy Holders can complete a claim form and upload an entire claim; review coverage details; track claim status; update personal information; print and view policy information; review other product options available; and ask questions.

### **6. Describe the procedure for timely and accurate processing of claims. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance. (Continued)**

#### **Metlife:**

Our claim process encompasses the following:

Upon initial occurrence, the participant can file a claim online via MyBenefits, our employee website, or on a smartphone via our mobile app. They can also call, fax or write to obtain a claim form. Health Screening claims can also be filed telephonically with no hard copy proof required. Participants must complete the claim form as instructed and submit with the required proof outlined in the claim form. The required proof can be submitted via MyBenefits, the mobile app or via mail or fax. Required proof may include, but is not limited to:

- Authorization and signature of the claimant or authorized representative;
- Permission to disclose health information;
- Physician or provider statement (required for a Critical Illness claim);
- Condition diagnosis information;
- Relevant medical documentation such as itemized invoices, UB04 forms, treatment notes, admission/discharge papers, explanation of benefits, etc.

We require proof of a diagnosis, accident or hospitalization no later than 90 calendar days after the date of the event. In no event, other than in the absence of the legal capacity of the claimant, will we accept notice later than 12 months from the date the event occurred. However, the claimant should always submit the claim for review. Our standard is to pay all claims within 10 business days upon receipt of final information regarding the claim. Your employees can call our toll-free number, 1-800-GET-MET8, to contact our call center. Our call center is open Monday through Friday, 8:00 a.m. to 8:00 p.m., ET. Our toll-free number is staffed by knowledgeable associates who have access to your group's plan designs.

### **7. Describe your plan for working with JMU Payroll for coordinating premium payments for employees that elect payroll deduction. Include information on the following:**

#### **a. The timeframe for which payments withheld by JMU and remitted to the vendor will be applied to individual accounts**

#### **Chubb:**

The Implementation Manager will hold a billing call. During the call payroll deduction frequencies are discussed. We then determine whether the client will remit the actual number of deductions taken each month or the true monthly premium. We often use the below example to help explain the difference:



## Section IV Statement of Needs (Continued...)

### a. The timeframe for which payments withheld by JMU and remitted to the vendor will be applied to individual accounts (Continued)

Premium Remittance Mode	Definition	Payroll Periods	Example Monthly Premium: \$25.36 Annual Premium: \$304.32 (\$25.36 x 12) Payroll Mode: Weekly, 52 pay period per year Weekly Deduction Amount: Annual Premium of \$304.32/52 pay periods = \$5.85 a
Actual Mode	Monthly premium remittance will vary depending on the number of pay periods in the month.	Months with 4 Payroll Periods	Weekly Premium of \$5.85 times 4 payroll periods = \$23.40
		Months with 5 Payroll Periods	Weekly Premium of \$5.85 times 5 payroll periods = \$29.25
True Monthly Mode	Monthly premium remittance will not change regardless of the number of pay periods in the month.	Months with 2 Payroll Periods	Monthly Premium of \$25.36 divided by 2 pay periods = \$12.68 per paycheck
		Months with 3 Payroll Periods	Monthly Premium of \$25.36 divided by 3 paychecks = \$8.45 per paycheck

We will review Chubb's billing options and work with the client to help determine the best payroll remittance tool for their needs. Chubb bills in arrears. For example, a client with a policy effective 1/1/2021 will take the appropriate payroll deductions. If applicable, premium statements will run around the 20th of each month. Premium is then due to first of the following month. In this example, deductions in January 2021 should be remitted by 2/1/2021. The claims processing time is 3-5 business days.

#### OneAmerica:

5 business days max to apply to the account. Our standard is to apply the premium within 2-3 business days. One America will provide JMU if desired with a payroll deduction report.

#### Allstate:

Allstate Benefits offers two billing methods: invoice reconciliation and positive pay remittance. We typically invoice in arrears; we expect payroll deductions to be taken for the month coverage is provided and premiums remitted the following month.

Our recommendation is for JMU to use the positive pay process (Refer Appendix 4). JMU would provide a report to Allstate Benefits that includes the actual deductions taken by individual; Allstate Benefits will then reconcile the deductions against expected premium. JMU can remit the file as frequently as they would like as long as there is a corresponding deposit for each file. There is no limit to allowable variances for Self-Bill via Positive Pay. We do not require JMU to make-up missed or partial deductions through payroll. Allstate Benefits will process the payment accordingly and will reconcile the payments multiple times during the year to ensure we're in sync. If JMU chooses to pay via invoice, an invoice will be generated either monthly or every four weeks (depending on the payroll frequency). We do audit the account to ensure data stays as up to date, as possible but it is preferable that JMU reconcile the invoice as well.

## Section IV Statement of Needs (Continued...)

### **a. The timeframe for which payments withheld by JMU and remitted to the vendor will be applied to individual accounts (Continued)**

The Allstate Benefits EasyBill Online website is a valuable tool for administration of the plan. It can be utilized even if JMU self-administers their billing and premium remittance. The site allows the administrator to terminate or make other changes to employee information on an individual basis. EasyBill Online sends an email notification when the bill is available and allows JMU to reconcile the bill, make an ACH payment online, download the bill into Excel format and/or use a secure FTP process to upload billing change files to us in a secure and efficient manner.

If an individual misses premium, they can be caught up at the time they return to payroll deduction, remit directly to us via direct bill, or remit to the employer while out. If Allstate Benefits is notified of termination, an individual can be placed on direct bill. If the coverage is more than two months behind at the time of claim, we will recapture missed premiums from the claim benefits when paid. All Premium payments are processed within 5 business days of the date of deposit when the required information is received to reconcile the payment.

#### **Metlife:**

Our standard grace period for premium payment is 31 days. Payroll deduction is the primary means of billing. MetLife offers two options for billing: list bill and self-bill.

#### **List Bill**

Based upon the ongoing enrollment information provided to us via a participant file by the employer or TPA, we calculate an employee's payroll deduction amount on a per-pay-period basis. Prior to each payroll processing cycle, we send the billing data on a single bill file electronically. After payroll is run, we ask that the customer sends a confirmation file to us confirming the withheld deductions. We use the confirmation file to update all the policyholders' records prior to generation of the next bill file. Actual cash payments are remitted to MetLife either by check or by wire on a monthly or pay-period basis.

#### **Self Bill**

The employer or TPA collects enrollment. Based on each enrollment elected, the employer or TPA calculates the premium for each employee and dependent record with rates we provide and the employer deducts that amount from the employee's paycheck. The employer sends a payment based on the total amount of deductions taken for that given payroll. In addition to the wire/payment, the employer sends us the total employee count and coverage amount as backup to the premium payment. Actual cash payments are remitted to MetLife either by check or by wire on a monthly or pay-period basis.

Our systems can accept future and retroactive effective and termination dates. While we are not limited on the number of days, we prefer to keep retroactive and future adjustments to no more than 60 to 90 days. This avoids the possibility of data conflict errors.

## Section IV Statement of Needs (Continued...)

### **c. Method & frequency that notifications of changes in premium rates/coverage will be made available to JMU**

#### **Chubb:**

Changes can be communicated to Chubb in several ways. If the client is using a self-bill method, we would expect their remittance file to include any changes. The changes are processed as premium is applied. If we can expect a monthly EDI file, we would expect the changes to be included. Terminations can always be remitted to [terminations@chubb.com](mailto:terminations@chubb.com).

#### **OneAmerica:**

If self-accounting is selected, we would recommend applying the changes 1X per month.

#### **Allstate:**

Remittance files can be sent via our secure employer portal, EasyBill Online, sent via secure email, or via FTP (once established per specific account). Changes (terminations, Leave of Absence notification) that do not impact premium can be made on our secure EasyBill Online site or noted on the invoice/ premium remittance file. Changes that will impact premium (tier, plan, etc.) should be sent on eligibility files or valid enrollment/change forms. Changes received are typically processed within 5 business days or less; however, changes processed through EasyBill Online

are processed within 24-48 hours. Coverage name changes require a signed form from the employee along with supporting documentation.

#### **Metlife:**

During your implementation, we work with you to plan a schedule for submitting eligibility files. We prefer eligibility files on a weekly, bi-weekly or payroll schedule basis in order to maintain current, accurate records.

## Section IV Statement of Needs (Continued...)

### **8. State the name(s) and contact information for the representative(s) that will service JMU. Contact information shall include email, mobile number, and office number. Provide detail on the contact person's qualifications and experience.**

Philip M. Harris (President/CEO) and Jeanette Hernández Harris (Partner) will be responsible as the point of contact for the account management team assigned to service the voluntary insurance program and guide James Madison University through the implementation process, utilizing our 23 years of public sector voluntary benefits program services

**Philip M. Harris:**

**Phone Number: 215-557-7622**

**Toll free Number: 800-997-7622**

**Mobile Number:** [REDACTED]

**Email: phil@firmadvisor.com**

Phil is the President and CEO of Financial Integrity Advisors, LLC (FIA), a registered investment advisor established to provide institutional asset management and financial planning services. As the Lead Consultant, his main purpose is to offer his clients objective financial advice as he serves both over and with a team of consultants and associate advisors. Phil has managed RFPs, plan implementation, administration, communication, and enrollment of voluntary and retirement benefits for employees and retirees of non-profit, transportation, governmental and educational institutions. Phil is a graduate of Chestnut Hill Academy and attended the University of Virginia and Philadelphia College of Textile and Science. Phil holds a Series 7 General Securities Representative, a Series 24 General Securities Principal and a Series 65 Uniform Investment Advisor Act registration with Triad Advisors, LLC. He is licensed in Life, Health, Disability and Annuities and has earned Registered Financial Consultant (RFC), Life Underwriters Training Council Fellow (LUTCF) professional designations. Most recently, he has earned the Accredited Investment Fiduciary (AIF) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh. Phil is a member of the Philadelphia Estate Planning Council and the Investment Management Consultants' Association (IMCA).

**Jeanette Hernández Harris:**

**Phone number: 215-557-7622**

**Toll free Number: 800-997-7622**

**Mobile Number:** [REDACTED]

**Email: jeanette@firmadvisor.com**

Jeanette Hernández Harris, Partner and Chief Financial Officer of Financial Integrity Resources Management, LLC (FIRM), also has oversight of FIRM's marketing and customer service delivery. Mrs. Hernández Harris has a bachelor's degree in Business Administration, majoring in Marketing and Management from the University of Puerto Rico. Since she graduated, she's held various positions involving customer service, office management and financial management. She has been involved in all facets of establishing a business understanding that the importance of any business is building and maintaining relationships. She is an active member of the National Conference of Puerto Rican Women. She resides in Philadelphia with her husband, Phil and their daughter, Iliana.



## Section IV Statement of Needs (Continued...)

### **9. Describe ability to provide regularly scheduled employee informational onsite visits at no cost to the University.**

FIRM has had the experience of working with JMU to provide onsite visits to provide employee education and clarify all concerns that arise in the minds of the participants, for over 5 years. FIRM is committed to have a team of enrollment specialists to support multiple locations as well as covering shift differentiators at designated location and time that JMU deem fit. No additional costs are charged for this support. With the Essentials Plus Package, FIRM is committed to be onsite quarterly. For the Enhanced Preferred Package and Premier Deluxe Package, FIRM is committed to be onsite monthly. FIRM is JMU's point of contact, liaison and coordinator working with Technology Platforms and Insurance Carriers.

Additionally, our carrier partners like Chubb, have a local presence in Virginia, that enables us to provide onsite services to JMU as and when required.

### **10. Describe your firm's plan to market the proposed plans to JMU employees. Provide examples of brochures, applications, and other materials, including advertisements, that will be used in marketing.**

FIRM will have access to all marketing materials provided by the individual benefits providers and will provide that to employees of James Madison University, as their designated advisor. In addition to the product brochures, FIRM will also provide financial wellness and education materials to employees during our monthly visits to interact, engage, and communicate with employees about their needs and the insurance and discount programs offered. These monthly visits will be through online video conferencing during the initial roll out phase, considering the COVID situations, respectful of social distancing norms. However, these will transition to on site meetings and one on one interaction over the course of time. During the implementation of all the benefits products into the technology portal, the insurance carriers will assist in providing materials to offset costs of production. In addition, cost savings solution and adding hyperlinks to JMU's Human Resource Department website is a cost saving alternative to be considered. Furthermore, FIRM is also willing to explore co-sharing costs for production and distribution of materials to the employees.

FIRM Participant communication is a key component of any transition. Years of experience has confirmed that a comprehensive communications program with stakeholders and participants aids in the smooth implementation of changes, avoids confusion, and reduces the strain on administrative staff. Using robust tools and monthly on campus visits, we work with our clients to accomplish the following steps:

- **Initial participant communication** to describe the beginning of a review and selection process for the implementation and enrollment plan, the goals and objectives for the process, and offering participants the opportunity to ask questions and communicate related needs and expectations about the benefits and discounts portal;

## Section IV Statement of Needs (Continued...)

### 10. Describe your firm's plan to market the proposed plans to JMU employees. Provide examples of brochures, applications, and other materials, including advertisements, that will be used in marketing (Continued)

• **Midstream participant communication** to describe decisions made about the benefits technology platform after finalist interviews, reinforcing key objectives, identifying and quantifying the costs involved for the management and the employees, informing participants about expected next steps, and assuring that any participant or stakeholder concerns or issues are addressed in a timely manner;

• **Final and ongoing participant communication** to summarize final recommendations and supporting rationale, as well as next steps for the participants to expect, conducting seminars and workshops to help them understand their benefits packages and clarify technological questions, both online and on site.

FIRM will provide customized communications plan for JMU in the following forms:

- Toll-Free Number: Employees may call our toll-free number to learn more about the plans prior to enrollment.
- Website: Whether an employee is already a participant or considering becoming one, he/she may access our website to identify plans, get questions answered, learn more about the benefits covered, and explore helpful links and information
- Brochures and Posters: Enrollment-specific Contextual single-page product brochures, Customizable posters, postcards, table tents and/or stuffers, Single-page product "need" flyers
- Generic Summary Plan Descriptions: We provide a generic Summary Plan Description (SPD), which JMU may adapt and distribute. This SPD explains the services offered and how to use the plan.
- Newsletter Articles: We can provide JMU with newsletter articles you may want to publish in a newsletter or post on your intranet site.
- Links: We can assist in establishing a hyperlink from your intranet site to ours.

FIRM will also provide copy for benefit booklets, and can assist with the creation of an employer-specific digital landing page (microsite) that summarizes the voluntary benefits available and contains links to existing product information with a co-brand logo (employer, Enrollment Company, etc.) and a call to action or short custom message.

Please find brochure samples of Allstate Hospital Indemnity Insurance on Appendix 4 and Metlife Legal plan on Appendix 6.

Please find Video link to Chubb Term and Long term Care Insurance: <https://vimeo.com/461409848>

Please find Video link to Chubb Group Accident Insurance: <https://vimeo.com/362146101/17ef8b04e2>

Please find Video link to Chubb Group Critical Illness Insurance: <https://vimeo.com/362146089/08b410c764>

Please find Video link to FIRM Virginia 529 College Savings plan: <https://firmadvisor.com/jmu>

## Section IV Statement of Needs (Continued...)

### 11. Provide any other information that would be beneficial in the context of this Request for Proposal.

The reason why FIRM is an independent and privately held company is to ensure we maintain our objectivity and we maintain the integrity of representing all our clients best interest in providing multiple options in meeting the organizational needs of YOU, the client. FIRM's approach is nimble and consists of two equally important parts, i.e., sophisticated, quantitative analytics and in-depth, qualitative due diligence. We serve our clients with complete transparency and full disclosure.

FIRM has and will continue to conduct a thorough and detailed analysis of cost benefits for JMU's employees to help provide benefits at low costs without sacrificing the quality of services provided. All of our vendor partners are industry leaders experienced in providing tailored services at competitive pricing. FIRM will work with these partners to:

- Thoroughly evaluate benefits and technology platform rates and costs involved,
- Monitor transition to ensure the provider is adhering to the timeline and see to it that key dates are met,
- Provide timely and responsible resolution to issues and delays,
- Work in close association with the James Madison University Human Resources department to coordinate and conduct due diligence to ensure services are meeting performance standards,
- Review all communications and documents from the provider prior to release,
- Engage employees with meetings and education workshops and brochures to help them understand their benefits package,
- Provide financial wellness seminars on site and online on a regular basis.



**B. Other Voluntary Employee Benefits/Services-** benefits/services may include, but are not limited to, eldercare, pet, auto, home, and renter's insurance, prepaid legal services, identity theft protection, 529 and disability savings plans. Offerors are not required to offer all benefits/services listed in this section as the University has no preference for all benefits/services to be with the same carrier/broker/firm.

**1. Describe all available plans and associated premiums/fees. Include policy specifications to include waiting period, pre-qualification, and other coverage criteria, if applicable. Specify associated cost in Section X. Pricing Schedule.**

Under FIRM's Essentials Plus Package Selerix could accommodate a single web portal where an employee can access core (dhrm), voluntary and discount benefit programs in the same web site location on JMU website. Under FIRM's Enhanced Preferred Package and Premium Deluxe Package, Selerix would serve as primary benefit portal technology to accommodate core (dhrm) website. The Selerix platform uses API and web-service calls to integrate with standard voluntary benefit providers in real-time, as well as batch file transfers.

Selerix will allow JMU to offer more competitive benefits packages that provide employees a convenient, cost-effective way to supplement their medical plans, fill gaps in coverage, afford out-of-pocket costs and better protect their financial well-being. Products cover health, wealth, property, and lifestyle needs, which when used in conjunction with core/non-core, contributory/non-contributory products, creates a holistic and competitive benefits package for your employees.

- **Health products** to supplement core medical coverage and improve access to affordable high-quality care.
- **Wealth products** and financial/budgeting tools to help employees protect their paychecks and save for the future.
- **Property products** to protect consumers' most important investments like home insurance and auto insurance.
- **Lifestyle products** and tailored offerings to address employees' everyday life such as Pet insurance, Identity Theft protection, Legal insurance, etc.

Other Voluntary Benefits/Services	Carrier/Provider	A.M Best Rating	Appendix
Legal Services Insurance	Metlife	A+	Appendix 6
	LegalShield	NA	Appendix 7
Identity Theft Protection	IDShield- LegalShield	NA	Appendix 7
	InfoArmor- AIP	A+	Appendix 8
Home and Auto Insurance	Metlife	A+	Appendix 6
	Liberty Mutual	A	Appendix 9
Pet Insurance	Nationwide	A+	Appendix 10
529 CollegeAmerica® Savings Plan	FIRM-College America	NA	Appendix 11
Wellcents™ Financial Wellness Tool	FIRM	NA	Appendix 12
FIRM Wealth Manager	FIRM	NA	Appendix 14
Kashable Socially Responsible Credit	Kashable	NA	Appendix 15
Cariloop Pediatrics Caregiver Support	Cariloop	NA	Appendix 17
Discounts Marketplace	BenefitHub	NA	Appendix 16

## Section IV Statement of Needs (Continued...)

**2. Provide contact information for a minimum of three (3) current clients of similar size as JMU where your firm administers similar policies as those being proposed. Specify the type of plan(s) administered, plan(s) effective date, and number of employees covered.**

**Metropolitan Transportation Authority of New York**

**Plan Description:** Metlife Dental and Supplemental Life insurance

**Number of Lives covered:** 74,000

**Contact:** Carl Lee, Manager, Contract Compliance

2012-Present

Phone: 646-252-1370

Email: cleee@mtahq.org

**Commonwealth of Pennsylvania**

**Plan Description:** Prudential Life and Long-term Disability

**Number of Lives covered:** 73,000

**Contact:** Timothy Pucino, Administrative Officer, Bureau of Employee Benefits

2012-Present

Phone: 717-787-9872

Email: tpucino@pa.gov

**Lincoln University**

**Plan Description:** Benefits Consulting Services and Plan design Evaluation and Review

**Number of Lives covered:** 450

**Contact:** Jake Tanksley, Vice President of Human Resources, Office of Human Resources

2015-Present

Phone: 484-365-8049

Email: jtanksley@lincoln.edu

**3. Describe in detail the enrollment process for each proposed benefit/service. Include open enrollment period(s) if applicable.**

FIRM prides itself in being nimble and efficient and is committed to have a team of enrollment specialists to support multiple locations as well as covering shift differentiators at designated location and time that JMU deem fit. No additional costs are charged for this support.

- **Initial participant communication** to describe the beginning of a review and selection process for the implementation and enrollment plan, the goals and objectives for the process, and offering participants the opportunity to ask questions and communicate related needs and expectations about the benefits and discounts portal. This will be provided on site and virtually for groups and in one-on-one meetings as well as required.

## Section IV Statement of Needs (Continued...)

### 3. Describe in detail the enrollment process for each proposed benefit/service. Include open enrollment period(s) if applicable. (Continued)

- **Educational Support:** products will include content packages developed to educate consumers about the offering by providing a guided, content-rich enrollment experience, available throughout the year. The enrollment workflow is optimized to ensure employees understand the value of the benefit through videos, plan documents and plan details, which are provided by the carrier and product supplier.
- **Easy Enrollment:** A single platform for all health, life, ancillary, voluntary, financial and specialty products so employees have a single place to manage all their benefits throughout the year from any device.

By combining decision support tools with tailored content enables you to create a user-friendly, insight-driven shopping experience that guides employees to the right coverage for every aspect of their health, wealth, property, and lifestyle. With the help of our data-driven advisory service, JMU can determine the perfect mix of voluntary products that aligns with your organizational goals and that fits the unique health and financial needs of your employee population. Our platform includes access to a variety of leading voluntary benefit products that support income protection, digital health, and financial well-being.

#### Metlife:

During your open enrollment period, we will ask that the products are programmed as an on-ballot benefit option with a yes/no benefit election decision alongside your medical, disability and life insurance. We supply you with suggested text for your enrollment website that will provide an overview of products as well as the rates.

#### InfoArmor- AIP:

Our goal has always been to make enrolling simple for the employer and their employees. That's why so many of our clients call InfoArmor- AIP their easiest-to-work-with benefit provider. We have everything you need to make enrollment a success. The proof is in our data-backed enrollment marketing strategies: We equip all clients with marketing strategies that we've road-tested and have shown to increase employee awareness and drive enrollment. Each new client has a dedicated Implementation Director throughout the entire process. From platform integration and billing to marketing, training, and demos, our dedicated representatives ensure a positive experience from beginning to end. Our toolkits, co-branded materials and landing pages, and presence at benefit fairs allow us to fully educate your employees about how InfoArmor- AIP works. We're there at every step to do the heavy lifting and ensuring a smooth process. The Implementation Director sets and meets milestones according to client deadlines and can implement it in as little as a few weeks.



## Section IV Statement of Needs (Continued...)

### **3. Describe in detail the enrollment process for each proposed benefit/service. Include open enrollment period(s) if applicable. (Continued)**

not yet dispositioned, as well as their "identity health," a score created with a proprietary formula including demographic information from the participant and identity theft statistics. If we find suspicious activity, InfoArmor- AIP will also send alerts to participants immediately. Alerts can be sent via our mobile application, text messages, and via the InfoArmor- AIP portal. Participants can set communication preferences within the InfoArmor- AIP portal.

For employees, enrollment is seamless. InfoArmor- AIP will be positioned on any platform James Madison University intends to use, including the EasyAppsOnline site. Employees will select the InfoArmor- AIP coverage during open enrollment. Coverage will become effective on the effective date, and InfoArmor- AIP sends welcome fulfillment to the employee. Fulfillment will include a welcome email detailing instruction for participant login. InfoArmor- AIP also sends welcome fulfillment via the mail to participant addresses (if we are provided addresses) which also includes detailed instructions for participant login. Please refer to Appendix 8.

#### **Liberty Mutual:**

Employees are able to enroll in auto, home, and pet insurance year-round.

### **4. Describe cancellation policy for proposed plan(s).**

#### **Metlife:**

If the sponsor wishes to cancel the legal plan agreement, the sponsor should contact us in writing at least three months prior to the end of the term.

#### **InfoArmor- AIP:**

We allow for termination of the MSA (and therefore, the end of Services, with a 90-day period for Subscribers to port their Service if they wish) after the three-year initial term with 120 days' written notice before the end of either the initial term or the current renewal term.

#### **Liberty Mutual:**

Policyholders can cancel their auto, home policies at any time.

## Section IV Statement of Needs (Continued...)

### **5. Describe the portability of the proposed plan(s) in the event an employee chooses to keep the plan after terminating employment with the University or the University decides to discontinue this benefit to employees.**

#### **Metlife:**

MetLife Legal Plans is portable only for retirees and terminated employees and for employees on long-term disability at the group rate. The individual simply contacts our Client Service Center to arrange for payment for 12 months in advance. There is no additional fee for this option. Portability would not be available to all employees if to the employer is cancelling the benefit.

#### **InfoArmor- AIP:**

When an individual leaves the company, we would ask that their termination be sent to us on the EDI file. The employee would then have the ability to continue coverage through direct bill payment plans. Employees have 90 days beyond cancellation to continue coverage at the same voluntary rates. The employee is notified of these options via a cancellation email and portability letter.

#### **Liberty Mutual:**

All Liberty Mutual individual policies are portable. If a University employee terminates their employment, they can retain their policy and their group discount until renewal. The employee can then renew his/her policy, however, he/she would no longer be eligible for the University group discount.

### **6. Describe the procedure for timely and accurate processing of claims for each proposed benefit/service. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance.**

#### **Metlife:**

All billing and payment for in-network service are handled between MetLife Legal Plans and plan attorneys. Participants do not submit claim forms for in-network service. Claim forms are required only for out-of-network service and are available by calling our Client Service Center toll-free or requesting it online. In the event that a participant seeks service from an out-of-network attorney, the participant simply shows the attorney our fee schedule and the attorney decides whether the maximum will cover the fees for the desired service. The participant then pays the attorney, submits a claim form to MetLife Legal Plans and receives the reimbursement within 10 business days. The participant is responsible for any difference between the maximum amount payable and the attorney's fee. While members always have the freedom to choose an out-of-network attorney, less than 3% of plan members use out-of-network attorneys.

## Section IV Statement of Needs (Continued...)

### **6. Describe the procedure for timely and accurate processing of claims for each proposed benefit/service. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance. (Continued)**

#### **InfoArmor- AIP:**

Resolving identity protection cases take different amounts of time based on the complexity of the case. InfoArmor- AIP's data has shown it can take up to 9 months to resolve Tax Fraud cases on average; New Account Fraud can take up to 12 weeks on average, while Existing Account Fraud may only take up to 1 week on average to resolve. Once the case has been resolved and a claim has been filed, a check will be cut within 5 business days on average. InfoArmor- AIP offers tax fraud refund advances for our participants. InfoArmor- AIP provides the refunds in advance, performs the remediation work and InfoArmor- AIP is reimbursed when the remediation is complete. Offering the funds in advance enables the employee to move forward with their refund as InfoArmor- AIP continues to work with the IRS for the reimbursement. InfoArmor- AIP's Customer Care teams are available 24/7/365 for consultations, general questions about identity theft, technical questions, or more information about plan features and specifics. In the event of identity theft, the caller will be connected with a remediation specialist who will own their case through resolution. Our general toll-free phone number is: 1-800-789-2720.

#### **Liberty Mutual:**

For Auto and Home: All claims may be filed 24 hours a day, 7 days a week through a toll-free hotline (1-833-218-0219), or via the internet or mobile device. The first report of a claim is handled through Liberty Mutual's network of call centers, strategically located throughout the United States. The claim receives an immediate assignment for personal contact. The claim report is assigned a claim number and an action is identified for the next step.

Depending on the type of claim (auto, home, liability, etc.) the next step involves setting an appointment to meet with a Liberty Mutual claims adjuster. This appointment is arranged during the same initial call as Liberty's claims representatives. All representatives have access to a common scheduling and appointments system. Complete auto appraisals are available within 24 hours from the date of report at a Liberty Mutual Repair Facility on 90% of all claims. Staff Appraisers issue immediate payment on 90% of insured vehicle appraisals. Service is provided for auto glass losses (repairs usually made with 24 hours via a national glass repair partner company). The insured has the option of utilizing a body repair shop in our network for auto claims. Workmanship and parts will be lifetime-guaranteed by Liberty Mutual. In the event of a homeowner's claim, we have a preferred contractor network referral program, in which Liberty Mutual guarantees the materials and labor for one year.

Depending on the type, size and complexity of a claim, the average turnaround time may vary in order for our claims staff to obtain the necessary information to promptly and accurately adjust a particular loss. Many routine, lower-complexity claims are investigated and settled from within a few days; to as quickly as during the initial call with our telephonic claims adjusting teams.



# Section IV Statement of Needs (Continued...)

**7. Describe your plan for working with JMU Payroll for coordinating premium payments for employees that elect payroll deduction.**

**a. The timeframe for which payments withheld by JMU and remitted to the vendor will be applied to individual accounts**

**InfoArmor- AIP:**

Payroll deduction is the primary means of billing and client self-bill is our preferred method of payment. Under self-bill payment, the client remits payment to InfoArmor- AIP based on deductions collected. The InfoArmor- AIP Billing and Payments team will work with James Madison University or TPA to receive an up-to-date deduction register which will be used to make any adjustments whether it be adds, terminations, or changes to employee policies. InfoArmor- AIP is fully integrated with over 190 platforms and can receive weekly files via an InfoArmor- AIP hosted SFTP with PGP encryption. All files are processed within 2 business days of receipt and automated processing/error results are also provided upon processing every file.

**Liberty Mutual:**

Liberty Mutual utilizes one of the most flexible payroll deduction and billing applications in the industry and can accommodate the needs of most clients. An implementation team will work with you to ensure that the billing aspect meets your requirements and launches as scheduled.

Liberty Mutual:	JMU:
<ul style="list-style-type: none"><li>• Sells and services policies</li><li>• Calculates deduction amount</li><li>• Sends bill to the employer</li><li>• Reconciles payments to policies</li></ul>	<ul style="list-style-type: none"><li>• Receives bill from Liberty Mutual</li><li>• Processes bill and takes deductions indicated by Liberty Mutual</li><li>• Remits payment of actual deductions taken to Liberty Mutual</li><li>• Directs all employee insurance policy and/or claims questions to Liberty Mutual Account Manager</li></ul>

Once in production, when an employee elects payroll deduction, their deduction amount is calculated based on the number of pay dates where benefits are withheld over the term of the policy. According to the schedule established, the deduction amounts for participating employees are then transmitted to you, the client. After payroll processing has occurred, a return file indicating the deduction amounts withheld is transmitted to Liberty Mutual and the accompanying funds are transferred to Liberty Mutual's bank account. Reconciliation then occurs associating the payments received to the individual policies.

## Section IV Statement of Needs (Continued...)

### **b. Method & frequency that changes received by the vendor, such as retirements/terminations/name changes, etc. will be applied**

#### **InfoArmor- AIP: ^RTYFG**

InfoArmor- AIP plans are fully portable. Should an employee separate, or retire, they can transition from a payroll deduction plan type to a direct bill plan with no change in rates or parameters outlined by James Madison University. InfoArmor- AIP has communications processes that will notify a participant of their options to continue coverage. The participants will provide individual payment information to InfoArmor- AIP by phone or via a secure Web Portal to manage their account.

#### **Liberty Mutual:**

This depends on if the employer chooses to send Liberty Mutual an eligibility file. If they do, it could be anywhere from Weekly to Monthly. If they do not send an eligibility file, it is possible they could send this information over on the remittance files (more for Retirement/Terminations to remove the policyholder from payroll billing).

### **c. Method & frequency that notifications of changes in premium rates/coverage will be made available to JMU**

#### **Metlife:**

The legal plan is available via payroll deduction only. The legal plan is self-billing. JMU should enroll employees in the legal plan, then simply collect the payroll deduction from employees who enrolled and send the monthly enrollment file and premium to MetLife Legal Plans. Payment should be sent to MetLife Legal Plans monthly, generally no later than the tenth day following the period for which services are to be provided. Payments can be made via ACH, check or wire transfer. Our plan administration staff reconciles the enrollment file and payment monthly, and notifies the sponsor of any discrepancies.

#### **InfoArmor- AIP:**

InfoArmor- AIP rates and coverages can be agreed upon from yearly to 5+ year rate and coverage guarantees should this aligns with JMU's long term strategy. Any notification of changes in premium rates/coverage are announced as soon as possible and no less than 90 days in advance. The changes will be communicated by the assigned account manager in order to ensure clear communication, expectations, and assist in facilitating a seamless transition.

#### **Liberty Mutual:**

Deduction increases/decreases/changes due to premium rates/coverage changes are sent to the employer based off the schedule the employer sets up with Liberty Mutual, which is either Monthly or Per Pay Period. The changes are effective for the paycheck or set of paychecks the bill file is sent to the employer for.

## Section IV Statement of Needs (Continued...)

**8. State the name(s) and contact information for the representative(s) that will service JMU. Contact information shall include email, mobile number, and office number. Provide detail on the contact person's qualifications and experience.**

Philip M. Harris (President/CEO) and Jeanette Hernández Harris (Partner) will be responsible as the point of contact for the account management team assigned to service the voluntary insurance program and guide JMU through the implementation process, utilizing our 23 years of public sector voluntary benefits program services

**Philip M. Harris:**

**Phone number: 215-557-7622**

**Toll free Number: 800-997-7622**

**Mobile Number: [REDACTED]**

**Email: phil@firmadvisor.com**

Phil is the President and CEO of Financial Integrity Advisors, LLC (FIA), a registered investment advisor established to provide institutional asset management and financial planning services. As the Lead Consultant, his main purpose is to offer his clients objective financial advice as he serves both over and with a team of consultants and associate advisors. Phil has managed RFPs, plan implementation, administration, communication, and enrollment of voluntary and retirement benefits for employees and retirees of non-profit, transportation, governmental and educational institutions. Phil is a graduate of Chestnut Hill Academy and attended the University of Virginia and Philadelphia College of Textile and Science. Phil holds a Series 7 General Securities Representative, a Series 24 General Securities Principal and a Series 65 Uniform Investment Advisor Act registration with Triad Advisors, LLC. He is licensed in Life, Health, Disability and Annuities and has earned Registered Financial Consultant (RFC), Life Underwriters Training Council Fellow (LUTCF) professional designations. Most recently, he has earned the Accredited Investment Fiduciary (AIF) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh. Phil is a member of the Philadelphia Estate Planning Council and the Investment Management Consultants' Association (IMCA).

**Jeanette Hernández Harris:**

**Phone number: 215-557-7622**

**Toll free Number: 800-997-7622**

**Mobile Number: [REDACTED]**

**Email: jeanette@firmadvisor.com**

Jeanette Hernández Harris, Partner and Chief Financial Officer of Financial Integrity Resources Management, LLC (FIRM), also has oversight of FIRM's marketing and customer service delivery. Mrs. Hernández Harris has a bachelor's degree in Business Administration, majoring in Marketing and Management from the University of Puerto Rico. Since she graduated, she's held various positions involving customer service, office management and financial management. She has been involved in all facets of establishing a business understanding that the importance of any business is building and maintaining relationships. She is an active member of the National Conference of Puerto Rican Women. She resides in Philadelphia with her husband, Phil and their daughter, Iliana.



## Section IV Statement of Needs (Continued...)

### **9. Describe ability to provide regularly scheduled employee informational onsite visits at no cost to the University.**

FIRM has had the experience of working with JMU to provide onsite visits to provide employee education and clarify all concerns that arise in the minds of the participants, for over 5 years. FIRM is committed to have a team of enrollment specialists to support multiple locations as well as covering shift differentiators at designated location and time that JMU deem fit. No additional costs are charged for this support. With the Essentials Plus Package, FIRM is committed to be onsite quarterly. For the Enhanced Preferred Package and Premier Deluxe Package, FIRM is committed to be onsite monthly. FIRM is JMU's point of contact, liaison and coordinator working with Technology Platforms and Insurance Carriers.

Additionally, our carrier partners like Chubb, have a local presence in Virginia, that enables us to provide onsite services to JMU as and when required.

### **10. Describe your firm's plan to market the proposed plans to JMU employees. Provide examples of brochures, applications, and other materials, including advertisements, that will be used in marketing.**

FIRM will have access to all marketing materials provided by the individual benefits providers and will provide that to employees of James Madison University, as their designated advisor. In addition to the product brochures, FIRM will also provide financial wellness and education materials to employees during our monthly visits to interact, engage, and communicate with employees about their needs and the Insurance and discount programs offered. These monthly visits will be through online video conferencing during the initial roll out phase, considering the COVID situations, respectful of social distancing norms. However, these will transition to on site meetings and one on one interaction over the course of time. FIRM will bear costs for start-up communication during the initial rollout phase. During the implementation of all the benefits products into the technology portal, the insurance carriers will assist in providing materials to offset costs of production. In addition, cost savings solution and adding hyperlinks to JMU's Human Resource Department website is a cost saving alternative to be considered. Furthermore, FIRM is also willing to explore co-sharing costs for production and distribution of materials to the employees.

FIRM Participant communication is a key component of any transition. Years of experience has confirmed that a comprehensive communications program with stakeholders and participants aids in the smooth implementation of changes, avoids confusion, and reduces the strain on administrative staff. Using robust tools and monthly on campus visits, we work with our clients to accomplish the following steps:

- **Initial participant communication** to describe the beginning of a review and selection process for the implementation and enrollment plan, the goals and objectives for the process, and offering participants the opportunity to ask questions and communicate related needs and expectations about the benefits and discounts portal;

## Section IV Statement of Needs (Continued...)

### 10. Describe your firm's plan to market the proposed plans to JMU employees. Provide examples of brochures, applications, and other materials, including advertisements, that will be used in marketing (Continued)

• **Midstream participant communication** to describe decisions made about the benefits technology platform after finalist interviews, reinforcing key objectives, identifying and quantifying the costs involved for the management and the employees, informing participants about expected next steps, and assuring that any participant or stakeholder concerns or issues are addressed in a timely manner;

• **Final and ongoing participant communication** to summarize final recommendations and supporting rationale, as well as next steps for the participants to expect, conducting seminars and workshops to help them understand their benefits packages and clarify technological questions, both online and on site.

FIRM will provide customized communications plan for JMU in the following forms:

- Toll-Free Number: Employees may call our toll-free number to learn more about the plans prior to enrollment.
- Website: Whether an employee is already a participant or considering becoming one, he/she may access our website to identify plans, get questions answered, learn more about the benefits covered, and explore helpful links and information
- Brochures and Posters: Enrollment-specific Contextual single-page product brochures, Customizable posters, postcards, table tents and/or stuffers, Single-page product "need" flyers
- Generic Summary Plan Descriptions: We provide a generic Summary Plan Description (SPD), which JMU may adapt and distribute. This SPD explains the services offered and how to use the plan.
- Newsletter Articles: We can provide JMU with newsletter articles you may want to publish in a newsletter or post on your intranet site.
- Links: We can assist in establishing a hyperlink from your intranet site to ours.

FIRM will also provide copy for benefit booklets, and can assist with the creation of an employer-specific digital landing page (microsite) that summarizes the voluntary benefits available and contains links to existing product information with a co-brand logo (employer, Enrollment Company, etc.) and a call to action or short custom message.

Please find brochure samples of Metlife Legal plan on Appendix 6.

Video link to FIRM Virginia 529 College Savings plan: [www.firmadvisor.com/jmu](http://www.firmadvisor.com/jmu)

## Section IV Statement of Needs (Continued...)

### 11. Provide any other information that would be beneficial in the context of this Request for Proposal.

FIRM recognizes an organization's pressing needs to keep its employees satisfied. A comprehensive financial wellness program has been curated to maximize the organization's already existing benefits by seamlessly integrating our workshops and education modules to equip employees with a road map to attain necessary training and guidance.

As an independent organization, FIRM has an unbiased due diligence process to help select the most cost-effective wellness solutions, and also provide integration with suitable benefits administration technology to provide online enrollment solutions, marketing tools, and payroll deduction implementation.

#### FIRM's Financial Wellness

##### FIRM Managed Portfolio Services

Provide plan participants with financial guidance and construct fully diversified and risk-appropriate investment allocation to help govern your retirement account and create a custom portfolio that is both risk appropriate and coordinated with other assets in your financial plan.

##### WellCents™ Financial Wellness Tool

A technological financial wellness tool designed to survey the employees' financial needs and offers coordinated advice and engagement, including a no cost engagement with a FIRM Certified Financial Planner. The employer also has the opportunity to benchmark employee behavior and take necessary remedial measures.

##### Education Seminars and Workshops

Highly engaging 30-minute presentations and 60-minute single session seminars and seven content-rich sections and detailed participant workbook designed to provide prospects with digestible, topic-focused financial information like college funding, estate planning, retirement, and investment management. The education modules are personalized to cater to all categories and ages of employees.

##### FIRM Wealth Manager

An advanced online planning portal that empowers employees to achieve their financial goals. Collaborate with a financial planner who can help guide employees in creating a personalized financial plan, including budgeting, cash flow projections, asset and liability reports and Monte Carlo analysis tools. The comprehensive planning tools and reports will help employees identify growth, savings and investing opportunities, as well help determine which employee benefits are advantageous for their unique situation. All financial information is securely aggregated in a personalized encrypted financial website, with digital document Vault storage and financial reporting capabilities conveniently available across all, mobile, tablet or personal computer devices.

##### Kashable - Socially Responsible Credit

Reliable way to pay down expensive debt and preserve retirement savings with affordable loans, repaid effortlessly through payroll deductions. With interest rates starting from 6% APR, and loans ranging from \$250 to \$250,000, Kashable offers socially responsible credit for various purposes and is accompanied by a robust financial literacy library for employees and employers.



## Section IV Statement of Needs (Continued...)

### 11. Provide any other information that would be beneficial in the context of this Request for Proposal. (Continued...)

#### FIRM Wealth Manager

An advanced online planning portal that empowers employees to achieve their financial goals. Collaborate with a financial planner who can help guide employees in creating a personalized financial plan, including budgeting, cash flow projections, asset and liability reports and Monte Carlo analysis tools. The comprehensive planning tools and reports will help employees identify growth, savings and investing opportunities, as well help determine which employee benefits are advantageous for their unique situation. All financial information is securely aggregated in a personalized encrypted financial website, with digital document Vault storage and financial reporting capabilities conveniently available across all, mobile, tablet or personal computer devices.



##### CASH-FLOW BASED PLANNING

Demonstrate the effects of important financial decisions with visualized planning techniques



##### RETIREMENT PLANNING

Personalized and interactive Retirement Plan Portal for clients and detailed solution reports



##### INVESTMENT ANALYSIS

Create and modify custom portfolios and asset classes and make the best investment choices



##### EDUCATION AND TRAINING

Schedule appointments with our CFP® and get 1-1 advice and training workshops



##### INSURANCE AND ESTATE PLANNING

Easily present various estate planning techniques identify gaps in your insurance needs



##### EDUCATION PLANNING AND TAX PLAN

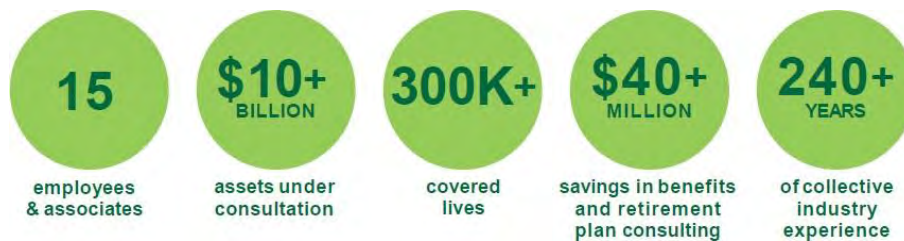
Provide a detailed overview of education expenses and funding options and Plan for numerous tax strategies & results

Education ♦ Wellness ♦ Planning

## Section V, B3: FIRM Experience and Expertise

Financial Integrity Resources Management LLC (FIRM) provides employee benefits consulting and specializes in the delivery of comprehensive voluntary worksite benefit solutions.

Financial Integrity Resources Management, LLC ("FIRM") is a SWaM certified minority disadvantaged business enterprise (MBE) company maintaining offices in Baltimore, Philadelphia and New York. The FIRM solution takes a holistic approach in this area and ultimately makes it so the whole is greater than the sum of its parts. As the health and welfare benefits landscape changes, expectations of employers are changing as well. Our comprehensive solution provides employers the flexibility to customize a solution to meet those expectations and employee needs.



- Experience in University and Large Case Voluntary Benefits: FIRM is currently engaged in a vast cooperative contract with James Madison University, VA, to provide 529 College Savings Plans to its employees. For eight years, FIRM has been servicing the Commonwealth of Pennsylvania and the Metro Transportation Authority of New York. CEO Philip M. Harris has been servicing City of Philadelphia employees dating back to 1997.
- Flexibility for Customization: By working with multiple specialized insurance carriers, FIRM has the flexibility to create customized plans, all while serving as the single vendor point of contact.
- Competitive Pricing: Under most circumstances, **FIRM's** holistic approach brings clients a full spectrum of services at a lower price than the competition.
- Diverse and Multi-lingual: FIRM is a certified minority business enterprise (MBE). The founders are people of color who created FIRM in 2002 to help others in diverse communities like the ones in which they were raised. They are committed to diversity on the FIRM team and maintain the capacity to communicate in multiple languages with plan participants. This improves employee understanding and appreciation of the benefits being provided by their employer.
- Business Ethics: FIRM is fully committed to the highest ethical standards, always serving in the best interests of the client with the objective of building a long-term relationship.
- Customer-Centric Approach: **FIRM's** team members are focused on helping employers to provide the most value to employees by capturing the best plan designs and rates currently available, and by anticipating future challenges likely to impact the client organization and its employees.

### Consolidated Billing

FIRM brings clients the option to offer an infinite number of benefits through a single interface and a single payroll slot — eliminating the hassle of dealing with multiple vendors, payroll slots, deductions, collections, and remittances.

### Cutting Edge Employee Portal

FIRM offers the option of a web portal, customized and branded for the client, that enables employees to get quotes, enroll and make changes at any time during the year. Other unique features and tools enhance the employee experience.

### Wellness Programs

FIRM has designed a comprehensive financial and health wellness package that enables employees to plan for their future needs and have a comfortable and safe retirement through periodic personalized education and consultation.



## Section V, B3: FIRM Team and Qualifications

FIRM's professionals are experienced in consulting, implementation, education, and enrollment in the large case voluntary benefits arena.



### **Philip M. Harris**

*Co-founder, President and Chief Executive Officer*

Phil Harris has over 27 years of experience in the financial services industry. As FIRM's CEO and Lead Consultant, he inspires and directs a team of consultants and associate advisors. Phil has managed plan implementation, administration, communication, and enrollment of voluntary and retirement benefits for employees and retirees of non-profits, transportation agencies, state and local governments, and educational institutions. He has helped many institutions save millions of dollars, including up to 20% on certain lines of employee benefits coverage. Phil is licensed in Life, Health, Disability and Annuities. His professional designations include Registered Financial Consultant (RFC), Life Underwriters Training Council Fellow (LUTCF) and Accredited Investment Fiduciary (AIF). He holds a Series 7 General Securities Representative, a Series 24 General Securities Principal and a Series 65 Uniform Investment Advisor Act registration with Triad Advisors, LLC. Phil is a member of the Philadelphia Estate Planning Council and the Investment Management Consultants' Association (IMCA). He is also CEO of Financial Integrity Advisors, LLC (FIA), a registered investment advisor established to provide institutional asset management and financial planning services. Phil is a graduate of Chestnut Hill Academy and attended the University of Virginia and Philadelphia College of Textile and Science.



### **Jeanette Hernández Harris**

*Co-founder, Partner and Chief Financial Officer*

Jeanette oversees FIRM's financial operations, customer service delivery and marketing. Her professional experience includes positions in customer service, office management and financial management. Jeanette is an active member of the National Conference of Puerto Rican Women. She earned a bachelor's degree in Business Administration from the University of Puerto Rico, majoring in marketing and management.



### **Rui Zhang**

*Analyst*

Rui specializes in investment analysis, risk management and budget needs of institutional and private clients. She collects and analyzes financial data and makes appropriate recommendations based on the data analysis. Prior to joining FIRM, she worked in BNY Mellon institutional trading division. Rui earned her Master of Science degree from Temple University where she majored in Financial Analysis and Risk Management. She obtained her Bachelor of Science Degree in Finance from Shanghai Maritime University in Shanghai, China. Rui Zhang is a CFA Level III candidate and FRM Level II candidate.



## Section V, B3: FIRM Team and Qualifications (Continued...)



**Jacqueline Schadeck, CFP®, AWMA**

*FIRM Wealth Manager Consultant*

Jacqueline Schadeck is a Certified Financial Planner (CFP) and an Accredited Wealth Management Advisor (AWMA) professional who partners with individuals and families to help them gain financial clarity. She believes that clients need comprehensive financial guidance in order to make the best decisions, and she has a passion for helping clients achieve financial success. Jacqueline has been asked to contribute to numerous media outlets, including CNBC, MarketWatch, Atlanta Business Chronicle and many more. Any given week, you might find her leading financial education presentations to a local AARP chapter or explaining how healthcare expenses are treated in the tax code at a public library education session. She was even honored with the 2017 Impact Award by the Financial Planning Association of Georgia for her dedication to her industry. In keeping with her desire to help people, Jacqueline finds it important to give back to her community by volunteering for various organizations including her church, several non-profits, and her college alma mater. She is also a past Board member for the Financial Planning Association of Georgia.



**Paul Pfeiffer, CFP®**

*FIRM Wealth Manager Consultant*

Drawing on over 20 years of defined contribution plans experience, Paul provides advisory and asset management solutions to institutional and private clients. Paul earned his MBA in Finance from Drexel University in Philadelphia, PA and holds a Certified Chartered Financial Consultant professional designation. He has passed Level I & II of Chartered Financial Analyst. Paul currently maintains several FINRA Securities registrations including: Series 7 General Securities Representatives, Series 24 & 26 General Securities Principal, Series 63 Uniform Securities Agent State Law and Series 65 Uniform Investment Advisor registrations.

# ATTACHMENT A

## OFFEROR DATA SHEET

### TO BE COMPLETED BY OFFEROR

1. QUALIFICATIONS OF OFFEROR: Offerors must have the capability and capacity in all respects to fully satisfy the contractual requirements.
2. YEARS IN BUSINESS: Indicate the length of time you have been in business providing these types of goods and services.

Years 18 Months 3

3. REFERENCES: Indicate below a listing of at least five (5) organizations, either commercial or governmental/educational, that your agency is servicing. Include the name and address of the person the purchasing agency has your permission to contact.

CLIENT	LENGTH OF SERVICE	ADDRESS	CONTACT PERSON/PHONE #
Philadelphia Industrial Development Company	2017-Present	1500 Market Street ,Suite 3500W Philadelphia, PA 19102	Thomas Queenan 215-496-8167
Maryland Teachers & State Employees Supplemental Retirement Plans	2009-Present	6 Saint Paul Street, Suite 200 Baltimore, Maryland 21202-1608	Lara Hjortsberg 410-767-8731
Port Authority of Allegheny County	2013-Present	345 Sixth Avenue, 3rd floor Pittsburgh, PA 15222	Peter Schenk 412-566-5244
Lincoln University	2015-Present	1570 Baltimore Pike Lincoln University, PA 19352	Charles Gradowski 484-365-8049
Metropolitan Transportation Authority of New York	2012-Present	2 Broadway, 20th floor New York, NY 10001	Carl Lee 646-252-1370

4. List full names and addresses of Offeror and any branch offices which may be responsible for administering the contract.

Financial Integrity Resources Management, LLC.

1800 John F Kennedy Blvd, Suite 300, Philadelphia, PA 19103

5. RELATIONSHIP WITH THE COMMONWEALTH OF VIRGINIA: Is any member of the firm an employee of the Commonwealth of Virginia who has a personal interest in this contract pursuant to the [CODE OF VIRGINIA](#), SECTION 2.2-3100 – 3131?

[ ] YES [x] NO

IF YES, EXPLAIN: \_\_\_\_\_

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## ATTACHMENT B

### Small, Women and Minority-owned Businesses (SWaM) Utilization Plan

**Offeror Name:** Financial Integrity Resources Management, LLC. **Preparer Name:** Philip M. Harris

**Date:** 11-12-2020

Is your firm a **Small Business Enterprise** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes x No       

If yes, certification number: 705376 Certification date: Apr 11, 2013

Is your firm a **Woman-owned Business Enterprise** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes        No x

If yes, certification number:        Certification date:       

Is your firm a **Minority-Owned Business Enterprise** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes x No       

If yes, certification number: 705376 Certification date: Apr 11, 2013

Is your firm a **Micro Business** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes        No x

If yes, certification number:        Certification date:       

**Instructions:** *Populate the table below to show your firm's plans for utilization of small, women-owned and minority-owned business enterprises in the performance of the contract. Describe plans to utilize SWaMs businesses as part of joint ventures, partnerships, subcontractors, suppliers, etc.*

**Small Business:** "Small business " means a business, independently owned or operated by one or more persons who are citizens of the United States or non-citizens who are in full compliance with United States immigration law, which, together with affiliates, has 250 or fewer employees, or average annual gross receipts of \$10 million or less averaged over the previous three years.

**Woman-Owned Business Enterprise:** A business concern which is at least 51 percent owned by one or more women who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership or limited liability company or other entity, at least 51 percent of the equity ownership interest in which is owned by one or more women, and whose management and daily business operations are controlled by one or more of such individuals. **For purposes of the SWAM Program, all certified women-owned businesses are also a small business enterprise.**

**Minority-Owned Business Enterprise:** A business concern which is at least 51 percent owned by one or more minorities or in the case of a corporation, partnership or limited liability company or other entity, at least 51 percent of the equity ownership interest in which is owned by one or more minorities and whose management and daily business operations are controlled by one or more of such individuals. **For purposes of the SWAM Program, all certified minority-owned businesses are also a small business enterprise.**

**Micro Business** is a certified Small Business under the SWaM Program and has no more than twenty-five (25) employees AND no more than \$3 million in average annual revenue over the three-year period prior to their certification.

**All small, women, and minority owned businesses must be certified by the Commonwealth of Virginia Department of Small Business and Supplier Diversity (SBSD) to be counted in the SWAM program. Certification applications are available through SBSD at 800-223-0671 in Virginia, 804-786-6585 outside Virginia, or online at <http://www.sbsd.virginia.gov/> (Customer Service).**

***RETURN OF THIS PAGE IS REQUIRED***



ATTACHMENT B (CNT'D)  
Small, Women and Minority-owned Businesses (SWaM) Utilization Plan

Procurement Name and Number: LBS-1090 Employee Voluntary Benefits

Date Form Completed: 11/12/2020

Listing of Sub-Contractors, to include, Small, Woman Owned and Minority Owned Businesses  
for this Proposal and Subsequent Contract

Offeror / Proposer:

Financial Integrity Resources Management, LLC.  
Firm

1800, JFK Blvd, Suite 300, Philadelphia, PA 19103  
Address

Philip M. Harris  
Contact Person/No.

Sub-Contractor's Name and Address	Contact Person & Phone Number	SBSD Certification Number	Services or Materials Provided	Total Subcontractor Contract Amount (to include change orders)	Total Dollars Paid Subcontractor to date (to be submitted with request for payment from JMU)

*(Form shall be submitted with proposal and if awarded, again with submission of each request for payment)*

***RETURN OF THIS PAGE IS REQUIRED***

## Section V B6: Sales with VASCUPP Member Institutions

FIRM has been providing Employer sponsored Virginia529 college and ABLE Tax-advantage savings plan for individuals with disabilities for James Madison University since July 2016.

### **James Madison University**

07/2016 – 04/2021

Number of Employees enrolled: 30 (Representing 48 Beneficiary accounts)

Annual Program Contribution: \$80,500

# Section X: Pricing Schedule

## For James Madison University:

Pricing	Essential Plus	Enhanced Preferred	Premium Deluxe
James Madison University will incur no costs for implementation of voluntary benefits technology platforms	\$0* cost for James Madison University	\$0* cost for James Madison University  *Additional services provided to the employees in the Wellness packages carry costs to the employees based on the service selected  *Additional fee may be applicable if customized programming is required by James Madison University to meet specific needs.	\$0* cost for James Madison University  *Additional services provided to the employees in the Wellness packages carry costs to the employees based on the service selected  *Additional fee may be applicable if customized programming is required by James Madison University to meet specific needs.

## For the employees:

Please find the premium and rates the supplemental health and voluntary insurance products, and plan details for the services, below:

Supplemental Health Product	Carrier	Appendix	Page Number
Group Accident Insurance	Chubb	Appendix 3	61
Term Life and Long Term Care	Chubb	Appendix 3	84
Group Critical Illness Insurance	Chubb	Appendix 3	69
Group Hospital Indemnity Insurance	Allstate	Appendix 4	99
Short-Term Disability Insurance	OneAmerica	Appendix 5	125
	Metlife	Appendix 6	135
Long-Term Disability Insurance	Metlife	Appendix 6	135
Other Voluntary Benefits/Services	Carrier/Provider	Appendix	Page Number
Legal Services Insurance	Metlife	Appendix 6	142
	LegalShield	Appendix 7	164
Identity Theft Protection	IDShield- LegalShield	Appendix 7	185
	InfoArmor- AIP	Appendix 8	204
Home and Auto Insurance	Metlife	Appendix 6	156
	Liberty Mutual	Appendix 9	242
529 CollegeAmerica® Savings Plan	FIRM-College America	Appendix 11	257
FIRM Wealth Manager	FIRM	Appendix 14	272
Kashable Socially Responsible Credit	Kashable	Appendix 15	273
Cariloop Pediatrics Caregiver Support	Cariloop	Appendix 17	281
Discounts Marketplace	BenefitHub	Appendix 16	279



# Application Decision Letter-Certification #: 705376 DBE Certification

Virginia Department of Small Business and Supplier Diversity <noreply@sbsd.virginia.gov>

Thu 1/31/2019 11:39 AM

To Jeanette Hernandez Harris <jeanette@firmadvisor.com>; Philip Harris <phil@firmadvisor.com>;

Cc karsten.glover@sbsd.virginia.gov <karsten.glover@sbsd.virginia.gov>;

📎 1 attachments (379 KB)

Decision Letter.pdf;



## *COMMONWEALTH of VIRGINIA* *Department of Small Business and Supplier Diversity*

Company Name: Financial Integrity Resources Management, LLC

Certification Number: 705376

Small Certification Start Date: Apr 11, 2013

Minority Owned Certification Start Date: Apr 11, 2013

DBE Certification Start Date: Sep 2, 2015

SWaM Certification Expiration Date: Sep 2, 2023

Dear Vendor,

We are pleased to inform you that your request for certification has been approved. Your company has been approved for the following designations:

Small, Minority Owned, DBE

You may log into your account to download a copy of your company's SWaM certificate as well as the SWaM-certified logo to use on marketing materials.

You will see your company listed as a certified vendor in our directory at <https://www.sbsd.virginia.gov/directory/>

It is very important that you keep your contact information up to date. Submit your changes electronically by logging into your account and updating the necessary information.

To do business with the Commonwealth of Virginia, you need to register your company with the eVA system, the state's online procurement system at <https://eva.virginia.gov/pages/eva-overview.htm> . All state solicitations are conducted on this site.

To check Procurement and Business Opportunities with state agencies, local governments, and others, please visit: <https://evafutureprocurements.dgs.virginia.gov/defaultpublic.aspx>

If you need assistance to operate your business, please visit this site: <http://www.bos.virginia.gov/running.shtml>

Sincerely,

Virginia Department of Small Business and Supplier Diversity  
Certification Team

## Appendix 2: Internship opportunities

FIRM is a proud Equal Employment Opportunity employer (M/F/D/V). Please provide a cover letter describing your interest in this opportunity and email it with your resume to Philip M. Harris: [phil@firmadvisor.com](mailto:phil@firmadvisor.com)

### Role: Business coordination intern

- Help coordinate and set up employee meetings in connection with program launch;
- Provide marketing, organizational and operational support that can facilitate smooth carrying out of meetings;
- Devise and evaluate procedures and methods for collecting data, such as surveys, opinion polls, and questionnaires to help the company understand James Madison University employees' preference of various Voluntary benefits packages;
- Explain survey objectives and procedures to interviewees;
- Conduct data analysis, and/or write final reports by reviewing data and summarizing data findings to clearly inform the company about employee satisfaction and needs;
- Lead efforts to identify and negotiate relationships with appropriate discount vendors beneficial to the James Madison University-FIRM partnership;

### Competencies:

To perform the job successfully, an individual should demonstrate the following competencies to perform the essential functions of this position.

- **Planning/organizing**—the individual prioritizes and plans work activities, uses time efficiently and develops realistic action plans.
- **Oral communication**—the individual speaks clearly and persuasively in positive or negative situations, demonstrates group presentation skills and conducts meetings.
- **Judgment**—the individual displays willingness to make decisions, exhibits sound and accurate judgment and makes timely decisions with attention to detail.
- **Relationship management**—Participate as a key team player and cultivate a healthy relationship with the clients.



## Workplace Benefits

Proposal: James Madison University

Proposal #JA20201028v1

### Presented By:

Name of Presenting Firm: FIRM

Date: October 28, 2020

Contact: David Edwards

State: VA

Employees: 3,882

This offer is valid for ninety (90) days from the proposal date.



# Proposal Terms & Conditions



## Terms & Conditions

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Effective date of coverage 04/01/2021

The proposal is valid for 90 days from the proposal date.

If the number of employees increases or decreases by 10% from the time of proposal we have the right to revise our proposal.

If there is going to be significant change at the Employer before or during enrollment but prior to the effective date of the policy we have the right to revise our proposal.

An offer for coverage may only be accepted by written acceptance by a duly authorized officer of the Company or issuance of the applicable group policy.

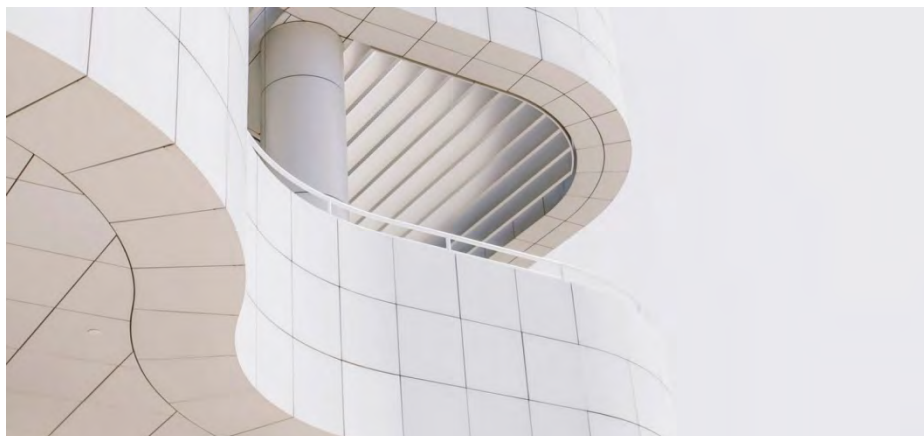
**Table of Contents**

Workplace Benefits	3
Product Offering	4
Chubb Accident	5
Chubb Critical Illness	14

## About Chubb

### Workplace Benefits

With Chubb, you are never alone. We are committed to working with you to create superior solutions. Our experts are committed to years of above and beyond service excellence. With Chubb as your partner, you can deliver customized benefit programs for your clients, and do so with the utmost confidence. Expect craftsmanship.



### Committed to our Craft

#### **Proven Industry Experience**

We are a force in the supplemental benefits marketplace. We have had a dedicated workplace unit since 1996 and leverage over 95 years' experience providing supplemental benefits to individuals and their families.

#### **Leading Edge Product Portfolio**

Benefit programs require customizable solutions. Chubb workplace products are created to give you the innovative, flexible and competitive solutions your clients deserve.

#### **Strong and Stable Partnership**

Chubb stands for excellence. Our world class reputation, global leadership, extensive product offering, and exceptional financial strength means we are partners you can count on with confidence.

#### **Extensive Service and Support**

Well-planned, flawlessly executed programs are integral to your success. Our expert, hands-on approach and extensive infrastructure assure you smooth implementation from enrollment through fulfillment.

### The Right Solutions

Chubb Accident, Chubb Critical Illness, High Deductible Buffer and LifeTime Benefit Term® are rich with innovative, flexible and competitive, Disability Income. By design, they enable Chubb to create the custom benefit programs your clients deserve.



## Product Offering

CHUBB®

### Accident Insurance

Chubb Accident Insurance

### Critical Illness Insurance

Chubb Critical Illness Insurance

# Chubb Accident

## No one knows Accident insurance like Chubb

We've been delivering accident benefits for over 95 years. Our Innovative Sports Package has captured the market's attention.

### Accident with Distinction

Chubb's approach to Accident insurance features new benefit solutions to address the out-of-pocket costs of unexpected accidents. Built for today's employer and its employees, Chubb Accident offers innovative benefits for Telemedicine Services, Post Traumatic Stress Disorders, Wellness, and so much more.

#### **First Accident Benefit**

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Chubb wants to get money to employees fast and reinforce their good decision to buy Chubb Accident insurance. To do so, we pay an extra \$100 upfront when employees file their first covered claim.

#### **Sports Package**

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In addition to everything you expect from an Accident product, Chubb's Sports Package gets to the heart of why employees want Accident insurance – to help pay for sports-related injuries. Chubb's Sports Package increases benefits 25% for each accident resulting from participating in organized sports, up to \$1,000 per person, every year.

#### **Telemedicine**

---

With benefits for Telemedicine, employees no longer need to leave their home for a doctor visit. Designed to enhance the underlying medical plan, Chubb Accident pays benefits for initial care in a Doctor's office, Urgent Care Facility, Emergency Room and Telemedicine.

#### **Rehabilitation Package**

---

Chubb's Industry Leading Rehabilitation Package now includes benefits for Rehab Admission, Confinement and Recovery; Physical, Occupational, and Speech Therapy; Residence/Vehicle Modification; and PTSD.

# Chubb Accident



## Health & Wellness

With a focus on health and wellness, Chubb promotes the value of preventive care, including a variety of health screening tests.

The Wellness Benefit is paid once per year for each covered person who undergoes one or more of the following:

### Screenings & Tests

Blood test for Triglycerides	Hemoccult stool analysis
Bone Marrow aspiration or biopsy	Human Papillomavirus (HPV) Testing
CA 15-3 (blood test for breast cancer)	Lipid Panel
CA-125 (blood test for ovarian cancer)	Mammography
Carotid Doppler	Pap smear
CEA (carcinoembryonic antigen - blood test for colon cancer)	PSA (blood test for prostate cancer)
Chest x-ray	Serum cholesterol test to determine HDL and LDL levels
Colonoscopy	Serum protein electrophoresis (blood test for myeloma)
Doppler screening for carotids	Skin cancer biopsy
Doppler screening for peripheral vascular disease	Stress test on a bicycle or treadmill
chocardiogram	Thermography
Endoscopy	Thin prep pap test
Fasting blood glucose test	Two-hour post-load plasma glucose
Fasting plasma glucose (FPG)	Virtual colonoscopy
Hemoglobin A1C (HbA1c)	Whole body skin cancer screening
Flexible sigmoidoscopy	



# Chubb Accident



## Featuring

### **Conditional Renewability**

Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

### **Portability**

Employees can keep their coverage if they change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. Employees may not port coverage while they are actively employed by the Policyholder.

### **Level Premiums**

Rates do not increase due to age.

### **HSA Compliant**

Accident benefits do not disqualify employees from having a Health Savings account.

## Initial Eligibility

### **Employee**

- Actively employed working at least 17.5 hours per week
- Ages 18 and older
- Service wait period for benefit eligibility; 0 days

### **Spouse**

- Includes legally married spouse, domestic partner and civil union partner
- Ages 18 and older

### **Children**

- Ages 0 through 26
- No student status required

# Chubb Accident

## Issuance, Underwriting & Enrollment Conditions

### **Issuance**

- The Policy and Certificate will be issued to the Policyholder. The Policyholder will be responsible for making these documents available to employees. Upon request, Chubb can host these documents on a microsite accessible to employees.
- Employer may select one, two or three plan designs for their employees to choose from. Coverage is available to employees and their families.

### **Group Underwriting**

- Underwriting Type: Guaranteed Issue (GI)
- Expected Participation: At least 5 employees enrolled.

### **Enrollment**

- Open enrollment expected to last up to 30 days.
- Newly hired employees are eligible to enroll for Accident benefits when they become eligible to enroll in the employer's core medical plan.
- Eligible Employees who choose not to enroll during their initial open enrollment period will not be eligible to enroll until the next qualified open enrollment period. Late enrollment is not allowed.

## Chubb Accident

CHUBB ACCIDENT INSURANCE	
Plan	Platinum
Coverage Type	<b>24-Hour</b>
Sports Package Up to \$1,000 per person per year	Benefits are 25% higher when accident is due to organized sports.
First Accident	\$100
<b>Initial Care Benefits</b>	
Emergency Room	\$100
Urgent Care	\$75
Initial Dr. Visit	\$50
<b>Facility Benefits</b>	
Standard Hospital Admission	\$1,000
ICU Hospital Admission	\$2,000
Hospital Confinement <i>(per day, up to 365 days)</i>	\$250
ICU Confinement <i>(per day, up to 30 days)</i>	\$400
Outpatient Surgery Facility	\$25
Rehab Admission	\$1,000
Rehab Confinement <i>(per day, up to 30 days)</i>	\$135
Recovery Benefit <i>(per day)</i>	\$50
No. of Days	7
<b>Additional Benefits</b>	
Accidental Death	
Employee	\$40,000
Spouse	\$40,000
Child	\$10,000
AD Common Carrier	4X
Ambulance (air)	\$1,500
Ambulance (ground)	\$200
Appliance	\$300
Blood, Plasma, Platelets	\$200
Burns	
Level 1	\$1,000
Level 2	\$2,000
Level 3	\$12,500
Skin Graft	50%
Chiropractic Care <i>(per visit)</i>	\$25
Maximum visits per accident	3
Maximum visits per calendar	6
Coma	\$12,500
Dislocations <i>(up to)</i>	\$3,750
Ear Injuries Benefit	\$250
Emergency Dental	



## Chubb Accident

Crown	\$400
Extraction	\$130
Dentures	\$400
Implants	\$400
<b>Eye Injury</b>	\$300
<b>Family Care</b> ( <i>up to 30 days</i> )	\$25
<b>Follow-up Treatment</b> ( <i>per visit</i> )	\$35
Maximum Visits	6
<b>Fractures</b> ( <i>up to</i> )	\$3,500
<b>Herniated Disc</b>	\$500
<b>Knee Cartilage - Torn</b>	\$500
<b>Lacerations</b>	\$35-\$500
<b>Lodging</b> ( <i>per night, up to 30 nights; 100+ miles</i> )	\$125
<b>Loss of hands, feet, sight</b> ( <i>up to</i> )	\$14,000
<b>Loss of fingers or toes</b> ( <i>up to</i> )	\$1,500
<b>Major Diagnostic Exam</b> ( <i>CT, MRI, etc.</i> )	\$200
<b>Medical Supplies</b>	\$15
<b>Medicine Benefit</b>	\$15
<b>Organ Loss</b>	\$1,000
<b>Paralysis</b>	
Two limbs (paraplegia or hemiplegia)	\$6,250
Four limbs (quadriplegia)	\$12,500
<b>Prosthetics</b>	\$800
<b>Residence/Vehicle Modification</b>	\$3,000
<b>Surgery - Abdominal, Cranial, Hernia, and Thoracic</b>	\$1,500
<b>Tendon, Ligament, Rotator Cuff Repair</b> ( <i>two or more</i> )	\$750
<b>Tendon, Ligament, Rotator Cuff Repair</b> ( <i>one</i> )	\$500
<b>Tendon, Ligament, Rotator Cuff Exploratory Arthroscopic Surgery without Repair</b>	\$200
<b>Therapy - Physical, Occupational and Speech</b>	\$35
<b>Maximum Visits</b>	10
<b>Transportation</b> ( <i>per trip, 100+ miles away</i> )	\$600
<b>Maximum Trips</b>	3
<b>Traumatic Brain Injury</b>	\$200
<b>Wellness</b> ( <i>per person, per year</i> )	\$60
<b>Waiting Period</b>	30 days
<b>X-Ray</b>	\$30

## Chubb Accident

	Chubb Accident Insurance
<b>Plan</b>	Platinum
Coverage Type	24-Hour
Semi-Monthly Premiums	
Employee	\$5.50
Employee + Spouse	\$7.80
Employee + Children	\$9.38
Family	\$11.96

# Chubb Accident



## Exclusions & Limitations

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

1. Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
2. Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
3. Committing or attempting to commit suicide or intentionally injuring himself or herself;
4. Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
5. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
6. Participation in any contest using any type of motorized vehicle.

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.



## Chubb Critical Illness

### No one knows Critical Illness insurance like Chubb

Chubb has redefined the Critical Illness (CI) category by adding ongoing financial benefits and advocacy.

#### CI with Ongoing Support

Chubb's innovative approach to Critical Illness combines ongoing benefit solutions to lessen the financial impact of serious illnesses, along with advocacy packages to help employees manage diabetes, change their behavior, promote recovery and wellness.

---

##### **No Lifetime Maximum**

When someone is diagnosed with a covered condition and makes a claim, we send out a check. It's that simple. If they get sick again, they're still covered.

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##### **Recurrence**

Once Chubb pays a Critical Illness benefit for Aneurysm – Cerebral or Aortic, Benign Brain Tumor, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke, and Sudden Cardiac Arrest, if the condition recurs, Chubb will pay a recurrence benefit as long as the insured was treatment free for 6 months.

For a recurrence of Cancer, including Carcinoma In Situ, Chubb will pay the recurrence benefit as long as the insured was treatment free for 12 months and is in Complete Remission. Complete Remission is defined as having no symptoms and no signs that can be identified to indicate the presence of Cancer.

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##### **Advocacy**

Because money isn't always enough, Chubb offers personal and confidential assistance from professionals. Finding the best medical care and having access to professional trained financial advisors, claims advocates and medical travel assistance gives employees ongoing support throughout their recovery.

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##### **Advocacy for Diabetes**

Chubb's Diabetes benefits help employees modify their behavior upon diagnosis of Diabetes with benefits to help pay for smoking cessation, nutrition counseling, and gym memberships.

# Chubb Critical Illness

## Health and Wellness

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With a focus on health and wellness, Chubb promotes the value of preventive care, including a variety of health screening tests.

The Wellness Benefit is paid once per year for each covered person who undergoes one or more of the following:

### Screenings & Tests

Blood test for Triglycerides	Hemoccult stool analysis
Bone Marrow aspiration or biopsy	Human Papillomavirus (HPV) Testing
CA 15-3 (blood test for breast cancer)	Lipid Panel
CA-125 (blood test for ovarian cancer)	Mammography
Carotid Doppler	Pap smear
CEA (carcinoembryonic antigen - blood test for colon cancer)	PSA (blood test for prostate cancer)
Chest x-ray	Serum cholesterol test to determine HDL and LDL levels
Colonoscopy	Serum protein electrophoresis (blood test for myeloma)
Doppler screening for carotids	Skin cancer biopsy
Doppler screening for peripheral vascular disease	Stress test on a bicycle or treadmill
chocardiogram	Thermography
Endoscopy	Thin prep pap test
Fasting blood glucose test	Two-hour post-load plasma glucose
Fasting plasma glucose (FPG)	Virtual colonoscopy
Hemoglobin A1C (HbA1c)	Whole body skin cancer screening
Flexible sigmoidoscopy	

### Examinations

Available on Platinum and Diamond Plans

Immunizations	Routine Physicals
Routine Eye Exam	Well child/preventive exams ages birth through 18

# Chubb Critical Illness

## Featuring

### **Conditional Renewability**

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Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

### **Portability**

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Employees can keep their coverage if they change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. Employees may not port coverage while they are actively employed by the Policyholder.

### **Level Premiums**

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Rates do not increase due to age.

### **HSA Compliant**

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Accident benefits do not disqualify employees from having a Health Savings account.

## Initial Eligibility

### **Employee**

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- Actively employed working at least 17.5 hours per week
- Ages 18 and older
- Service wait period for benefit eligibility; 0 days

### **Spouse**

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- Includes legally married spouse, domestic partner and civil union partner
- Ages 18 and older

### **Children**

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- Ages 0 through 26
- No student status required

# Chubb Critical Illness

## Issuance, Underwriting & Enrollment Conditions

### **Issuance**

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- The Policy and Certificate will be issued to the Policyholder. The Policyholder will be responsible for making these documents available to employees. Upon request, Chubb can host these documents on a microsite accessible to employees.
- Employer may select one, two or three plan designs for their employees to choose from. Coverage is available to employees and their families.

### **Group Underwriting**

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- Underwriting Type: Guaranteed Issue (GI)
- Expected Participation: At least 5 employees enrolled.
- Maximum/Guarantee Issue: \$30,000
  - 15% participation required for GI

### **Enrollment**

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- Open enrollment expected to last up to 30 days.
- Newly hired employees are eligible to enroll for Accident benefits when they become eligible to enroll in the employer's core medical plan.
- Eligible Employees who choose not to enroll during their initial open enrollment period will not be eligible to enroll until the next qualified open enrollment period. Late enrollment is not allowed.



## Chubb Critical Illness

Chubb Critical Illness	
Plan	Custom
<b>Critical Illness Benefits</b>	
<b>Covered Conditions</b> - Pays a percentage of Face Amount	
Alzheimer's Disease	100%
Aneurysm – Cerebral or Aortic	100%
Benign Brain Tumor	100%
Cancer (except skin cancer)	100%
Carcinoma In Situ	
Breast Cancer	100%
All Other Carcinoma In Situ	25%
Coma	100%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Major Organ Failure	100%
Multiple Sclerosis	50%
Paralysis or Dismemberment	100%
Parkinson's Disease	100%
Stroke	100%
Sudden Cardiac Arrest	100%
Transient Ischemic Attack (TIA)	10%
<b>Skin Cancer Benefit</b> - Payable once per insured per year	\$250
<b>Maximum Benefit Amount</b>	No Lifetime Maximum
<b>Pre-Existing Conditions Limitation</b>	None
<b>Continuity of Coverage (Takeover)</b>	No Takeover
<b>Benefit Reduction Due to Age</b>	No Benefit Reduction
<b>Recurrence Benefit</b>	
Benefits are payable for a subsequent diagnosis of Aneurysm – Cerebral or Aortic, Benign Brain Tumor, Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke or Sudden Cardiac Arrest.	100%

## Chubb Critical Illness

Advocacy Package	
<b>Best Doctors</b> Physician Referrals Ask the Expert Hotline provides 24 hour advice from experts about a particular medical condition. In-Depth Medical Review offers a full review of diagnosis and treatment plan.	Yes
<b>Diabetes Benefit</b>	
<b>Diabetes Diagnosis Benefit</b> Pays a benefit once for Covered Person's Diabetes diagnosis.	\$500
<b>Diabetes Service Benefit</b> Pays a benefit once per month up to 6 for enrolling in a smoking cessation, nutritional counseling, gym membership, or fitness program.	\$100
Additional Benefits	
<b>Wellness Benefit</b> - Payable once per insured per year Gold: Screening tests only Platinum & Diamond: Screening tests, plus immunizations, routine eye exams, routine physicals and well child/preventive exams ages birth through 18.	\$75
Waiting Period	30 days
<b>Mortgage and Rent Helper</b> Pays an extra benefit each month the insured misses 5 or more days of work, up to 6 months. →Employee only (EE) or Employee/Spouse (EE+SP)	\$500  EE

# Chubb Critical Illness

## Chubb Critical Illness Rates

Proposed Rates-Custom Plan

Attained Age Premiums

Mode	Semi-Monthly			
	Face Amounts			
Ee	20,000	20,000	20,000	20,000
Sp		10,000		10,000
Ch			10,000	10,000
Issue Age	Ee	Ee+Sp	Ee+Ch	Ee+Fam
18-25	4.82	7.99	4.82	7.99
26-30	5.34	8.76	5.34	8.76
31-35	7.49	11.99	7.49	11.99
36-40	9.34	14.76	9.34	14.76
41-45	14.84	23.00	14.84	23.00
46-50	17.92	27.61	17.92	27.61
51-55	28.12	42.93	28.12	42.93
56-60	35.76	54.38	35.76	54.38
61-65	59.32	89.72	59.32	89.72
66-69	79.24	119.61	79.24	119.61
70+	110.59	166.63	110.59	166.63
Rider Add-on				
All	Riders are included in the rates listed above;			
Mode	Semi-Monthly			
	Face Amounts			
Ee	10,000	10,000	10,000	10,000
Sp		5,000		5,000
Ch			5,000	5,000
Issue Age	Ee	Ee+Sp	Ee+Ch	Ee+Fam
18-25	3.85	6.58	3.85	6.58
26-30	4.11	6.97	4.11	6.97
31-35	5.18	8.58	5.18	8.58
36-40	6.11	9.97	6.11	9.97
41-45	8.86	14.09	8.86	14.09
46-50	10.39	16.39	10.39	16.39
51-55	15.50	24.05	15.50	24.05
56-60	19.32	29.77	19.32	29.77
61-65	31.09	47.44	31.09	47.44
66-69	41.06	62.39	41.06	62.39
70+	56.73	85.90	56.73	85.90
Rider Add-on				
All	Riders are included in the rates listed above;			
Mode	Semi-Monthly			
	Face Amounts			
Ee	30,000	30,000	30,000	30,000
Sp		15,000		15,000
Ch			15,000	15,000
Issue Age	Ee	Ee+Sp	Ee+Ch	Ee+Fam
18-25	5.80	9.39	5.80	9.39
26-30	6.57	10.56	6.57	10.56
31-35	9.80	15.39	9.80	15.39
36-40	12.57	19.56	12.57	19.56
41-45	20.82	31.92	20.82	31.92
46-50	25.44	38.83	25.44	38.83
51-55	40.75	61.81	40.75	61.81
56-60	52.20	78.98	52.20	78.98
61-65	87.54	131.99	87.54	131.99
66-69	117.42	176.83	117.42	176.83
70+	164.45	247.36	164.45	247.36
Rider Add-on				
All	Riders are included in the rates listed above;			

# Chubb Critical Illness

## Exclusions & Limitations

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

1. Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not.
2. Committing or attempting to commit a felony or engaging in an illegal occupation or activity.



At present we expect to deliver consistent benefits and rates to all employees. However, due to state regulatory requirements, we reserve the right to adjust plans, rates, notification of disclosures, or delivery of forms.

This proposal is not a contract of insurance. The terms and conditions of coverage will be described in detail in the issued policy once we receive acceptance. If there are any differences between the terms and conditions of this proposal and the policy, the policy will govern. The policy is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different if required by the laws of that state

Underwritten by ACE Property & Casualty Company

Chubb. Insured.

# Proposal

James Madison University  
Proposal # JA20201030v1

CHUBB

## Presented By

FIRM  
Date: October 30, 2020  
Contact: David Edwards  
State: VA  
Employees: 3888

## Workplace Benefits

This offer is valid for ninety (90) days  
from the proposal date

# Proposal Terms & Conditions



## Terms & Conditions

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Effective date of coverage 04/01/2021

The proposal is valid for 90 days from the proposal date.

If the number of employees increases or decreases by 10% from the time of proposal we have the right to revise our proposal.

If there is going to be significant change at the Employer before or during enrollment but prior to the effective date of the policy we have the right to revise our proposal.

An offer for coverage may only be accepted by written acceptance by a duly authorized officer of the Company or issuance of the applicable group policy.

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# About Chubb

## Workplace Benefits

With Chubb, you are never alone. We are committed to working with you to create superior solutions. Our experts are committed to years of above and beyond service excellence. With Chubb as your partner, you can deliver customized benefit programs for your clients, and do so with the utmost confidence. Expect craftsmanship.



## Committed to our Craft

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### **Proven Industry Experience**

We are a force in the supplemental benefits marketplace. We have had a dedicated workplace unit since 1996 and leverage over 95 years' experience providing supplemental benefits to individuals and their families.

### **Leading Edge Product Portfolio**

Benefit programs require customizable solutions. Chubb workplace products are created to give you the innovative, flexible and competitive solutions your clients deserve.

### **Strong and Stable Partnership**

Chubb stands for excellence. Our world class reputation, global leadership, extensive product offering and exceptional financial strength means we are partners you can count on with confidence.

### **Extensive Service and Support**

Well-planned, flawlessly executed programs are integral to your success. Our expert, hands-on approach and extensive infrastructure assure you smooth implementation from enrollment through fulfillment.

## The Right Solutions

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Chubb LifeTime Benefit Term® and Chubb Hospital Indemnity are rich with innovative, flexible and competitive solutions. By design, they enable Chubb to create the custom benefit programs your clients deserve.

# Product Offering

CHUBB

## **Life Insurance**

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Chubb LifeTime Benefit Term

# Term Insurance that Lasts a Lifetime

## Chubb LifeTime Benefit Term

### Family Protection – Guaranteed – Plus Benefits for Long Term Care (LTC)

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Chubb LifeTime Benefit Term (LBT) was developed for employers to champion life insurance for their employees.

LBT's innovative design provides lifetime guarantees at a fraction of the cost. And flexibility allows employees to customize benefits for LTC and triple the benefit amount.

#### **Guaranteed Benefits – During the Working Years**

Death Benefit is guaranteed 100% when it is needed most – during the working years when a family is relying on income. While the policy is in force, the death benefit is guaranteed for the longer of 25 years or through age 70.

#### **Guaranteed Benefits – After Age 70**

Even after age 70, when income is less relied upon, the death benefit is guaranteed to never be less than 50% of the original death benefit. And based on current interest and mortality assumptions the full death benefit is designed to last to age 99.

#### **Paid-up Benefits**

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if premiums stop, a reduced paid-up benefit is guaranteed.

#### **Guaranteed Premiums**

Life insurance premiums will never increase and are guaranteed through age 100.

#### **Benefits for Long Term Care**

Long Term Care is expensive, and LifeTime Benefit Term can help. It pays death benefits in advance for home health care, assisted living, adult day care and nursing home care.

With LTC Benefit Extension, LTC benefits can last for more than 6 years.

Long Term Care rider premiums are NOT guaranteed and may be increased in accordance with the terms of the policy.

# Chubb LifeTime Benefit Term

## Permanent Life Insurance

CHUBB

### Featuring

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#### **Permanent and Guaranteed Renewable**

Coverage cannot be cancelled as long as premiums are paid as due.

#### **Full Portability**

Employees can keep their coverage at the same rate if they change jobs or retire.

#### **Level Premium**

Life insurance premium will never increase and are guaranteed through age 100. After age 100 no premium is due.

### Initial Eligibility

---

#### **Insured**

- Actively employed working at least 30 hours per week
- Ages 19 through 80
- Service wait period for benefit eligibility: 90 days.

#### **Spouse**

- Includes legally married spouse, domestic partner and civil union partner
- Ages 19 through 70

#### **Children**

- Ages 15 days through 25 years

### Participation Requirements

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- Minimum participation to issue policy: 10 employees enrolled



# Chubb LifeTime Benefit Term

## Permanent Life Insurance

Plan 1

### Issue Limits & Underwriting

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#### LBT Rate Table: LBT50

Employee Coverage		
Issue Type	Issue Age	Maximum Benefit Amount
<b>Guaranteed Issue</b>	19 through 70	\$150,000
<b>Conditional Guaranteed Issue</b>	19 through 70	\$150,000
<b>Simplified Issue</b>	19 through 70	\$150,000
<b>Simplified Issue</b>	71 through 80	\$50,000

Spouse Coverage		
Issue Type	Issue Age	Maximum Benefit Amount
<b>Conditional Guaranteed Issue</b>	19 through 70	\$75,000
<b>Simplified Issue</b>	19 through 70	\$75,000

Dependent Child Coverage		
Type of Coverage	Issue Age	Maximum Benefit Amount
<b>Child Term Rider</b>	15 days through 25 years	\$25,000
<b>LifeTime Benefit Term Certificate</b>	15 days through 18 years 19 years through 25 years	\$25,000 The amount \$3/week will purchase

# Chubb LifeTime Benefit Term

## Permanent Life Insurance

### Plan 1

## Employee Eligibility

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- **Minimum Coverage Limit** – The greater of \$5,000 or the amount of coverage \$3.00/week will purchase
- **Issue Types:**
  - **Guaranteed Issue (GI) Eligibility:** Eligible employees may apply for coverage on a GI basis as long as the GI participation is met and they are actively at work as of their enrollment date, subject to the GI participation requirement.
    - Required Participation for Guaranteed Issue(GI): 15% of employee participation
    - Enrollment process equivalent to 70% of employees actively engaged in a response is required.
    - Guaranteed Issue is subject to meeting the required participation requirement. If not met, employees will be underwritten subject to the amount applied for. GI is for the initial open enrollment period of up to 30 days. GI for new hires in the first year following open enrollment is subject to evaluation of GI being extended for the initial open enrollment. The GI offer will be re-evaluated separately for future enrollments.
  - **Conditional Guaranteed Issue (CGI) Eligibility:** Eligible employees may apply for coverage on a CGI basis as long as they are actively at work as of their enrollment date and the MGI and CGI questions are answered.
  - **Simplified Issue (SI) Eligibility:** Eligible employees may apply for coverage on a SI basis as long as they are actively at work as of their enrollment date and all questions are answered.
  - Late Entrants are underwritten on a Simplified Issue basis.

Enrollments which are delayed or postponed will need to be reviewed prior to enrollment.

## Spouse Eligibility

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- **Minimum Coverage Limit** – The greater of \$5,000 or the amount of coverage \$3.00/week will purchase
- **Issue Types:**
  - **Spouse Conditional Guaranteed Issue (CGI) Eligibility:** Eligible employees may apply for coverage on a CGI basis as long as they are actively at work as of their enrollment date and the MGI and CGI questions are answered.
  - **Spouse Simplified Issue (SI) Eligibility:** Eligible employees may apply for coverage on a SI basis as long as they are actively at work as of their enrollment date and all questions are answered.
  - Late Entrants are underwritten on a Simplified Issue basis.
- **Restrictions on Spouse Coverage** - State law limit the amount of coverage an employee can purchase on a spouse.
- **Spouse Restriction States:** premium less than \$3.00 per week will be allowed to meet coverage restrictions
  - A participating employee can purchase spouse coverage up to the amount the employee purchases, not to exceed the spouse coverage limits for the case.

## Dependent Child Eligibility

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- **Dependent Child Coverage and Eligibility:**
  - Child coverage is available on a Guarantee Issue (GI) basis during the employee's initial eligibility period.
  - Child coverage is available on a GI basis for a newborn child, new step child, or newly adopted child after the employee's initial eligibility period.
  - After the employee's initial eligibility period, employees may apply for dependent child coverage on a Simplified Issue basis.
  - Children may be covered with a Lifetime Benefit Term Certificate or with a Child Term Rider but not both.
  - The Child Term Rider covers all dependent children of the employee at the same rates regardless of the number of children.
  - Child LBT Certificate rates are based on the age of each dependent child.
  - All eligible dependent children must be insured.
- **Minimum Coverage Limit** - The greater of \$5,000 or the amount of coverage \$3.00/week will purchase.
- **Restrictions on Dependent Child Coverage** - State law limit the amount of coverage an employee can purchase on a dependent child.
  - **Dependent Child States:** premium less than \$3.00 per week will be allowed to meet coverage restrictions
  - A participating employee can purchase dependent child coverage up to the amount the employee purchases, not to exceed the dependent child coverage limits for the case.

# Chubb LifeTime Benefit Term

Permanent Life Insurance

Plan 1

# Chubb LifeTime Benefit Term

## Proposed Benefits

	Chubb Lifetime Benefit Term		
<b>PLAN 1</b>	<b>Benefit Issue Age</b>		
	<b>Employee</b>	<b>Spouse</b>	<b>Child</b>
Built-in Benefits			
<b>LifeTime Benefit Term</b>	19 - 80	19 - 70	15 days – 25 years
<b>Accelerated Death Benefit Rider for Terminal Illness</b> After coverage has been in force for two years, employees can receive 50% of their death benefit immediately, up to \$100,000, if they are diagnosed as terminally ill.	19 - 80	19 - 70	15 days – 25 years
<b>Accelerated Death Benefit for Long Term Care</b> When employees need LTC, death benefits can be paid early for home health care, assisted living, adult day care and nursing home care. Early payments equal 4% of the death benefit per month for up to 25 months. Premiums are waived while this benefit is being paid.	19 - 80	19 - 70	Not Available
<b>Extension of Benefits (EOB2)</b> Once the full death benefit has been paid in advance for LTC, payments can be extended. Extension of Benefits may extend the same monthly LTC benefit for up to an additional 50 months, tripling the value.	19 - 70	19 - 70	Not Available
Employee Optional Benefits			
<b>Child Term Rider</b> Death Benefits available up to \$25,000. Guaranteed conversion to individual coverage at age 26 – up to 5 times the benefit amount.	Base Insured 19 - 70	Base Insured 19 - 70	15 days – 25 years
<b>Waiver of Premium Rider</b> Waives premium if employee becomes totally disabled.	20 - 55	20 - 55	Not Available



# Chubb LifeTime Benefit Term Permanent Life Insurance



## Exclusions & Limitations

If the insured commits suicide, while sane or insane, within two years (one year in some states) from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

## Long Term Care Exclusions:

We will not pay Long Term Care benefits for care that is received or loss incurred as a result of:

1. an intentionally self-inflicted injury, or attempted suicide; or
2. war or any act of war, declared or undeclared, or service in the armed forces of any country; or
3. treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness;
4. the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity.

We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or Adult Day Care service:

1. is received outside the United States and its territories; or
2. is provided by ineligible providers; or
3. is rendered by members of the Certificateholder's or the Insured's Immediate Family.

**CHUBB Workplace Benefits****Plan 1****Prepared For: James Madison University****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI, LTC75, WP****Class: M50\_NS\_VA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
19	N/A	N/A	11.63	17.44	23.25	29.06	34.88
20	N/A	N/A	11.92	17.88	23.83	29.79	35.75
21	N/A	N/A	12.11	18.16	24.21	30.26	36.31
22	N/A	N/A	12.31	18.47	24.63	30.78	36.94
23	N/A	N/A	12.56	18.85	25.13	31.41	37.69
24	N/A	N/A	12.77	19.16	25.54	31.93	38.31
25	N/A	6.50	13.00	19.50	26.00	32.50	39.00
26	N/A	6.74	13.48	20.22	26.96	33.70	40.44
27	N/A	6.98	13.96	20.94	27.92	34.90	41.88
28	N/A	7.23	14.46	21.69	28.92	36.15	43.38
29	N/A	7.49	14.98	22.47	29.96	37.45	44.94
30	N/A	7.76	15.52	23.28	31.04	38.80	46.56
31	N/A	8.11	16.22	24.33	32.44	40.55	48.66
32	N/A	8.45	16.90	25.35	33.80	42.25	50.70
33	N/A	8.82	17.64	26.46	35.28	44.10	52.93
34	N/A	9.21	18.43	27.64	36.85	46.06	55.28
35	N/A	9.62	19.23	28.85	38.46	48.07	57.69
36	N/A	10.13	20.26	30.40	40.53	50.66	60.79
37	N/A	10.68	21.36	32.04	42.72	53.40	64.07
38	N/A	11.24	22.48	33.71	44.95	56.19	67.42
39	N/A	11.85	23.70	35.54	47.39	59.24	71.09
40	N/A	12.48	24.96	37.44	49.92	62.40	74.87
41	N/A	13.17	26.34	39.51	52.68	65.84	79.01
42	N/A	13.88	27.76	41.64	55.52	69.40	83.27
43	N/A	14.63	29.26	43.89	58.53	73.16	87.79
44	N/A	15.43	30.85	46.28	61.70	77.12	92.55
45	6.51	16.27	32.54	48.81	65.08	81.35	97.62
46	6.94	17.36	34.71	52.07	69.42	86.78	104.14
47	7.42	18.56	37.11	55.67	74.22	92.78	111.34
48	7.93	19.82	39.64	59.46	79.27	99.09	118.91
49	8.48	21.21	42.41	63.62	84.82	106.03	127.23
50	9.08	22.70	45.40	68.09	90.79	113.49	136.18
51	9.65	24.11	48.22	72.33	96.44	120.55	144.66
52	10.24	25.60	51.19	76.79	102.38	127.98	153.57
53	10.88	27.19	54.37	81.56	108.74	135.92	163.11
54	11.56	28.89	57.78	86.67	115.56	144.44	173.33
55	12.29	30.72	61.44	92.16	122.87	153.59	184.31
56	12.01	30.03	60.05	90.08	120.11	150.13	180.16
57	12.96	32.39	64.77	97.16	129.55	161.93	194.32
58	13.96	34.89	69.79	104.68	139.57	174.46	209.36
59	15.02	37.56	75.11	112.67	150.22	187.78	225.33
60	16.15	40.37	80.73	121.09	161.45	201.82	242.18
61	17.50	43.75	87.51	131.26	175.01	218.76	262.52
62	18.94	47.34	94.68	142.02	189.36	236.70	284.04
63	20.45	51.13	102.25	153.38	204.50	255.63	306.75
64	22.05	55.12	110.24	165.36	220.48	275.60	330.71
65	23.74	59.34	118.69	178.03	237.37	296.71	356.05
66	26.37	65.91	131.83	197.74	263.65	329.56	395.47
67	29.15	72.86	145.72	218.58	291.43	364.29	437.15

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80),

Initial death benefit is guaranteed to later of 25 years or age 70 After this period, death benefit is projected level to at least age 99 Guarantees are based upon 2.00% interest and guaranteed insurance charges Non-guaranteed benefits include credits based upon 3.00% interest and current insurance charges The plan has no cash surrender or loan values Underwritten by Combined Insurance Company of America

This quote sheet intended for enrollment use by agent only A detailed illustration explaining all guaranteed and non-guaranteed benefits and premiums will be provided to Certificateholder upon delivery of the coverage certificate or earlier upon request

Prepared: 10/30/2020

These are quotations and not a contract

**CHUBB Workplace Benefits****Plan 1****Prepared For: James Madison University****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI, LTC75, WP****Class: M50\_NS\_VA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
68	32.10	80.25	160.50	240.76	321.01	401.26	481.51
69	35.25	88.12	176.23	264.34	352.46	440.57	528.68
70	38.60	96.49	192.97	289.46	385.95	482.43	578.92

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80),

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**CHUBB Workplace Benefits****Plan 1****Prepared For: James Madison University****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI, LTC75, WP****Class: M50\_SM\_VA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
19	N/A	7.39	14.77	22.16	29.54	36.93	44.31
20	N/A	7.58	15.15	22.72	30.29	37.87	45.44
21	N/A	7.75	15.50	23.25	31.00	38.75	46.50
22	N/A	7.95	15.90	23.85	31.79	39.74	47.69
23	N/A	8.14	16.27	24.41	32.54	40.68	48.81
24	N/A	8.34	16.67	25.00	33.33	41.67	50.00
25	N/A	8.54	17.09	25.63	34.17	42.71	51.25
26	N/A	8.86	17.71	26.56	35.42	44.27	53.13
27	N/A	9.17	18.34	27.50	36.67	45.83	55.00
28	N/A	9.49	18.98	28.47	37.96	47.45	56.94
29	N/A	9.84	19.67	29.50	39.33	49.17	59.00
30	N/A	10.20	20.40	30.60	40.79	50.99	61.19
31	N/A	10.66	21.31	31.96	42.62	53.27	63.92
32	N/A	11.12	22.24	33.36	44.48	55.60	66.72
33	N/A	11.61	23.22	34.83	46.43	58.04	69.65
34	N/A	12.14	24.28	36.41	48.55	60.69	72.82
35	N/A	12.68	25.36	38.03	50.71	63.39	76.06
36	N/A	13.32	26.63	39.95	53.27	66.58	79.90
37	N/A	14.00	28.00	41.99	55.99	69.99	83.99
38	N/A	14.71	29.42	44.13	58.84	73.55	88.26
39	N/A	15.46	30.91	46.36	61.82	77.27	92.72
40	6.51	16.26	32.52	48.78	65.04	81.30	97.56
41	6.92	17.30	34.59	51.88	69.17	86.47	103.76
42	7.35	18.37	36.74	55.11	73.47	91.84	110.21
43	7.81	19.52	39.03	58.55	78.07	97.58	117.10
44	8.28	20.70	41.39	62.09	82.78	103.48	124.17
45	8.80	21.99	43.98	65.97	87.96	109.95	131.93
46	9.39	23.47	46.94	70.41	93.88	117.35	140.82
47	10.04	25.10	50.20	75.29	100.39	125.49	150.58
48	10.73	26.81	53.62	80.42	107.23	134.04	160.85
49	11.46	28.66	57.31	85.96	114.61	143.27	171.92
50	12.26	30.65	61.29	91.94	122.58	153.23	183.87
51	13.10	32.74	65.48	98.22	130.96	163.70	196.44
52	13.99	34.97	69.95	104.92	139.89	174.86	209.83
53	14.94	37.35	74.70	112.05	149.40	186.75	224.09
54	15.96	39.89	79.79	119.68	159.57	199.46	239.36
55	17.05	42.63	85.25	127.87	170.50	213.12	255.74
56	16.54	41.36	82.71	124.07	165.42	206.78	248.13
57	17.78	44.45	88.90	133.35	177.80	222.25	266.70
58	19.08	47.70	95.41	143.11	190.81	238.51	286.22
59	20.46	51.14	102.29	153.43	204.57	255.71	306.85
60	21.91	54.76	109.52	164.28	219.04	273.79	328.55
61	23.69	59.21	118.43	177.64	236.85	296.06	355.28
62	25.55	63.88	127.75	191.63	255.50	319.38	383.25
63	27.51	68.78	137.56	206.33	275.11	343.88	412.66
64	29.57	73.92	147.84	221.76	295.67	369.59	443.51
65	31.73	79.33	158.66	237.99	317.32	396.65	475.98
66	35.17	87.93	175.86	263.79	351.71	439.64	527.57
67	38.80	97.01	194.01	291.02	388.02	485.02	582.03

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80),

Initial death benefit is guaranteed to later of 25 years or age 70 After this period, death benefit is projected level to at least age 99 Guarantees are based upon 2.00% interest and guaranteed insurance charges Non-guaranteed benefits include credits based upon 3.00% interest and current insurance charges The plan has no cash surrender or loan values Underwritten by Combined Insurance Company of America

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Prepared: 10/30/2020

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**CHUBB Workplace Benefits****Plan 1****Prepared For: James Madison University****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI, LTC75, WP****Class: M50\_SM\_VA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
68	42.66	106.64	213.27	319.90	426.54	533.17	639.80
69	46.75	116.88	233.76	350.63	467.51	584.39	701.26
70	51.11	127.78	255.55	383.33	511.11	638.88	766.66

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80),

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**CHUBB Workplace Benefits****Plan 1****Prepared For: James Madison University****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI, LTC25****Class: M50\_NS\_VA**

Iss Age	10,000	25,000	30,000	40,000	50,000
71	38.46	96.15	115.38	153.84	192.30
72	42.68	106.71	128.05	170.73	213.41
73	47.20	118.00	141.59	188.79	235.99
74	52.03	130.06	156.08	208.10	260.13
75	57.21	143.03	171.63	228.84	286.05
76	64.37	160.93	193.11	257.48	321.85
77	71.95	179.86	215.84	287.78	359.73
78	79.99	199.96	239.95	319.93	399.92
79	88.53	221.31	265.58	354.10	442.63
80	97.62	244.03	292.84	390.45	488.07

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC25=LTC Accelerated Benefit (excluding term riders) up to 25 months: Ages 18-80

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.0% interest and current insurance charges. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

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**CHUBB Workplace Benefits****Plan 1****Prepared For: James Madison University****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI, LTC25****Class: M50\_SM\_VA**

Iss Age	10,000	25,000	30,000	40,000	50,000
71	52.77	131.93	158.32	211.09	263.86
72	58.97	147.43	176.92	235.89	294.86
73	65.62	164.04	196.85	262.47	328.08
74	72.75	181.87	218.25	290.99	363.74
75	80.42	201.05	241.26	321.67	402.09
76	90.57	226.43	271.71	362.28	452.85
77	101.37	253.42	304.11	405.47	506.84
78	112.89	282.22	338.66	451.55	564.43
79	125.19	312.98	375.58	500.77	625.96
80	138.36	345.91	415.09	553.45	691.81

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC25=LTC Accelerated Benefit (excluding term riders) up to 25 months: Ages 18-80

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Iss Age	5,000	10,000	15,000	20,000	25,000
0	1.30	2.60	3.90	5.20	6.50
1	1.30	2.60	3.90	5.20	6.50
2	1.30	2.60	3.90	5.20	6.50
3	1.30	2.60	3.90	5.20	6.50
4	1.30	2.60	3.90	5.20	6.50
5	1.30	2.60	3.90	5.20	6.50
6	1.30	2.60	3.90	5.20	6.50
7	1.30	2.60	3.90	5.20	6.50
8	1.30	2.60	3.90	5.20	6.50
9	1.30	2.60	3.90	5.20	6.50
10	1.30	2.60	3.90	5.20	6.50
11	1.30	2.60	3.90	5.20	6.50
12	1.30	2.60	3.90	5.20	6.50
13	1.30	2.60	3.90	5.20	6.50
14	1.30	2.60	3.90	5.20	6.50
15	1.30	2.60	3.90	5.20	6.50
16	1.30	2.60	3.90	5.20	6.50
17	1.30	2.60	3.90	5.20	6.50
18	1.54	3.09	4.63	6.17	7.71

Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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**CHUBB Workplace Benefits****Plan 1****Money Purchase (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(\*): TI****Prepared For: James Madison University****Class: M50\_NS\_VA**

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Iss Age	3.00
19	12,860
20	12,545
21	12,351
22	12,142
23	11,900
24	11,706
25	11,500

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Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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Iss Age	3.00
19	10,121
20	9,870
21	9,645
22	9,404
23	9,188
24	8,970
25	8,751

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Actual premiums may vary slightly due to administrative system rounding

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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Optional Child Face Amount		Deduction Premium(*)	
\$	5,000	\$	1.05
\$	10,000	\$	2.09
\$	15,000	\$	3.14
\$	20,000	\$	4.18
\$	25,000	\$	5.23

Deduction premium shown covers ALL eligible dependent children for the face amount shown (regardless of number of children). Generally, a dependent child is defined as a child who is more than 15 days old and has not had his or her 26th birthday; is unmarried; is reliant on the Insured for support; is the Insured's child, legally adopted child, stepchild or child for whom the Insured is legal guardian; and has not had his or her 25th birthday on or before the Coverage Date of this benefit. See contract for details and any variations by issue state.

Actual premiums and face amounts may vary slightly due to administrative system rounding.  
**A detailed illustration will be provided upon delivery of the coverage certificate or earlier upon request.**

At present we expect to deliver consistent benefits and rates to all employees. However, due to state regulatory requirements, we reserve the right to adjust plans, rates, notification of disclosures, or delivery of forms.

This proposal is not a contract of insurance. The terms and conditions of coverage will be described in detail in the issued policy once we accept. If there are any differences between the terms and conditions of this proposal and the policy, the policy will govern. The policy is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different if required by the laws of that state.

Underwritten by ACE American Insurance Company

This policy provides limited benefits on a fixed indemnity basis. It does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>.

Chubb. Insured.

# The importance of Worksite Disability insurance coverage



EMPLOYEE  
BENEFITS

**LEARN MORE ABOUT WORKSITE DISABILITY INSURANCE COVERAGE**



# The importance of Worksite Disability insurance coverage

We know how important it is for you to have a steady income stream but have you considered what would happen if your income was disrupted due to a disabling illness or accident? How would you continue to pay your bills and basic living expenses? Without an income, you would likely have to tap into any savings you may have been able to put away for such things as a vacation, education, a new car, emergency fund, and retirement to pay for food, gas, and other necessities. If you are like 48% of U.S. families who do not save any of their annual income<sup>1</sup>, how would you weather the financial storm without your usual paycheck?

## Disability statistics

Disability is already a widespread problem and is growing at an alarming rate.<sup>2</sup>



Percentage of the U.S. population classified as disabled (more than 37 million Americans).<sup>3</sup>



More than 1 in 4 of today's 20 year-olds that will become disabled before they retire.<sup>5</sup>



Percentage of disabled Americans in their working years, from 18–64.<sup>3</sup>



Percentage of disabling accidents and illnesses that are work related. The other **95% are not**, meaning Workers' Compensation doesn't cover them.<sup>6</sup>



Approximate rate that a working-age American suffers a disabling injury or illness that will last for at least one month.<sup>4</sup>



Percentage of disabilities caused by illnesses rather than accidents.<sup>7</sup>

## A possible solution

Because your employer values you and wants to help protect you from the unthinkable, they are offering you the opportunity to purchase Worksite Disability Insurance from American United Life Insurance Company\* (AUL), a OneAmerica® company. This insurance has been designed to provide you with benefits to help cover lost income should you experience a disabling illness or accident.

Take advantage of the benefit package your employer is offering you and enroll in AUL's Worksite Disability insurance to help protect your income and financial future.

1. U.S. Federal Reserve Board, *Survey of Consumer Finances, 2010*. 2. Council for Disability Awareness, *Causes of Disability; Why People Become Disabled*, [DisabilityCanHappen.org](http://DisabilityCanHappen.org), Accessed May 21, 2014. 3. U.S. Census Bureau, *American Community Survey, 2011*. 4. America's Disability Counter, [DisabilityCounter.org](http://DisabilityCounter.org), Accessed May 21, 2014. 5. U.S. Social Security Administration, *Fact Sheet*, February 7, 2013. 6. Council for Disability Awareness, *Long-Term Disability Claims Review, 2013*. 7. Council for Disability Awareness, *Disability Statistics, July, 2013*.

### Four key features of Worksite Disability insurance to take advantage of:

1

#### GROUP PRICING

Take advantage of group rates to fit your budget which may be more affordable than those available outside your workplace.

2

#### GUARANTEED ISSUE

If you sign up during your group enrollment meeting, you do not have to answer questions about your health.

3

#### CONVENIENCE

The premium for Worksite Disability insurance can be paid through the convenience of payroll deduction.

4

#### PORTABILITY

Even though Worksite Disability insurance is purchased at your workplace, you can take it with you if you separate from your employer.

**Note:** This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions,

limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, an AUL representative can be contacted at [www.oneamerica.com](http://www.oneamerica.com).

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#### About AUL Employee Benefits

American United Life Insurance Company® (AUL) is the founding member of OneAmerica® and offers a strong portfolio of products for employee benefit plans, including group life and disability insurance, as well as access to employee and travel assistance programs through other providers. AUL provides value beyond today through financial strength, mutual insurance holding company values, innovative group voluntary insurance products and tools, and quality service from local representatives, service professionals and claims specialists.

#### About OneAmerica

OneAmerica Financial Partners, Inc., headquartered in Indianapolis, Ind., has companies that can trace

their solid foundations back more than 135 years in the financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other customers. These products include retirement plan products and services, individual life insurance, annuities, long-term care solutions, and employee benefit plan products. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a nationwide network of employees, agents, brokers, and other distribution sources that are committed to increasing value to policyholders by helping them prepare to meet their financial goals.



*American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 368  
Indianapolis, IN 46206-0368  
(317) 285-1877  
[www.oneamerica.com](http://www.oneamerica.com)*

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# Employee Benefits Insurance Proposal

Issued by American United Life Insurance Company® (AUL),  
a OneAmerica® company



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## James Madison University

### **\*contingent proposal\***

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Submitted By: FIRM  
Group Sales Representative: Krissy Demko  
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### *About OneAmerica®*

A national leader in the insurance and financial services marketplace for more than 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset-based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

To learn more about our products, services and the companies of OneAmerica, visit [OneAmerica.com/companies](http://OneAmerica.com/companies).

Proposal for: Illustrative Proposal Contingent  
On receipt of a full census

*Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6123  
Indianapolis, IN 46206-6123  
(800) 553-5318*





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### ***Group Voluntary Term Life and AD&D Insurance Options Offered for Class 1<sup>1</sup>***

<b>Class Description:</b>	All Eligible Full-Time Employees <sup>1</sup>
<b>Required Minimum Number of Hours Worked:</b>	30 hours weekly
<b>Maximum Amount of Life Insurance:</b>	\$500,000, not to exceed 5 times employee's annual base salary in increments of \$1,000.
<b>Minimum Amount of Life Insurance:</b>	\$10,000.00
<b>Rounding Rule:</b>	Life Amount is determined based on function of employee's annual base salary, then rounded to the next \$1,000.
<b>Amount of AD&amp;D Insurance:</b>	Matches Life Amount
<b>Guaranteed Issue Amount:</b>	\$250,000
<b>Reduction Schedule:</b> Coverage will reduce upon reaching certain ages as follows:	
Employee's Age when reduction occurs	75
Percent of Life Amount Remaining	50%
Coverage does terminate the earlier of age 99 or at retirement.	
<b>Waiver of Premium Benefit:</b>	Age 60 w/ 9 month waiting period, terminates at age 65
<b>Employer Contribution Percentage:</b>	0%
<b>Participation Requirement:</b>	25% or 10 insured employees, whichever is greater

### **Benefit Features Offered for Group Voluntary Term Life and AD&D Insurance:**

Accelerated Life Benefit  
Suicide Limitation – Two Years<sup>2</sup>  
Individual Reinstatement - 30 Days  
Continuation of Insurance Options  
Portability  
Conversion Privilege  
Guaranteed Increase in Benefit  
Life Event Benefit  
Seat Belt Benefit  
Air Bag Benefit  
Repatriation Benefit  
Paralysis/Loss of Use Benefit  
Child Higher Education Benefit  
Child Care Benefit

<sup>1</sup> Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.

<sup>2</sup> This limitation may vary by state.

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(800) 553-5318*



Disappearance/Exposure Benefit  
Severe Burns

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

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### ***Proposed Premium Rates for Group Voluntary Term Life and AD&D Insurance***

Age Category	Monthly Premium Rates Per \$1,000 of Coverage	Age Category	Monthly Premium Rates Per \$1,000 of Coverage	Rate Guarantee Offered
0-29	\$0.064	55-59	\$0.715	2 years
30-34	\$0.083	60-64	\$0.841	
35-39	\$0.116	65-69	\$1.346	
40-44	\$0.194	70-74	\$3.014	
45-49	\$0.314	75+	\$3.014	
50-54	\$0.497			
Voluntary AD&D for all ages			\$0.028	

This proposal is based on TBD eligible employees.

Any change in the amounts of coverage and/or number of employees eligible will invalidate the proposed premium rates and require further evaluation by American United Life Insurance Company® (AUL). Premium rates and coverages offered are dependent upon a minimum number of employees being approved for coverage. To be eligible for the above premium rates and coverages, the required number of insured employees must be 25% or 10 insured employees, whichever is greater. An eligible employee's age will be determined as of the Policyholder's anniversary date. If the anniversary date and effective date are identical, the employee's age will be determined as of the Policyholder's effective date of coverage. Premium rates for each employee will increase for events such as when the employee enters a new age category.

If an employee is eligible and enrolls timely, the employee will be able to apply for coverage up to the guaranteed issue amount without providing Evidence of Insurability. Any amount of coverage requested in excess of the guaranteed issue amount will first require medical underwriting and written approval by AUL. If approved, coverage will become effective on the date identified by AUL. After the initial enrollment period, eligible employees may apply for coverage under another option only during an AUL approved scheduled enrollment period. However, any increase in the amount of coverage will then require medical underwriting and written approval by AUL. Guaranteed Increase in Benefit, if applicable, does not require medical underwriting assuming the insured person has not been previously declined due to unsatisfactory Evidence of Insurability by AUL.

The proposed effective date of coverage under AUL's contract will be 01/01/2021. No insurance coverage shall exist or become effective until approved in writing by AUL at its Indianapolis, Indiana home office. AUL shall not be liable or responsible for any loss or benefits incurred prior to AUL's effective date of coverage for any insured.

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### **Dependent Voluntary Term Life and AD&D<sup>1</sup> Insurance Options Offered**

Proposal assumes the employee will pay 100% of his premium for each dependent's insurance. All dependents must be legally authorized to reside in the United States under applicable state and federal laws. Use of the term spouse also includes domestic partners, if recognized by and allowed under applicable state laws.

#### **Dependent Voluntary Term Life and AD&D Insurance Options Available:**

<b>Spouse Incremental Options Based on Employee Age / Spouse Volume</b>	
<b>Spouse Incremental Options:</b>	<b>Amount</b>
<b>Spouse Under Age 70</b>	
Voluntary Term Life Benefit:	An incremental amount up to 100% of the Employee's Voluntary Life amount.
Minimum Amount of Voluntary Term Life Insurance:	\$10,000.00
Maximum Amount of Voluntary Term Life Insurance:	\$500,000.00
Guaranteed Issue Amount:	\$25,000.00
Increments:	\$500

Child(ren) – 6 months to 19* years or 26* years if a full-time student					
Voluntary Term Life Benefit:	Option 1	Option 2	Option 3	Option 4	
	\$2,500	\$5,000	\$7,500	\$10,000	
Guaranteed Issue Amount:	\$10,000.00				
Child(ren) – Live birth to 6 months					
Voluntary Term Life Benefit:	\$1,000				
For All Dependent Coverages					
Voluntary AD&D Insurance Amount:	Included				
Voluntary AD&D Seat Belt Benefit:	Included				
Waiver of Premium Benefit:	Included				

\*Ages may vary by state; 19 and 25 are standard.

#### **Benefit Features Offered for Dependent Voluntary Term Life and AD&D Insurance:**

Accelerated Life Benefit for eligible Spouse  
Suicide Limitation – [Two Years]<sup>2</sup>  
Continuation of Insurance  
Conversion Privilege

<sup>1</sup> Dependent AD&D is only available if Employee has AD&D coverage.

<sup>2</sup> This limitation may vary by state

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Waiver of Premium<sup>3</sup>  
Seat Belt Benefit  
Air Bag Benefit  
Repatriation Benefit  
Paralysis/Loss of Use Benefit  
Spouse Child Higher Education Benefit  
Spouse Child Care Benefit  
Disappearance/Exposure Benefit  
Severe Burns

### **Amount of Coverage Offered:**

The amount of coverage for a Dependent spouse cannot exceed 100.0% of the employee's Group Voluntary Term Life Amount and dependent child coverage amounts cannot exceed the spouse's coverage amount. Coverage for Spouse and child(ren) must be from same option. Both are subject to state limitation.

Any coverage for a spouse or children cannot become effective before the employee's coverage is approved. If a dependent is confined in any medical facility, rehabilitation center, convalescent care facility, nursing home or correctional facility on the date an employee's coverage is approved, that dependent coverage will not become effective until the dependent is discharged from the facility and contract requirements are satisfied.

Dependent life insurance coverage will follow the same reduction schedule as the employee's coverage. Reducing age will be based on employee's age. Dependent spouse coverage does terminate on events such as the spouse reaching age 70.

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<sup>3</sup> Dependent Waiver of Premium is only available if Employee has Waiver of Premium.



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### ***Proposed Premium Rates for Dependent Voluntary Term Life and AD&D Insurance***

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***Spouse:***

***Monthly Premium Rates per \$1,000 of Coverage Based on Employee Age / Spouse Volume  
for Dependent Voluntary Term Life and AD&D Insurance:***

Age Category	Monthly Premium Rates per \$1,000 of Coverage	Age Category	Monthly Premium Rates per \$1,000 of Coverage
0-29	\$0.064	50-54	\$0.497
30-34	\$0.083	55-59	\$0.715
35-39	\$0.116	60-64	\$0.841
40-44	\$0.194	65-69	\$1.346
45-49	\$0.314		
Voluntary AD&D for all ages			\$0.028

An eligible employee's age will be determined as of the Policyholder's anniversary date. If the anniversary date and effective date are one in the same, the eligible employee's age will be determined as of the Policyholder's effective date of coverage.

***Child(ren):***

***Monthly Premium Rates Per Unit of Coverage for Dependent Voluntary Term Life and  
AD&D Insurance:***

Child(ren) Rate	Voluntary Dependent Life Monthly Premium Rate Per Unit of Coverage	Voluntary Dependent AD&D Monthly Premium Rate Per Unit of Coverage
Option 1	\$0.594	\$0.093
Option 2	\$1.188	\$0.185
Option 3	\$1.782	\$0.278
Option 4	\$2.376	\$0.370

Dependent rates will be guaranteed for the same period of time as the employee rates.

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## ***Group Worksite Disability Insurance Options – Long Term***

<b>Class Description:</b>	All Eligible Full-Time Employees <sup>4</sup>
<b>Required Minimum Number of Hours Worked:</b>	30 hours weekly
<b>Employer Contribution Percentage:</b>	0%
<b>Participation Requirement:</b>	Greater of 10 insured employees or 25% of all eligible employees
<b>Features</b>	<b>LTD Option 1</b>
<b>Elimination Period:</b>	180 days
<b>Maximum Benefit Duration:</b>	SSFRA
<b>Benefit Percentage:</b>	60%
<b>Maximum Monthly Benefit:</b>	\$5,000
<b>Pre-Existing Condition Exclusion:</b>	3/12
<b>Total Disability Definition:</b>	Regular Occupation – 2 years
<b>Partial Disability Benefit:</b>	Proportionate Loss
<b>Residual Benefit:</b>	Yes

<sup>4</sup> Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.

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***Benefit Features Offered for Group Worksite Disability Insurance – Long Term:***

Accumulation of Elimination Period – 2 times the Elimination Period  
Continuation of Personal Insurance under Family Medical Leave Act (FMLA)  
Continuation of Personal Insurance during Leave of Absence, including Active Military Service and a Temporary Layoff  
Gainful Occupation - 80% if working / 60% if not working  
Individual Reinstatement – 30 days  
Mandatory Rehabilitation Program  
Minimum Monthly Benefit – The greater of 10% of the gross monthly benefit or \$100  
Normal pregnancy and certain complications included in definition of Sickness  
Portability Privilege  
Recurrent Disability – 6 months  
Return to Work Benefit - 12 months  
Social Security Integration Method – Family  
Survivor Benefit - 3 times last Gross Monthly Benefit  
Tax Reporting Services - pertaining to Employee FICA & W2  
Vocational Rehabilitation Program  
Waiver of Premium  
Workplace Modification Benefit

***Limitations:***

Mental Illness - 24 months lifetime cumulative  
Drug & Alcohol Abuse - 24 months lifetime cumulative  
Special Conditions - 24 months lifetime cumulative

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.



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<b>Class Description:</b>	All Eligible Full-Time Employees <sup>5</sup>
<b>Required Minimum Number of Hours Worked:</b>	30 hours weekly
<b>Employer Contribution Percentage:</b>	0%
<b>Participation Requirement:</b>	Greater of 10 insured employees or 25% of all eligible employees
<b>Features</b>	<b>LTD Option 2</b>
<b>Elimination Period:</b>	90 days
<b>Maximum Benefit Duration:</b>	SSFRA
<b>Benefit Percentage:</b>	60%
<b>Maximum Monthly Benefit:</b>	\$5,000
<b>Pre-Existing Condition Exclusion:</b>	3/12
<b>Total Disability Definition:</b>	Regular Occupation – 2 years
<b>Partial Disability Benefit:</b>	Proportionate Loss
<b>Residual Benefit:</b>	Yes

<sup>5</sup> Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.



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***Benefit Features Offered for Group Worksite Disability Insurance – Long Term:***

Accumulation of Elimination Period – 2 times the Elimination Period  
Continuation of Personal Insurance under Family Medical Leave Act (FMLA)  
Continuation of Personal Insurance during Leave of Absence, including Active Military Service and a Temporary Layoff  
Gainful Occupation - 80% if working / 60% if not working  
Individual Reinstatement – 30 days  
Mandatory Rehabilitation Program  
Minimum Monthly Benefit – The greater of 10% of the gross monthly benefit or \$100  
Normal pregnancy and certain complications included in definition of Sickness  
Portability Privilege  
Recurrent Disability – 6 months  
Return to Work Benefit - 12 months  
Social Security Integration Method – Family  
Survivor Benefit - 3 times last Gross Monthly Benefit  
Tax Reporting Services - pertaining to Employee FICA & W2  
Vocational Rehabilitation Program  
Waiver of Premium  
Workplace Modification Benefit

***Limitations:***

Mental Illness - 24 months lifetime cumulative  
Drug & Alcohol Abuse - 24 months lifetime cumulative  
Special Conditions - 24 months lifetime cumulative

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

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## ***Proposed Premium Rates for Group Worksite Disability Insurance***

	LTD Monthly Premium Rate per \$100 of Covered Monthly Earnings Option 1	LTD Monthly Premium Rate per \$100 of Covered Monthly Earnings Option 2
	\$0.140	\$0.250
	\$0.140	\$0.230
	\$0.150	\$0.240
	\$0.270	\$0.360
	\$0.390	\$0.450
	\$0.600	\$0.690
	\$0.860	\$0.950
	\$1.210	\$1.300
	\$1.520	\$1.600
	\$1.590	\$1.680
	\$1.590	\$1.680
	\$1.590	\$1.680

The proposed premium rates are guaranteed for 2 years. Any variation in benefits or services will make these rates invalid.

\*An eligible employee's age will be determined as of the Policyholder's anniversary date. If the anniversary date and the effective date are identical, the employee's age will be determined as of the Policyholder's effective date of coverage. Premium rates for each employee will increase for events such as when the employee enters a new age category.

This proposal is based on 474 eligible employees.

If an employee is eligible and enrolls timely, the employee will be able to apply for coverage without providing Evidence of Insurability. After the initial enrollment period, eligible employees may apply for coverage under another option only during an approved scheduled enrollment period. However, any change in coverage will then require medical underwriting and written approval by American United Life Insurance Company® (AUL).

Any change in the above amounts of coverage and/or number of employees insured will invalidate the proposed premium rates and require further evaluation by AUL. To be eligible for the above premium rates and coverages, the required number of insured employees must be the greater of 10 enrolled employees or 25% of all eligible employees. When both Group Worksite short term disability and Group Worksite long

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term disability coverage are issued to the policyholder, the required percentage of insured employees is 25% of all eligible employees.

The proposed effective date of coverage under AUL's contract will be 1/1/2021. No insurance coverage shall exist or become effective until approved in writing by AUL at its Indianapolis, Indiana home office. AUL shall not be liable or responsible for any loss or benefits incurred prior to AUL's effective date of coverage for any insured.

#### **Tax Reporting Services offered**

Deduct and deposit with the IRS employee FICA, if any; supply the policyholder with periodic and annual benefit payment and tax withholding reports; and prepare and issue W-2 Forms only.

#### **Additional information**

Any sick pay services will be performed pursuant to IRS Employer's Tax Guide or applicable tax publication and AUL is not considered the employer's agent. The employer/policyholder remains responsible and liable for all withholding, depositing, and reporting obligations not agreed to be provided by AUL.

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### ***Proposal Conditions***

**The following are assumptions and conditions upon which this proposal is offered:**

1. This invitation to inquire allows interested employers an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which it may be continued in force or discontinued. The contract may contain a waiting or elimination period between the effective date of the contract and the effective date of coverage, and between the date a loss occurs and the date benefits begin to be payable for the loss.
2. Estimated rates are available for 60 calendar days following the proposal date. Actual monthly premium will be calculated and quoted by AUL. Premium rates do increase upon reaching certain age brackets, according to contract terms, and are subject to change. Any deviation from the benefits selected and/or information supplied by employer will invalidate this proposal and require reevaluation of any terms/conditions offered by AUL. Employer warrants and represents, to the best of its knowledge, no participants who may apply for coverage have any illnesses that could affect premium rates, benefits or coverage approval.
3. Rates and coverage are dependent upon the employer being in business and operational at least 2 consecutive years.
4. Coverage continues while required premium is paid and employer receives coverage under the AUL group contract. Benefits payable under the contract may be based on a percentage of an employee's covered earnings subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions. If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the applicant is only entitled to the benefit level shown in the contract.
5. Rates assume an SIC code of
6. Any coverage offered by AUL prior to and after the effective date of coverage is contingent upon information and documents received by AUL being accurate and reliable. Final premium costs will be calculated by AUL based on the final enrollment data of employees insured on the effective date.
7. AUL's group insurance policies are nonparticipating contracts.
8. Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the insured's effective date of coverage. A pre-existing condition is any condition for which a person has done any of the following at any time during the period of time as stated in the policy: 1) received medical treatment or consultation; 2) taken or were prescribed drugs or medicine; or 3) received care or services, including diagnostic measures. Insureds must also be treatment-free for a time-frame specified in some contracts following the individual effective date of coverage.
9. AUL assumes employer has existing Worker's Compensation insurance coverage.
10. All products and benefits may not be available or offered in all states. Contact your AUL regional group insurance representative for availability of products and benefits

**EMPLOYER SHOULD RETAIN AND NOT TERMINATE ANY OTHER GROUP INSURANCE COVERAGE UNTIL WRITTEN APPROVAL HAS BEEN RECEIVED FROM AUL.**

# Employee Benefits Insurance Proposal

Issued by American United Life Insurance Company® (AUL),  
a OneAmerica® company



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## James Madison University

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Submitted By:

FIRM

Group Sales Representative:

Krissy Demko

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Pittsburgh, PA 15217

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### *About OneAmerica®*

A national leader in the insurance and financial services marketplace for nearly 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

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## ***Group Worksite Disability Insurance Options – Short Term***

<b>Class Description:</b>	All Eligible Full-Time Employees <sup>1</sup>			
<b>Required Minimum Number of Hours Worked:</b>	20 hours weekly			
<b>Employer Contribution Percentage:</b>	0%			
<b>Participation Requirement:</b>	Greater of 10 insured employees or 25% of all eligible employees			
<b>Features</b>	<b>STD Option 1</b>	<b>STD Option 2</b>	<b>STD Option 3</b>	<b>STD Option 4</b>
<b>Injury Elimination Period:</b>	7 Days	14 Days	7 Days	14 Days
<b>Sickness Elimination Period:</b>	7 Days	14 Days	7 Days	14 Days
<b>Maximum Benefit Duration:</b>	13 Weeks	13 Weeks	26 Weeks	26 Weeks
<b>Weekly Benefit Amount:</b>	Increments of \$50 with a minimum of \$200 and a maximum of \$1,000 not to exceed 60% of Covered Weekly Earnings	Increments of \$50 with a minimum of \$200 and a maximum of \$1,000 not to exceed 60% of Covered Weekly Earnings	Increments of \$50 with a minimum of \$200 and a maximum of \$1,000 not to exceed 60% of Covered Weekly Earnings	Increments of \$50 with a minimum of \$200 and a maximum of \$1,000 not to exceed 60% of Covered Weekly Earnings
<b>Pre-Existing Condition Exclusion:</b>	3/12			
<b>Total Disability Definition:</b>	Regular Job			
<b>Partial Disability Benefit:</b>	Proportionate Loss			
<b>Residual Benefit:</b>	Yes			

<sup>1</sup> Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.

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***Benefit Features Offered for Group Worksite Disability Insurance – Short Term:***

Continuation of Personal Insurance under Family Medical Leave Act (FMLA)  
Continuation of Personal Insurance during Leave of Absence, including Active Military Service and a  
Temporary Layoff  
Continuity of Coverage - Franchise  
Coverage Type - Non-Occupational  
Individual Reinstatement – 30 days  
Minimum Weekly Benefit – \$25  
Normal pregnancy and certain complications included in definition of Sickness  
Portability Privilege  
Recurrent Disability – 30 days  
Social Security Integration Method – Family  
Tax Reporting Services - pertaining to Employee FICA & W2  
Waiver of Premium  
Workplace Modification Benefit

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

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### ***Proposed Premium Rates for Group Worksite Disability Insurance***

	STD Monthly Premium Rate per \$10 of Weekly Benefit Option 1	STD Monthly Premium Rate per \$10 of Weekly Benefit Option 2	STD Monthly Premium Rate per \$10 of Weekly Benefit Option 3	STD Monthly Premium Rate per \$10 of Weekly Benefit Option 4
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.400	\$1.190	\$1.950	\$1.700
	\$1.900	\$1.550	\$2.400	\$2.150
	\$1.900	\$1.550	\$2.400	\$2.150
	\$1.900	\$1.550	\$2.400	\$2.150
	\$1.900	\$1.550	\$2.400	\$2.150
	\$1.900	\$1.550	\$2.400	\$2.150

The proposed premium rates are guaranteed for 2 years. Any variation in benefits or services will make these rates invalid.

\*An eligible employee's age will be determined as of the Policyholder's anniversary date. If the anniversary date and the effective date are identical, the employee's age will be determined as of the Policyholder's effective date of coverage. Premium rates for each employee will increase for events such as when the employee enters a new age category.

This proposal is based on TBD eligible employees.

If an employee is eligible and enrolls timely, the employee will be able to apply for coverage without providing Evidence of Insurability. After the initial enrollment period, eligible employees may apply for coverage under another option only during an approved scheduled enrollment period. However, any change in coverage will then require medical underwriting and written approval by American United Life Insurance Company® (AUL).

Any change in the above amounts of coverage and/or number of employees insured will invalidate the proposed premium rates and require further evaluation by AUL. To be eligible for the above premium rates and coverages, the required number of insured employees must be the greater of 10 enrolled employees or 25% of all eligible employees. When both Group Worksite short term disability and Group Worksite long

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term disability coverage are issued to the policyholder, the required percentage of insured employees is 25% of all eligible employees.

The proposed effective date of coverage under AUL's contract will be 1/1/2021. No insurance coverage shall exist or become effective until approved in writing by AUL at its Indianapolis, Indiana home office. AUL shall not be liable or responsible for any loss or benefits incurred prior to AUL's effective date of coverage for any insured.

#### **Tax Reporting Services offered**

Deduct and deposit with the IRS employee FICA, if any; supply the policyholder with periodic and annual benefit payment and tax withholding reports; and prepare and issue W-2 Forms only.

#### **Additional information**

Any sick pay services will be performed pursuant to IRS Employer's Tax Guide or applicable tax publication and AUL is not considered the employer's agent. The employer/policyholder remains responsible and liable for all withholding, depositing, and reporting obligations not agreed to be provided by AUL.

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**Proposal Conditions**

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**The following are assumptions and conditions upon which this proposal is offered:**

1. This invitation to inquire allows interested employers an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which it may be continued in force or discontinued. The contract may contain a waiting or elimination period between the effective date of the contract and the effective date of coverage, and between the date a loss occurs and the date benefits begin to be payable for the loss.
2. Estimated rates are available for 60 calendar days following the proposal date. Actual monthly premium will be calculated and quoted by AUL. Premium rates do increase according to contract terms, and are subject to change. Any deviation from the benefits selected and/or information supplied by employer will invalidate this proposal and require reevaluation of any terms/conditions offered by AUL. Employer warrants and represents, to the best of its knowledge, no participants who may apply for coverage have any illnesses that could affect premium rates, benefits or coverage approval.
3. Rates and coverage are dependent upon the employer being in business and operational at least 2 consecutive years.
4. Coverage continues while required premium is paid and employer receives coverage under the AUL group contract. Benefits payable under the contract may be based on a percentage of an employee's covered earnings subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions. If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the applicant is only entitled to the benefit level shown in the contract.
5. Rates assume an SIC code.
6. Any coverage offered by AUL prior to and after the effective date of coverage is contingent upon information and documents received by AUL being accurate and reliable. Final premium costs will be calculated by AUL based on the final enrollment data of employees insured on the effective date.
7. AUL's group insurance policies are nonparticipating contracts.
8. Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the insured's effective date of coverage. A pre-existing condition is any condition for which a person has done any of the following at any time during the period of time as stated in the policy: 1) received medical treatment or consultation; 2) taken or were prescribed drugs or medicine; or 3) received care or services, including diagnostic measures. Insureds must also be treatment-free for a time-frame specified in some contracts following the individual effective date of coverage.
9. AUL assumes employer has existing Worker's Compensation insurance coverage.
10. Claims under AUL's group disability insurance contracts are administered by a Third Party Administrator.
11. All products and benefits may not be available or offered in all states. Contact your AUL regional group insurance representative for availability of products and benefits

**EMPLOYER SHOULD RETAIN AND NOT TERMINATE ANY OTHER GROUP INSURANCE COVERAGE UNTIL WRITTEN APPROVAL HAS BEEN RECEIVED FROM AUL.**



# Keeping you and your employees on track

Having the right Long Term Disability protection is vital — for you and for your employees. It can help your employees through recovery and ease the impact on your business. Events that cause disability occur more often than you may think. Being prepared helps your employees protect their income, and also minimizes lost productivity in your workplace.

Our Long Term Disability insurance product is supported by a compassionate team and sophisticated claim model. It focuses on getting employees back to work when they are medically able to do so.

It features:

- A definition of disability focused on protecting an employee's income
- Significant return to work and rehabilitation incentives<sup>1</sup>
- Flexible contract options and provisions<sup>2</sup>

## Incentives that work

Helping employees stay in work or return to work<sup>3</sup>, even in a limited capacity, makes it more likely that they will come back to work full-time. The right return to work incentives can help keep employees working or get them back to work sooner:



### Zero-day residual

This allows employees who are disabled (as defined under contract) to work during the elimination period while still satisfying the definition of disability if they can't earn more than 80% of their pre-disability earnings due to their disability.



### Work incentive

Employees are supported if they choose to stay in work. They can receive up to 100% of their pre-disability monthly earnings for the first 12 months of disability while disabled and working. The earnings come from sources including work, the LTD Benefit, Rehabilitation Incentive and other income benefits.



### Rehabilitation program incentive

If employees join an approved rehabilitation program, their weekly benefit can increase by 10%.



### Moving expense incentive

This can reimburse any costs that come up after moving to a new residence, if it was recommended as part of an approved rehabilitation program.



### Family care incentive

Life carries on, even when you can't work. This incentive can provide monthly reimbursement for eligible family care expenses like child care or elder care during the first 12 months of disability, if the employee is participating in an approved rehabilitation program.

## Solutions to meet your needs

Monthly benefit	<ul style="list-style-type: none"> <li>40–66 2/3% of predisability earnings</li> <li>Non-contributory required for percentages over 60%</li> <li>Flat benefit (range \$500 – \$15,000) — less than 100 lives requires underwriting approval</li> </ul>
Maximum monthly benefit	<ul style="list-style-type: none"> <li>\$3,000 – \$25,000</li> </ul>
Minimum monthly benefit	<ul style="list-style-type: none"> <li>\$0 – \$500</li> </ul>
Elimination period	<ul style="list-style-type: none"> <li>30, 60, 90, 180, or 360 days</li> </ul>
Maximum benefit period <sup>3</sup>	<ul style="list-style-type: none"> <li>Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA)</li> <li>65/5/70 with or without SSNRA</li> <li>RBD with or without SSNRA</li> <li>To age 70</li> </ul>
Definition of disability	<p><b>Available in all states except California:</b></p> <ul style="list-style-type: none"> <li>Combination material duties and earnings test (80%/60%)</li> <li>Inability to earn definition: 80%/60% earnings test or 80%/80% or 60%/60%</li> <li>Material duties only</li> </ul> <p><b>Available in California Only:</b></p> <ul style="list-style-type: none"> <li>Combination substantial and material acts and inability to earn (80%)</li> <li>Substantial and material acts only</li> </ul>
Rehabilitation incentives	<ul style="list-style-type: none"> <li>10% rehabilitation program incentive when participating in MetLife approved rehabilitation program</li> <li>100% work incentive benefit (12 months)<sup>4</sup></li> <li>Family care incentive up to \$400 per eligible family member (12 months)</li> <li>Moving expense incentive</li> </ul>
Cost-of-living adjustment benefit	<ul style="list-style-type: none"> <li>Waiting period: 12, 24, 36, or 60 months</li> <li>Duration of increases: 5 years, 10 years, unlimited</li> <li>Flat percent: 3% – 7%</li> <li>Lesser of 1/2 CPI or 10%</li> </ul>
Single Sum survivor benefit	<ul style="list-style-type: none"> <li>3 times the last monthly benefit paid</li> </ul>

Other plan design options may be available.

## Get expert guidance for confident decisions — for your organization and your employees.

### Contact your MetLife representative today.

1. While disabled and receiving monthly benefits, employees may receive up to 100% of predisability earnings, including work earnings, monthly benefit, Rehabilitation Incentives, and other income benefits. The 12-month period starts when benefits begin.
2. Please see contract for details.
3. Your maximum period is dependent on your age at disability. Please check your outline of coverage for more details.
4. Where medically appropriate.

[metlife.com](https://www.metlife.com)

Policy provisions may vary depending on individual customer requests and state requirements. Charts do not summarize all contractual provisions and do not include state variations. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details. Please contact MetLife for details.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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# MetLife's connected benefits experience

Helping employees  
get the most from  
their benefits



More and more employers are offering supplemental coverage to provide their employees peace of mind and financial security in case the unexpected happens. Yet, many employees don't fully understand and utilize the benefits they enrolled in and are paying for. As a result, many employees are leaving valuable benefits on the table.

More than

# 30%

of employees say they  
don't recognize the value  
of supplemental benefits.<sup>1</sup>

## MetLife's connected benefits experience makes it simple.

As a part of our strong commitment to help employees ease the stress of going through a disability leave, the right connections can help make the experience easier and better.

Once we receive a MetLife Group Disability claim, we automatically look at whether the employee has accident, critical illness, cancer or hospital indemnity coverage. If so, we will inform and guide employees so they can understand and use the benefits available to them.

### Example 1:



\*MetLife Accident & Health suite products include Accident, Cancer, Critical Illness, and Hospital Indemnity.





MetLife's connected benefits experience — supported by proactive outreach — helps employees understand and take advantage of the benefits they're already enrolled in and paying for.

## Connecting the dots to make benefits easy.

When an employee or dependent contacts the LifeWorks' EAP seeking legal advice, we'll automatically check to see if the employee participates in MetLaw® legal services plan.

### Example 2:



**Get expert guidance for confident decisions. Contact your MetLife representative today.**

## It's simple to help your employees maximize their workplace benefits

In today's workplace, benefits are more important than ever. Benefits reduce employee stress, and boost productivity, retention and loyalty, helping employees' meet their goals — and you meet yours.

- We manage and are available to guide employees through the steps
- Our connected experience helps ensure benefits don't go unused
- It's convenient, easy and quick for your employees
- It helps provide the right level of support employees need to return to their daily lives

1. 15th Annual MetLife Employee Benefit Trends Survey, April 2017.

Like most group disability insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your representative about cost and complete details.

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policies or their provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer. METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, except for insureds covered under a New York certificate, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see the plan description for details. MetLife Legal Plans, Inc., 111 Superior Avenue, Suite 800, Cleveland, OH 44114.



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# Employee Benefits Proposal

## MetLife Legal Plans

For Groups with 1,000 - 4,999

Benefit Eligible Employees

James Madison University

C&B Issue Date: 10/27/2020

Proposed Plan Effective Date: 1/1/2021

Cost and Benefit Summary

*This C&B is valid for 90 days from the C&B Issue Date. Where applicable, rates and plan design information reflect what would be offered under the proposed situs state. Please contact your MetLife representative for state variations.*

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# Introduction

## MetLife's Integrated Benefits Approach

**Bringing you the broadest voluntary benefits portfolio you can find in one place.** Consider adding options from MetLife's unmatched product suite. The following product is now available to you through your broker.

### ✓ **MetLife Legal Plans**

MetLife's expanded voluntary product suite and simplified service experience can help you enhance your benefits program and offer more benefit choices to your employees.

- ✓ **69%** of employees say that having a wider array of benefits would increase their loyalty to their employer.<sup>1</sup>
- ✓ **81%** of employees said legal services are a must have or nice to have benefits.<sup>1</sup>
- ✓ A comprehensive benefits program is a top-three driver of productivity and loyalty.<sup>1</sup>

## More Benefits, Less Work

**Expand your benefits offering.** Offer two additional product options from MetLife – Accident, Auto and Home, Cancer, Critical Illness, Dental, Disability (STD, LTD, IDI), Hospital Indemnity, Legal Services, Permanent Life (GUL, GVUL, WL), or Term Life and AD&D (product availability varies by customer) – and gain valuable new advantages including consolidated multiple benefits through MetLife and its affiliates, no minimum participation requirements, and a coordinated, multi-product enrollment process.<sup>2</sup> With MetLife's expanded product suite, now available through your broker, you can enhance your benefits program to offer more choices for your employees and easily add options as your business changes and grows.

**Introducing a simplified service model.** MetLife's new end-to-end service experience across products – including one service contact, a dedicated implementation manager and flexible enrollment options – makes adding voluntary products easier for you. In addition, selecting a carrier that provides a broad portfolio of benefits to choose from creates valuable administrative efficiencies from the initial implementation through ongoing service.

**Implement with ease.**<sup>3</sup> Getting new voluntary plans up and running smoothly is easy thanks to streamlined processes across products and a dedicated implementation manager. Consolidating multiple product offerings with a single carrier streamlines the end-to-end service experience and creates valuable administrative efficiencies for you.

**Choose what fits.** MetLife offers a range of flexible options that easily adapt and integrate into your existing enrollment program. Or, we can work with you to design a program that's the right fit for you and your employees. From start to finish, you'll work with your MetLife benefits team to assess your program and identify the tactics, tools and opportunities that create an effective enrollment experience for your employees and drives results for your company. You choose the right combination – ranging from full service to a la carte options – all designed to make it easy for your employees to enroll.

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<sup>1</sup> Source: MetLife's 18<sup>th</sup> Annual U.S. Employee Benefit Trends Survey, 2020

<sup>2</sup> A Dental, Disability or Term Life and AD&D coverage must be an existing coverage or one of the products purchased to receive the bundling advantages, including first-year enrollment credits and waived participation requirements.

<sup>3</sup> The minimum lead time required to implement your plan will be between 10 and 16 weeks (6 and 12 weeks for Auto and Home plans), depending on the method by which the plan will be billed, from the date of the initial implementation meeting/call to the effective date.

# MetLife Legal Plans

## Smart. Simple. Affordable.®

By offering **MetLife Legal Plans**<sup>4</sup>, employers can provide their employees with **convenient access to legal services they may not be able to afford on their own**, while enhancing the value of their benefits package. Many consumers who need a lawyer do not seek legal help, partly because they fear the cost or struggle to find the right attorney. A legal plan adds value to benefits plans with minimal cost, and has high levels of enrollment and usage.

### A Nationwide Network of Attorneys

MetLife Legal Plans is a voluntary group legal plan that can help employers increase the value of their benefits offerings by providing employees with convenient access to affordable legal services. Plan members may receive services through a **nationwide network of more than 18,500 attorneys**, or from an out-of-network attorney.

MetLife Legal Plans has been administering group legal plans since 1981 and is **the nation's largest provider of group legal plans**, serving four million group legal plan members and dependents including more than 200 of the Fortune 500® companies.<sup>5</sup>

### Extensive Legal Services

MetLife Legal Plans provides easy, direct access to a national network of attorneys who provide telephone advice and office consultations on an **unlimited number of personal legal matters and fully covered services for the most frequently needed personal legal matters (excluding employment issues)**. Participants may also receive service from out-of-network attorneys.

Examples of covered legal services include:

- Preparation of wills and trusts
- Real estate matters
- Debt matters, including identity theft defense
- Consumer protection
- Document preparation and review
- Traffic and juvenile matters
- Family law, including adoptions

**Network attorneys** are carefully selected and monitored by MetLife Legal Plans, and **have an average of 25 years of experience in the practice of law**.

### Digital Estate Planning Solution

We now offer employees the ability to choose an attorney for estate planning or create their own plan through our digital estate planning solution. With our digital estate planning solution, employees are taken through a simple, guided process to complete wills, living wills and/ or power of attorney, in as little as 15 minutes.

### Right for Employees

More than 85% of MetLife Legal Plans participants renew each year.<sup>6</sup> Here are some reasons why:

- **Easy to use.**
- **Freedom of choice:** Participants have the option of using any *attorney, anywhere, anytime*.<sup>®7</sup>
- **No waiting periods, deductibles, co-payments or claim forms** when covered services are provided by network attorneys.

<sup>4</sup> Group legal plans are provided by MetLife Legal Plans, Cleveland, OH. In certain states, the plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

<sup>5</sup> MetLife Legal Plans 2019 internal data. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

<sup>6</sup> Annual average participant retention rate for voluntary plans when offered as a passive re-enrollment, MetLife Legal Plans internal statistics, 2019.

<sup>7</sup> Participants will be given a fee reimbursement schedule showing the maximum amount payable for services provided by an out-of-network attorney and are responsible for paying the difference between the reimbursement amount and the attorney's actual charge for the services.

## Making It Easy with Best-In-Class Service

- **Easy to locate attorneys and schedule appointments** by calling MetLife Legal Plans' award-winning Client Service Center<sup>8</sup> toll-free (800-821-6400) and speaking to a knowledgeable and experienced representative, or by visiting MetLife Legal Plans' website, [members.legalplans.com](http://members.legalplans.com).
- **Guaranteed satisfaction:** Responsive customer service, supported by a money-back guarantee.

## Legal Plan Rate Quotation for James Madison University

**Cost Per Employee Per Month (Covers Spouse and Dependents<sup>9</sup>) for the legal plan:**

**\$18.00 for Standard Plan**

**For enhanced plan designs, see pricing on following page.**

This rate quotation assumes an employee-paid group legal plan situated in VA. If James Madison University elects to be represented by a benefits broker/consultant in connection with the legal plan, a commission schedule of 10% on first year and subsequent years business will be paid. Standard broker compensation for brand new legal plans is included in the monthly rate. We will guarantee the rate for up to three years upon execution of a contract for the same term.

### Value Added Services from MetLife Legal Plans and PlanSmart<sup>®10</sup>

Providing valuable legal and financial education resources can help your employees be better prepared and make informed decisions. Your legal plan includes access to PlanSmart's Retirewise<sup>®</sup>, an award-winning, no additional cost, on-site workshop series that offers comprehensive retirement and financial education. These valuable, important resources, combined with your legal plan, provide your employees with an unbeatable value.

For more comprehensive plan design information, and for more information on the exclusions and limitations that apply to coverage, please refer to the Benefit Definitions in the Appendix.

This quote assumes the legal plan will take effect in 2020, including January 1, 2021 effective dates. Prices are subject to change for plans taking effect after January 1, 2021. Group legal plans provided by MetLife Legal Plans, Cleveland, OH. In certain states, group legal plans provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Please contact MetLife Legal Plans for complete details on covered services including trials. No service, including advice and consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife<sup>®</sup> and affiliates, and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above under Legal Representation.

This quote was developed assuming the following number of lives will be eligible for the plan: 3,882

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<sup>8</sup> 2015 - 2020 American Business Awards; Stevie Award, Customer Service Department of the Year

<sup>9</sup> A dependent is defined as a spouse or domestic partner of the Plan Member and/or child who is up to the age of 26 and unmarried, or who is disabled.

<sup>10</sup> Financial Planning workshops are available through MetLife's PlanSmart Retirewise Workshops program. MetLife administers the PlanSmart Retirewise<sup>®</sup> Workshops program but has arranged for specially trained third-party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart Retirewise through MetLife



**Employee Funded MetLife Legal Plans Plus Credit Monitoring:**

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Identity Theft Defense</li> <li>• LifeStages Identity Management Services<sup>1</sup></li> <li>• FraudScout- Triple Bureau Credit Monitoring<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Negotiations with Creditors</li> <li>• Tax Audit Representation</li> <li>• Financial Education Workshops<sup>2</sup></li> <li>• Personal Bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Debt Collection Defense</li> <li>• Tax Collection Defense</li> <li>• Promissory Notes</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Foreclosure</li> <li>• Tenant Negotiations</li> <li>• Boundary &amp; Title Disputes</li> <li>• Deeds</li> <li>• Mortgages</li> </ul>	<ul style="list-style-type: none"> <li>• Sale or Purchase of Primary and Vacation Home</li> <li>• Eviction Defense</li> <li>• Property Tax Assessments</li> <li>• Security Deposit Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Refinancing &amp; Home Equity Loan of Primary and Vacation Home</li> <li>• Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Simple Wills</li> <li>• Complex Wills</li> <li>• Revocable &amp; Irrevocable Trusts</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>• Healthcare Proxies</li> </ul>	<ul style="list-style-type: none"> <li>• Living Wills</li> <li>• Codicils</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Adoption</li> <li>• Guardianship</li> <li>• Conservatorship</li> <li>• Prenuptial Agreement</li> <li>• Name Change</li> <li>• Review of ANY Personal Legal Document</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile Court Defense Including Criminal Matters</li> <li>• Parental Responsibility Matters</li> <li>• School Hearings</li> <li>• Demand Letters</li> <li>• Personal Property Issues</li> </ul>	<ul style="list-style-type: none"> <li>• Affidavits</li> <li>• Garnishment Defense</li> <li>• Protection from Domestic Violence</li> <li>• Review of Immigration Documents</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Civil Litigation Defense</li> <li>• Disputes Over Consumer Goods &amp; Services</li> </ul>	<ul style="list-style-type: none"> <li>• Small Claims Assistance</li> <li>• Administrative Hearings</li> </ul>	<ul style="list-style-type: none"> <li>• Incompetency Defense</li> <li>• Pet Liabilities</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for issues related to your parents: <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Medicaid</li> </ul>	<ul style="list-style-type: none"> <li>• Prescription Plans</li> <li>• Nursing Home Agreements</li> <li>• Leases</li> <li>• Notes</li> </ul>	<ul style="list-style-type: none"> <li>• Deeds</li> <li>• Wills</li> <li>• Powers of Attorney</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>• Repossession</li> <li>• Defense of Traffic Tickets<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>• License Suspension Due to DUI</li> </ul>

***Credit Monitoring cannot be combined with other enhanced plan designs.  
MetLife Legal Plans billed (off platform only).  
Available for new business only. Cannot be purchased as a stand-alone plan.***

**Additional Features:**

Telephone advice and office consultations on an unlimited number of personal legal matters. Trials for covered matters are covered from beginning to end, regardless of length, when using a Network Attorney. For non-covered matters that are not otherwise excluded, a supplemental coverage benefit provides four hours of network attorney time and services per year.

**Reduced Fees:**

For personal injury, probate & estate administration matters, provided by Network Attorneys.

**Enrollment Files:**

Should include name, zip code, Social Security number and email address of all enrolled employees.

**MetLife Legal Plans is Affordable through Payroll Deductions**

Cost Per Employee Per Month: Covers Spouse and Dependents

**BENEFIT-ELIGIBLE EMPLOYEES:****PLAN COST:**

(includes Credit Monitoring coverage)

1,000 – 4,999

\$21.00

1. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.

2. Financial Planning workshops are available through MetLife's PlanSmart Retirewise Workshops program. MetLife administers the PlanSmart Retirewise® Workshops program but has arranged for specially trained third-party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart Retirewise through MetLife.

3. Does not cover DUI.

# MetLife Legal Plans Benefit Definitions

## ADVICE AND CONSULTATION

### Office Consultation

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

### Telephone Advice

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

### Attorney Services for Non-Covered Matters – Four Hour Maximum

For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the 4 hours. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents annually.

## CONSUMER PROTECTION

### Consumer Protection Matters

This service covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

### Small Claims Assistance

This service covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

### Personal Property Protection

This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.



## **DEBT MATTERS**

### **Debt Collection Defense**

This benefit provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims; bankruptcy, any action arising out of family law matters including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.

### **Identity Theft Defense**

This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any action arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor or employer.

### **Identity Management Services**

This service provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. These services include both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this service.

### **FraudScout – Triple Bureau Credit Monitoring\***

This service provides the Participant and Spouse with access to FraudScout Triple Bureau Credit Monitoring provided by CyberScout. FraudScout monitors all three credit bureaus for activity, including credit inquiries, delinquencies and judgments. This service includes alerts based on the Participant's and Spouse's Social Security number and other financial accounts as provided by the Participant or Spouse. Participant and Spouse also get a dashboard view of credit scores from all three credit bureaus and one free annual credit report from each bureau. If identity theft is uncovered, the service provides unlimited access to fraud specialists who will work as long as it takes to restore the Participant or Spouse's identity. If any expenses are incurred due to an identity theft incident, the Participant or Spouse can also receive expense reimbursement for lost wages, reasonable and necessary expenses incurred and unauthorized electronic fund transfers, up to \$1 million.

### **Personal Bankruptcy or Wage Earner Plan**

This service covers the Employee and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Employer, even if the Employee or spouse chooses to reaffirm that specific debt.

### **Tax Audits**

This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.

## **DEFENSE OF CIVIL LAWSUITS**

### **Administrative Hearing Representation**

This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

### **Civil Litigation Defense**

This service covers the Participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counterclaims, third party or cross claims.

### **Incompetency Defense**

This service covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent.

## **DOCUMENT PREPARATION**

### **Affidavits**

This service covers preparation of any affidavit in which the Participant is the person making the statement.

### **Deeds**

This service covers the preparation of any deed for which the Participant is either the grantor or grantee.

### **Demand Letters**

This service covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the Participant. Negotiations and representation in litigation are not included.

### **Mortgages**

This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

### **Promissory Notes**

This service covers the preparation of any promissory note for which the Participant is the payor or payee.

### **Document Review**

This service covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

### **Elder Law Matters**

This service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant's parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.

## **FAMILY LAW**

### **Name Change**

This service covers the Participant for all necessary pleadings and court hearings for a legal name change.

### **Prenuptial Agreement**

This service covers representation of the Plan Member and includes the negotiation, preparation, review and execution of a Prenuptial Agreement between the Plan Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation.

### **Protection from Domestic Violence**

This service covers the Employee only, not the spouse or dependents, as the victim of domestic violence. It provides the Employee with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the offender.

### **Adoption and Legitimization (Contested and Uncontested)**

This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered.

### **Guardianship or Conservatorship (Contested or Uncontested)**

This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

## **IMMIGRATION**

### **Immigration Assistance**

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

## **PERSONAL INJURY**

### **Personal Injury (25% Network Maximum)**

Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.

## **REAL ESTATE MATTERS**

### **Boundary or Title Disputes (Primary Residence)**

This service covers negotiations and litigation arising from boundary or real property title disputes involving a Participant's primary residence, where coverage is not available under the Participant's homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

### **Eviction and Tenant Problems (Primary Residence – Tenant Only)**

This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

### **Security Deposit Assistance (Primary Residence – Tenant Only)**

This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant's residential landlord for the Participant's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. The service does not include the Plan Attorney's attendance or representation at small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

### **Home Equity Loans (Primary Residence)**

This service covers the review or preparation of a home equity loan on the Participant's primary residence.

### **Home Equity Loans (Second or Vacation Home)**

This service covers the review or preparation of a home equity loan on the Participant's second or vacation home.

### **Property Tax Assessment (Primary Residence)**

This service covers the Participant for review and advice on a property tax assessment on the Participant's primary residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.

### **Refinancing of Home (Primary Residence)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

### **Refinancing of Home (Second or Vacation Home)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

### **Sale or Purchase of Home (Primary Residence)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

### **Sale or Purchase of Home (Second or Vacation Home)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement,

mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's second home or vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.

### **Zoning Applications**

This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's primary residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.

## **TRAFFIC AND CRIMINAL MATTERS**

### **Juvenile Court Defense**

This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for Parental Responsibility.

### **Traffic Ticket Defense (No DUI)**

This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.

### **Restoration of Driving Privileges**

This service covers the Participant with representation in proceedings to restore the Participant's driving license.



## **WILLS AND ESTATE PLANNING**

### **Trusts**

This service covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.

### **Living Wills**

This service covers the preparation of a living will for the Participant.

### **Powers of Attorney**

This service covers the preparation of any power of attorney when the Participant is granting the power.

### **Probate (10% Network Discount)**

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.

### **Wills and Codicils**

This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

\*Definition applies to MetLife Legal Plans Plus Credit Monitoring Plan but does not apply to the Standard MetLife Legal Plans Plan

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### **Metropolitan Life Insurance Company**

200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)

## U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("*Products*") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (*each an "Intermediary"*). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (*e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

## Non-U.S. Coverage

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York and are not protected by the New York State Guaranty Fund.

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# Providing choice and flexibility for employees to complete estate planning documents

## MetLife Legal Plans' Digital Estate Planning Solution



**70%**

of Americans do not have a will, the most basic estate planning document you need to protect your assets and your family.<sup>1</sup>

Employees often struggle with finding the time to complete the important estate planning documents they need to protect their assets and family. In an effort to provide them with choice and flexibility to complete these documents, we now offer a digital estate planning solution.

Our new solution makes it easy for anyone to complete their estate planning documents, in as little as 15 minutes. A simple, guided process takes employees through the steps to complete wills, living wills, power of attorney and living trust documents online.

Some features<sup>2</sup> of this solution include:



### Paperless

Ability to create, sign and store tamper-proof electronic documents



### True Identity

Remote ID verification, knowledge-based authentication, video evidence



### Live Video

Real time video with notary and witnesses to finalize the documents



### Automatic Real Estate Transfer

Court-free transfer of real estate to beneficiaries

This service is available to all legal plan members. Employees will continue to have the choice of seeing an attorney instead if they prefer.

1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020

2. Some features may not be available in all states.

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.



# Top 10 reasons to add a legal plan

Over two-thirds of employers agree that a legal plan can help attract and retain employees.<sup>1</sup> Because legal plans can help employees save money on common legal issues, they've shown to be an effective way for companies to help employees feel more financially secure and satisfied with the benefits they receive. Read on to learn more about the benefits of offering a legal plan.

<b>#1</b>	Enhances the competitiveness of employee benefits packages, which appeals to prospective candidates and improves employee loyalty.	<b>#6</b>	Employers can add our legal plan to existing employee benefits packages through a simple implementation process - and the plan is just as easy to administer. With the guidance of an Account Manager, plan administration is easy and there is little additional work for the benefits staff.
<b>#2</b>	There is no direct cost to your organization when adding a legal plan. Per employee, the cost is around \$20 a month.	<b>#7</b>	Plan members have access to our nationwide network of more than 17,500 highly experienced attorneys. Our attorneys are conveniently located in all 50 states and many U.S. territories, so there's an attorney near where plan members live and work.
<b>#3</b>	Nearly all of the world's largest employee benefit consultants offer our legal plan to their own employees.	<b>#8</b>	Provides access to cost-effective legal services, so employees have the ability to resolve their personal legal issues without the fear of accruing high attorney fees.
<b>#4</b>	MetLife Legal Plans has established a strong following throughout the country of more than 4 million Americans, at more than 2,500 organizations, including over 200 Fortune 500® companies.	<b>#9</b>	Easy for employees to use. When using Network Attorneys for covered services, there are: NO usage limits, NO claim forms, NO co-pays, NO deductibles, NO waiting periods.
<b>#5</b>	Our comprehensive legal plan provides a broad range of fully covered legal services, so employers can feel confident knowing their employees' legal needs are being met.	<b>#10</b>	We have a money-back guarantee. If we do not deliver the exceptional service that we promise, we will refund the employee's payroll deductions. <sup>2</sup>

1. MetLife research, fielded by ORC International, between June and July 2017.

2. Our money-back guarantee covers the services provided by our Client Service Center and our Network Attorneys; it does not guarantee the outcome of your legal matter. The money-back guarantee will be provided in circumstances where there is a customer service issue or problem with using your legal plan that cannot be resolved.

[metlife.com](http://metlife.com)

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

# The power of an attorney network

## Ask these five questions to uncover more about legal plans

Affordability is often a top consideration when choosing a legal plan, but there are so many other factors to consider that will ensure you are offering a plan that provides real value for your employees. Ask these five questions to evaluate whether a legal plan will work for your employees.

<b>1</b>	<b>Are services fully covered?</b>	Employers most often selected a legal plan carrier based on three criteria: affordability for employees (43%), necessary legal coverages for their employees (41%) and large area of coverage (32%). From wills and estate planning to identity theft, real estate issues and elder care matters, a legal plan should cover employees for the many legal issues they face throughout different stages of their life. Before choosing a legal plan, check to see if the plan offers partial coverage on many of their legal services. If so, steer clear. Partial coverage can result in out-of-pocket costs, usage limitations and frustration for employees.
<b>2</b>	<b>Is there a limit to services?</b>	A majority of employers, (84%), cited having easy access to legal services as one of the top benefits of a legal plan for their employees. Employees should never be penalized for using their legal plan or face hour limits, page limits or frequency restrictions for matters covered in their plan. They should be able to use the plan as much as they need over the course of the year for covered legal matters.
<b>3</b>	<b>Does the plan let employees choose an attorney?</b>	By offering employees access to a large network of thousands of attorneys across the country, and by giving them the option to use an out-of-network attorney, you can be sure employees will be able to see an experienced attorney for their legal matters. Truly flexible plans enable employees to work with attorneys they trust outside of the plan and get reimbursed for services. Employees shouldn't be assigned to an attorney and should be able to choose any attorney – inside the plan's network or outside of the network.
<b>4</b>	<b>Does the provider offer best-in-class customer service?</b>	Employees should never feel stuck with an attorney or be left alone to deal with an issue. They should have access to Customer Service Representatives who can quickly assist them with their issues and/or help them find a new attorney if necessary. Check into the provider's track record regarding customer service when making plan decisions. You are likely putting in place a plan to relieve employees' stress. A poor customer service experience can undermine that goal.
<b>5</b>	<b>Does the plan offer a money-back guarantee?<sup>1</sup></b>	A money-back guarantee is the ultimate quality control measure for employee satisfaction. To ensure the legal plan works for your employees, choose a provider who offers a money-back guarantee that covers the service of attorneys in the network, as well as any service issues.



**Count on us for an exceptional service experience.**  
**Contact your MetLife representative today.**

All statistical information from MetLife research, fielded by ORC International, between June and July of 2017.

1. Our money-back guarantee covers the services provided by our Client Service Center and our Network Attorneys, it does not guarantee the outcome of your legal matter. The money-back guarantee will be provided in circumstances where there is a customer service issue or problem with using your legal plan that cannot be resolved.

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MetLife Legal Plans, Inc. | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114  
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# Employee Benefits Proposal

## Auto and Home Insurance

James Madison University  
Employee Paid Offer  
Proposal Date: 11/5/2020  
Proposal Valid Until: 2/3/2021  
Proposed Effective Date: 1/1/2021

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## MetLife's Integrated Benefits Approach

**Bringing you the broadest voluntary benefits portfolio you can find in one place.** Consider adding an **Auto and Home Insurance** option from MetLife's unmatched product suite, now available to you through your broker.

MetLife's expanded voluntary product suite includes the MetLife Auto & Home® Group Insurance Program and a simplified service experience that can help you enhance your benefits program and offer more benefit choices to your employees.

- Insurance for auto and home ranks among the top 10 "must have" benefits for employees. \*
- 79% of the top 100 FORTUNE 500® companies offer employees MetLife Auto & Home®\*\*

## More Benefits, Less Work

### Introducing a simplified service model.

MetLife's new end-to-end service experience across products – including one service contact, a dedicated implementation manager and flexible enrollment options – makes adding voluntary products easier for you. In addition, selecting a carrier that provides a broad portfolio of benefits to choose from creates valuable administrative efficiencies from the initial implementation through ongoing service.

### Implement with ease. \*\*\*

Getting new voluntary plans/programs up and running smoothly is easy thanks to streamlined processes across products and a dedicated implementation manager. Consolidating multiple product offerings with a single carrier streamlines the end-to-end service experience and creates valuable administrative efficiencies for you.

### Choose what fits.

MetLife offers a range of flexible options that easily adapt and integrate into your existing enrollment program. Or, we can work with you to design a program that's the right fit for you and your employees. From start to finish, you'll work with your MetLife benefits team to assess your program and identify the tactics, tools and opportunities that create an effective enrollment experience for your employees and drives results for your company. You choose the right combination – ranging from full service to a la carte options – all designed to make it easy for your employees to enroll/apply.\*\*\*

\* MetLife's 17th Annual US Employee Benefits Trends Study2019

\*\*MetLife Market Research, FORTUNE 500®, April 2017. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

\*\*\* The minimum lead time required to implement your plan/program will be between 10 and 16 weeks (6 and 12 weeks for the MetLife Auto & Home Group Insurance Program), depending on the method by which the plan/program will be billed, from the date of the initial implementation meeting/call to the effective date.

\*\*\* The minimum lead time required to implement your plan/program will be 6 weeks from the date of the initial implementation meeting/call to the effective date.

## Auto and Home Insurance

### Helping Employees Protect Their Valuable Property

An insurance policy from MetLife Auto & Home<sup>1</sup> provides insurance protection that reflects our promise to help our customers recover from unexpected events. For more than 35 years, we have proven to be a great asset to corporate benefits programs.

#### Adding Value to Benefits Plans

The MetLife Auto & Home<sup>®</sup> Group Insurance Program provides qualified employees with access to the personal lines of property and casualty insurance they need with attractive group savings. Many valuable discounts are available. The following are some examples:

- **Competitive Group Discounts**
- **Payroll Deduction Discount<sup>^</sup>**
- **Automatic Deduction from Checking Account Discounts**
- **Employment Tenure Discounts<sup>^^</sup>**
- **Superior Driver Discount**
- **Multi-policy and multi-product discounts<sup>^^^</sup>**

#### Protecting What's Important

MetLife Auto & Home offers a broad line of insurance policies:

- Auto
- Boat Insurance
- Flood<sup>2</sup>
- Motorcycle
- Personal Excess Liability
- Recreational Vehicle
- Renters
- Condo
- Home
- Landlord's Rental Dwelling

Industry-leading coverage that gives employees confidence. A policy from MetLife Auto & Home offers **many unique features** and not always found with other insurance policies:

- **Replacement Cost Coverage<sup>3</sup>** on new vehicles with no deduction for depreciation. In a total covered loss, a new vehicle is repaired or replaced with a new vehicle.
- **Replacement Costs for Special Parts<sup>4</sup>** provides the repair or replacement of certain parts, regardless of their wear and tear at the time of the accident.
- **Deductible Savings Benefit<sup>5</sup>** rewards employees with \$50 - \$100 for every year of claim-free driving for up to five years and employees can use the money to pay for their deductible.
- **Identity Protection Services<sup>6</sup>**: An automatic feature provided to automobile and homeowners insurance customers, at no extra charge.
- **Replacement Cost Coverage on Home<sup>7</sup>** rebuilds your employee's home at today's rebuilding cost, even if that takes it over the policy's limit.

## We Work Hard to Satisfy Employees

- **Convenience** of placing all of personal property and casualty coverage with one family of companies.
- **Quick and Simple** - Employees can get quotes and information any way they choose – phone, online or on- site. By providing quick and simple shopping and service experiences we make it easier for your employees to get the right coverage.
- **One toll-free number and extended service hours** for application, customer service, and claims processing.
- **Toll-free claim reporting** available 24/7.
- **MetLife Auto & Home Concierge Auto Repair Experience® (CARE)<sup>8</sup>**—Guarantees repairs for as long as you own your vehicle.
- **BonusDrive** – Employees can receive a new car reward payment check, from BonusDrive, that is mailed directly to them, when they purchase or lease a qualifying new vehicle.<sup>9</sup> This offer is in addition to all applicable manufacturer/dealer discounts and rebates.
- **MetLife, Your Life** – In case the unexpected happens, we're here to support your employees. But to help prevent the worst, we provide expert guidance on things like safety tips, money-saving information, and disaster prevention videos.

## General Enrollment Strategy Requirements

MetLife Auto & Home will use an employer-provided employee list for direct mail and/or email campaigns advising employees of the availability of the Group Insurance Program up to four times a year.

This MetLife Auto & Home Group Insurance Program offers insurance policies that are individually underwritten. Availability and rates are based on the profile of the individual applicant and the insurance policies and coverages that he or she elects. If the group elects to be represented by a benefits broker/consultant in connection with the MetLife Auto & Home Group Insurance Program, a 3% commission on first year and subsequent years business will be paid.

Property lines of coverage including Condo, Home and Landlord's Rental Dwelling are not available in FL. Renters is available in FL. Home and Landlord's Rental Dwelling availability is limited in MA. Renters and Condos are available in MA.

<sup>1</sup> MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local MetLife Auto & Home representative or the company.

<sup>2</sup> Not eligible for group discounts. Provided by MetLife Auto & Home as part of the National Flood Insurance Program (NIFP), managed by the federal government.

<sup>3</sup> Does not apply to a substitute, leased, or a vehicle you do not own. Subject to deductible. Applies within the first 12 months you own or the first 15,000 miles, whichever comes first. See policy for restrictions.

<sup>4</sup> Not available in all states such as NC. Subject to deductible. See policy for restrictions.

<sup>5</sup> Deductible savings benefit is not available in all states. In New York State, drivers must pay a state-required minimum deductible before using this benefit. Depending on your policy form, the benefit could be up to \$250 or \$500.

<sup>6</sup> Identity Protection services are not available to auto customers in NC or NH nor with all policy forms. Identity Protection Services are available in NC homeowner policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

<sup>7</sup> Capped in FL to 120% of the coverage amount Deductible applies. See policy for restrictions.

<sup>8</sup> Not available in all states. Repairs guaranteed when a repair shop in our nationwide guaranteed repair program network is chosen. Insureds are not required to use network repair shops.

<sup>9</sup> Terms and conditions apply. Visit [bonusdrive.com](http://bonusdrive.com) for participating manufacturers and more details.

<sup>A</sup> Payroll deduct discount is not available in CA, HI, MD, SC and WY.

<sup>AA</sup> Employment Tenure Discount is not available in CA, FL, HI, LA, ME, MA, MS, NY, TN, WA and WY.

<sup>AAA</sup> Not available in all states. Qualifying policies vary by state, but may include life insurance (including optional life, GUL and GVUL), disability, long-term care, annuity, employee paid dental, accident and health, and legal plans.

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)

0903-1114  
L0320002172 [exp0321] [All States] [DC]  
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## Allstate BENEFITS

Protection for hospital  
stays when a sickness  
or injury occurs

## Hospital Indemnity Insurance

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement, medical procedures and/or visits, which may mean costly out-of-pocket expenses.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Allstate Benefits offers a solution to help you protect your income and empower you to seek treatment.

### Here's How It Works

Our Hospital Indemnity insurance pays a cash benefit for hospital confinements. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. It is increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

### Meeting Your Needs

- Guaranteed Issue coverage with a Pre-Existing Condition Limitation\*
- Coverage also available for your dependents
- Premiums are affordable and are conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization. **Are you in Good Hands? You can be.**

\*Please refer to the Exclusions and Limitations section of this brochure.

<sup>1</sup><http://www.uofmhealth.org/news/archive/201606/heading-hospital-even-insurance-it-may-cost-you-1000-or-more>

<sup>2</sup><https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

<sup>3</sup><http://www.cdc.gov/nchs/data/abus/2016/082.pdf>

ABJXXXXX

## DID YOU KNOW ?



In recent years, the cost of a  
hospital stay has increased  
by more than 37%.<sup>1</sup>

# \$7,500

### cost to fix a broken leg

Medical costs in the United States  
are among the highest in the world.  
In 2016, the average cost to fix  
a broken leg in the United States  
was \$7,500.<sup>2</sup>

# \$30,000

### cost per 3-day stay

The average cost of a 3-day  
hospital stay is around \$30,000.<sup>3</sup>

Offered to the employees of:

**James Madison University**



# Meet Tommy

Tommy's parents are like most parents; they worry about the health and well-being of their family. They know that as Tommy grows he will become more active and may be hospitalized due to a sickness or injury. Most importantly, they worry about how they will pay for it.

Here is what weighs heavily on their minds:

- Major medical only pays a portion of the expenses associated with hospital stays
- They have copays they are responsible for until they meet their deductible
- If they miss work due to Tommy having a hospital stay, they must cover their bills, rent/mortgage, groceries and education expenses
- If the right treatment is not available locally, they will have to travel to get the treatment he needs

Tommy's story of sickness and a hospital stay turned into a happy ending, because his parents had supplemental Hospital Indemnity Insurance to help with expenses.



## CHOOSE

Tommy's mother chooses benefits to help protect herself and her family members, should they suffer an illness or injury that requires a hospital stay.



## USE

Tommy was sick and vomiting, had a loss of appetite and a fever, and complained about a pain in his side. He was also unable to get out of bed.

Here's Tommy's treatment path:

- Taken by ambulance to the emergency room
- Examined by a physician
- Multiple tests were performed
- Admitted for a two-day hospital stay
- Underwent emergency appendectomy surgery
- Visited by his doctor and released
- Recovered from surgery in 5 weeks
- Seen by the doctor during a follow-up visit

Tommy's mother went online after Tommy's hospital stay to file a claim. The cash benefits were direct deposited into her bank account.

Tommy is fully recovered and back to normal.



## CLAIM

Tommy's hospital stay claim paid cash benefits for the following:

First Day Hospital Confinement

Daily Hospital Confinement

For a listing of benefits and benefit amounts, see the rate insert.



## Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



### Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



### Travel

Can help pay for expenses while receiving treatment in another city.



### Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



### Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.



## MyBenefits: 24/7 Access [allstatebenefits.com/mybenefits](http://allstatebenefits.com/mybenefits)

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

## Hospitalization Due to Pregnancy

Your First Day Hospital Confinement does include hospitalization due to normal pregnancy or complications of pregnancy. A newborn child's initial confinement in a hospital is not payable. A newborn child's initial confinement in a hospital includes any transfers to another hospital before being discharged to go home.

A newborn child's routine nursing or well-baby care during the initial confinement in a hospital is not payable.

## Dependent Eligibility

Coverage may include you, your spouse or domestic partner, and children.

## Benefits

### HOSPITALIZATION BENEFITS

**First Day Hospital Confinement** - once per continuous confinement per covered person, up to the limit stated in the rate insert. Not paid for newborn child's initial confinement after birth (see Hospitalization Due to Pregnancy at bottom left for complete details)

**Daily Hospital Confinement** - up to the maximum number of days for each confinement.\* Hospitalization due to pregnancy is covered, subject to any Pregnancy Waiting Period (see rate insert). Not paid for any day the First Day Hospital Confinement benefit is paid

**Hospital Intensive Care** - up to the maximum number of days for each confinement.\* Pays in addition to the First Day Hospital Confinement benefit and Daily Hospital Confinement benefit

\*See the maximum number of days for each confinement on the rate insert.

## CERTIFICATE SPECIFICATIONS

### Conditions and Limits

We pay benefits as stated for service and treatment received by the covered person while coverage is in force for sickness or injury. Hospital room and board charges must be incurred for benefits to be payable. **Treatment must be received in the United States or its territories.**

### Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

### Dependent Eligibility/Termination of Coverage

Coverage may include you, your spouse or domestic partner, and children. Coverage for children ends upon your death or when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends upon termination of domestic partnership or your death.

### When Coverage Ends

Coverage under the policy ends on the earliest of: the date the policy is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment or a member in an association, labor union or other entity, except as provided under the "Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence" provision; the date you are no longer in an eligible class; the date your class is no longer eligible; upon discovery of fraud or material misrepresentation when filing for a claim.

### Portability

You may be eligible to continue your coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

## EXCLUSIONS AND LIMITATIONS

### Pre-Existing Condition

We do not pay benefits due to a pre-existing condition if the loss occurs during the first 12 months of coverage. A pre-existing condition is a condition for which: medical treatment, consultation, care or services were received, including diagnostic measures, drugs or medicines were taken or prescribed, over-the-counter medications were taken or treatment recommendations were followed in the 12 months prior to the effective date or the date an increase in benefits would be effective; or symptoms existed within the 12 months prior to the effective date or the date an increase in benefits would be effective.

### Exclusions

Benefits are not paid for: injury or sickness incurred before the effective date; any act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; engaging in an illegal occupation or committing or attempting an assault or felony; cosmetic dentistry or plastic surgery, except to treat an injury or correct a disorder of normal body function; intentionally self-inflicted injuries; confinement that begins before the effective date of coverage; the reversal of a tubal ligation or vasectomy; artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician services, unless required by law; participation in aeronautics (including parachuting and hang gliding) unless a fare-paying passenger on a licensed common-carrier aircraft operating between established airports; a newborn child's routine nursing or well-baby care during the initial confinement in the hospital; driving in any race or speed test or testing any motorized vehicle on any racetrack or speedway; childbirth within the first 10 months of the covered person's effective date; mental or nervous disorders; alcoholism, drug addiction or dependence upon any controlled substance.

This brochure is for use in enrollments situated in XX and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than November 1, 2022.

Group Hospital Indemnity benefits are provided under policy form GVSP2, or state variations thereof.

The coverage provided is limited benefit hospital indemnity medical insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

FIRM/JMU VB RFP#LBS-1090 Page 098



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# HSA Compatible Benefit Offerings

# Group Hospital Indemnity

## Hospitalization Benefits

	Option 1
First Day Hospital Confinement Benefit	\$1,000
Limit to Number of Occurrences	One per Month
Daily Hospital Confinement Benefit (daily)	\$200
Maximum Days Payable	
If First Day Hospital Confinement Benefit is Payable	Days 2 - 10
If First Day Hospital Confinement Benefit is not Payable	Days 1 - 10
Hospital Intensive Care Benefit (daily)	\$200
Maximum Days Payable	10 Days

## Exclusions and Limitations

Mental and Nervous Disorders Covered	No
Drug Addiction and Alcoholism Covered	No
Pregnancy Waiting Period	None
Pre-Existing Condition Limitation	None

## Semi-Monthly Premiums

	Option 1
Employee	\$13.07
Employee + Spouse	\$27.43
Employee + Child	\$15.28
Family	\$27.69

### For Home Office Use Only - GIM2 (CR)

Opt 1 - FDHC \$1000/One per Month/Covered; DHC \$200/10 Days; HIC \$200/10

Virginia; Product IDs = EHOSPID, SHOSPID, CHOSPID, FHOSPID; Plan Code = H.S.A.

ABQuote Version 09.11.2020. REV09.08.2020. QY2020. Group UW. Lives 3882. SIC 8221. COM 0.15

Prepared on 11/02/2020 and valid through 06/01/2021.

The coverage may contain exclusions and limitations; please refer to plan documents for details.





**Redacted:**

**Sample Client  
Implementation  
Timeline**



# MyBenefits

## Offering secure online access to your benefit information.

MyBenefits gives you anytime access to your coverage information, claims and more. Optimized for mobile devices, submitting claims is as easy as taking a picture of your documents and submitting them through MyBenefits.

### Accessing Your Benefit Information Has Never Been Easier



#### Fast File

Quick and secure claim submission



#### Express Claim

Submit Wellness or Outpatient Physician's Treatment benefit claims easily and securely



#### Direct Deposit

Available for faster processing



#### View

View full policies, certificates and claim history



#### Download

View and download your Explanation of Benefits (EOB)

## Access MyBenefits

- Go to: [allstatebenefits.com/mybenefits](http://allstatebenefits.com/mybenefits)
- Enter Account Info - SSN, Zip code and Birthdate are required
- Create Your Account - Choose your User ID and Password
- Security Questions - For your protection—we'll ask you two questions for User ID retrieval and Password reset

## Mobile Optimization



- Works great on your smartphone and mobile devices
- Take a picture of your supporting documents and submit them with your mobile device

To find out more about what the MyBenefits site can offer, [see the information on reverse.](#)



**Allstate**  
BENEFITS

# MyBenefits

Innovative online capabilities at your fingertips

## 1. Online Access 24/7

Access your claim and benefit information anytime, day or night.

## 2. Fast File

Complete your claim submission online for quick processing. Use your mobile device to take a picture of your documents and submit using your smartphone, tablet or PC.

## 3. Express Claims Process

Have your Wellness or Outpatient Physician's Treatment benefit claim processed within 48 hours (supporting documentation required) by filing through our Express option. Elect to have your claim benefit payment directly deposited into your checking account.

## 4. Coverage Information

Print or view your coverage details or certificates on existing coverage.

## 5. Help Center

Gives you anytime access to our Forms Library, Upload Center, contact information and recent account activity.

## 6. Message Center

Alerts you of claim status updates and other important information.

## 7. Mobile Friendly

Use your mobile device to upload

Rev. 5/1. This material is valid as long as information remains current, but in no event later than May 1, 2022.

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. Allstate Benefits is also a marketing name for Allstate Life Insurance Company of New York (Home Office, Hauppauge, NY). ©2019 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [www.allstatebenefits.com](http://www.allstatebenefits.com)

# **Redacted: Higher Education Infographic**





## **Allstate Benefits Market Differentiators, Advantages, Value-Add Services**

### Be a Force for Good

Allstate is a customer focused organization. That means that we always have the customer in mind when we make decisions, design processes and work with each other. Our decisions and actions all influence the way customers experience Allstate. Uniting our focus on behaviors that matter most to consumers is exactly what we need to do to prove Allstate is not like other insurance companies. Our brand promise is to bring “good” to people’s lives every day. This requires us to live our brand attributes:

- Do the right thing – If it’s a coin toss, the customer always wins.
- Put people ahead of policies – Imagine yourself in their situation.
- Defy expectations – Deliver what people wouldn’t imagine from an insurance company.

### Communications:

Allstate Benefits can provide a customized communications plan that can include any combination of the following communication channels, depending on the client’s unique needs: brochures, flyers, posters, email campaigns, product videos, FAQs, claims stories, claims videos and a microsite. Allstate Benefits has the ability to print all customized communications and drop ship them for distribution. These services are provided at no cost to the client.

### Microsite:

- Focal point of communications strategy; all communications drive employees to it
- One-stop resource
- Videos, brochures, claims examples, claim forms, FAQs and links to the MyBenefits policyholder site is loaded into microsite
- Accessible from anywhere and also optimized as a mobile site from both the iPhone or Android

<https://www.allstatebenefits.com/lowes/>

<https://www.allstatebenefits.com/walgreens/>

<https://www.allstatebenefits.com/homedepot/>





#### Product Video Library:

- Library of product, claims and value-added services videos
- English and Spanish versions available  
<http://www.allstatevoluntary.com/videos>

#### Claims Examples videos:

- Accident ([Click Here](#))
- Critical Illness ([Click Here](#))
- Indemnity Medical ([Click Here](#))

#### Printed Materials:

- Co-branded, customized to coverage, benefits and costs
- Brochures, posters, flyers, claims stories and FAQs
- Can include QR code to link to microsite
- English and Spanish versions available (other languages upon request)

#### National Accounts Customer Care Center

The National Accounts Customer Service representatives are trained on the specific details of your client's plan designs. Instead of calling into the Allstate Benefits Customer Care center where 1 of 65 generalists can respond to policyholder questions, employees will be connected to 1 of 12 specially trained Customer Service Representatives who will promptly respond to your detailed inquiry.

#### MyBenefits Website and Claims Processing

Allstate Benefits has an online policy and claims portal called MyBenefits. The insured creates a login ID and password and can access a copy of their policy, change their address, submit a claim and track claims online. Claims are processed within 4 days. ACH claims payments are made within 2 days.

The average tenure of our Claims team is 12 years and the department has less than 2% turnover. It is important to know that when you are at your emotional, physical and financial lowest after an accident or critical illness diagnosis, that you can rely on the Allstate Benefits claims team to be there when your need is greatest, a challenge we rise to meet each and every day.

- <https://www.allstatebenefits.com/mybenefits/>



### Critical Illness Express Wellness Claims Process

For the Critical Illness Wellness Rider, Allstate Benefits has implemented an Express Wellness Claims Process. The employee logs onto the MyBenefits website, selects the “Submit a Claim” option and is immediately asked if they would like to submit an Express Wellness claim. If the employee selects the Express Wellness claim box, then they are only required to enter the name of the physician who administered the test, the date of the test, select the test type from a dropdown box and upload documentation of the visit. Express Wellness claims are processed within 2 days.

### Operational Differentiators



Along with the insured's claims payment, the Allstate Benefits President sends a personal letter to all covered Critical Illness policyholders who are diagnosed with cancer along with the popular Chicken Soup for the Cancer Survivor's Soul book. “I sincerely hope the book and your coverage through Allstate Benefits will bring you comfort, strength and encouragement.” - Michael DeKoning. Michael receives more than 500 letters a year thanking him for taking the time

to provide emotional support in addition to the financial support provided by the claim payment.



Allstate Benefits has a partnership with the American Cancer Society (ACS). Cancer claimants have a dedicated 800 number at the American Cancer Society that provides guidance on utilizing the local, regional and national resources of the ACS such as access to lodging accommodations at the Hope Lodges, access to no cost wigs, second opinions, health eating cookbooks and assistance with your medical insurance cancer claims.



Allstate Benefits is proud of our partnership with the Michael J. Fox Foundation (MJFF). There is a natural fit between our two companies as Allstate Benefits provides one of the first Critical Illness plans in the industry that covers Parkinson's disease. MJFF's mission is to find a cure for Parkinson's disease. In order to achieve that goal, participants (both control and Parkinson patients) are desperately needed for clinical trials to make this a reality. The partnership allows the MJFF to gain access to the Allstate Benefits policyholders and their families, our broker consultants and employer groups through joint



marketing efforts to help fill clinical trials and share treatment and resources among families affected by Parkinson Disease.



The newest Allstate Benefits partnership greatly enhances the Critical Illness plan. Pinnacle Care is a concierge health advisory service that provides objective, high-touch guidance to policyholders and their families through their critical illness towards the best possible care and treatment. The service includes expert medical opinion and diagnosis confirmation, specialist search and vetting, the collection of medical records as well as facilitating appointments with the Centers of Excellence/Specialist.



A stylized, abstract graphic on the left side of the page. It features a vertical white column with a black cap and base, and a small orange circle near the top. The background is composed of various shades of gray and white, with some curved lines and a purple oval shape.

# Employee Legal & Identity Theft Protection Plans for James Madison University

**Prepared by LegalShield**

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Independent Associate  
LegalShield Business Solutions  
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Vice President, Sales  
LegalShield Business Solutions  
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# Executive Summary



## Glenn Petersen

President, LegalShield Business Solutions

Millions of people each year face personal legal matters and become victims of identity theft. We at LegalShield believe everyone should have affordable and equal access to legal and identity theft protection. With over 1.75 million members and over 30,000 businesses offering our products, we are the largest group legal and identity theft plan provider across the U.S. and Canada.

We are also the only company who offers a comprehensive legal and identity theft solution to individuals and their employers. We provide a streamlined and hassle-free experience for employers and their employees from the implementation through the life of the plan. Not only have we created an easy-to-administer benefit but we also like to take it a step further by ensuring employees have direct, easy access when using the benefit.

With just over 600 employees, customer-focused service is the backbone of our company. Our dedicated team truly works to understand each individual workplace culture, benefit communication needs and opportunities of all of our employer groups to ensure successful enrollment and administration of our product(s).

With our dedicated resources, high service standards, and our no-barriers-to-service approach, we are confident you and your employees will find immense value in adding these voluntary benefits to your suite of benefits. We know you have many options when it comes to a voluntary benefit partners. We thank you for taking the time to evaluate LegalShield for your legal and/or identity theft plan needs.

We look forward to serving you,

A handwritten signature in black ink, appearing to read 'Glenn Petersen'.

Glenn Petersen

# About LegalShield

Since 1972, we have been providing the legal protection people not only need but deserve. Since 2003, we have been helping people protect their identity. We currently serve over 3 million people with our legal and identity theft protection plans.

## OUR STORY

In 1969, our founder, Harland Stonecipher, had an epiphany. He found himself financially unprepared for the legal costs he incurred from an accident, even though it wasn't his fault. From that day forward, he was determined to make sure everyone had affordable access to legal care—no matter how traumatic or trivial the situation. Thus, LegalShield was born.

## KEY LEADERSHIP TEAM

**Jeff Bell** – Chief Executive Officer

**Steve Williamson** – EVP, Chief Financial Officer

**Kathy Pinson** – EVP, Chief Operating Officer

**Jack Goldenberg** – EVP, Chief Technology Officer

**Darnell Self** – EVP, Network & Business Development

**Don Thompson** – President, Network Marketing and Sales

**Glenn Petersen** – President, LegalShield Business Solutions

**Emily Rose** – SVP, Broker and Partnership Sales, Business Solutions

**John Plecha** – SVP, Network Field Operations and Training

**Keri Norris** – SVP, Legal Services and Chief Legal Officer

**Scott Grissom** – SVP, Chief Product Officer

**Ted Vitalo** – VP Business Solutions- Broker Division

# LegalShield Coverage Overview

**The LegalShield plan provides coverage for the following areas of law:**

## FAMILY



- Adoption
- Paternity
- Conservatorship
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Name Change
- Elder Care Assistance
- Immigration Assistance
- Incompetency Defense
- Juvenile Defense
- Prenuptial Agreements
- Administrative Hearing

## HOME



- Contractor Disputes
- Deeds
- Eviction and Tenant Issues
- Foreclosure
- Neighbor Disputes/Easements
- Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Small Claims Assistance
- Zoning Applications
- Mortgages
- Boundary Title Disputes
- Home Equity Loans
- Property Tax Assessments

## FINANCIAL



- Affidavits
- Bankruptcy
- Consumer Protection
- Contracts/Financial Disputes
- Debt Collection
- IRS Audit Protection
- Rental Agreements
- Medicaid/Medicare Disputes
- Habeas Corpus
- Civil Litigation
- Identity Theft
- Personal Property Disputes
- Promissory Notes
- Small Claims Assistance
- Social Security Disputes
- Tax Audit Protection
- Veterans Benefits Disputes

## ESTATE PLANNING



- Living Will/Wills
- Power of Attorney
- Probate
- Living Trusts/Trusts
- Codicils

## AUTO



- Driver's License Restoration
- Moving Traffic Violations/Traffic Ticket
- Property Damage Claims
- Motor Vehicle Property Damage

## GENERAL



- Office Consultation
- Telephone Advice
- Document Review
- 24/7 Emergency Legal Access
- Mobile App
- Demand Letters/Phone Calls

The following items are not included with the LegalShield legal plan service, including advice and consultation: business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense; matters or disputes between the participant and/or the employer, and/or provider attorney and/or LegalShield; any matter covered by any insurance policy; Native American legal issues; requested service that lacks merit, is frivolous or would violate any ethical rule or law; items related to patent, trademark, or copyright matters. Services outside the United States. For all other personal legal matters, advice and consultation is provided.

# National Plan Pricing

 LegalShield®  IDShield®	
Plan Type	Monthly Rate Family
<b>LegalShield National Plan</b>	<b>\$18.50</b>
<b>Who is covered:</b> The participant (employee); participant's spouse; dependent children up to the age of 26.	
Plan Type	Monthly Rate Individual/Family
<b>IDShield National Plan</b>	<b>\$6.95/\$12.95</b>
<b>1 Bureau Credit Monitoring</b>	<b>\$8.95/\$16.95</b>
<b>3 Bureau Credit Monitoring</b>	
<b>Who is Covered:</b> Individual Plan: The employee Family Plan: The employee, their spouse/partner and up to 10 dependent children under the age of 18. Dependent children of the employee or employee's spouse ages 18-26 are eligible for consultation and restoration services only. Note that monitoring services are not available for dependent children ages 18-26.	
Combined Pricing	
A discounted rate is applied when participants choose to enroll in both plans.	
Plan Type	Monthly Rate Individual/Family
<b>LegalShield and IDShield Plan - 1B</b>	<b>\$24.45/\$29.55</b>
<b>LegalShield and IDShield Plan - 3B</b>	<b>\$26.15/\$32.95</b>

For complete benefit definitions please see Appendix

Additional Information:

- The rates listed above are guaranteed for four years with a contractual agreement.
- Proposal valid for 180 days.
- We have shown multiple options to consider. Note this is not a dual option and the plan will be chosen at the employer level.

**"I've had LegalShield for almost 20 years and always feel that comfort and peace of mind that I can call upon them."**

- LegalShield Member, L.D.

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# LegalShield's Provider Law Firms

LegalShield has built and successfully maintains the only proprietary nationwide network of provider law firms, ensuring best-in-class quality service is provided to plan participants.

LegalShield's Provider Law Firms have an average 20-year tenure with LegalShield and their attorneys have an average of 22 years experience in the practice of law.

## LegalShield's Provider Law Firms:



We have full-service law firms with specialized attorneys in all facets of law. No out-of-network attorneys needed.



Participants are never turned away for covered service matters. LegalShield members are our attorneys' top priority.



Attorneys are available at the touch of a button through the LegalShield mobile app.



Legal issues do not just happen between 9-5. Our provider firms are available 24/7 for legal emergencies.



We respond quickly to participant's needs, within four business hours or less.



We require no claim forms and no additional fees.



# LegalShield's High Service Standards

LegalShield's modern approach puts the participant first and provides the legal support they need when they need it most. We take a proactive approach to the service we provide to our participants. From the first call through resolution of their legal matter(s), we ensure the participant's needs are met. Our provider law firms are quick to respond and are dedicated to serving each participant. If the participant is not reachable, they will make two more attempts to reach the participant ensuring that their legal matter is handled as quickly as possible.

## LegalShield's High Service Standards:



Attorneys provide an initial consultation within **4** business hours.



We review legal documents within **3** business days after initial consultation.



Attorneys provide a letter or a phone call on the participant's behalf to resolve a legal matter within **3** business days from initial consultation.



Attorneys help with Will preparation within **5** business days from all information being received.



Attorneys review a speeding ticket and provide consultation within **4** business hours of receipt of ticket.

### Direct Access

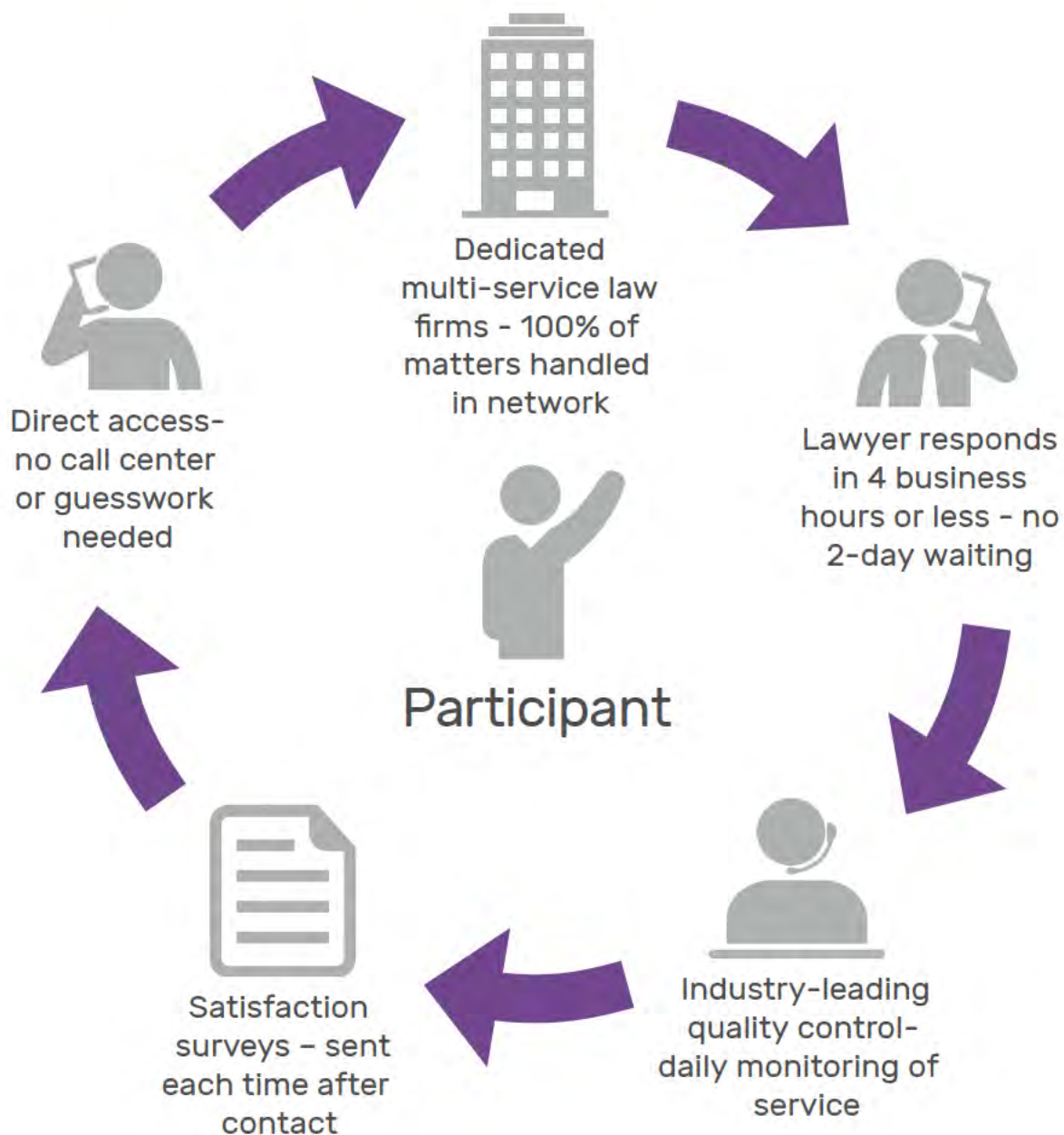
Participants have direct access to their dedicated law firm including 24/7 for legal emergencies.

No call center.  
No gatekeeper.  
No hassle.

# The Participant Experience

With direct access to a dedicated multi-service law firm, zero claim forms, high service standards and a convenient mobile app, we make using our legal plan easy, hassle-free and participant-focused.

## Participant Service Experience Model:





# LegalShield's Mobile App

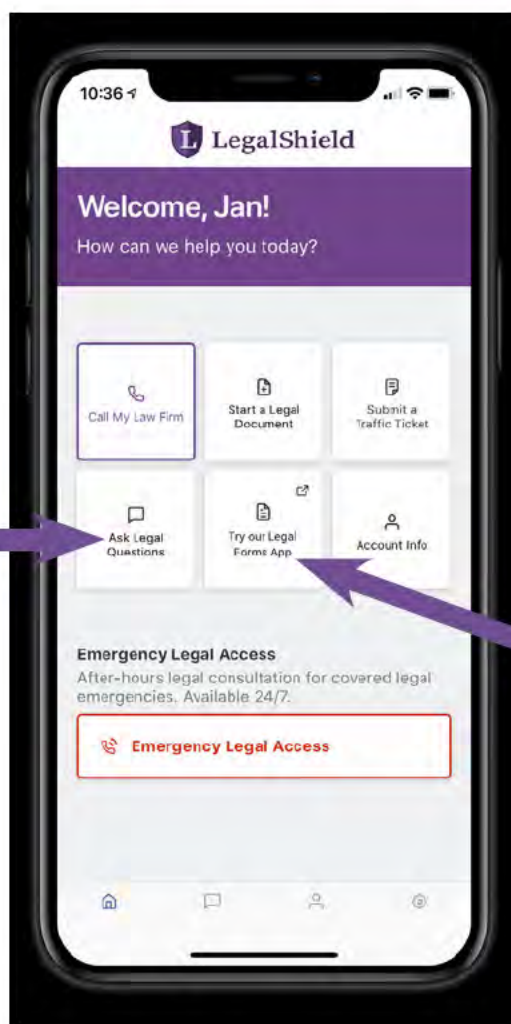
## LegalShield's Mobile App: Enhancing the Customer Experience

The LegalShield mobile app makes it easy for enrolled participants to access their benefits and creates a customer-centric, hassle-free experience. With this technology, we actually are enhancing the provider firm and participant relationship. The mobile app makes it more convenient to use the plan and participants can get the legal help they need quickly while they are on the go.

### Free Services!

Participants not enrolled in the plan can use LegalShield's virtual assistant, Ask Erin to get answers to commonly asked legal questions 24/7 and LegalShield's Free Forms by LegalShield mobile app to create and send legally binding documents.

Ask Erin  
common legal  
questions



Create and send  
legally binding  
documents

# LegalShield's Cost Savings

Legal counsel is expensive. The hourly rate of an attorney can be anywhere from \$110 to \$350\*. With LegalShield, for one low monthly rate, participants have access to an entire law firm.

## LegalShield's Cost Savings\*\*:

LEGAL NEED	TYPICAL ATTORNEY COST	LEGALSHIELD COST
General legal consultation (per hour)	\$300	\$0
Will preparation	\$1,500	\$0
Representation in a traffic matter	\$1,000	\$0
Prepare purchase/selling agreement	\$500	\$0
Review lease/rental agreement	\$750	\$0
Prepare a prenuptial agreement	\$2,000	\$0
Total:	\$6,050	<b>\$18.50 per month</b>

\*The average hourly attorney rate is based on LegalShield Provider Law Firms lowest and highest hourly rates. \*\*Average cost basis for typical attorney costs are associated with the Philadelphia region. Exact costs are determined by law firms.

**"I have been a member for over 10 years. What I have spent in monthly premiums is only a fraction of what I would have spent in legal fees."**

- LegalShield Member, P.W.

# Appendix



# LegalShield's Coverage Details

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# LegalShield's Coverage Details



## ADVICE AND CONSULTATION SERVICES

### Phone Consultation

This service covers toll-free phone consultations to discuss any personal legal matter.

### Legal Research

This service covers legal research on any personal legal matter.

### Office Visits

This service covers office visits with the provider law firm to discuss a personal legal matter. Office visits are available at an agreed appointment time.

### Demand Letter or Phone Call

A phone call or a letter to a third party may be made by the provider law firm if it will further assist in the resolution of the personal legal matter.



## DOCUMENT SERVICES

### Document Review

This service covers review of any personal legal document, such as letters, leases or purchase agreements.

### Affidavits

This service covers advice, consultation, preparation and review of documents for an affidavit. The participant must be the affiant.

# LegalShield's Coverage Details



## **FAMILY and DOMESTIC RELATED SERVICES**

### **Name Change**

This service covers advice, consultation, preparation of documents and pleadings and representation at court hearings for a legal name change for a participant. Preparation of any required publication notice and any governmental documentation such as fingerprints and criminal history checks are not part of this service.

### **Adoption**

This service covers advice, consultation, document review and representation for an adoption of a minor in the United States for the participant and/or participant's spouse. Preparation of any required publication notice or any governmental documentation such as fingerprints and criminal history checks are not part of this service.

### **Paternity**

This service covers advice, consultation, document review and representation for a legal determination of paternity in the United States for the participant and/or participant's spouse. Preparation of any required publication notice or any governmental documentation such as fingerprints and criminal history checks are not part of this service.

### **Guardianship / Conservatorship**

This service covers advice, consultation, preparation and review of documents for the creation of a new guardianship or conservatorship over a person or estate. The named guardian or conservator must be the participant and/or participant's spouse. This service includes obtaining permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, preparing the initial accounting, and representation in guardianship appointment proceedings.

### **Juvenile Matters**

This service covers advice, consultation, preparation and review of documents, and representation of a participant in juvenile matters, unless there is a conflict of interest between the participant and the dependent child. In the event of a conflict, or where the court requires separate counsel for the child, this service provides an attorney for the participant only. Matters in which a juvenile is charged as an adult are not part of this service.

# LegalShield's Coverage Details

## Protection from Domestic Violence

This service covers advice, consultation, preparation and review of documents, and representation of the participant only, when he or she seeks to be protected by a victim protection order.

## Incompetency Defense

This service covers advice, consultation, preparation and review of documents and representation when the participant and/or participant's spouse are the subject of a civil competency determination.

## Elder Care Issues

This service covers advice, consultation, and review of documents for participant and/or participant's spouse with respect to their liability for their parent's elder care issues (including Medicare, Medicaid, Social Security Benefits, Veterans Affairs, prescription plans, nursing home agreements, powers of attorney, Living Wills, and Wills). The provider law firm will prepare a deed involving the parent's primary residence when the participants are either the grantor or grantee. The provider law firm will prepare a promissory note involving the parents when the participants are the payor or payee. The parents of the participants are not covered recipients of this service.

## Immigration Assistance

This service covers advice, consultation, preparation of affidavits and powers of attorney, review of immigration documents and help to prepare for hearings in immigration related matters.

## Prenuptial Agreements

This service covers advice, consultation preparation, negotiation and review of documents when the participant (not a spouse or child) needs a prenuptial agreement. The fiancé/partner must have separate counsel or waive his/her right to representation.



# LegalShield's Coverage Details



## HOME SERVICES

### **Sale or Purchase of Home**

This service covers advice, consultation, preparation and review of documents (including the construction documents for a new home, the purchase agreement, mortgage and deed), relating to the purchase or sale of a primary or secondary residence or of vacant property to be used for building a primary or secondary residence by participant and/or participant's spouse. The service also includes attendance of an attorney at closing, if necessary. The service includes review of and advice on an abstract, preliminary title reports or a title opinion, and matters necessary for clearance of title or for the sale or purchase of a primary or secondary home. The cost of title insurance is not included. The service does not include leases with option to buy or services or documents provided by an attorney representing a lending institution or title company.

### **Mortgage Document Services**

This service covers advice, consultation, preparation and review of documents for any residential mortgage documents of the participant and/or participant's spouse for their primary or secondary home. They must be the mortgagor, borrower or buyer. Mortgage Document Services include representation of the participant and/or participant's spouse in connection with a real estate closing, if necessary. The service includes review of and advice on an abstract, preliminary title reports or a title opinion, and matters necessary for clearance of title or for the sale or purchase of a primary or secondary home. The cost of title insurance is not included. The service does not include services provided by an attorney representing a lending institution or title company.

### **Home Equity Loan Services**

This service covers advice, consultation, preparation and review of documents for any home equity loan of the participant and/or participant's spouse for their primary or secondary home. He or she must be the mortgagor, borrower or buyer.

### **Deeds**

This service covers advice, consultation, preparation and review of documents related to real property deeds, when the participant and/or participant's spouse are purchasing or selling a primary or secondary home.

# LegalShield's Coverage Details

## Refinancing of Home

This service covers advice, consultation, preparation and review of documents for any refinance loan of the participant and/or participant's spouse for their primary or secondary home. He or she must be the mortgagor, borrower, or buyer. This service does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose. The service does not include services provided by an attorney representing a lending institution or title company.

## Foreclosure

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in a court proceeding for foreclosure of their primary or secondary home. He or she must be the defendant.

## Mineral Rights Assistance

This service covers advice, consultation and review of documents concerning a gas or oil lease for the participant's and/or participant's spouse's primary or secondary residence.

## Boundary or Title Disputes

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse as a defendant in a boundary, title dispute, mechanics lien or eminent domain proceeding involving their primary residence. This service is not available when coverage is available under the participants' homeowner or title insurance policies.

## Property Tax Assessments

This service covers advice, consultation, preparation and review of documents, representation for the participant and/or participant's spouse in a legal proceeding concerning property tax assessments and property valuations related to the primary residence. This includes filing required paperwork, gathering evidence and negotiating a settlement.

## Zoning Applications

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse before a zoning authority for a personal zoning application for a primary residence.

# LegalShield's Coverage Details

## Eviction and Tenant Problems

(Primary Residence - Tenant Only)

This service covers advice, consultation, preparation and review of documents and representation for any participant, 18 years of age or older, arising out of a residential lease. This includes security deposits, leases, disputes with a landlord, and property damage claims. The participant must be the defendant. It does not include representation in disputes with other tenants.

## Security Deposit Recovery

(Tenant Only)

This service covers advice, consultation, review and preparation of documents, letters and representation for any participant, 18 years of age or older, to recover a security deposit from a residential landlord for the primary residence. It also covers assistance for the participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the participant for the small claims trial. The service does not include the provider law firm's attendance or representation at a trial, collection activities after a judgment, or any services relating to post-judgment actions or appeals.



## FINANCE

## Identity Theft

This service covers advice, consultation and review of documents regarding potential creditor actions against the participant and/or participant's spouse resulting from identity theft. This includes the provider law firm's legal services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft, such as foreclosure, repossession or garnishment, up to and including trial, if necessary. The service also provides the participant and/or participant's spouse information about identity theft and protection.

# LegalShield's Coverage Details

## **Repossession**

The service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in a legal proceeding for repossession of their personal property. He or she must be the defendant.

## **Garnishment**

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse for their wage or earnings garnishment. He or she must be the defendant.

## **Habeas Corpus**

This service covers the participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a participant who is being unlawfully imprisoned.

## **Consumer Bankruptcy**

This service covers advice, consultation, preparation and filing, review of documents and representation for the participant and/or participant's spouse as a debtor in a consumer bankruptcy. This service is not available if a creditor is affiliated with the sponsor or employer, even if the participant or spouse chooses to reaffirm that specific debt.

## **Promissory Notes**

This service covers advice, consultation, preparation, and review of documents related to a promissory note for a participant.

## **Collection Letters**

This service covers advice, review of documents and preparation of letters on behalf of the participant and/or participant's spouse to collect on amounts payable to them for personal collection matters.

# LegalShield's Coverage Details

## Personal Property Protection

This service covers advice, consultation, and review of documents regarding the participant's and/or participant's spouse's personal property matters such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements.

## Consumer Protection

This service covers advice, consultation, preparation and review of documents and representation of the participant and/or participant's spouse as a defendant in court in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. The service provides advice and document review for matters where the participant and/or participant's spouse are the plaintiff. This service does not include representation for real estate matters or if he or she is the plaintiff.

## Small Claims Assistance

This service covers advice, preparation and review of documents and representation for the participant and/or participant's spouse, as a defendant, in a court proceeding for matters involving an appearance in small claims court. The service provides advice and document review for matters where he or she is the plaintiff.

## Civil Litigation

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in arbitration proceedings or civil proceedings before a local, municipal, county, state, or a federal trial court of general jurisdiction. He or she must be the defendant. The service provides advice and document review for matters where the participant and/or participant's spouse are the plaintiff.

## Administrative Hearing

This service covers advice, consultation, preparation and review of documents and representation for the participant and/or participant's spouse in defense of an adverse governmental action before a local, municipal, county, state, or federal administrative board, agency or commission.



# LegalShield's Coverage Details

## Personal Injury

The provider law firm may handle personal injury matters for any participant on a contingency fee or other agreed upon basis when the he or she is the plaintiff.

## Tax Audit and Collection Services

This service covers advice and representation of the participant and/or participant's spouse when notified in writing by any federal, state, or local taxing authority of an audit, investigation, or exam of his or her tax return. These services include a written request to appear at the offices of a federal, state, or local taxing authority about his or her tax return. Garnishments, attachments, appeals, or any other post judgment relief actions are not covered. Trust returns, business or corporate tax returns, payroll and related returns are not covered. Charges of tax fraud or income tax evasion are not covered. This service does not include prosecuting a claim for the return of overpaid taxes or the preparing of any tax returns.



## WILL AND ESTATE PLANNING SERVICES

### Wills and Codicils

This service covers advice, consultation and preparation of a Will or Codicil for any participants who are at least 18 years old. Estate tax planning is not included. These services do not include the distribution of any assets outside of the United States.

### Living Will or Physician's Directive

This service covers advice, consultation and preparation of a Directive to Physician or Living Will for participants who are at least 18 years old.

### Trusts

This service covers advice, consultation, preparation, and review of documents related to a revocable or irrevocable living trust in which the participant and/or participant's spouse are the settlor. This service does not include tax advice, financial planning, or estate tax planning.

# LegalShield's Coverage Details

## Power of Attorney

This service covers advice, consultation, and preparation of a power of attorney for any participants who are at least 18 years old and who are the principal.

## Probate

This service covers advice, consultation and review of documents for the probate of a Will. The participant must be the named executor. Document preparation and court representation is available at a 25% discount.



## MOTOR VEHICLE SERVICES

### Moving Traffic Violations

This service covers advice, consultation, negotiation, review of documents, and representation of the participant in court for moving traffic violations.

### Suspended Driver's License Assistance

When a driver's license has been suspended or revoked by the issuing authority, the provider law firm will advise and represent the participant. In this situation, a right to appeal must be provided by statute.

The provider law firm will provide legal assistance to reinstate or maintain a driver's license due to job related matters or medical reasons.

### Motor Vehicle Property Damage

This service covers assistance up to, but not including, the filing of a lawsuit to collect all property damage claims. These services are for property damage incurred due to a vehicle, owned by a participant, being struck by any motor vehicle.

# LegalShield's Coverage Details



## ADDITIONAL BENEFITS

### 24/7 Emergency Access

This service covers toll-free access to the provider law firm on a 24-hour a day basis for the following emergencies, when the participant is: 1) detained by law enforcement; 2) seriously injured in an accident; or 3) served with a search warrant. Call the toll-free emergency number at 1-877-825-3797 to speak with Customer Care, who will connect the participant with the provider law firm. Phone access is subject to conditions set by the detaining or questioning authority, which may keep the provider law firm from speaking with the participant. Any other service is available 8:30 a.m. – 5:00 p.m Monday through Friday, excluding major holidays.

### 25% Discount

For all personal legal matters that are not fully covered by this plan, the participants may be eligible for services at a 25% discount off the standard hourly rate. This does not apply to contingency fee matters or flat fee arrangements, which may be negotiated at a separate rate with the provider law firm. The 25% discount is available except in those instances listed in General Provision C of this plan.

### Legal Forms

Participants have access to online legal forms that focus on many of today's most common legal concerns. Through the Forms by LegalShield app, participants can select from popular legal forms, fill out the form and sign, or send the document on to be signed by another party, all from the convenience of their phone.

### Mobile App

The participant can directly call their provider law firm, upload a document for review, submit a traffic ticket, complete their Will questionnaire and more through the LegalShield mobile app.

# General Provisions of Service Plan

All Services are a part of and are subject to the General Provisions of this Plan.

A. Provision of Services, Attorneys, and Location of Services: Services will be provided by attorneys designated by the Company, who are licensed, practicing attorneys (referred to as the Provider Law Firm or Provider Attorney). All initial requests for Services must be directed through the Provider Law Firm in the Participant's state of residence. The Provider Law Firm or the Company may refer matters to a referral attorney (a "Referral Attorney"). Referral Attorney and Provider Attorney may be collectively referred to in this Plan as the Provider Attorney. Should the Participant move to another state, the Provider Law Firm will switch to their new state of residence after they notify the Company. Participants may use the Services outlined in this Plan only to the extent such Services are available and permitted by the laws of the state having jurisdiction over the legal matter.

B. The following are entitled to benefits under the Plan. For any matter between the Participant and spouse or dependents, only the Participant may use the Services. 1. The Employee ("Participant"). If the Participant chooses family coverage, the following are also entitled to benefits, unless provided otherwise in the Plan: a. The Participant's spouse (referred to as "spouse" throughout the Plan). b. Any dependent children of the Participant, or spouse, under 26 years of age. c. Children under 18 years of age for whom the Participant, or spouse, is the legal guardian. d. Any dependent child, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions.

C. Non-Covered Services. Certain Services are not covered by the Plan. They include the following: 1. Employment-related matters, including Employer or statutory benefits. 2. Matters involving the Employer, Company or Provider Law Firm. 3. Services outside of the United States. 4. Any matter arising from a Participant's business matters or interests or any income producing property or venture of any nature, full or part time. 5. Matters covered by any insurance policy. 6. Matters relating to patent, trademark and copyright. 7. Matters that are, in the Provider Law Firm's Professional Judgment, unnecessary or unwarranted for adequate advice or would be in violation of any ethics laws. 8. Any matter if the Participant is representing or preparing to represent themselves pro se. 9. Matters which are frivolous or without merit, any claim, defense, or legal position which is not likely to prevail in court or otherwise prohibited by law. 10. Native American legal issues, including but not limited to matters relating to Indian tribes and tribal governments, in any court, or jurisdiction. 11. Matters in which there is a conflict of interest between the Participant and the spouse and/or dependents. In such case, Services are excluded for the spouse and dependents. 12. Matters for which an attorney-client relationship existed prior to the Participant becoming eligible for Plan benefits. 13. Matters arising while any person is a party to any lawsuit involving the Employer, Company or Provider Law Firm. 14. Fines, court costs, penalties, expert witness fees, bonds and out of pocket expenses.

D. Discount Benefit for Non-Covered Services. The following Services are not covered by the Plan; however, the 25% Discount Benefit may apply after the Advice and Consultation Services have been provided: 1. Class actions, amicus curiae filings or interventions. 2. Attachments, collections, appeals or any other post-judgment relief action. 3. Counter claims, cross claims and third-party claims. 4. Matters where Participant is acting on behalf of, or representing another party (for example: executor, administrator, guardian, trustee) except where specifically provided otherwise. 5. Matters in which Participant is a Plaintiff or Claimant, except where specifically provided otherwise. 6. Matters relating to family law, except as specifically provided under Family and Domestic Related Services, including litigation related to prenuptial agreements. 7. Matters relating to bankruptcy law, except as specifically provided under Finance Services. 8. Abstract, preliminary title reports or a title opinion. 9. Any matter resulting in criminal penalties, felony charges or it is alleged that the Participant is under the influence of or impaired from using alcohol, intoxicants, medicines whether prescribed or not, controlled substances, or chemicals. 10. Any matter related to charges that a Participant is driving without a valid driver's license or statutorily required insurance. 11. Any ongoing hearings, experts or actions that must be filed in a different court for reconsideration or review. 12. Any matter while driving a Commercial Vehicle. 13. Responsive affidavits and accounting proceedings in guardianship matters. 14. Representation of the Participant in a hearing or proceeding on immigration matters. 15. Representation of a Participant in a probate matter.

E. Plan: Any reference to the "Plan" refers to this legal service plan between the Company and the Participant.

F. Licensed Motor Vehicle: A vehicle, except a Commercial Vehicle, which is properly licensed, insured, registered, inspected, and with properly working equipment.

# General Provisions of Service Plan

G. The Company: Any reference to the "Company" in this Plan shall refer to Pre-Paid Legal Services, Inc., dba LegalShield.

H. Geographical Area of Coverage: This legal Services Plan may only be used in the United States. This Plan does not include U.S. Territories.

I. Effective Date: The Effective Date of the Plan is the date on which the Employer enrolls the Participant and the fee has been paid.

J. Attorney-Client Contract and Representation: All Services which may require payment of any anticipated cost or a retainer to the Provider Law Firm shall be subject to the terms of an Attorney-Client Contract. The Attorney-Client Contract and payment will be agreed upon prior to the time Services are rendered. All determinations of retainers and costs shall be at the sole discretion of the Provider Law Firm. When applicable, eligibility for Services is subject to the payment of retainers and costs before any Services or representation. All Services are limited to this Plan. The Provider Law Firm has no relationship or duty beyond the Services.

K. Provider Law Firm's Professional Judgment: All Services are subject to the Provider Law Firm's Professional Judgment. The Company will in no way influence or attempt to affect the rendering of professional services by the Provider Law Firm. The Provider Law Firm reserves the right to make all final decisions.

L. Cancellation of Plan: The Participant or the Company may cancel this Plan for fraud, non-payment, or upon 30-days written notice for any other reason.

M. Settlement of Disputes: All disputes or claims relating to the Company, the Plan, any claims, or causes of action between any Participant, the Employer, and the Company whether in tort or contract, shall be settled by arbitration per the Commercial Arbitration Rules of the American Arbitration Association. If any Participant or the Employer files a claim or counterclaim against the Company, it will not be with any other party or as part of a class action.

N. Change of Plan: No change in the Plan shall be valid until approved by an officer of the Company and endorsed on or attached to the Plan. No agent can change the Plan or waive any of its provisions. A 30-day notice will be given should there be any change in this Plan.

O. Reinstatement Procedure: Should the Participant leave their employment, they may elect to continue their Plan by notifying the Company. The Company, at its option, may reinstate the Plan upon payment by the Participant of the Plan fee. The Effective Date of the reinstatement shall be the date the reinstatement is accepted and processed by the Company. Services are not available for any act or occurrence during the lapse period.

P. Change of Fees: The Company has the right to change the fee for this Plan. Changes in the fee will only occur on the anniversary date of the Plan. Should the fee be changed, the Participant will be sent a 30-day written notice.

Q. Severability: If any provision of this Plan is deemed invalid or unenforceable in any respect, such provision shall be, to the extent possible, reformed to make it effective. If any provision is deemed invalid and incapable of being reformed, it shall not impact the validity and enforceability of all other provisions of this Plan, which shall remain valid and enforceable.

R. Subrogation: If the Company or Provider Law Firm makes a payment under this Plan and the person to or for whom payment was made has a right to recover damages from another, the Company or Provider Law Firm shall be subrogated to that right.

S. Release of Information: Participants with a concern about a Provider Attorney authorize the Provider Law Firm to disclose to the Company all communications between the Participants and the Provider Law Firm. This is done to provide the best customer service. Participants should contact Customer Care at 1-800-654-7757 with any complaint or concern. A written release may be needed for the Provider Law Firm to respond to a complaint. Participants agree that personal information is electronically stored.



# Overview

## IDShield National Plan Overview

### The IDShield National Plan

includes the following covered services:

#### MONITORING AND DETECTION



- High Risk Application and Transaction Monitoring
- Public Record Monitoring
- Telecom Monitoring
- Sex Offender Monitoring
- Credit Monitoring\*
- Social Media Monitoring
- Court and Criminal Record Monitoring
- **NEW!** Financial Account Monitoring
- Child Monitoring (Family Plan Only)
- Internet and Dark Web Monitoring
- Online Chat Rooms and Social Feed Monitoring
- Payday Loan Monitoring
- Local, State and Federal Database Monitoring
- Sub-Prime Monitoring
- Death-Index Monitoring

#### COMPREHENSIVE IDENTITY RESTORATION



- \$1 Million Protection Policy
- Full Service Restoration by Licensed Private Investigators
- 3B Credit Report Pre-and-Post Restoration
- Pre-existing Identity Theft Restoration
- Unlimited Service Guarantee

#### MONITORED INFORMATION



- Mother's Maiden Name
- Investment Account Number
- National Provider Identifier Number
- Usernames and Passwords
- Bank Accounts
- Credit/Debit/Retail Cards
- Date of Birth
- Driver's License
- Name
- Passport Number
- Social Security Number
- And more!

#### ALERTS

- Hard Credit Inquiry Alerts
- Customizable Social Media Alerts
- Sex Offender Alerts
- Identity and Credit Threat Alerts
- **NEW!** Financial Transaction Alerts



#### UNLIMITED CONSULTATION



- Medical Data Report Consultation
- Assistance in Analyzing and Interpreting Credit Reports
- Consultation on Common Trends and Scams
- **NEW!** Privacy and Reputation Management Consultation and Restoration
- Identity Theft Consultation
- Lost/Stolen Wallet Assistance

#### GENERAL

- 24/7 Emergency Assistance
- Auto-Monitoring
- Direct Access to Licensed Private Investigators
- Mobile App
- Monthly Credit Score Tracker\*\*
- Live Member Support



\*1 bureau credit monitoring (TransUnion) and 3 bureau credit monitoring (Experian, Equifax and TransUnion) is available. \*\*Monthly credit score tracker is based on TransUnion data.

# Restoration Services

## IDShield Restore

Every year millions of people become victims of identity theft. When it strikes, it's hard to know what to do or where to turn. Identity theft can lead to many types of fraud, including:

- Account Takeover Fraud
- New Loan Account Fraud
- New Credit Account Fraud
- Utilities Account Fraud
- Check Fraud
- New Cell Phone Fraud
- New Bank Account Fraud
- Payday Loan Fraud
- Medical ID Fraud
- Auto Loan Fraud
- Student Loan Fraud
- Tax Refund Fraud
- Employment Fraud
- Government Benefits Fraud
- Mortgage Fraud

IDShield monitors participants' personally identifiable information (PII) from all angles. Identity and credit threat alerts are sent to the participant if any suspicious activity is found. If a participant's identity is stolen, IDShield provides full-service restoration and will restore the participant's identity to its pre-theft-status.

### **\$1 Million Protection Policy:**

IDShield provides a \$1 million protection policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Stolen Funds from Unauthorized Electronic Funds Transfers
- Certified Public Accountant Costs
- Financial Loss from 401ks and HSAs

# Restoration Services

## IDShield Restore

### Licensed Private Investigators:

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

#### Our Investigators' credentials Include:

- Fair Credit Reporting Act (FCRA) Certified
- Certified Identity Theft Risk Management Specialist (CITRMS)
- Certified Credit Scoring Specialist (CCSS)
- Certified Credit Report Reviewer (CCRR)

### Full Service Restoration:

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

#### As part of the restoration process, the assigned LPI will:

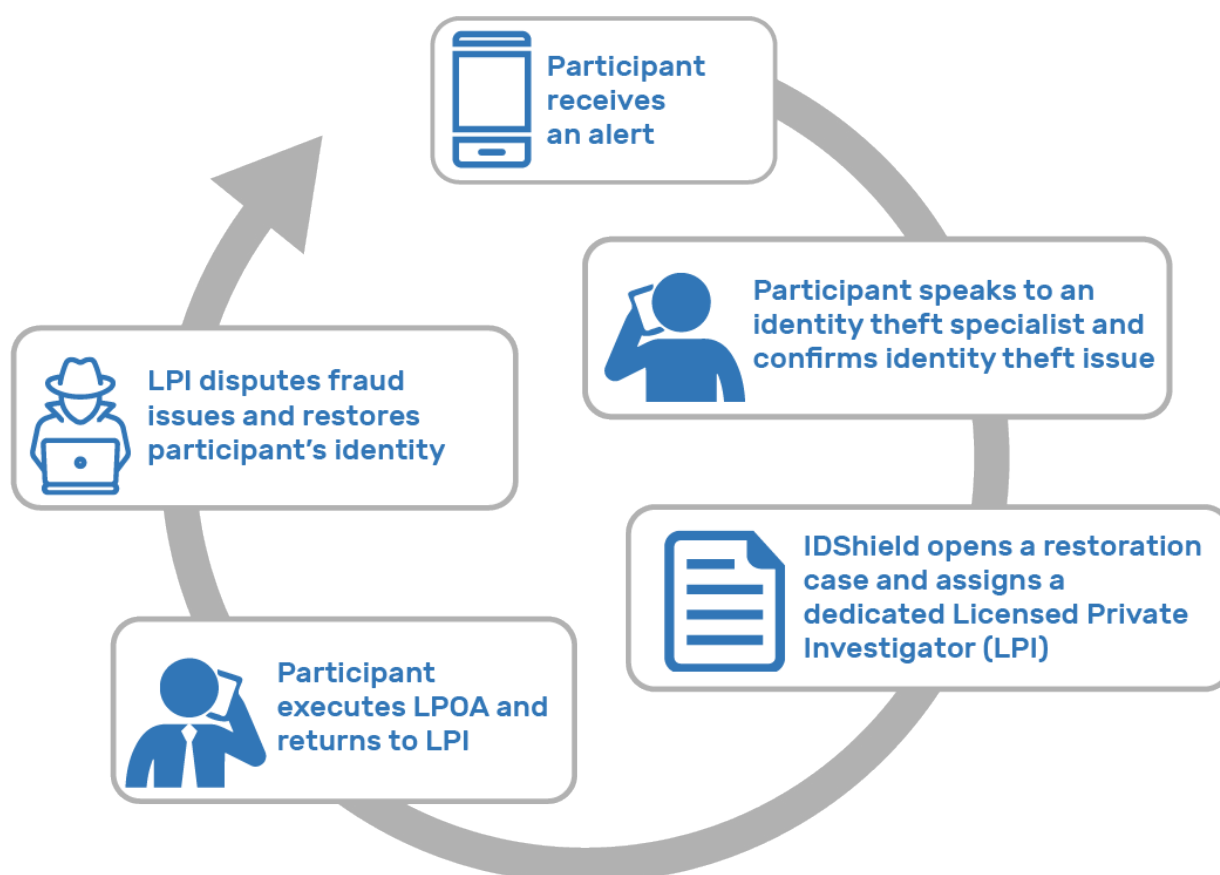
- Organize details of open identity theft issues and search for other instances of identity theft
- Review with the participant their credit history and verify if fraud includes items such as:
  - Public records (liens, judgments, bankruptcies)
  - Credit accounts (new and/or derogatory)
  - Addresses
  - Prior employment
- Explain the participant's rights, process and responsibilities involved

# Restoration Services

## IDShield Restore

- Obtain a Limited Power of Attorney authorization, which allows the LPI to take actions on behalf of the participant. Authorized as a Limited Power of Attorney the assigned LPI can then:
  - Issue a fraud alert to all three credit bureaus
  - Notify the Social Security Administration (SSA)
  - Notify the Federal Trade commission (FTC)
  - Notify the U.S. Postal Service (USPS)
  - Work directly with financial institutions and credit card companies to resolve any disputes.

Throughout the restoration process, the Licensed Private Investigator will provide status updates and ensure the participant's identity will be restored to its pre-theft status.



# Monitoring and Detection Services

## IDShield Detect and Alert

IDShield is there to monitor a participant's credit and identity from every angle. From credit scores and driver's license numbers to social media accounts and beyond. When a threat is detected, IDShield will send an immediate alert to the participant via email or push notification on the IDShield mobile app.

### Auto-Monitoring:

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security Number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account participants will be asked two questions about their credit history to successfully authenticate their account and confirm their identity.

The following services are available for auto monitoring:

- Credit Monitoring
- Dark Web and Internet Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring. Spouse and dependent child monitoring will require separate set up by accessing the participant portal.



# Monitoring and Detection Services

## IDShield Detect and Alert

### Dark Web and Internet Monitoring:

Billions of records are for sale on the dark web so real-time monitoring is vital. IDShield's dark web and internet monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed.

We monitor the following:

- Full Name
- Date of Birth
- Social Security Number
- Driver's License
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit Card Numbers (up to 10)
- Retail Card Numbers (up to 10)
- Medical ID Numbers (up to 10)
- Investment Account Numbers (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Applications
- Rent-to-Own Applications
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans

### Username/Password (Credentials) Monitoring

IDShield monitors the internet for instances where a participant's username and password credentials have been exposed. When these are found together online, it presents a strong indication that their online accounts have been compromised. The service continuously scans for a participant's username/password combinations and will alert the participant with details so they can follow up and change their login information on any accounts that use the exposed credentials.

# Monitoring and Detection Services

## IDShield Detect and Alert

### Identity Threat Alerts:

Participants receive an alert via email or push notification on the IDShield mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving participants the opportunity to look over the information to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

### Credit Threat Alerts:

IDShield monitors for changes or updates found on the participant's credit report(s) in real time. We pull data from over 200 million files that represent nearly every credit-active consumer in the United States.

### Instant Hard Credit Inquiry Alerts:

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

### Continuous Credit Monitoring:

IDShield provides plans with 3 credit bureau (Experian, Equifax and TransUnion) and 1 credit bureau (TransUnion) monitoring. Lenders, creditors and many businesses check and submit data to go on credit reports. If changes or inquiries are made, participants will receive an instant alert.

IDShield continuously monitors the participant's credit bureau report(s) for the following:

- Delinquent Account
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection

# Monitoring and Detection Services

## IDShield Detect and Alert

### Monthly Credit Score Tracker:

The credit score tracker gives participants the ability to watch their TransUnion credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

### **NEW!** Financial Account Monitoring and Alerts:

IDShield monitors participant's financial accounts including credit cards, checking, savings, 401k accounts, loans and more for any discrepancies. Participants will receive alerts notifying them of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount.

### High Risk Application and Transaction Monitoring:

Financial institutions use specific technology to verify the identity of new account holders before processing high-risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts. This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

### Public Records Monitoring:

IDShield monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information. These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records
- Residencies
- Lease History
- Registrations
- Deeds

# Monitoring and Detection Services

## IDShield Detect and Alert

### **Court Records Monitoring:**

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

### **Payday Loan Monitoring:**

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

### **Telecom Monitoring:**

IDShield monitors phone number history associated with an individual as well as any phone number changes with a database of more than 1.2 billion landlines and mobile phones to assure participants that their phone number is not being redirected.

### **Address Change Monitoring:**

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

### **Child Monitoring:**

With the IDShield Family Plan, we'll monitor up to 10 dependent children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

# Monitoring and Detection Services

## IDShield Detect and Alert

### **Social Media Monitoring:**

In addition to privacy concerns, IDShield can monitor social media accounts for reputational risks as well. We'll watch over the participant's Facebook, Twitter, YouTube, LinkedIn and Instagram accounts to see if personal information has been exposed through image captions, posts and comments. We'll even inform a participant when their social content presents reputational risks such as foul language, drug references or discriminatory terms. Participants can control the sensitivity level of their alerts based on options chosen in their account settings - including categories for profanity, violence and more.

### **Sub-Prime Monitoring :**

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.

### **Death-Index Monitoring:**

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

### **Application Alerts:**

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new account application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.



# Consultation Services

## IDShield Identity Consultation Support

Participants have access to unlimited consultations with an identity theft specialist when they have questions about a recent data breach, an identity-related issue or any other concern, such as receiving a suspicious email or phone call, or concerns about proactively protecting their personal information. A participant doesn't have to be a victim of identity theft to take advantage of consultation services.

### **Credit Freeze and Fraud Alert Assistance:**

IDShield's investigators will provide the participant assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen, the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

### **24/7 Emergency Assistance:**

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.

### **NEW! Privacy and Reputation Management Consultation and Restoration:**

IDShield provides consultation and guidance on ways participants can protect their privacy, reputation and personally identifiable information across the internet and on their smart devices. IDShield provides anti/cyber bullying, password, privacy and reputation management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs

### **NEW! Cyberbullying Protection**

If any covered participant is being bullied, online or face-to-face, we'll connect them to local agencies/authorities, school administrators and counselors and provide guidance on how to navigate the situation and reduce the impact of bullying on the victim.

# Consultation Services

## IDShield Identity Consultation Support

### IDShield Mobile App:

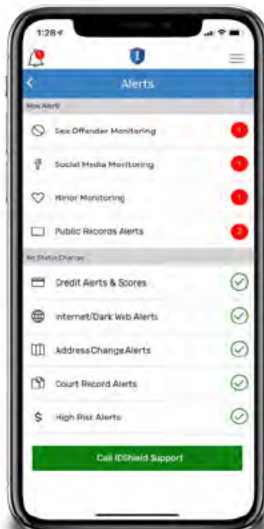
The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and update their IDShield Membership directly via the app.

Features include:

- Push Notification for Identity and Credit Threat Alerts
- Monthly Credit Score Tracker
- Access to IDShield Licensed Private Investigators
- 24/7 Emergency Assistance



View monthly credit score



Receive alerts



View details of each alert

This app is available both on Android and Apple devices and for iPhone users, Touch ID Support is available for applicable devices.



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# Consultation Services

## IDShield Identity Consultation Support

### Medical Data Report:

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

### Solicitation Reduction:

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

### Enhanced Sex Offender Monitoring and Alerts:

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

With sex offender search participants can:

- View sex offender details
- Search using an adjustable radius of their home address
- Receive alerts when a sex offender moves nearby



# Consultation Services

## IDShield Identity Consultation Support

### Lost/Stolen Wallet Support:

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

### Language Support:

IDShield's investigators can provide language support in English, Spanish and French.

### Live Member Support:

IDShield's Licensed Private Investigators and Member Services' team is available from 7 a.m.-7 p.m. CT Monday-Friday. Member support will also be available 24/7 for a covered emergency.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see [www.idshield.com](http://www.idshield.com). IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the policy see <https://idshield.cloud/summary-of-benefits>.

The following items are not covered with the IDShield service:

Legal Remedy - Any Stolen Identity Event where the Member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences.

Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.

Financial Loss - Any direct or indirect financial losses attributable to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly.

Business - The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity.

Third Parties not Subject to U.S. or Canadian Law - Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's Stolen Identity Event, such as financial institutions, government agencies, and other entities.



# Identity protection that keeps up with their digital lives

Discover a **powerful new approach** to online privacy — from the industry leader in employee identity protection.



## Identity Protection Proposal

October 13th, 2020  
Proposal for: James Madison University  
Presented by: David Mitchell-McShane







# Igniting the future

Introducing the **all-new Allstate Identity Protection.**

Powered by innovation and a legacy of trust and excellence in the benefits space, InfoArmor's PrivacyArmor is now Allstate Identity Protection. We're proud to offer a groundbreaking new approach to online privacy with unique tools and proactive monitoring that help users protect their privacy and manage their personal data.

With data breaches in the news seemingly every day, and surveillance marketing getting more invasive, it's never been more important to safeguard personal information. That's why we've doubled down on our commitment to privacy.

**PrivacyArmor  
is now Allstate  
Identity Protection.**

Our next milestone in reinventing identity and privacy protection is the Digital Footprint, a revolutionary new feature we developed to help fight back against cyber criminals. For the first time users can see where their data lives online, take back control of who has it, and help protect against identity theft.

See, control, protect. That trifecta makes us the most advanced identity and privacy protection available. And we're just getting started.

Personal information is worth protecting, and — rest assured — we're more committed to securing it than ever before.

**That's our promise to you.**



**13  
years**

perfecting identity  
protection as a  
benefit

**3.5  
million**

lives protected

more than  
**3,000**

employers  
depend on us

**30%**

of the Fortune 500  
are our clients





## Why choose us

# You always come first — and our 97% client retention score proves it.

Here's why our partners depend on us:

### Privacy is our priority

We provide privacy management that goes beyond just identity protection. Our innovative tools and comprehensive monitoring allow participants to see and manage all the personal information they and their families share while shopping or banking or posting on social media, helping to prevent fraud and identity theft. They can even get breach alerts for companies that may have exposed their personal data.

### Groundbreaking innovation

We are the first to build an identity theft solution around the needs of the benefits space. We introduced reimbursements for 401(k), HSA, and stolen funds.<sup>1</sup> We reinvented protection by helping employees see the data they've left behind with the Allstate Digital Footprint™. Now, we're introducing enhancements to our account discovery and Digital Footprint visualization tools, as well as breach notifications and the ability to scan your email inbox. Our commitment to innovation is relentless. We'll never stop finding new ways to meet the ever-evolving challenges of digital life.

### Powerful technology

As threats change rapidly, so do we. Our experts and proprietary artificial intelligence combine to uncover more threats on the dark web. Our special access to exposed data helps us search for compromised credentials and monitor financial transactions participants would never hear about otherwise.

### Top growing voluntary benefit

Identity protection was identified as one of the fastest growing voluntary benefits in 2018 — and the third most requested benefit.<sup>1</sup> With over 13 years perfecting our employee benefit, we offer the leading identity protection solutions for employers looking to attract and retain talent.

### Unrivalled customer service

When it comes to something as sensitive as identity protection, customer care is everything. Our expert team is second to none with a 97% satisfaction rate for those we help. When resolving complex cases of identity theft, our satisfaction score is an industry-leading 98%.

### Zero security breaches

Our comprehensive approach has resulted in zero security breaches and 99.99% site uptime. In fact, we're the only identity protection provider to never experience a data breach.

### Your bottom line, protected

With identity theft impacting over 13 million Americans a year, it's a matter of when — not if — your employees are affected.<sup>2</sup> Research suggests 30% to 50% of identity theft begins at the workplace.<sup>3</sup> We work to protect clients from costly employee disengagement, lessen litigation risks, and reduce the risks of regulatory fines and fees.

1: "Employers' interest in identity theft protection on the rise," BenefitsPRO, April 12, 2018

2: 2020 Identity Fraud Study, Javelin Strategy & Research

3: Society for Human Resource Management, "Identity Theft at Work: How to Protect Yourself and Employees," 2015

Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Why choose us

# Strengthen your benefit plans with our technology, innovation, and expertise.



## Allstate Digital Footprint™

All the incredible things employees can do online requires something — data. A “digital footprint” is a collection of all the data you’ve left behind that might expose your identity. Our proprietary tool helps users see what accounts they have online and detects if personal information has been exposed.



## Comprehensive identity monitoring

Our monitoring covers both a participant’s finances and identity; and we provide alerts if their personal information might be exposed. We help participants monitor more than just their bank accounts, credit cards, and retirement accounts. They can keep tabs on student loans, IP addresses, social media accounts, and more. We’ll even provide a notification if a sex offender moves into a participant’s neighborhood.



## Best-in-class remediation

Should fraud or identity theft occur, highly trained in-house experts are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. And with a \$1 million identity theft insurance policy — including reimbursement for HSA and 401(k) accounts<sup>†</sup> — your employees can rest assured that their identities are fully protected.



<sup>†</sup>Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## Plan pricing

# Allstate Identity Protection employee benefit plans

## Employee-paid pricing

Employees appreciate benefits that provide value to their lives. Giving your employees access to Allstate Identity Protection helps you provide a generous benefits package that employees can tailor to their needs.

### Allstate Identity Protection Pro Plus

Employee	\$9.95 /employee/month
Employee plus family	\$17.95 /family/month

### Allstate Identity Protection Pro

Employee	\$7.95 /employee/month
Employee plus family	\$13.95 /family/month

## Employer-paid pricing Based on 3,900 employees

Employer-paid identity protection demonstrates to employees that you care not just about their work and personal lives, but also about their financial wellbeing and privacy. Employer-provided protection also helps bolster corporate security and safeguard your company's reputation. Additionally, Allstate Identity Protection is a non-taxable, non-reportable benefit, meaning employers can deduct any cost of offering this service to their employees.

### Allstate Identity Protection Pro Plus

Employee	\$4.25 /employee/month
Employee plus family	\$6.25 /family/month
Family buy-up rate*	\$11.95 /month

### Allstate Identity Protection Pro

Employee	\$2.25 /employee/month
Employee plus family	\$4.25 /family/month
Family buy-up rate*	\$9.95 /month

\*Paid by employee



## Our definition of family

We offer a generous definition of family, using “under roof, under wallet” as our guideline. As long as the dependent lives within the employee’s household, or the employee supports the individual financially, they are eligible to enroll at any age. This includes college-aged children and elderly parents. Deceased family members can also be added; if a deceased loved one is or was the victim of account takeover or fraud, we’ll fully remediate it.

## Have questions?

David Mitchell-McShane  
National Account Executive  
p: 443.326.4486  
e: dmm@infoarmor.com



# Plan comparison

## Identity Monitoring

	Pro	Pro Plus
Allstate Digital Footprint		✓
Auto-on monitoring	✓	✓
Rapid alerts	✓	✓
High-risk transaction monitoring	✓	✓
Social media monitoring	✓	✓
Sex offender alerts		✓
Credit and debit card monitoring	✓	✓
Bank account transaction monitoring	✓	✓
401(k) and HSA account monitoring	✓	✓
Student loan activity alerts	✓	✓
Financial transaction monitoring	✓	✓
Lost wallet protection	✓	✓
Digital exposure reports	✓	✓
Dark web monitoring	✓	✓
Human-sourced intelligence	✓	✓
Compromised credentials	✓	✓
Data breach notifications	✓	✓
Deceased family member coverage	✓	✓
Mobile app with biometric authentication security	✓	✓
Protection for family (everyone "under roof, under wallet")	✓	✓
IP address monitoring		✓

## Credit

TransUnion credit monitoring	✓	✓
Credit score tracking	✓	✓
Unlimited TransUnion credit scores		✓
Credit freeze assistance		✓
Tri-bureau credit monitoring		✓
Credit lock (adults and minors)		✓
Annual tri-bureau report and score		✓
Credit report disputes		✓

## Remediation

Full-service, 24/7 remediation support	✓	✓
\$1 million insurance policy <sup>†</sup>	✓	✓
Stolen fund reimbursement <sup>†</sup>		✓
Tax fraud refund advance <sup>†</sup>		✓
401(k) and HSA reimbursement <sup>†</sup>		✓
Tap-to-call from mobile app	✓	✓

## Allstate Identity Protection Pro vs. Allstate Identity Protection Pro Plus:

### What's the difference?

Allstate Identity Protection Pro Plus comes with a unique tool, the Allstate Digital Footprint, which allows users to see who has their data. Our Pro Plus plan also provides 401(k) and HSA stolen fund reimbursement and tax fraud refund advances.<sup>†</sup>

IP address monitoring — exclusive to Allstate Identity Protection Pro Plus — makes it easier to detect and inform employees if they're compromised. Our data shows satisfaction and engagement are highest when participants are enrolled in Pro Plus.

<sup>†</sup>Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# The most advanced identity protection available



## Allstate Digital Footprint

Our unique tool, part of Allstate Identity Protection Pro Plus, helps users see what accounts they have online and detect if personal information has been exposed.



## Comprehensive monitoring and alerts

Our proprietary monitoring platform detects high-risk activity to provide rapid alerts at the first sign of fraud, so participants can detect fraud at its earliest sign, enabling quick restoration for minimal damage and stress.



## Dark web monitoring

In-depth monitoring goes beyond just looking out for a participant's Social Security number. Bots and human intelligence scour closed hacker forums for compromised credentials and other personal information. Then we immediately alert participants who have been compromised.



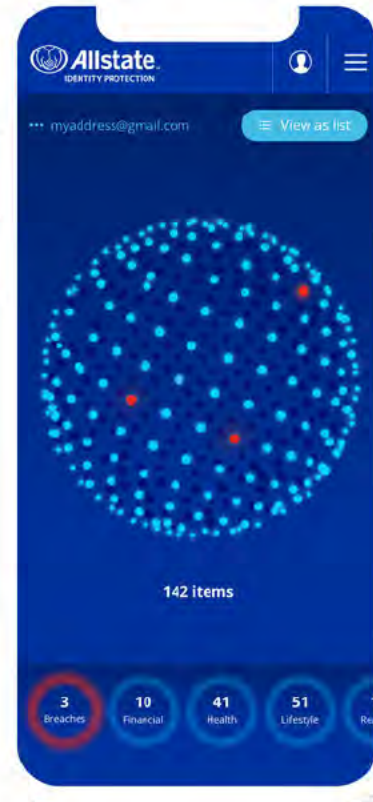
## High-risk transaction monitoring

We send alerts for non-credit-based transactions like student loan activity and medical billing.



## Account activity

Participants are alerted when unusual activity on their personal banking accounts could be a sign of account takeover.



## Financial activity monitoring

Alerts triggered from sources such as bank accounts, thresholds, credit and debit cards, 401(k)s, and other investment accounts help participants take control of their finances.



## Social media monitoring

Participants can keep tabs on social accounts for everyone in their family, with monitoring for vulgarity, threats, explicit content, violence, and cyberbullying. As an exclusive to Allstate Identity Protection Pro Plus, we monitor for account takeovers that could lead to costly reputation damage.



## IP address monitoring

Exclusive to Allstate Identity Protection Pro Plus, we look for malicious use of our users' IP addresses. IP addresses may contribute to a profile of an individual, which — if compromised — can lead to identity theft.

*continued on next page*



## Plan feature details (continued)



### Lost wallet protection

Easily store, access, and replace wallet contents. Our secure vault conveniently holds important information from credit cards, credentials, and documents.



### Solicitation reduction

Opt in or out of the National Do Not Call Registry, credit offers, and junk mail.



### Digital exposure reports

Participants can see and identify where their personal information is publicly available on the internet.



### Credit monitoring and alerts

We alert for transactions like new inquiries, accounts in collections, new accounts, and bankruptcy filings. Allstate Identity Protection Pro Plus also provides credit monitoring from all three bureaus, which may make spotting and resolving fraud faster and easier.



### Data breach notifications

We send alerts every time there's a data breach affecting participants so they can take action immediately.



### Credit assistance

Our in-house experts will help participants freeze their credit files with the major credit bureaus. Users can even dispute credit report items from our portal.



### Sex offender notifications

We'll notify participants if a sex offender is registered in a nearby area.



### Mobile app

Access the entire Allstate Identity Protection portal on the go! Available for iOS and Android.



### Best-in-class customer care

Should fraud or identity theft occur, in-house experts are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. Our expert team is highly trained and certified to handle and remediate every type of identity fraud case. When resolving complex cases of identity theft, our satisfaction score is an industry-leading 100%. We fully manage customers' restoration cases, helping them save time, money, and stress.



### \$1 million identity theft insurance

If your employees fall victim to fraud, we will reimburse their out-of-pocket costs.<sup>†</sup>



### Stolen funds reimbursement

We'll reimburse participants for stolen funds up to \$1 million, including stolen 401(k) and HSA funds. We'll even advance fraudulent tax refunds.<sup>†</sup>

<sup>†</sup>Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## Working together

# When you choose to work with us, our priority is ensuring the smoothest experience possible.

### Seamless, one-on-one implementation

Our goal has always been to make onboarding simple. That's why so many of our clients call us their easiest-to-work-with benefit provider.

Each new client has a dedicated implementation team through the entire onboarding process. From platform integrations and billing, to marketing, training, and demos, our dedicated representatives ensure a positive experience from beginning to end.

- Industry experience: 190+ platform integrations
- Speed and agility: 24-hour processing of all enrollment files
- Expertise: On average, 250+ successful launches per implementation director

### Dedicated account management

Our unrivaled team of account managers are aligned to our clients' every business need. Their goal is to maximize the return on your investment.

To ensure both employers and employees are getting the most out of their benefit, we provide meaningful data and customized reports. And we're never out of touch — account managers remain the key point of contact for the entirety of the client lifecycle.

- Key contact: 1:1 dedicated account manager
- Maximized ROI: Employee utilization reports and client reporting



### Proven marketing strategies

We have everything you need to make enrollment a success. The proof is in our data-backed enrollment marketing strategies: We equip all clients with marketing strategies that we've road-tested and have shown to increase employee awareness and drive enrollment.

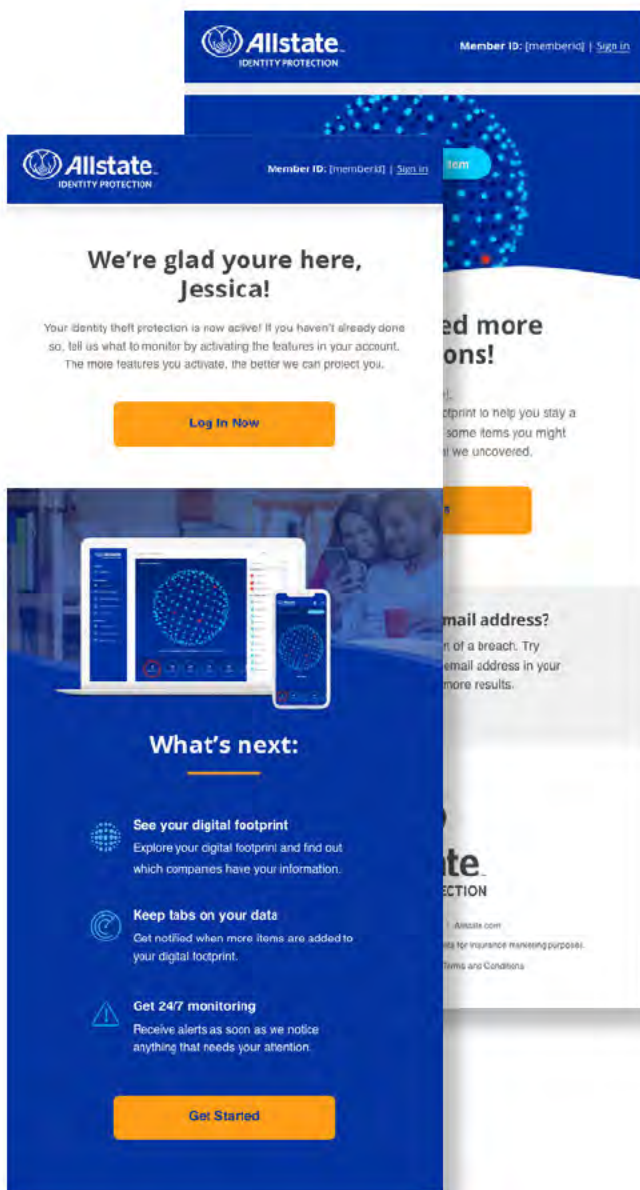
- Marketing tools: Full suite of print and digital materials
- Benefit fair support: Education and assistance to promote engagement
- Robust communications: Ongoing enrollment strategies



## Marketing tools

# Take a look at some of our engaging assets.

We've got assets designed to support participant education and deliver enrollment success. Our unique tools allow participants to assess their risk and our empowering materials educate on how that risk might impact them. Plus, we can provide toolkits, co-branded materials and landing pages, and be present at benefit fairs to fully educate your employees on how Allstate Identity Protection works.



Welcome email



Product flyer



Promotional buck slip



## FAQs

# Have a question for us? We've got answers, and we're always here to help.

### What is a digital footprint?

Whenever you do anything online, like shop for new shoes or "like" a friend's photo, you leave a trail of personal data behind. All that information adds up to your digital footprint, and it could leave you exposed. The Allstate Digital Footprint, offered as part of Allstate Identity Protection Pro Plus, gives employees a simple way to see and secure personal information, and helps them stop identity theft before it starts.

### How do I know that my employees' information will be secure?

The safety of personal information is very important to us. We are SSAE 18 SOC 1 and SOC 2 Type 2 accredited, updated annually. Our standards exceed best practices — both information handling and storage — which has contributed to our track record of zero security breaches.

### What makes you unique?

We've spent over 13 years focusing on employee benefits in order to offer the best service for our clients and their employees. This is apparent in the individual attention we give our clients throughout our entire relationship, and our ability to provide content or assistance tailored to each client.

### Are employees still covered if they leave the company?

Yes, employees can port their coverage if they leave the company. We maintain employee information for 90 days beyond termination to ensure seamless portability.

### What would you consider some of your key differentiators in your monitoring services?

As identity thieves grow smarter and fraud becomes more prevalent, so do the requirements for a robust identity monitoring platform. Empowering tools and enhanced monitoring that enables participants to see and manage their privacy are essential — that's why we offer innovative tools like our Allstate Digital Footprint. The identity protection industry has evolved drastically in recent years. Basic credit monitoring or identity monitoring are no longer the most innovative methods for preserving an individual's privacy and security. We've evolved our services to provide a more proactive approach that includes unique access to dark web forums where hackers operate, ensuring our alerts can come weeks, sometimes months, before a breach is made public. No other identity protection service offers such a breadth, depth, and efficacy of dark web monitoring and alerts. Some of our other differentiators within our monitoring services include social media account takeover, digital exposure reports, and IP address monitoring.

## More questions? Ask away!

David Mitchell-McShane  
National Account Executive  
p: 443.326.4486  
e: dmm@infoarmor.com



# **Allstate<sup>SM</sup>**

## **IDENTITY PROTECTION**

Allstate Identity Protection  
7350 N Dobson Road, Suite 101  
Scottsdale, AZ 85256  
Email: Sales@infoarmor.com

800.789.2720  
[www.infoarmor.com](http://www.infoarmor.com)

Allstate Identity Protection vs. IDShield

Plan comparison

Identity Monitoring

	AIP Pro	AIP Pro Plus	IDShield 1-bureau	IDShield 3-bureau	IDShield Canada
<b>Comprehensive Identity Monitoring</b> <small>Allstate Identity Protection detects fraud, including unauthorized account access, fund transfers, password resets, new account application/creation. Monitors billions of data elements daily, new credit cards, wireless carrier applications, retail credit card accounts, auto loans, mortgage loans, payday loans, financial accounts, utility accounts and more.</small>	✓	✓	✓	✓	✓
<b>Real Time Identity Alerts</b> <small>Real-time targeted alerting enables rapid response to mitigate risk-compromised credit cards, new account opening, account pending, fraud alert, liens and judgments, new credit inquiry, account holder added, name change, new employment and much more.</small>	✓	✓	Not Available	Not Available	Not Available
<b>Non-credit Applications and Mortgage/Auto Loans</b> <small>Alerts if a loan has been opened using an element of your identity.</small>	✓	✓	✓	✓	✓
<b>Utilities, Public Records, Address Change Verification, Tax Lien, and Bankruptcy</b> <small>Alerts on DMV records, government databases, real estate records, court records, criminal records, utility accounts, and social security records. Allstate Identity Protection also will alert to address changes reported to one's credit file vs. USPS database.</small>	✓	✓	✓	✓	✓
<b>ATI-Advance Threat Intelligence Dark Web Monitoring</b> <small>Our bots and human intelligence operatives scan closed hacker forums for compromised personal identifiable information- Health Insurance numbers, driver's license, passport, credit cards etc.</small>	✓ ATI - Human Operatives	✓ ATI - Human Operatives	Limited	Limited	Limited
<b>Payday Loans and Peer-to-Peer Lending</b> <small>Alerts to payday, and peer-to-peer lending loans that have been opened using an element of your identity.</small>	✓	✓	✓	✓	✓
<b>Compromised Credential Monitoring</b> <small>Identifies the exposure of email address and associated passwords, user names linked to malicious breaches and third-party data disclosures and unauthorized access that could have taken place.</small>	✓	✓	✓	✓	✓
<b>High-Risk Transaction Alerts</b> <small>DocuSign alerts, banking, account holder information change, medical billing, payday loans, student loan activity, unauthorized account access, funds transfers, online password resets and many other suspicious non-credit activity.</small>	✓	✓	✓	✓	✓
<b>Sex Offender Alerts</b> <small>Alerts will help protect families from predators by alerting a participant when a sex offender moves into their neighborhood. Sex Offender Alerts are sent out once per month and reported based on zip code move in activity for the previous 30 days.</small>	✓	✓	✓	✓	✓
<b>Synthetic Identity Fraud</b> <small>Allstate Identity Protection has the ability to see Synthetic Identity Fraud alerting victims if we discover their social security, driver's license, or credit card numbers where they don't belong &amp; scan for names and addresses that can be connected with your social security number.</small>	✓	✓	✓	✓	✓
<b>HSA/401(k) Monitoring</b> <small>Monitoring alerts for banking, credit card, savings, checking, 401k, and other investment retirement accounts.</small>	✓	✓	✓	✓	✓
<b>Data Breach Alerts</b> <small>Participants get data breach alerts so they can now take proactive steps to protect themselves from possible identity theft.</small>	✓	✓	✓	✓	✓

Credit Monitoring

<b>Credit Bureau Monitoring</b> <small>Both Allstate Identity Protection plans have either 1 bureau or 3 bureau credit monitoring.</small>	✓ 1 bureau (Transunion)	✓ 3 bureau	✓ 1 bureau (Transunion)	✓ 3 bureau	Not Available
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	AIP Pro	AIP Pro Plus	IDSshield	IDSshield	IDSshield
<b>Fraud Alert Assistance (3 Bureau)</b>	✓	✓	Limited - through Transunion website	Limited - through Transunion website	Limited - through Transunion website
Participants can get assistance setting fraud alerts with credit bureaus.					
<b>Credit Score Tracker</b>	✓ Transunion monthly	✓ Transunion daily	✓ monthly	✓ monthly	✓ monthly
Provides updated Transunion Credit Score daily, and monthly, this allows participants to be more informed of potential fraud.					
<b>Instant Inquiry Monitoring and Alerts</b>	✓	✓	✓	✓	✓
Credit Alerts for new inquiries, accounts in collections, new accounts, bankruptcy filings and much more.					
<b>Financial Transaction Monitoring and Alerts</b>	✓	✓	Not Available	Not Available	Not Available
Participants can set monitoring threshold alerts for checking, saving, credit cards, 401k and additional investment retirement accounts.					
<b>Expanded Data Sources</b>	✓	✓	✓	✓	✓
Alert notifications from expanded data sources for transactions on credit, debit and checking accounts such as new account authorizations, new deposit accounts opened and personal information request changes.					
<b>Auto-on Credit Monitoring</b>	✓	✓	✓	✓	✓
Allows participants to be notified of credit activity with no proactive steps needed					
<b>In-portal Credit Disputes</b>	✓	✓	Not Available	Not Available	Not Available
Transunion credit report disputes without leaving participant's portal.					
<b>Credit Bureau Freeze Assistance</b>	✓	✓	✓	✓	✓
In the event of Identity Theft, Allstate Identity Protection remediation specialists can assist with Fraud Alerts and with Credit Freezes.					
<b>Credit Bureau Reports</b>	✓ Transunion annual report	✓ Transunion monthly report Tri-bureau reports annually	Not Available	Not Available	Not Available
Both Allstate Identity Protection plans have either 1 bureau or 3 bureau credit reoports.					
<b>Credit Bureau Scores</b>	✓ Transunion monthly score	✓ Transunion daily score Tri-bureau scores annually	Not Available	Not Available	Not Available
Both Allstate Identity Protection plans have either 1 bureau or 3 bureau credit Scores.					
<b>Credit Bureau Lock Transunion (Adults and Minors)</b>	Not Available	✓ (in participants portal TU)	Not Available	Not Available	Not Available
Participants can easily lock their credit with TransUnion via the Allstate Identity Protection Portal or the mobile app for no additional cost. Allstate Identity Protection's customer care team can also assist in child credit lock.					

## Identity Restoration

<b>Identity Theft Remediation</b>	✓	✓	✓	✓	✓
Allstate Identity Protection offers full service remediation, working with a dedicated U.S. Privacy Advocate throughout the entire resolution process.					
<b>Accepts Pre-existing Identity Theft</b>	✓ (no time limits)	✓ (no time limits)	consultation	consultation	consultation
Allstate Identity Protection will remediate pre-existing identity theft at no additional charge to the victim. Allstate Identity Protection provides 3 year lookback.					
<b>Lost Wallet Protection and Surveillance</b>	✓	✓	✓	✓	✓
Participants can easily store, access, and replace wallet contents. Allstate Identity Protection's secure vault conveniently holds important information from credit cards, credentials, and documents.					
<b>Identity Theft Insurance,</b>	✓ \$1 Million	✓ \$1 Million	✓ \$1 Million	✓ \$1 Million	✓ \$1 Million
Allstate Identity Protection provides \$1 Million on both plans					
<b>HSA &amp; 401(k) Reimbursement,</b>	✓ \$50,000	✓ \$1 Million	✓	✓	✓
Allstate Identity Protection provides \$50,000 with Allstate Identity Protection plan. Allstate Identity Protection provides \$1 Million with Allstate Identity Protection Plus plan.					
<b>Stolen Funds Reimbursement,</b>	✓ \$1 Million	✓ \$1 Million	✓	✓	✓
Allstate Identity Protection provides \$1 Million on both plans					
<b>Tax Fraud Refund Advance,</b>	Not Available	✓ no limits	Not Available	Not Available	Not Available
Allstate Identity Protection provides tax fraud refund advances with no limits to those employees who become victims of tax fraud.					

# Privacy Management

	AIP Pro	AIP Pro Plus	IDShield	IDShield	IDShield
Allstate Digital Footprint	Not Available	✓	Not Available	Not Available	Not Available
Our unique, proprietary tool that allows users to see the personal data they have online and control their privacy.					
Allstate Digital Footprint Assessment	✓	✓	Not Available	Not Available	Not Available
We can tell you what information is part of your digital footprint that may have been exposed in recent data breaches.					
Identity Health Score	✓	✓	Not Available	Not Available	Not Available
Status takes into account individual actions, like addressing outstanding alerts and maintaining up-to-date personal information, as well as our own work cross-referencing external data and monitoring the dark web.					
Social Media Monitoring	✓	✓	Not Available	✓	Not Available
Facebook, Instagram, twitter & LinkedIn Actionable alerts when we see potentially racist, derogatory, vulgar, or inappropriate comments within your social media posts.					
Social Media Account Takeover	Not Available	✓	Not Available	Not Available	Not Available
Monitor for account takeovers that could lead to costly reputation damage.					
Digital Exposure Report	✓	✓	Not Available	Not Available	Not Available
This report summarizes what a deep internet search discovered about you using your name and email address.					
Solicitation Reduction	✓	✓	✓	✓	✓
Credit card offers, telemarketing calls, commercial mail, commercial coupons.					
IP Address Monitoring	Not Available	✓	Not Available	Not Available	Not Available
Scan for malicious use of our participants' IP addresses. IP addresses may contribute to a profile of an individual, which if compromised can lead to identity theft.					
Child Eligibility	no age limitations apply	no age limitations apply	✓	✓	✓
Allstate Identity Protection will allow any dependent who resides with the primary participant or is financially dependent on the primary participant.					
Deceased Family Member Coverage	✓	✓	Not Available	Not Available	Not Available
Allstate Identity Protection allows the inclusion of deceased family members under the family coverage definition at no additional charge.					

# Pricing

Monthly Cost	\$7.95 / individual \$13.95 / family	\$9.95 / individual \$17.95 / family	\$12.95 / individual \$25.95 / family	\$17.95/ individual \$32.95 / family	\$12.95 / individual \$25.95 / family
Please, consult your local sale director for employer paid pricing.					
Employer-paid Pricing Available	✓	✓	✓	✓	✓
Family Definition "under-roof under-wallet"	no limitations apply	no limitations apply	Restrictions**	Restrictions**	Restrictions**
No age limits. Allstate Identity Protection will allow any dependent who resides with the primary participant or is financially dependent on the primary participant.					
Portability	✓	✓	✓	✓	✓
Allstate Identity Protection's services are fully portable to the participants with no limitations in coverage or rates.					

# Participant Care/Client Care

In-house U.S. Customer Care 24/7/365	✓	✓	Mon - Fri, 8AM-11PM ET Saturday, 9AM-6PM ET	Mon - Fri, 8AM-11PM ET Saturday, 9AM-6PM ET	Mon - Fri, 8AM-11PM ET Saturday, 9AM-6PM ET
Not outsourced, 100% U.S. based customer care.					
In-house U.S. Remediation 24/7/365	✓	✓	unknown	unknown	unknown
Not outsourced, 100% U.S. based remediation/resolution.					
CITRMS/CCRR/FCRA/IA Remediation Certifications/Educational Webinar Trainings	✓	✓	✓	✓	✓

Our Privacy Advocates are CITRMS (Certified Identity Theft Risk Management Specialist), CCRR (Certified Credit Report Reviewer) & FCRA (Fair Credit Reporting Act) Certified to better resolve remediation issues.

	AIP Pro	AIP Pro Plus	IDSshield	IDSshield	IDSshield
<b>Dedicated Remediation/Resolution Case Manager</b>	✓	✓	✓	✓	✓
The case manager will be a certified trained restoration adviser dedicated to the participant who serves as the internal partner for all interactions with the participant.					
<b>NPS Score</b>	91.5	91.5	unknown	unknown	unknown
Measures the willingness of customers to recommend a company's products or services to others.					
<b>Account Management Team Score-2020-Q1</b>	99% satisfaction	99% satisfaction	unknown	unknown	unknown
Customer Satisfaction experiences with Account Management Team					
<b>Implementation Score-2020-Q1</b>	98% satisfaction	98% satisfaction	unknown	unknown	unknown
Customer Satisfaction experiences with Implementation					
<b>Initial Login: Welcome email takes participant directly to login steps</b>	✓	✓	✓	✓	✓
Fast and easy for participants to gain access to private portal.					
<b>Mobile Application (Android and IOS)</b>	✓	✓	✓	✓	✓
In the palm of their hand, employees have easy access to the full suite of Allstate Identity Protection features via the Allstate Identity Protection app.					
<b>Implementation Director</b>	✓	✓	Not Available	Not Available	Not Available
Primary point of contact throughout the implementation process.					
<b>Platform Partner Architecture Director</b>	✓	✓	Not Available	Not Available	Not Available
Provides superior technical knowledge in order to provide consultation to existing and new benefit platforms regarding integration, marketing strategies, and billing best practices.					
<b>Sales Professional</b>	✓	✓	✓	✓	✓
Works to develop a strategic partnership, identify appropriate Allstate Identity Protection solution offerings, create value with compelling pricing options, and steward a best-in-class educational and onboarding experience for all partnerships.					
<b>Account Management Team</b>	✓	✓	Not Available	Not Available	Not Available
The Account Manager is responsible for all client day-to-day contact.					
<b>Marketing Project Manager</b>	✓	✓	Not Available	Not Available	Not Available
Allstate Identity Protection's marketing project managers goal is to showcase the Allstate Identity Protection benefit to all clients. In addition Allstate Identity Protection will offer marketing support and additional digital assets and campaigns to better suit all client needs.					
<b>Broker/Client Toolkits</b> Client Toolkit - Allstate Identity Protection.com/client-toolkit Broker/Consultants Toolkit - Allstate Identity Protection.com/broker-toolkit (Password: Privacy1)	✓	✓	Not Available	Not Available	Not Available
The toolkits contain videos, webinars, flyers, newsletter content, announcement emails and letter content, open enrollment guide content, Allstate Identity Protection blogs, and much more.					
<b>COVID-19- Toolkit</b> Allstate Identity Protection.com/covid-toolkit	✓	✓	Not Available	Not Available	Not Available
The toolkit contains resources/articles to help guide participants through this difficult time.					

## Security

<b>Network</b>	99.99% uptime & reliability	99.99% uptime & reliability	unknown	unknown	unknown
Allstate Identity Protection has a perfect track record with zero security breaches and 99.99 percent uptime.					
<b>SSAE 18 SOC 1 and SOC 2 Type 2 Accredited</b>	✓	✓	✓	✓	✓
World-Class Security is our top priority and a part of everything we do at Allstate Identity Protection.					
<b>Validation (Two-factor Authentication Security)</b> Another way to strengthen employees defense with a second security layer, that will reconfirm identity.	✓	✓	Not Available	Not Available	Not Available
This helps ensure security and privacy of participants account.					

	AIP Pro	AIP Pro Plus	IDShield	IDShield	IDShield
Corporate Data Breach	none	none	none	none	none
Allstate Identity Protection's reputation remains stellar with zero FTC fines, infringements, or past, present or future law suits.					
FTC Infringements	none	none	none	none	none
Allstate Identity Protection's reputation remains stellar with zero FTC fines, infringements, or past, present or future law suits.					
Reputational Risk	none	none	none	none	none
Allstate Identity Protection's reputation remains stellar with zero FTC fines, infringements, or past, present or future law suits.					



# User guide

Transforming employee identity protection with  
a powerful new approach to online privacy



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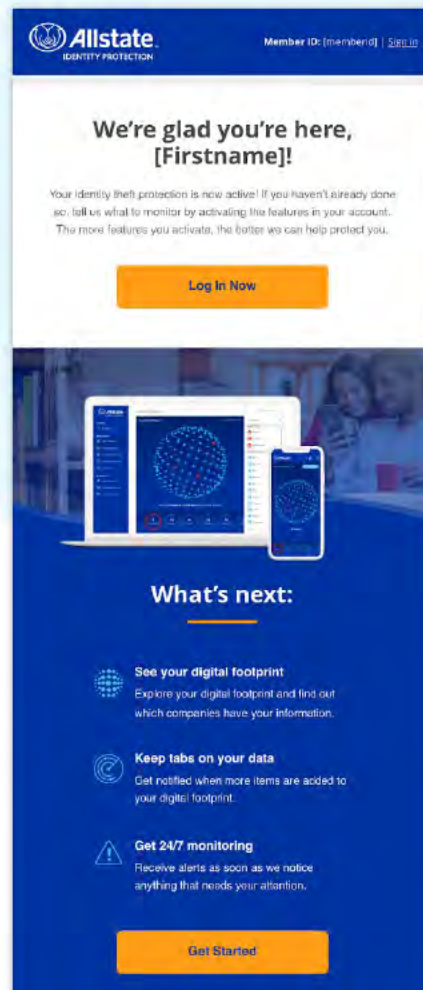
# Welcome email

You'll receive a welcome email between 24 and 48 hours after your effective date. You will also receive a welcome letter via regular mail.

The welcome email contains your Member ID and a button to "Activate Your Account," which links to the portal login page.

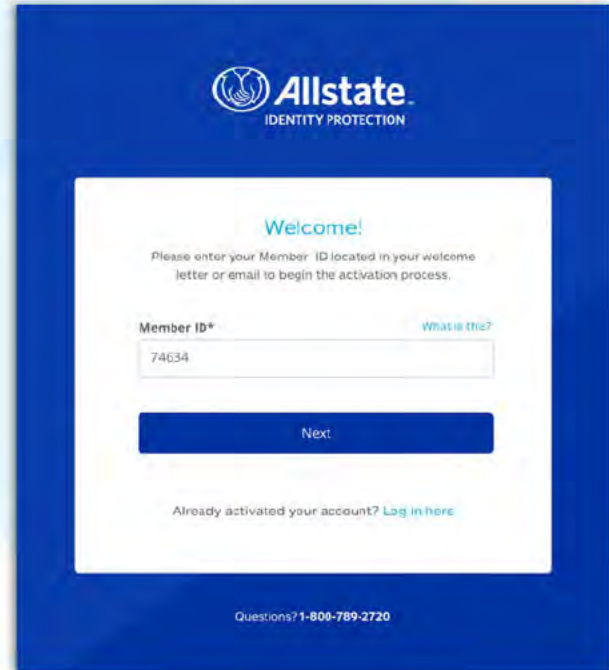
**Login page:**


[signin.infoarmor.com](https://signin.infoarmor.com)



# Online enrollment

To activate your account, input your Member ID from the welcome email or welcome letter.

A screenshot of the Allstate Identity Protection online enrollment form. The form is set against a dark blue background. At the top right is the Allstate logo with the text "Allstate" and "IDENTITY PROTECTION" below it. The main content area is white and contains the following elements: a "Welcome!" heading, a paragraph instructing the user to enter their Member ID, a "Member ID\*" label with a "What is this?" link, a text input field containing "74634", a blue "Next" button, and a link for already activated accounts. At the bottom, there is a link for questions with a phone number.

 **Allstate**  
IDENTITY PROTECTION

**Welcome!**

Please enter your Member ID located in your welcome letter or email to begin the activation process.

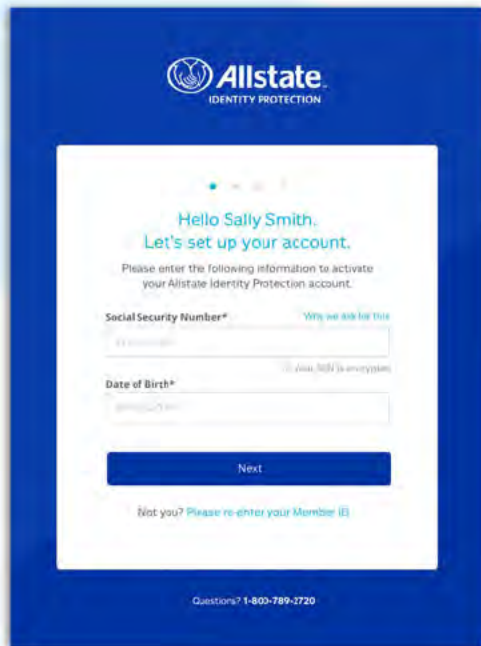
Member ID\* [What is this?](#)

74634

**Next**

Already activated your account? [Log in here](#)

[Questions? 1-800-789-2720](#)

A screenshot of the Allstate Identity Protection account activation page. The page has a blue header with the Allstate logo and 'IDENTITY PROTECTION' text. Below the header, it says 'Hello Sally Smith. Let's set up your account.' and 'Please enter the following information to activate your Allstate Identity Protection account.' There are two input fields: 'Social Security Number\*' with a 'Why we ask for this' link, and 'Date of Birth\*' with a 'How we encrypt this' link. A blue 'Next' button is below the fields. At the bottom, it says 'Not you? Please re-enter your Member ID' and 'Questions? 1-800-789-1720'.

# Confirm your personal information

You'll be prompted to confirm your:

- Social Security number
- Date of birth

As a security company, we require our members to verify their information to ensure they are activating the account.



**Allstate**  
IDENTITY PROTECTION

Please update your contact information.

Please enter the following information to activate your Allstate Identity Protection account.

Phone\*

(680) 747-0610

Address\*

3576 E. Rumbolt

Address 2

Text

City\*

Phoenix

State\*

AZ

Zip Code\*

85065

Next.

Back

Questions? 1-800-789-2720

# Activation process

You will then need to verify their mailing address.

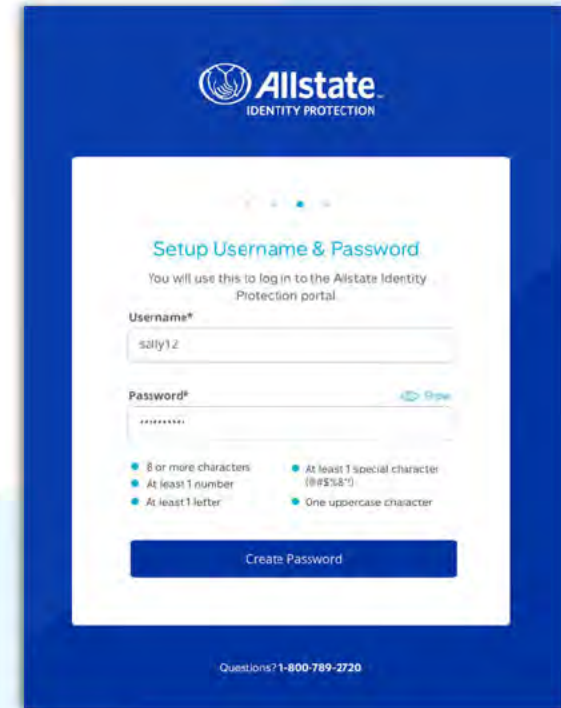
This field will be populated with your address on file if your SSN and date of birth were entered correctly.

If you entered incorrect information in the SSN field or the date of birth field on the page prior, this page will appear blank and prompt you to confirm your personal information again.

If you are unable to confirm your personal information, you will need to call Customer Care to verify your identity.

# Username and password creation

Once you have verified your identity successfully, you will create a username and password for your portal login.



The screenshot shows a web form titled "Setup Username & Password" within a blue header that contains the Allstate Identity Protection logo. The form is set against a white background and includes the following elements:

- Header:** Allstate IDENTITY PROTECTION logo.
- Section Title:** Setup Username & Password.
- Instruction:** You will use this to log in to the Allstate Identity Protection portal.
- Username Field:** Labeled "Username\*", it contains the text "sally12".
- Password Field:** Labeled "Password\*", it contains masked characters "\*\*\*\*\*". To the right of the field is a "Show" link with an eye icon.
- Requirements:** A list of password rules, each preceded by a teal dot:
  - 8 or more characters
  - At least 1 number
  - At least 1 letter
  - At least 1 special character (characters like !@#\$%^&\*~)
  - One uppercase character
- Create Password Button:** A dark blue button with the text "Create Password".
- Footer:** A link that says "Questions? 1-800-789-2720".

# Alert preferences

Confirm how you would like to receive identity monitoring alerts.

You can skip this portion of your account activation, if you choose.

Change your alert preferences later by clicking on your name in the top right corner of the portal.

The screenshot shows the 'Account Settings' page for Aflac Identity Protection. The left sidebar contains navigation links: ACTIVITY, MONITORING, and RESPONSES. The main content area is divided into several sections: PERSONAL INFORMATION, ALERT PREFERENCES, USERNAME & PASSWORD, and PLAN INFORMATION. The PERSONAL INFORMATION section includes fields for SSN, Date of Birth, Address, and Phone. The ALERT PREFERENCES section includes fields for Delivery Method, Email Address, and Mobile. The USERNAME & PASSWORD section includes fields for Username and Password. The PLAN INFORMATION section includes fields for Your Plan, Next Billing Date, and Card on File. The user's name, Scott C. Sanders, is displayed in the top right corner.

**Aflac**  
IDENTITY PROTECTION

ACTIVITY  
MONITORING  
RESPONSES

Account Settings

**PERSONAL INFORMATION**  
Keep your personal information up-to-date to ensure the most accurate identity monitoring. Any additional information you provide (initials, last name, etc.) will protect your identity.

SSN: [REDACTED]  
Date of Birth: 01/30/1971  
Address: 3447 E. Swallow Rd.  
Gilbert, AZ 85234  
Phone: 480-717-0284

**ALERT PREFERENCES**  
Manage your contact preferences. Tell us how you want to receive alerts.

Delivery Method: ☒ Email ☒ Text/SMS Message  
Email Address: scott.sanders@aflac.com  
Mobile: 480-717-0284

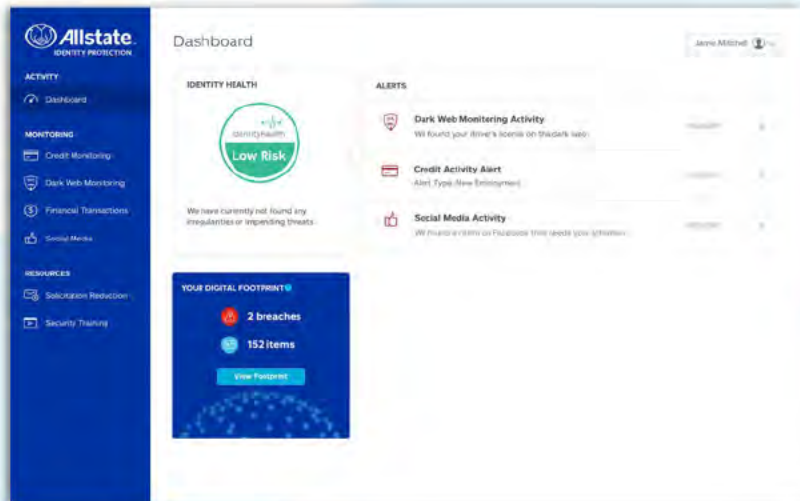
**USERNAME & PASSWORD**  
Update your username and password. Set up two-step verification and change login info to keep your account safe.

Username: scott.sanders@aflac.com  
Password: [REDACTED]

**PLAN INFORMATION**  
Review your membership details.

Your Plan: Family Plan \$3.99/month  
Next Billing Date: March 11, 2025  
Card on File: [REDACTED] Card ending in 9999

Scott C. Sanders



# Activation process

Now that your account is verified, it's now active!

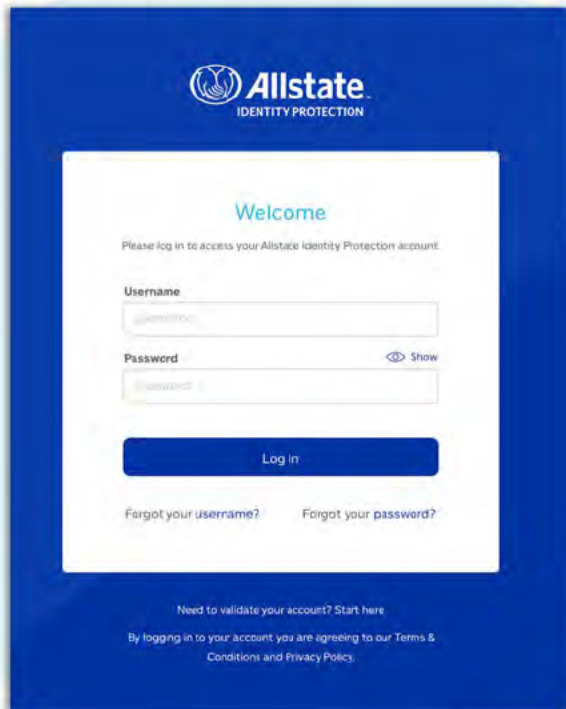
You can log in to your portal dashboard and begin activating additional features. Everything visible on your account is included in your plan.



# Portal images and feature descriptions

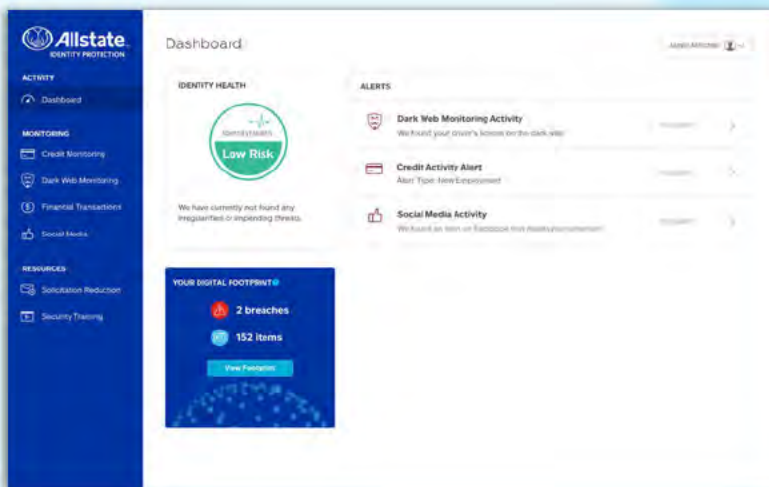
NOTE:

Some features are exclusive to Allstate Identity Protection Pro Plus, which will be indicated in the description. If no plan is specified, the feature is available on all plans.

The image shows a login page for Allstate Identity Protection. It has a dark blue header with the Allstate logo and 'IDENTITY PROTECTION' text. Below the header is a white login box. Inside the box, it says 'Welcome' in green. Then it says 'Please log in to access your Allstate Identity Protection account.' There are two input fields: 'Username' and 'Password'. The 'Password' field has a 'Show' button with an eye icon. Below the fields is a blue 'Log in' button. At the bottom of the login box, there are links for 'Forgot your username?' and 'Forgot your password?'. Below the login box, there is a link 'Need to validate your account? Start here' and a footer line 'By logging in to your account you are agreeing to our Terms & Conditions and Privacy Policy.'

# The login process

*Why two-factor authentication?*  
It helps us keep members' accounts more secure.



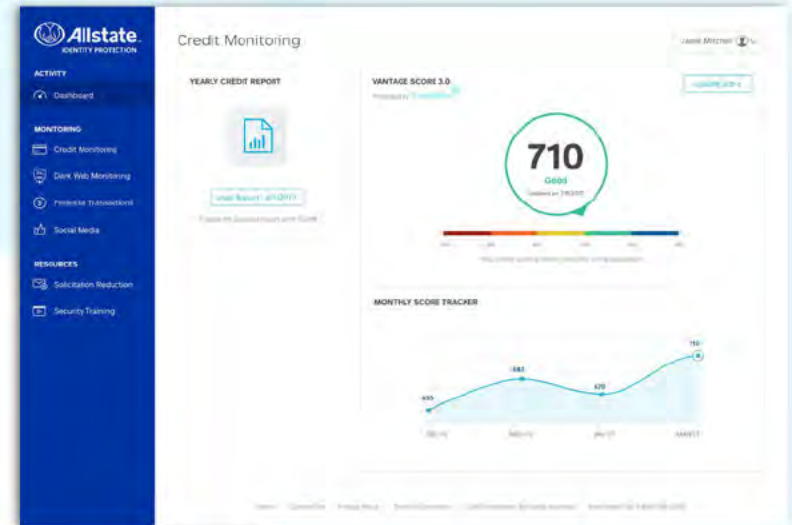
# Portal dashboard

Alerts are sent via email or text message.  
Log in or use our app to address alerts.

# Credit monitoring

Allstate Identity Protection Pro credit monitoring includes:

- Credit score
- Credit report
- Notifications when we detect credit activity



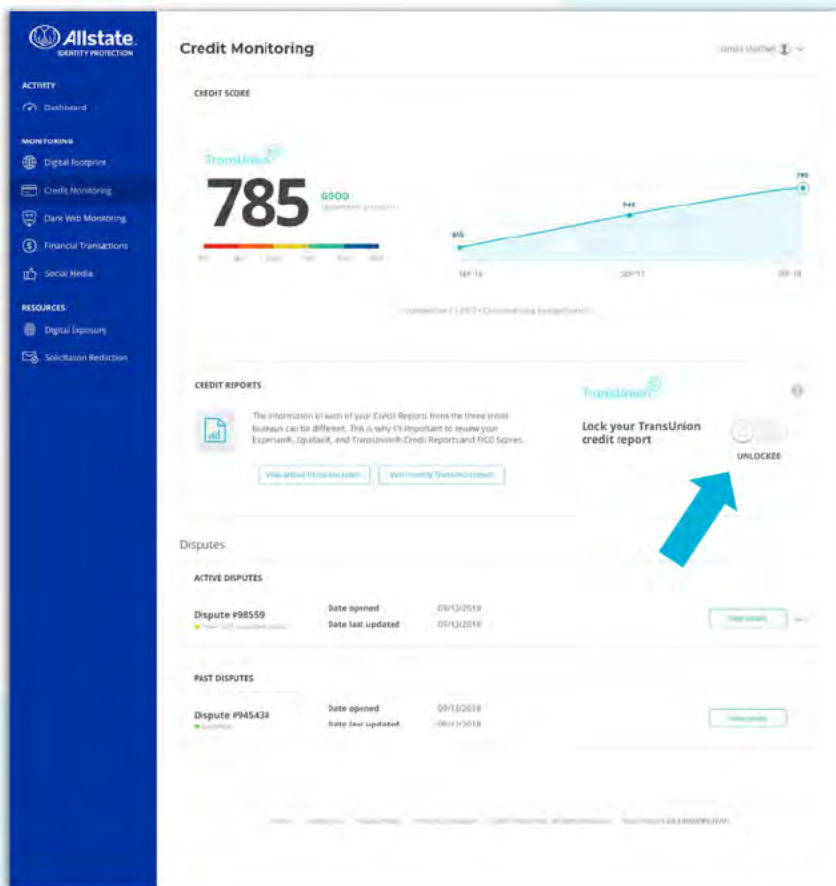


# Credit monitoring

Allstate Identity Protection *Pro Plus* credit monitoring includes:

- Credit score
- Credit report
- Notifications when we detect credit activity





# Credit lock

The Credit Lock feature will allow you to lock your credit report with TransUnion to prevent unauthorized inquiries or new accounts.

Activity

Dashboard

Monitoring

Credit Monitoring

Bank/Venue Monitoring

Financial Transactions

Social Media

Resources

Solicitation Reduction

Security Training

Credit Monitoring

Credit Report - 3/4/2018

Personal Information

Name

James M. Mitchell

Date of Birth

9/23/1978

Current Address

3407 E. Trail View / Scottsdale, AZ 85268

Previous Address

2017 E. McIntosh Way / Gilbert, AZ 85234

Employment History

Unemployed

Summary of Accounts

Total Accounts

10

Delinquent Accounts

0

Open Accounts

8

Delinquent Accounts

0

Closed Accounts

12

Payments

1459.00

Delinquent Accounts

0

Inquiries (2 Years)

0

Mortgage Accounts

PAYMENT HISTORY KEY

100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

0%

100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

0%

US Bank

Account Number

00000000000000000000

Cardholder

Open

Card Expired

12/31/2018

Balance

\$1,234,567.89

Credit Limit

\$10,000

Type

Conventional Real Estate Mortgage

Pay Status

Current

Revolving Accounts

PAYMENT HISTORY KEY

100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

0%

100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

0%

# Annual credit report and credit disputes

Keep an eye on your accounts by viewing your annual tri-bureau credit report with Allstate Identity Protection Pro Plus.

You can also submit a dispute regarding any incorrect information on your TransUnion credit report directly through the portal.

FIRM/JMU VB RFP#LBS-1090 Page 231

# Dark web monitoring

Enter personal data, such as your login credentials, IP addresses, email addresses, etc. Should we discover any of the items you've entered here on the dark web, you will receive an alert.

The screenshot shows the 'Allstate IDENTITY PROTECTION' dashboard. The left sidebar lists various services: Dashboard, My Information (Digital Footprint, Credit Monitoring, Dark Web Monitoring, Financial Transactions, Social Media), and SERVICES (Digital Exposure, Application Protection, Security Training). The main content area is titled 'Dark Web Monitoring' and includes a brief explanation of the service. Below this, there are three sections for data entry: 'Digital credentials', 'EMAIL ADDRESSES', and 'IP ADDRESSES'. Each section contains a list of items with input fields for details. The 'EMAIL ADDRESSES' section shows 'Primary Email' and 'Work Email'. The 'WEB LOGINS' section shows 'Amazon Login'. The 'IP ADDRESSES' section shows 'Home Laptop'. At the bottom, there is a footer with links to Privacy Policy, Terms & Conditions, Fraud Information, and a statement about the service being provided by Allstate Identity Protection.

**Allstate**  
IDENTITY PROTECTION

**ACTIVITY**

- Dashboard

**MY INFORMATION**

- Digital Footprint
- Credit Monitoring
- Dark Web Monitoring
- Financial Transactions
- Social Media

**SERVICES**

- Digital Exposure
- Application Protection
- Security Training

### Dark Web Monitoring

Add important items, such as your driver's license number and email addresses. We'll monitor the dark web and notify you if anything ends up in closed hacker forums.

[Add new item](#)

#### Digital credentials

##### EMAIL ADDRESSES

**Primary Email**  
\*\*\*\*\*@gmail.com

**Work Email**  
\*\*\*\*\*@company.com

##### WEB LOGINS

**Amazon Login**  
\*\*\*\*\*@yahoo.com

##### IP ADDRESSES

**Home Laptop**  
192.168.1.1

[Privacy Policy](#) | [Terms & Conditions](#) | [Fraud Information](#) | Powered up with data from Allstate Identity Protection | Need help? Call 1-800-453-3333



# Financial transactions

- Add financial account information to activate monitoring
- Default thresholds automatically appear
- Adjust your thresholds with the dropdowns

The screenshot shows the Allstate Identity Protection dashboard for Financial Transaction Monitoring. The left sidebar contains navigation links: ACTIVITY (Dashboard), MONITORING (Credit Monitoring, Dark Web Monitoring, Financial Transactions, Social Media), and RESOURCES (Scam/Baiter Resolution, Security Training). The main content area is titled 'Financial Transaction Monitoring' and includes a user profile 'JAMES ANDERSON'. A large blue circle with a white dollar sign is centered on the page. Below it, text reads: 'Receive alerts for cash withdrawals, balance transfers and large purchases from your bank accounts to help detect fraudulent activity.' An orange button labeled 'Add new account' is positioned below the text. On the right side, there is a section for 'TRANSACTION ALERT PREFERENCES' with several dropdown menus for setting thresholds: Max Credit Limit (\$10000), Large Withdrawals (\$2000), Large Card Purchase (\$1000), Low Balance (\$10), High Balance (\$5000), Net Worth Change (10%), and Portfolio Value Change (10%).

**ACTIVITY**

- Dashboard

**MONITORING**

- Digital Footprint
- Credit Monitoring
- Dark Web Monitoring
- Financial Transactions
- Social Media

**RESOURCES**

- Digital Exposure
- Scam Detection

## Digital Exposure

James Mitchell

**DIGITAL EXPOSURE REPORT**

**James M Mitchell**  
45 years old · Scottsdale, Arizona

**Names** James Mitchell, James Mitchell

**Career** VP Operations at Allstate Pharmaceuticals

**Education** BA, Economics, Arizona State University (1994-1998)

**Locations** 2 Saharno Ave, Gilbert, AZ  
14 124th St, Scottsdale, AZ

**Email Addresses** jrmitchell@yahoo.com  
james.mitchell@allstate.com

**Online Accounts**

- James Mitchell, James Mitchell, Phoenix, Arizona...  
Facebook.com/jamesmitchell147487271  
Personal Web Profile - Facebook
- James Mitchell, VP of Operations at Allstate  
LinkedIn.com/company/allstate-phoenix/2017  
Personal Web Profile - Facebook
- James Mitchell, James Mitchell, Phoenix, Arizona...  
TheStreet.com/jamesmitchell147487271  
Personal Web Profile - Facebook
- James Mitchell, James Mitchell, Phoenix, Arizona...  
TheStreet.com/company/allstate-phoenix/2017  
Personal Web Profile - Facebook

**Online Photos**

[Run Report Again](#)

Good news, we found only an average amount of your information (or data) associated with you during a deep internet search.

What can I do to help limit my digital exposure?

Consider strengthening social media privacy settings and opting out of online data brokers, like [Intalix](#) and [PeopleFinder](#), to increase your privacy.

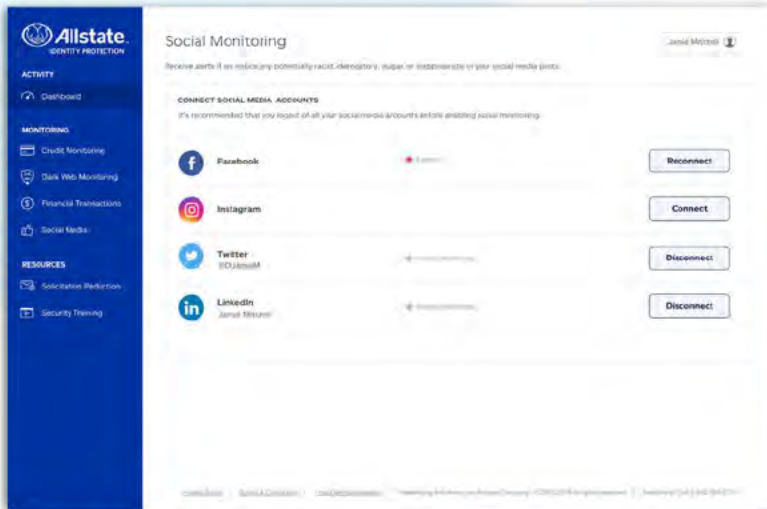
# Digital exposure report

We generate the digital exposure report from:

- The searchable internet (i.e., results from search engines like Google, Bing, etc.)
- Public records
- Social media sites
- Employment sites (i.e., Careerbuilder, etc.)

# Social media monitoring

- Extend monitoring and alerts to anyone included in your coverage
- We look for suspicious activity that might indicate you've been hacked
- Monitoring includes alerts for malware links, phishing links, spam links, or links from sites that are connected to illegal content
- Protect your children from cyberbullying on social media

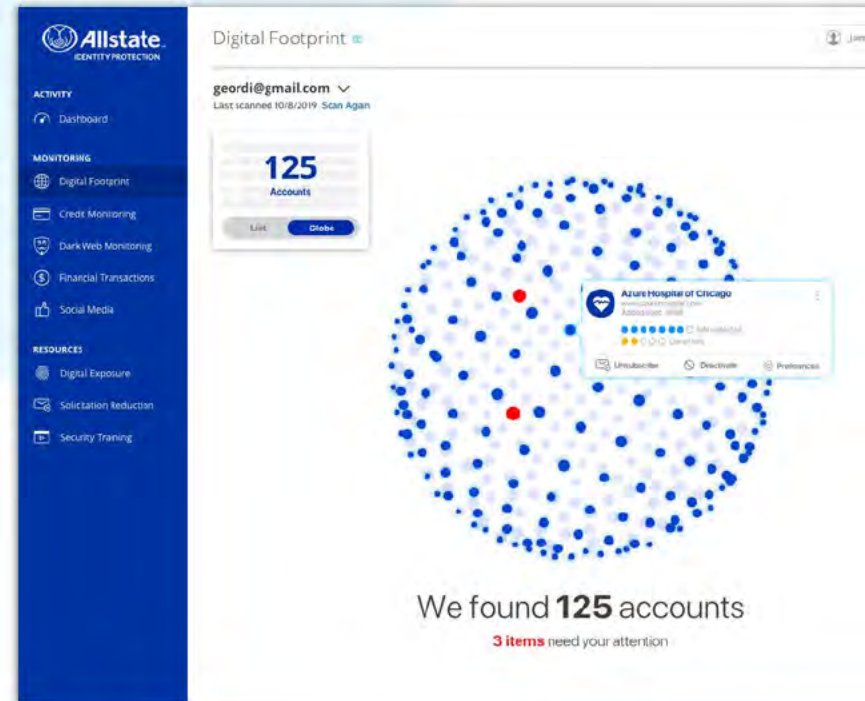


Exclusive to Allstate Identity Protection Pro Plus

# Allstate Digital Footprint™

Your digital footprint is a record of your online activity. It includes the sites you've visited, the places you've shopped at, and the accounts you've created. All of this activity could leave you exposed to breach or fraud.

Enter your email address in the "Digital Footprint" tab, to see and monitor your personal data. We'll show you a list of your digital connections, including the ones you may have forgotten about. Then we'll scan your digital footprint weekly and notify you if we uncover any new connections, so you can take control of your information.





# How to get the most out of Allstate Identity Protection



Activate credit monitoring  
for fully authenticated  
alerts



Add any enrolled family  
members to activate features  
for them



Subscribe to text alerts



Add credentials to dark web monitoring for  
alerts when important personal information,  
like your email address or passwords, is  
compromised



Set up financial transaction  
monitoring for your financial  
accounts



Download our app to see and  
respond to alerts from  
anywhere

# We provide full service remediation

## Training

- CITRMS (Certified Identity Theft Risk Management Specialist)
- Industry best practices in identity remediation
- Extensive education on security protocols for identity fraud prevention

## Case management

- In-house InfoArmor case managers
- All pre-existing conditions accepted
- Limited Power of Attorney
- Dedicated specialists manage cases
- Consistent follow up with creditors and merchants to reach resolution
- Alerts via email, text, and phone



# A new evolution in identity protection.





## **Request for Proposal: Auto & Home Insurance**

**Prepared for: James Madison  
University**



Submitted by: Paul G. Hackley

Liberty Mutual Insurance Company  
175 Berkeley Street Boston, MA 02116

Email: [Paul.Hackley@libertymutual.com](mailto:Paul.Hackley@libertymutual.com)

Tel: 401-824-1116

November 2020





## Benefit solutions from a trusted and tested partner

### Executive summary

For over 40 years, Liberty Mutual has been an employer preferred partner in the auto and home industry. We are excited to leverage our experience to develop new accident and health offerings with its subsidiary, Liberty Insurance Underwriters Inc. and Liberty Mutual Fire Insurance Company. Our goal is to expand our global protection offerings with employee benefits to address the evolving needs of customers, deliver a global product line, and help protect employees when they need it most.

Partnering with Liberty Mutual give employers the flexibility to meet your employees' unique needs. Our breadth of products, services and program features help set us apart from the competition.

- Multi-policy discounts - When your employees insure both their car and home with Liberty Mutual, they'll qualify for comprehensive protection and additional savings
- Single point of contact - Our dedicated and experienced team of Account Managers are committed to your program's success with everything from reporting to integrated marketing
- Implementation support with seamless integration - We take a structured approach to program setup based on the products you've selected with dedicated specialists to guide you every step of the way

Whether you administer a group benefit plan or offer Individual products, the Liberty Mutual Companies can help protect employees and provide peace of mind.

### Liberty Mutual Companies

Liberty Mutual Insurance, founded in Boston in 1912, is a diversified global insurer and one of the largest multiline property and casualty insurers in North America.

As of December 31, 2019, Liberty Mutual Holding Company Inc. had \$43.2 billion in revenues and \$133.6 billion in assets.

As of May 2020, Liberty Mutual Insurance is ranked 77th<sup>1</sup> on the 2020 Fortune 500 list of the largest corporations in the U.S., and is highly rated as follows:

- A (Excellent) by AM Best Company<sup>2</sup>
- A2 (Good) by Moody's<sup>3</sup>
- A (Strong) by Standard & Poor's<sup>4</sup>

Liberty Mutual Group ([www.libertymutualgroup.com](http://www.libertymutualgroup.com)) employs over 50,000 people in more than 900 offices throughout the world.

### Product Portfolio

Provide your employees with personal auto, home (Including renters), and pet insurance coverage that will employees protect what matters most.

<sup>1</sup>Liberty Mutual Group is ranked 77th on the Fortune 500 list of largest corporations in the U.S. based on 2019 revenue.

<sup>2</sup>A.M. Best Rating Services, 2019.

<sup>3</sup>Moody's Investors Service, Inc., 2019.

<sup>4</sup>Standard & Poor's, 2019

# Auto and Home Insurance

We believe your employees deserve more than just basic coverage; that's why we provide additional benefits, including:



## Auto Insurance Benefits

- Accident Forgiveness<sup>1</sup>
- New Car Replacement<sup>TM2</sup>
- Multi-Policy Discount<sup>3</sup>
- Lifetime Repair Guarantee<sup>4</sup>
- Liberty Mutual Deductible Fund<sup>5</sup>
- Rental Car Reimbursement<sup>6</sup>
- 24-Hour Roadside Assistance<sup>7</sup>
- Better Car Replacement<sup>TM3</sup>
- Car Windshield Repairs
- 12-Month Rate Guarantee<sup>8</sup>



## Home Insurance Benefits

- Loss Forgiveness<sup>9</sup>
- Personal Property Replacement Cost Coverage<sup>10</sup>
- 24-Hour Emergency Repair Service
- 12-Month Rate Guarantee<sup>9</sup>
- Multi-Policy Discount<sup>4</sup>
- Personal Liability Protection/Umbrella

Your employees also have access to a wide array of insurance product offerings including: landlord, condo, renters, umbrella, watercraft, motorcycle, off road vehicles, classic and antique cars, and motorhomes.

In addition to personal automobile and homeowners Insurance, Liberty Mutual Companies will make our full line of personal insurance products and services available to your employees, including seasonal and rental properties, floater, motor homes, recreational vehicles, scheduled personal property, and identity fraud expense coverage.

## Pricing

Each Liberty Mutual auto, home, and pet policy is individually underwritten. We provide the best rates with all applicable discounts to each employee based on the personal and vehicle information gathered at the point of sale. With our 12-month policies, rates are locked in for a full year. Your employees will be entitled to automatically receive a group discount of up to 10% off auto and up to 5% off homeowners' Insurance In most states.

Discounts vary by state<sup>11</sup> and may include the following:

AUTO DISCOUNTS		HOME DISCOUNTS	
Affinity/Group Affiliation	New Move	Affinity/Group Affiliation	New Roof Discount
Accident Prevention	New Teen Driver	Early Shopper	New/Renovated Discount
Anti-Lock Brakes	New-to-Liberty	Insured to Value	Payroll Deduction
Anti-Theft Device	Newly Independent	Military	Protective Device Discount

1 The descriptions of coverages and programs are necessarily brief and are subject to policy provisions, limitations, and exclusions that can only be expressed in the policy itself. Coverages and programs vary by state and are not available in all states. ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply.

2 Optional coverage in some states; availability varies by state. Eligibility rules apply.

3 Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

4 The property damage must be covered by your policy, and repairs completed by a Guaranteed Repair Network Vendor. Guaranteed Repair Network not available in Rhode Island or Massachusetts. In Massachusetts we offer you our Superior Service Program (SSP), which is similar to the Guaranteed Repair Network, however the estimate is completed by a Liberty Mutual appraiser. For more information, speak with your Liberty Mutual Claims Representative.

5 Optional feature. Applicable to collision coverage only. Subject to terms and conditions. Availability varies by state.

6 Coverage is provided on the optional Transportation Expenses Coverage endorsement. Elected rental car coverage daily limits will apply. Damage must be a covered loss. May vary by state.

7 Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits.

8 Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there is a midterm change in underwriting risk that impacts policy premium.

9 Subject to eligibility requirements. Benefits and eligibility requirements may vary by state.

10 Optional coverage. Subject to a deductible. May vary by state.

11 Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent, permitted by law, applicants are individually underwritten; not all applicants may qualify. Not available in Texas. Texas residents should ask a sales representative about Liberty Mutual Advantage.

Early Shopper	Paid-in-Full	Move with Liberty Discount	Recent Home Buyer Discount
Electronic Funds Transfer	Paperless Discount	Move Up Discount	Seasonal Secondary Home Credit
Hybrid Vehicle Discount	Payroll Deduction		
Good Student	Passive Restraints		
Military	Student away-at-school		
Multi-Car	Vehicle Safety Discount		
Multi-Policy			

### Average auto savings<sup>12</sup>

We constantly analyze our competitors and study how competitive we are in the market, both in total and for individual rating classes. These savings are based on customers being affiliated with a group partner.

Prior AUTO Carrier	Average AUTO Savings	% Savings
Allstate	\$659	29%
Geico	\$617	25%
State Farm	\$533	25%

### Average home savings<sup>13</sup>

National Average	\$492
Combined average auto and home savings	\$842

### Optional Liberty Mutual multi-carrier offering

Liberty Mutual has partnered with over 30 A-rated insurance carriers to offer a broader range of insurance products, providing customized coverage options that's designed around the unique needs of our customers, to ensure they only pay for what they need. This service saves time and the stress of shopping multiple carriers, providing a more robust customer experience. If a Liberty Mutual product is not the right fit for a customer, our sales representatives will search within our panel of A-rated carriers to recommend coverage options, with the ability to provide live quotes to the customer. Our sales representatives will then be able to bind the policy for the customer and provide all the necessary information, so they feel confident in their new coverage.

#### Benefits

- **Same Liberty Mutual quality.** Liberty Mutual will remain the premier carrier and is still the first quote option provided to the customer.
- **We offer reputable choices.** If Liberty Mutual is not the best fit, we work with over 30 A-rated carriers to ensure the customer has the right coverage to fit their unique needs.
- **Better customer experience.** No need for customers to shop other carriers. Our agents will do the shopping to ensure the customer has the right coverage at the right value for them, saving time and the stress of shopping multiple carriers.

#### EMPLOYERS MAY CHOOSE TO INCLUDE THIS OPTION IN YOUR AUTO AND HOME PROGRAM

<sup>12</sup> Savings validated by countrywide survey of participating new customers from 3/1/2018 to 3/1/2019 who switched to Liberty Mutual. Carrier-specific figures reflect average savings for customers who switched to Liberty Mutual from the listed carriers. Savings may vary. Comparison does not apply in MA.

<sup>13</sup> Savings validated by countrywide survey of participating new customers from 3/1/2018 to 3/1/2019 who switched to Liberty Mutual and saved. Carrier-specific figures reflect average savings for customers who switched to Liberty Mutual from the listed carriers. Savings may vary. Comparison does not apply in MA.



# Sales and Customer Service

Liberty Mutual is proud to be one of the few companies to offer multiple distribution channels for sales and service. Your employees can receive personalized quotes from trained professionals in one of our local sales offices, access us through the internet and mobile devices or call our direct response center toll-free. Our licensed insurance professionals can review your employees' needs, explain the coverages available and help them make cost and coverage comparisons. And, those who decide to sign up for the program can enroll right over the telephone or online. We take a consultative approach, there is no sales pressure. We understand that consumers have a choice in whom they buy their insurance from and how they buy the product.

Our distribution strategies include:

## **Personal Face-to-Face Enrollment**

Studies confirm that over 60% of the population in the US continues to purchase insurance face to face through an agent. In addition to call centers and the internet, Liberty Mutual employs more than 2,200 sales representatives in more than 260 offices throughout the US. By offering this extensive distribution channel, we can attract more employees to utilize the benefit, since they have the option to meet their preferred enrollment method.

Our representatives can meet with the employee at work or in our offices or do business by fax or phone. This is particularly important because of the time demands faced by working families today. This is also important for employees who may not be the personal insurance decision maker in the household. Our representatives can work with the spouse, partner or other family members at a time convenient for everyone.

## **Call Centers – Toll-Free Enrollment**

Liberty Mutual has state of the art call centers in Plano, TX, Orlando, FL and Phoenix, AZ to service your employees. Our call centers are open over 100 hours a week for new business. We also operate five customer service centers with extended hours to service our policyholders seven days a week.

All Sales and Service Insurance Advisors are licensed and have their own individual 800 number for call back questions or information. While all information is available to other insurance advisors electronically, we have found many customers prefer to speak to the same person on call back.

## **Inter/Intranet & Mobile Option**

Our online quoting functionality for auto and home that is fully integrated with our offline channels in call centers or local offices. This means any of our representatives would be able to access information provided by the employee quickly and provide expertise and fulfill customer expectations. In most states, we can also bind coverage directly on-line. From this page employees can receive quotes and bind on line, file claims, obtain safety information and make changes to their policies. They also have the option to contact a local rep right from the co-branded site.

## **Our Customer Service team**

Liberty Mutual has dedicated service representatives in six Customer Response Centers around the country. Our centers are open 363 days per year (closed Christmas Day and Thanksgiving), seven days per week, and 16 hours per day, except for Sunday at 10 hours per day. Customer Service Representatives are licensed insurance agents and handle service requests such as adding/deleting a vehicle, adding/deleting a driver, providing quotes, answering billing inquiries and much more.



## eService

Once an employee becomes a policyholder, he/she will be able to manage many aspects of his/her Liberty Mutual policies online by creating an account on our eService platform.

Employees can:

- Pay bills by credit card or by checking or savings account withdrawal
- Set up payments to be deducted automatically from a checking or savings account (Electronic Funds Transfer), or using a credit card
- Go paperless and view billing and policy documents online
- Report and track claims
- Electronically sign documents
- Add or remove a vehicle or driver
- Adjust the withdrawal date of an automatic payment
- Change contact information
- And more

Policy Information is Secure and Protected - We've taken the proper steps to ensure that all the policy information viewed online is presented in a safe online environment. Our servers leverage the latest technology and operational best practices to prevent your employees' personal information from being compromised.

## Administrative Support

By partnering with us, you can ensure your employees and their families get quality coverage, expert advice, and caring service tailored to their specific situation.

- **Comprehensive Product Portfolio:** We offer a broad range of insurance protection in all 50 states and the District of Columbia, including Auto, Home, Condo, Renters, Motorcycle and Excess Personal Liability Protection.
- **Deep Value:** Liberty Mutual Insurance offers your employees peace of mind at a special rate. And, they could save even more with Multi-Car and Multi-Policy discounts, as well as a variety of discounts for life's important events.
- **Consultative Approach:** Based on initial and subsequent coverage reviews, we tailor policies that suit your employees exactly where they are in life so that they get the protection they need at every milestone along the way.

### Payroll Deduction

Payroll deduction is a popular, convenient option that benefits both you and your employees. Employees will save time and money by switching to payroll deduction because payments are automatic and there are no monthly fees. And, we offer a combined billing solution for single payroll slot deduction If you also offer our group products.

BENEFITS FOR EMPLOYERS	BENEFITS FOR YOUR EMPLOYEES
Flexible design to accommodate your payroll systems	Convenience of automatic payments
Dedicated billing support	No installment fees
Billing applications that support multiple pay calendars	Additional savings – up to 12% off auto premiums*
Easy determination of deduction amounts	No need to remember to make payments
Choice of electronic or paper billing exchange	No checks to write – reduced carbon footprint
Securely transmitted data	No down payment needed
	Multiple policies can be put on one deduction

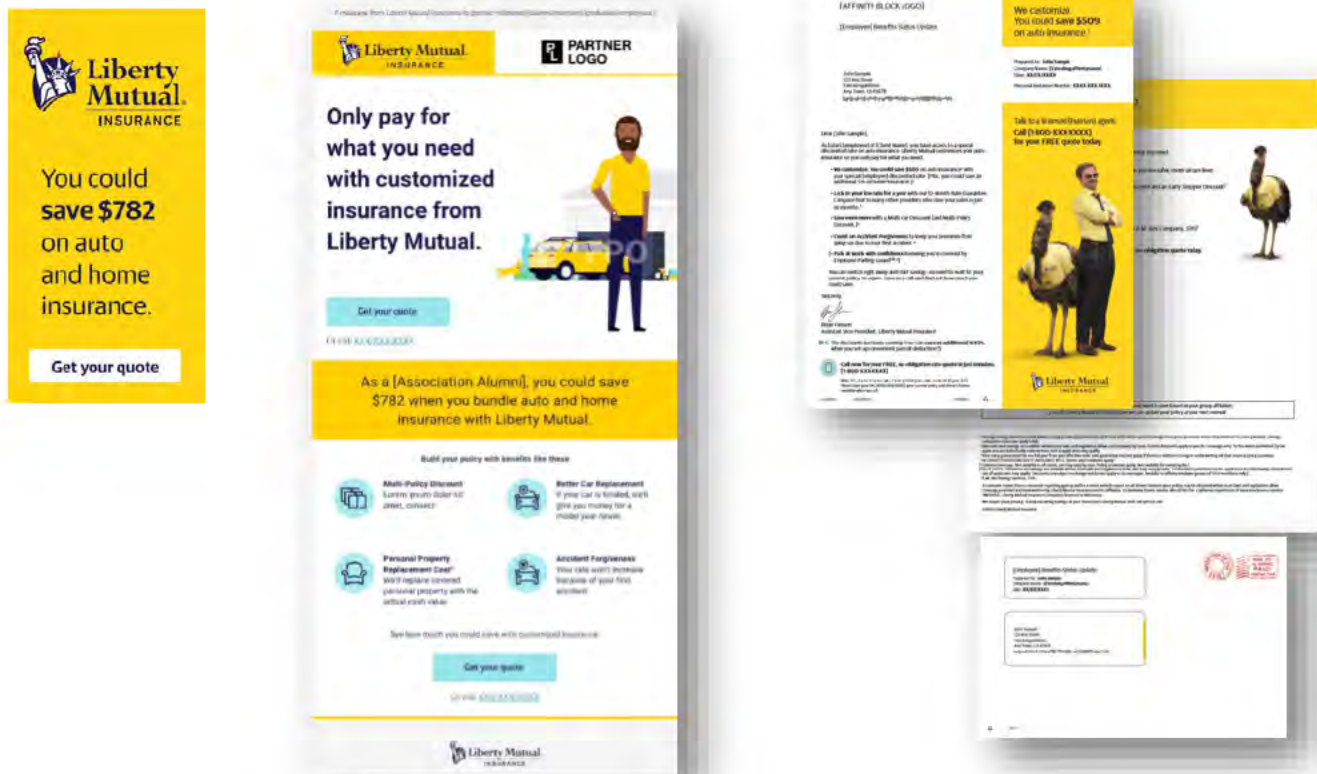
\*Discounts vary by state

# Marketing & Communications

We'll provide a custom communications strategy and materials for employee education and enrollment support

Evaluate	Incorporate	Reiterate
<p>We will evaluate your current communication strategies and how you communicate other voluntary benefits.</p> <p>We will integrate our product marketing pieces into your existing communication channels.</p> <p>For some companies, this means a heavy focus on e-marketing, while others rely on on-site events to communicate the benefits.</p>	<p>The next step will be incorporating the various products into one comprehensive marketing plan.</p> <p>Because each product involves a different set of purchasing habits, we will implement our marketing strategies at times when your employees are most likely to consider buying from us.</p>	<p>Liberty Mutual will then follow up with you on a periodic basis to find out what's working and adjust along the way.</p> <p>This review process involves an activity report showing participation and past and future marketing initiatives to help in the discussion.</p>

## Auto & Home – Emails, Banners, and Direct Mail



## Implementation

Our goal is to make implementation as seamless as possible for our partners. If selected as the auto and homeowner insurance partner for a new client, we would develop a program implementation timeline based on whether payroll deduction is elected.

Liberty Mutual Pet Project Plan	
Timeline	30-45 days
Project Start Date	N/A
Initial Enrollment Date(s)	4/30/2020
Coverage Effective Date	7/1/2020

Project Framework	
Topic	Description
Kick-off Meeting	Intros and assigning roles and responsibilities
Discovery Session(s)	Initial discussions to identify various workstreams
Sign-off on project schedule/requirements	Finalize project scope and schedule regular ongoing meetings for identified workstreams
Project Governance	Regular meetings to review overall project progress and/or risks
Ongoing meetings	Meetings set for various identified workstreams (e.g. billing, enrollment & marketing)
As needed updates/escalations	One-off meetings to triage new or urgent issues

Pre-Enrollment Project Plan	
Key Milestones	Days Prior to Enrollment
Contract/Amendment Signature	45
Implementation Call Scheduled	45
Timeline provided to Client & Broker	45
Initial Kickoff Call	40
Project Stakeholders Assigned	40
Coordinated Communication Plan Outlined	40
Discovery Sessions Completed	35
File Delivery Method and Process	30
Co-branded Landing Page Development	30
Payroll Schedule & Deduction Frequency	30
Marketing/Communications Development	30
Marketing/Communications Feedback	25
Premium Remittance Process	25
Billing System Setup	20
Finalize Communications Strategy	15
Marketing Collateral Delivered	15
File Testing	10
Enrollment Begins	



Enrollment Ends	-
Conclusion	-

Service Phase	
MILESTONE	Number of Days After Enrollment
Case Wrap Up/Audit Complete	7
File Testing with Carriers/Payroll Complete	-
OE Files Delivered/Confirmed	7
First Billing File Issued	-
First Remit and Payment Received	-
New Plan Year Ongoing Files Scheduled	14
Client Specific Activities	

Additional conversations would be held to discuss building a marketing plan, obtaining client logos for communications materials, obtaining client mail file for employee mailings, and coordinating other announcements and kickoff events.



A company dedicated to continual innovation, we are excited about our proposed partnership. Thank you for allowing us an opportunity to provide you with our proposal. We look forward to sharing in your mission and supplying your employees with the quality products and services they deserve.

Auto, Home and Pet coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. The materials herein are for informational purposes only. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria.

Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms and conditions, visit [www.hartvillepetinsurance.com/terms](http://www.hartvillepetinsurance.com/terms). Preventive and Wellness Care reimbursements are based on a schedule. Complete Coverage™ reimbursements are based on the invoice. Levels 1-4 reimbursements are based on usual and customary eligible costs. Products, rates, and discounts may vary and are subject to change. Products are underwritten by United States Fire Insurance Company, produced and administered by C&F Insurance Agency, Inc. (NPN # 3974227), a Crum & Forster company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Crum & Forster Pet Insurance Group™ is a trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by A.M. Best Company 2018.

Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at [libertymutual.com/privacy](http://libertymutual.com/privacy).

Liberty Insurance Underwriters Inc., a Liberty Mutual Insurance Company  
175 Berkeley Street, Boston, MA 02116

755120 11/19





## Simple. Reliable. Repeatable.

The benefits marketplace is complex, fast-paced, and demanding. The race to meet these demands is a challenge to all Brokers who in turn must "keep the pace".

At Selerix, we understand those demands.

The BenSelect platform seamlessly combines enrollment, administration, reporting and compliance. The result? A reliable, repeatable solution you can confidently present in any situation, to any client, at any time.

I urge you to learn more about how Selerix and the BenSelect software has been trusted by over 10,000 employer groups.

**Lyle Griffin**  
President



**Industry Leading Benefit Design Flexibility**  
Handle Complex Benefit Offerings With Ease.



**ACA Reporting**  
Benefits Live Here, Compliance Should Too.

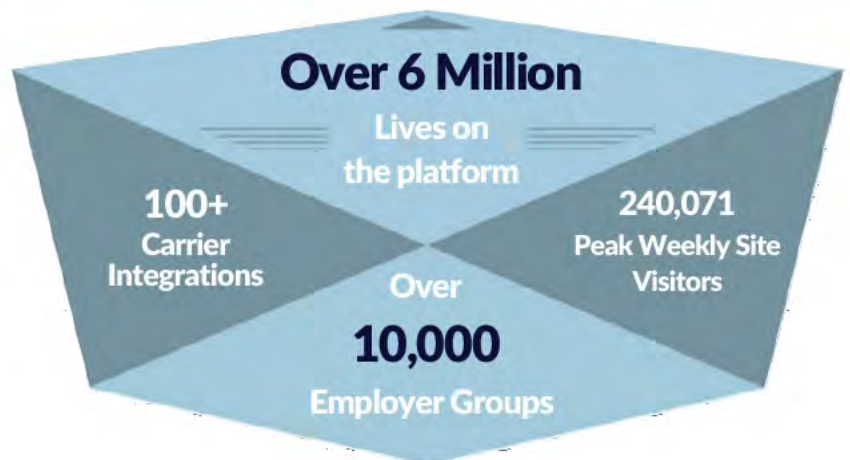


**Dynamic Content & Communication**  
One Message Does NOT Fit All. Tailored Messaging.



**Standardized Reporting On-Demand**  
Don't Reinvent the Wheel. Integration Made Simple.

## A Solution That Works: By The Numbers



**Administrative Automation**  
Time is Money. Conserve Resources with Task Automation.





## Increase Revenue & Build Long Term Loyalty



### BenefitAgent

**BenAdmin Setup Made Simple.**

- Interactive guided wizard that makes case building easy and scalable
- Collaborative interface that allows you to step in when clients need assistance
- Flexible census/data import capabilities
- Wide range of benefit plan setup options
- Add customized communications, presentations and client logos
- Ready to enroll? One-click deployment to BenSelect



### BenSelect Software

**Benefit Solutions Simplified.**

- Industry leading selection of core and voluntary benefit products
- Seamless, one-system integration of enrollment, administration and reporting.
- Co-browse capability for assisted employee enrollments
- No internet connectivity? Not a problem, ask about our offline laptop enrollment
- Customizable outbound communication: enrollment reminders, thank you letters and benefit statements



### ACA Reporting Suite

**Benefits Live Here, Compliance Should Too.**

- Produce completed 1095 forms on-demand from a single interface
- Variable hour employee tracking
- Monitor initial/ongoing measurement periods
- Manage stability periods with ease
- IRS form fulfillment options available for distribution to employees
- AIR electronic file format designed for IRS filing
- One system, one solution



# Client Trusted, Industry Proven.

**benselect**  
It's all here.



## You Have Enough To Do. Work Smarter, Not Harder.

BenSelect is an industry leading benefits administration platform trusted by more than 6,500 employers and over 6 million employees. BenSelect is designed for employers looking to streamline their enrollment, administrative and compliance processes into one, convenient solution. Benefit solutions simplified.



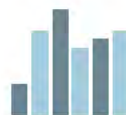
**Administrative Automation**  
Time is money. Conserve resources with task automation.



**Industry Leading Flexibility**  
Handle complex plan designs and benefit offerings with ease.



**Decision Support & Dynamic Content**  
Create an impactful, educational enrollment experience.



**Standardized Reporting**  
Don't reinvent the wheel. With hundreds of established feeds, chances are, we've done it.



**ACA Compliance Suite**  
90% of data required for ACA is BenAdmin. Benefits live here, compliance should too.

Start simplifying now:

 [sales@selerix.com](mailto:sales@selerix.com)

 (469) 452-7076

 [www.selerix.com](http://www.selerix.com)

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## Benefits Administration Simplified.



## Engage.

### Benefits are today's compensation.

"50% of employees are either unsatisfied or only partially satisfied with benefits offered by their current employer"

-Source: Employee Benefit Research

**Make your value messaging stand out.**



Empower employees to make informed decisions with BenSelect's decision support tools. An intuitive, interview style approach to benefits, ensures participants are partnered with the best benefit options.



One size does not fit all. Tailor messaging to your intended audience with dynamic content and attention grabbing possibilities. Convey total compensation value through an impactful enrollment experience.



Responsive design allows employees to access the BenSelect enrollment experience from any device. No need to hassle with app downloads, just click and enroll.

## Manage.

### Eliminate variables with BenSelect and save time to focus on what matters the most - employees.



Why hassle with multiple systems? From ACA compliance, to new hires, life events, carrier files, and more; BenSelect has you covered. One system, one solution.



No need to reinvent the wheel, let our expertise and system brainpower save you time. With hundreds of carrier and payroll feeds established, chances are we've done it.



Go paperless. Employee and group structure history, electronic document storage and more at the touch of a button.

## Simplify.

### Longer hours? Tighter budgets? Complex benefits? Capitalize on BenSelect's industry-proven ability to make life a little easier.



Complex plan design and rules? BenSelect's industry leading flexibility has resulted in an ever expanding library of off the shelf products, built and ready to go. Minimal configuration required.



BenSelect's powerful versatility allows you to integrate with practically any payroll provider or HRIS system. Chances are, we've already integrated with them.



Receive the training and support you need from our 100% in house team of experts. Their goal? Provide benefit solutions, simplified.



## 529 savings payroll deduction

Program highlights



**CAPITAL  
GROUP®** | **AMERICAN  
FUNDS®**

# Saving for education just got easier

Business owners of all sizes who are seeking an easy way to help employees save for education expenses can offer a 529 education savings plan for a lifetime of learning



**Easy setup and maintenance** so you can focus on your business



**Inexpensive program** to enhance your benefits package at no cost to the business



**Quality investments** to help employees build a diversified portfolio



**Convenient features for employees** to help them pursue education goals

### Easy setup and maintenance

Your financial advisor can help you establish a payroll-deduction 529 program. It's a tax-favored investment vehicle that can help attract, motivate and retain employees. Once it's set up, there's little required of you. You don't even have to be concerned with the following:

- Contributions automatically deducted from employee paychecks.
- No IRS reports to complete.
- Employees manage their accounts directly with Capital Group, home of American Funds.

### No costs for your business

A 529 education savings plan with payroll deductions is an easy way for many business owners to initiate a benefits program at their company, or augment an existing one. In other words, business owners would not have to deal with the following costs.

- No cost for setup and maintenance, unless your payroll provider charges to establish a payroll bridge.
- Funded directly from employee paychecks.
- No employer contributions required.

### Quality investments

- American Funds College Target Date Series®
- American Funds Portfolio Series.™
- Several American Funds available in CollegeAmerica® are good options for those seeking to build customized portfolios.

### Convenient features for employees

- Employees have the ability to determine how much and how often to invest.
- Convenient automated contributions through payroll deduction.
- Employees don't incur up-front costs because they invest in Class 529-E shares offered only through an employer-sponsored plan.
- No rollover required after a job change, and account owner can continue to make contributions.

If withdrawals from 529 plans are used for purposes other than qualified education expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax. States take different approaches to the income tax treatment of withdrawals. For example, withdrawals for K-12 expenses may not be exempt from state tax in certain states. Please consult your tax advisor for state-specific details.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

# CollegeAmerica can help your employees

CollegeAmerica accounts are a tax-advantaged way to save for eligible education expenses such as room and board, required books and supplies, and tuition for higher education, as well as K-12 tuition. CollegeAmerica's unique combination of benefits includes:

## Tax advantages

- Employees won't pay federal taxes or, in almost every case, state taxes on withdrawals if they're used for qualified expenses.
- Many states allow a deduction from or credit against state taxes for all or part of the contributions. Such deductions may be disallowed in the event of non-qualified withdrawals. State tax treatment varies.

## Flexibility

- Employees can open an account for any beneficiary, no matter how much they earn.
- They can use the assets to pay for qualified expenses at eligible K-12 schools (up to \$10,000), community colleges, undergraduate and graduate schools, and trade schools around the country, or for technical and professional training.
- They can continue investing until an account's value reaches \$500,000 – for each beneficiary.
- Employees can open an account for as little as \$25 using an employer-sponsored 529 plan.

Our 529 plan has been among Morningstar's highly rated advisor-sold 529 college savings plans since 2004, the year they began issuing ratings.<sup>1</sup>

## Low fees and solid track record

- CollegeAmerica's fees are among the lowest for advisor-sold 529 college saving plans.<sup>2</sup>
- Equity funds have beaten their Lipper peer indexes in 81% of 10-year periods and 94% of 20-year periods.<sup>3</sup> Fixed income funds have helped investors achieve diversification through attention to correlation between bonds and equities.<sup>4</sup> Fund management fees have been among the lowest in the industry.<sup>5</sup>

## Control

- A CollegeAmerica account stays in the employee's name, and the employee can control the timing and amount of withdrawals.
- They can change the account beneficiary as often as they like without worrying about taxes or penalties, as long as both beneficiaries are in the same family.

## The advantages of a CollegeAmerica Plan

	CollegeAmerica Account	Coverdell Education Savings Account	UGMA/UTMA Account	Taxable Investment Account
People of all income levels can contribute.	✓		✓	✓
Withdrawals for qualified expenses are free from federal taxes.	✓	✓		
State tax deductions/credits for residents of some states. Tax deductions may be disallowed in the event of non-qualified withdrawals.	✓			
Account owner always controls the account.	✓			✓
Beneficiary changes permitted.	✓	✓		n/a

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and the CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. CollegeAmerica is distributed by American Funds Distributors, Inc. and sold through unaffiliated intermediaries. Depending on your state of residence, there may be an in-state plan that provides tax and other benefits not available through CollegeAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

<sup>1</sup> "Rating the Top 529 College Savings Plans," October 2019. Morningstar ratings are based on the following criteria: process, performance, price, people and parent.

<sup>2</sup> Source: 529 College Savings Quarterly Fee Analysis, ISS Market Intelligence, Fourth Quarter 2019. CollegeAmerica's fees were in the top quartile of 30 and 18 plans based on the average annual asset-based fees for national advisor-sold and fee-based advisor-sold 529 plans, respectively.

<sup>3</sup> Based on Class 529-E share results for rolling periods through December 31, 2019. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Class 529-E shares were first offered on February 15, 2002. Class 529-E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after February 15, 2002, also include hypothetical returns because those funds' Class 529-E shares sold after the funds' date of first offering. Please see [capitalgroup.com](http://capitalgroup.com) for more information on specific expense adjustments and the actual dates of first sale.

<sup>4</sup> Based on Class 529-E share results, as of December 31, 2019. All 11 of the fixed income American Funds that have Class 529-E shares and that have been in existence for the three-year period showed a three-year correlation below 0.2. Standard & Poor's 500 Composite Index was used as an equity market proxy. Correlation based on monthly total returns. Correlation is a statistical measure of how two securities move in relation to each other. A correlation ranges from -1 to 1. A positive correlation close to 1 implies that as one security moves, either up or down, the other security will move in "lockstep," in the same direction. A negative correlation close to -1 indicates that the securities have moved in the opposite direction.

<sup>5</sup> On average, our management fees were in the lowest quintile 65% of the time, based on the 20-year period ended December 31, 2019, versus comparable Lipper categories, excluding funds of funds.

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CollegeAmerica is a nationwide plan sponsored by **Virginia529**



**ABLEAmerica<sup>SM</sup>**

Tax-advantage savings plan for  
individuals with disabilities



**CAPITAL  
GROUP<sup>®</sup>**

**AMERICAN  
FUNDS<sup>®</sup>**



**Saving now for a  
better future tomorrow**

ABLEAmerica is a nationwide plan sponsored by **Virginia529<sup>™</sup>**

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Life with a disability has its own challenges and rewards. That's why we've designed ABLEAmerica to help meet your needs and reach your goals.



## GOAL: GROWTH

### Building savings

Sarah's daughter, Mia, was diagnosed with epilepsy. Knowing that it is more expensive than ever to raise a child,\* not to mention a child with special needs, Sarah began to worry about the additional costs associated with caring for Mia later in life, such as education and/or on-going medical care. Sarah talked with her financial advisor about how best to prepare and decided to invest in growth-oriented funds to build savings for Mia's future.



\* Expenditures on Children by Families, 2015. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

## Building blocks for a better life



### WHO IS ELIGIBLE?

- ABLE accounts are available to U.S. citizens and permanent residents who can legally own securities, including individuals who are blind or disabled from a condition that began prior to age 26.
- Those who meet the age requirement and may be eligible for SSI or SSDI benefits because of their disability.
- Individuals with a written, signed diagnosis from a licensed physician.



### WHO OWNS THE ACCOUNT?

- The beneficiary\*



### WHO CAN CONTRIBUTE?

Anyone can contribute to an ABLE account, including:

- Parents
- Grandparents
- Extended family
- Friends
- Beneficiary
- Charity/trust

## A better path forward

Until recently, people with disabilities and their families may have faced a hard choice: either save for the future or qualify for federal disability benefits. That changed under the Achieving a Better Life Experience (ABLE) Act, which was signed into law in 2014.

BEFORE ABLE	WITH ABLE
Can only have \$2,000 in savings to qualify for need-based government programs	Can save up to \$15,000 per calendar year
	Can have up to \$100,000 in the account without the amount being counted against the \$2,000 limit on personal assets to qualify for Supplemental Security Income (SSI)
	Savings grow free from federal taxes and may be free from state tax if used for qualified disability expenses (Tax-advantaged treatment applies to savings used for qualified disability expenses. State tax treatment varies.)
	Money can be withdrawn tax-free to pay for qualified disability expenses. If withdrawals are used for purposes other than qualified disability expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax.

\* If the beneficiary cannot or chooses not to establish and manage the account, an individual legally authorized to act on his or her behalf (such as a parent, legal guardian, or person acting under a power of attorney) may open and manage the account.

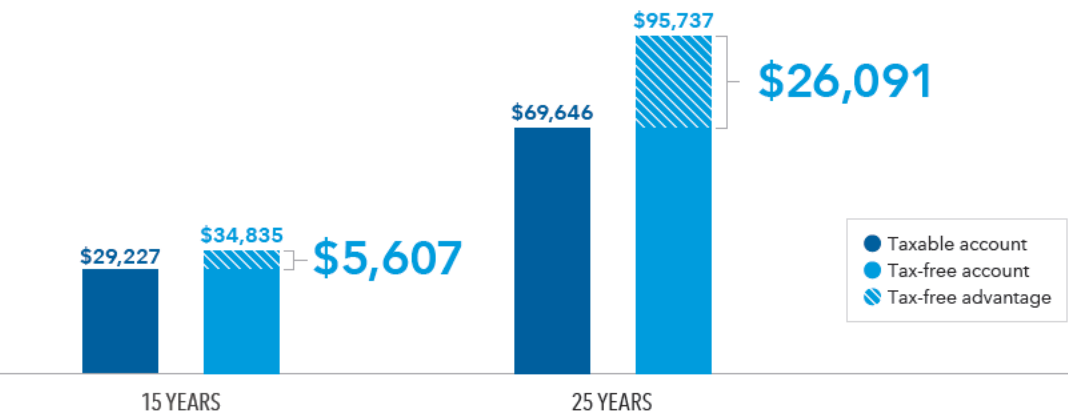
# Fostering health, independence and quality of life

With an ABLEAmerica account, individuals with disabilities can make tax-free withdrawals for qualified disability expenses (QDEs). A QDE includes, but is not limited to:



## Give your savings a tax-free advantage

Imagine you saved \$100 a month in a tax-free ABLE account. Over time, you would have a higher balance than if you invested the same amount in a taxable account (assuming no withdrawals were taken).



Assumes an 8% average annual rate of return (compounded monthly) for both investments and a 25% income tax rate. (The typical mutual fund investor falls into the 25% tax bracket.) Example assumes taxes were paid annually out of account. Your tax rate may vary. Current minimum tax rates on capital gains and dividends could make taxable investment returns higher, thus reducing the difference between the two ending values. Results shown are hypothetical and are not intended to represent an investment in a specific fund. Your investment experience will differ. Regular investing does not ensure a profit or protect against loss. You should consider your willingness to keep investing when share prices are declining.



People living with disabilities may face extra costs of living, often totaling **several thousand dollars** more per year. These costs may add up over time, creating a significant financial burden on households.

Source: "Extra Costs of Living with a Disability: A Review and Agenda for Research" (April 1, 2017). Disability and Health Journal.



### GOAL: GROWTH AND INCOME



## Paying expenses now and saving for later

A car accident in his teens left Marco with lasting physical complications. Several years ago, his financial advisor suggested an ABLE account to help meet his financial goals. Today, Marco invests his assets in growth-and-income portfolios, taking tax-free withdrawals to pay for his transportation and assistive technology needs now, while also saving for the future.



## GOAL: PRESERVATION AND INCOME

### Preparing for a rainy day



Sandy was diagnosed with autism as a child. Now in her 20s, she lives independently and works part-time, relying on government need-based programs for the rest of her income. Although Sandy has put most of her ABLE investments in growth funds, she also asked her financial advisor for ideas on how to protect her assets during market declines and help pay emergency expenses. After discussing her options, she decided to make additional investments in preservation-and-income funds.

# Investments aligned with your goals

## Your advisor can help you find the right fit

Selecting the right investments can be challenging. We believe that working with a financial advisor, who can weigh the benefits and considerations of each investment, is the best way to make these types of decisions. As the nation’s only advisor-sold ABLE plan, we’ve backed up that belief with a well-designed solution to help you reach your goals.

ABLEAmerica offers investment options managed by American Funds from Capital Group to help you build and protect your savings. Low expenses mean more of your money goes to work for you or your loved one.

### INVESTOR GOALS



### INVESTMENT OBJECTIVES

Growth		Growth and income		Preservation and income	
Long-term growth of capital		Long-term growth of capital and income		Current income and capital preservation	
American Funds Global Growth Portfolio <sup>SM</sup>	CGGGX	American Funds Growth and Income Portfolio <sup>SM</sup>	CGNGX	American Funds Preservation Portfolio <sup>SM</sup>	CPPGX
American Funds Growth Portfolio <sup>SM</sup>	CGQGX	American Funds Moderate Growth and Income Portfolio <sup>SM</sup>	CBAGX	American Funds U.S. Government Money Market Fund <sup>SM</sup>	AAZXX
		American Funds Conservative Growth and Income Portfolio <sup>SM</sup>	CIPGX		

## The ABLEAmerica advantage

- The nation’s only advisor-sold ABLE account gives you access to professional advice and helps you build a comprehensive plan
- Wide-ranging investment options allow you to put more money to work to pursue your goals
- Broadly diversified objective-based investments allow you to select portfolios tailored to your goals and needs

Work with your financial advisor to build a better life with ABLEAmerica.



# The Capital Advantage<sup>®</sup>

Since 1931, Capital Group, home of American Funds, has helped investors pursue long-term investment success. Our consistent approach – in combination with The Capital System<sup>SM</sup> – has resulted in a superior long-term track record.

## Aligned with investor success

We base our decisions on a long-term perspective, which we believe aligns our goals with the interests of our clients. Our portfolio managers average 28 years of investment experience, including 22 years at our company, reflecting a career commitment to our long-term approach.<sup>1</sup>

## The Capital System

The Capital System combines individual accountability with teamwork. Funds using The Capital System are divided into portions that are managed independently by investment professionals with diverse backgrounds, ages and investment approaches. An extensive global research effort is the backbone of our system.

## American Funds' superior outcomes

Equity funds have beaten their Lipper peer indexes in 88% of 10-year periods and 96% of 20-year periods.<sup>2</sup> Fixed income funds have helped investors achieve diversification through attention to correlation between bonds and equities.<sup>3</sup> Fund management fees have been among the lowest in the industry.<sup>4</sup>

<sup>1</sup> Portfolio manager experience as of December 31, 2019.

<sup>2</sup> Based on Class A share results for rolling periods through December 31, 2019. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Please see [capitalgroup.com](http://capitalgroup.com) for more information on specific expense adjustments and the actual dates of first sale.

<sup>3</sup> On average, our management fees were in the lowest quintile 65% of the time, based on the 20-year period ended December 31, 2019, versus comparable Lipper categories, excluding funds of funds.

**You could lose money by investing in the money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**

**Past results are not predictive of future results. Investing for short periods makes losses more likely.**

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectus and ABLEAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. ABLEAmerica is distributed by American Funds Distributors, Inc. Interests in ABLEAmerica are sold through unaffiliated intermediaries.

American Funds Distributors, Inc., member FINRA.

**Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits not available through ABLEAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.**

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Next Generation  
Financial Wellness



Action Planning



Participant App



In-Person Education



Employer Reporting

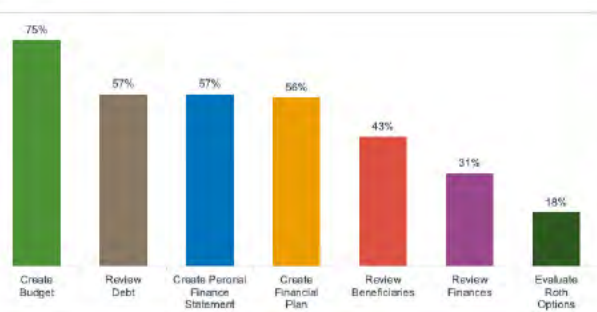


Participant Dashboard



**WellCents™ is an “end-to-end” worksite financial wellness solution that is inspired to help employees develop financial confidence and remove barriers that prohibits them from reaching their financial goals.**

- Incorporates a mobile app with highly functional dashboards and assessment for employees
- Provides the ability to schedule 1-on-1 meetings with FIRM’s Certified Financial Planners and Wealth Managers to receive personalized advice
- Provides coordinated advice that integrates an employer’s benefits offerings
- Proactive engagement via emails, texts, and on-site materials, and special education modules
- Contests and prizes are used to encourages participation
- Personal financial assessments and planning guidance are provided to maximize a participant’s limited benefits budget
- Includes robust participant assessment and activity dashboards that cover various components of savings, spending, debt, and risk management
- WellCents™ Score benchmarks employee behaviors and tracks progress
- Employer reporting provide insights into your workforce’s challenges and measures overall wellness





# WORKPLACE FINANCIAL WELLNESS OVERVIEW

Help employees reduce financial worries  
and enhance productivity through customized programs

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Web: [www.firmadvisor.com](http://www.firmadvisor.com)

Phone: [215-557-7622](tel:215-557-7622)



# A growing demand for Financial Wellness Programs

According to a 2018 study released by Morgan Stanley and conducted by the Financial Health Network<sup>1</sup>, results of a survey of 1,000 full-time employees at mid-sized to large companies found that many struggle financially, and this financial stress negatively affects their productivity at work.



Healthcare Expenses



Social Security and Medicare



Availability of Healthcare



Downturn in the Economy



Inflation

## STRESS

**54%**

Of the respondents mentioned finances to be their main source of stress.

Of those experiencing stress, 78% of them mentioned that it negatively distracts them at work.

**78%**



## WELLNESS AT WORK

**74%**

Of the respondents stressed that financial wellness programs are an important benefit.

Of the respondents mentioned they would be more inclined to stay at a company that offered a program that helped them better manage their finances.

**60%**

## COMMUNICATION

**42%**

Of the respondents said they feel inadequately informed about the benefits and programs their employer offers.



<sup>1</sup> <https://finhealthnetwork.org/research/the-case-for-employers-to-invest-in-employee-financial-health/>



# Our Solution

FIRM recognizes an organization's pressing needs to keep its employees satisfied. A comprehensive financial wellness program has been curated to maximize the organization's already existing benefits by seamlessly integrating our workshops and education modules to equip employees with a road map to attain necessary training and guidance.

As an independent organization, FIRM has an unbiased due diligence process to help select the most cost-effective wellness solutions, and also provide integration with suitable benefits administration technology to provide online enrollment solutions, marketing tools, and payroll deduction implementation.

**MetLife's 15th Annual U.S. Employee Benefit Trends Study from 2017 conducted a series of employee and employer surveys in the public sector to help implementing a more comprehensive approach to benefits can help employers reach their top benefits objectives and help their employees succeed.**

1 Retaining employees	56%	of employees state that health and wellness benefits are important to driving job loyalty	4 Controlling health and welfare benefits costs	51%	of employees are prepared to pay more of the cost of benefits if the benefits meet their needs
2 Increasing productivity	49%	of employees agree financial wellness benefits impact their productivity at work	5 Attracting employees	74%	of employees say that customized benefits are important to driving job acceptance
3 Increasing satisfaction	77%	of employees state that they gain peace of mind by achieving financial wellbeing through benefits	6 Helping employees make better financial decisions	71%	of employees agree that financial wellbeing benefits relieve financial anxiety

## FIRM's Financial Wellness

### FIRM Managed Portfolio Services

Provide plan participants with financial guidance and construct fully diversified and risk-appropriate investment allocation to help govern your retirement account and create a custom portfolio that is both risk appropriate and coordinated with other assets in your financial plan

### WellCents™ Financial Wellness Tool

A technological financial wellness tool designed to survey the employees' financial needs and offers coordinated advice and engagement, including a no cost engagement with a FIRM Certified Financial Planner. The employer also has the opportunity to benchmark employee behavior and take necessary remedial measures.

### Education Seminars and Workshops

Highly engaging 30-minute presentations and 60-minute single session seminars and seven content-rich sections and detailed participant workbook designed to provide prospects with digestible, topic-focused financial information like college funding, estate planning, retirement, and investment management. The education modules are personalized to cater to all categories and ages of employees.

### FIRM Wealth Manager

An advanced online planning portal that empowers employees to achieve their financial goals. Collaborate with a financial planner who can help guide employees in creating a personalized financial plan, including budgeting, cash flow projections, asset and liability reports and Monte Carlo analysis tools. The comprehensive planning tools and reports will help employees identify growth, savings and investing opportunities, as well help determine which employee benefits are advantageous for their unique situation. All financial information is securely aggregated in a personalized encrypted financial website, with digital document Vault storage and financial reporting capabilities conveniently available across all, mobile, tablet or personal computer devices.

### Savvi

Technology-enabled financial wellness platform, offering a turnkey implementation that accelerates maximum employee engagement to easily plan, manage, and track full financial picture through system generated action plan for spending, saving, investing, and protecting financial goals.

### Kashable - Socially Responsible Credit

Reliable way to pay down expensive debt and preserve retirement savings with affordable loans, repaid effortlessly through payroll deductions. With interest rates starting from 6% APR, and loans ranging from \$250 to \$250,000, Kashable offers socially responsible credit for various purposes and is accompanied by a robust financial literacy library for employees and employers.



# WellCents™ Financial Wellness

FIRM partners with industry experts in Wellness planning to deliver comprehensive financial wellness programs to educate the employees and enhance their working experience.



Action Planning



Participant App



Scheduling Tool



In-Person Education



Virtual Education



Participant Dashboard



Employer Reporting

**WellCents™** is an “end-to-end” worksite financial wellness solution that is inspired to help employees develop financial confidence and remove barriers that prohibits them from reaching their financial goals.



## Step 1:

**WellCents™** enables the participant to assess their financial objectives and goals through a mobile application designed to benchmark employee behavior and enables viewing their profile in a dashboard to track progress.

## Step 2:

**WellCents™** then allows participants to schedule meetings and participate in One-on-One meetings with **FIRM's** Certified Financial Planners and Wealth Managers to receive financial assessments and planning guidance to maximize **a participant's limited benefits budget**. The employees also get access to a personal robust activity dashboard that cover various components of savings, spending, debt, and risk management. In addition, the employee also has access to proactive engagement via emails, texts, and on-site materials, and more.

## Step 3:

After the employees have the next action plan, they can continually track their personal finances, budgets, investment activities, review their debts, and can schedule more virtual or in person meeting with the experts for guidance. They also have access **to WellCents™ specially curated** education modules focusing on important topics such as Protection planning, Estate planning, Retirement planning and so on.

## Step 4:

**WellCents™** creates detailed **Employee survey reports**, **Workforce's financial** challenges summary, and Workforce financial improvements summary to help guide their employees towards better financial and benefits wellness programs through quantifiable results.

# FIRM's specially curated Education Modules

FIRM has a series of education modules specially chosen to improve an **employee's** knowledge of his/her personal finances and provide insight into wealth management techniques to help provide opportunity to achieve future financial security.

## Education Modules and Seminar Topics offered

### Personal Finance

- Managing Spending
- Creating a Budget
- Reducing Debt
- Emergency Savings
- Time Value of Money



### Protection Planning

- Risk Management Basics
- Health Insurance
- Disability Income Insurance
- Life Insurance
- Property and Casualty Insurance

### Retirement Planning

- Retirement Income Basics
- Social Security Basics
- Retirement Income Needs
- Retirement Savings Goals
- Distribution Planning
- College funding



### Retiring Well

- Longevity
- Fixed Expenses
- Variable Expenses
- Social Security and Medicare
- Retirement Income Solutions

### Investment Planning

- Setting Investment Goals
- Identifying Time Horizons
- Understanding Risks
- Identifying Risk Tolerance
- Benefits of Diversification



### Estate Planning

- Estate Planning Basics
- Probate
- Wills and Trusts
- Gifting
- Advance Directives



Contact: Philip M. Harris, President and CEO

Email: [phil@firmadvisor.com](mailto:phil@firmadvisor.com)

Web: [www.firmadvisor.com](http://www.firmadvisor.com)

Phone: [215-557-7622](tel:215-557-7622)

**FIRM/JMU VB RFP#LBS-1090 Page 270**



# FIRM Wealth Manager

An advanced online planning portal that empowers employees to achieve their financial goals. Collaborate with a financial planner who can help guide employees in creating a personalized financial plan, including budgeting, cash flow projections, asset and liability reports and Monte Carlo analysis tools. The comprehensive planning tools and reports will help employees identify growth, savings and investing opportunities, as well help determine which employee benefits are advantageous for their unique situation. All financial information is securely aggregated in a personalized encrypted financial website, with digital document Vault storage and financial reporting capabilities conveniently available across all, mobile, tablet or personal computer devices.

 <b>CASH-FLOW BASED PLANNING</b> Demonstrate the effects of important financial decisions with visualized planning techniques	 <b>RETIREMENT PLANNING</b> Personalized and interactive Retirement Plan Portal for clients and detailed solution reports	 <b>INVESTMENT ANALYSIS</b> Create and modify custom portfolios and asset classes and make the best investment choices	 <b>EDUCATION AND TRAINING</b> Schedule appointments with our CFP® and get 1-1 advice and training workshops	 <b>INSURANCE AND ESTATE PLANNING</b> Easily present various estate planning techniques identify gaps in your insurance needs	 <b>EDUCATION PLANNING AND TAXPLAN</b> Provide a detailed overview of education expenses and funding options and Plan for numerous tax strategies & results
--	--	---	---	--	--

## Education ♦ Wellness ♦ Planning



### Jacqueline Schadeck, CFP®, AWMA

Email: [jacqueline@firmadvisor.com](mailto:jacqueline@firmadvisor.com)

Jacqueline Schadeck is a Certified Financial Planner (CFP) and an Accredited Wealth Management Advisor (AWMA) professional who partners with individuals and families to help them gain financial clarity. She believes that clients need comprehensive financial guidance in order to make the best decisions, and she has a passion for helping clients achieve financial success.

Jacqueline has been asked to contribute to numerous media outlets, including CNBC, MarketWatch, Atlanta Business Chronicle and many more. Any given week, you might find her leading financial education presentations to a local AARP chapter or explaining how healthcare expenses are treated in the tax code at a public library education session. She was even honored with the 2017 Impact Award by the Financial Planning Association of Georgia for her dedication to her industry level.

In keeping with her desire to help people, Jacqueline finds it important to give back to her community by volunteering for various organizations including her church, several non-profits, and her college alma mater. She is also a past Board member for the Financial Planning Association of Georgia.



### Paul Pfeiffer, CFP®

Email: [paul@firmadvisor.com](mailto:paul@firmadvisor.com)

Drawing on over 20 years of defined contribution plans experience, Paul provides advisory and asset management solutions to institutional and private clients. Paul earned his MBA in Finance from Drexel University in Philadelphia, PA and holds a Certified Chartered Financial Consultant professional designation. He has passed Level I & II of Chartered Financial Analyst. Paul currently maintains several FINRA Securities registrations including: Series 7 General Securities Representatives, Series 24 & 26 General Securities Principal, Series 63 Uniform Securities Agent State Law and Series 65 Uniform Investment Advisor registrations.

Contact: Philip M. Harris, President and CEO

Email: [phil@firmadvisor.com](mailto:phil@firmadvisor.com)

Web: [www.firmadvisor.com](http://www.firmadvisor.com)

Phone: 1800-997-7622

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# FIRM' Wealth Manager Package

An advanced online planning portal that empowers employees to achieve their financial goals. Collaborate with a financial planner who can help guide employees in creating a personalized financial plan, including budgeting, cash flow projections, asset and liability reports and Monte Carlo analysis tools. The comprehensive planning tools and reports will help employees identify growth, savings and investing opportunities, as well help determine which employee benefits are advantageous for their unique situation. There is also convenient payroll deduction available for this service to ensure that the employee is not stressed about making payments.

	Capabilities and Functions	Early Career	Mid Career	Closer to Retirement
Platform capabilities	Aggregation (Assets Under Management)	Yes	Yes	Yes
	Aggregation (Client-Credentialed)	Yes	Yes	Yes
	Personal Financial Website	Yes	Yes	Yes
	Alerts and Alarms	Yes	Yes	Yes
	Digital document Vault and Storage	Yes	Yes	Yes
Planning Focus		Personal Financial Planning	Investment Management	Understanding how to Retire Well
	Education/Consultation Topics	Investment Planning	Protection Planning	Estate Planning
		Budgeting and Saving	College Funding	Social Security and Medicare
		Introduction to Risk Management	Retirement Income Basics	Retirement Income Needs
Personal Meetings	Half hour sessions/month	2	3	4
	Total Hours Per Month	1	1.5	2
	Total Hours Per Year	12	18	24
	Cost/month (Year 1)	\$50	\$100	\$125
	Payroll deduction (Twice a month/Year 1)	\$25	\$50	\$62.5
	Total Cost Year 1	\$600	\$1,200	\$1,500
	Total Cost Year 2+	\$300	\$600	\$750



Contact: Philip M. Harris, President and CEO

Email: [phil@firmadvisor.com](mailto:phil@firmadvisor.com)

Web: [www.firmadvisor.com](http://www.firmadvisor.com)

**Toll Free Phone:** [1800-997-7622](tel:1800-997-7622)

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PROUDLY PRESENTS

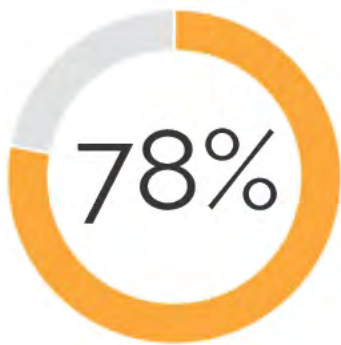
# SOCIALLY RESPONSIBLE CREDIT™

By partnering with employers, Kashable offers employees a reliable way to pay down expensive debt and preserve retirement savings with affordable loans, repaid effortlessly through payroll deductions.

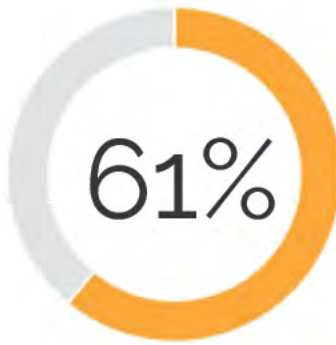


## WHY IS IT IMPORTANT?

The harsh reality is that most employees live paycheck-to-paycheck and lack the savings to cover emergency expenses.



of U.S. workers live paycheck-to-paycheck.



of Americans couldn't afford a \$1,000 unexpected expense.



of employees report experiencing financial stress.





# WHY EMPLOYERS CHOOSE KASHABLE

Adding Kashable to a benefits package immediately protects employees with a responsible financial safety net during times of need. Kashable also empowers employers to:

- 1 Reduce 401(k) loans and preserve retirement income
- 2 Help employees pay for out-of-pocket medical expenses
- 3 Increase retention and productivity by alleviating financial stress
- 4 Give employees a tool to pay down expensive debt and build credit score

No cost and no risk to employers\*

\*Over 500 benefit-eligible employees

Easy to implement any time of year

*"We decided to offer Kashable to provide employees with an alternative to 401(k) loans. Employees have referred to Kashable as a 'lifesaver' and a 'valuable lifeline'."*

*Bob M., VP Human Resources, Redner's Markets  
(Adopted Kashable in 2015)*

Want to learn more?

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[www.kashable.com](http://www.kashable.com) | [sales@kashable.com](mailto:sales@kashable.com) | 646.663.4353



## How It Works For Employees

Taking a Kashable loan is easy. Employees can complete the entire process online in just a few minutes.

### Employees love Kashable because:

- We lend across the credit spectrum
- Interest rates start as low as 6% APR\*
- 6 to 24-month repayment terms
- Loan amounts up to \$20,000

*\*To qualify for lowest rate, applicant must have responsible credit history*

*The best part* – loan repayments are automatically deducted from an employee's paycheck, making Kashable one less thing to remember.

Here's how the loan process works:

### 1. Register & Verify Employment

Create an account at [kashable.com](http://kashable.com) and verify your personal phone number, email address, and employment.

### 2. Apply Online

Select your desired loan amount and review the repayment schedule and costs. If you're happy with your loan terms, just sign the agreement electronically.



### 3. Repayments

Equal installment loan repayments are set up automatically via payroll by the employer.

### 4. Receive Funds

Funds are disbursed electronically into your bank account on the next business day.

## How It Works For Employers

Great benefits shouldn't come with a long list of administrative duties. That's why we made Kashable easy for everyone.

### Simple Implementation Process

1. Sign the employer agreement
2. Send Kashable eligibility file through our secure data room
3. Coordinate Kashable integration with payroll
4. Distribute the Kashable Welcome Letter to employees

### Easy Ongoing Administration – Payroll Deduction Repayment

#### 1. Kashable sends the Employer a deduction file each pay period

The deduction file can be either a list of new loans (when the system is able to track loan balances and arrears) or it can be in a bill format listing all the deductions for each pay period.

#### 2. The Employer takes the requested deductions and remits the aggregate payment to Kashable

This can be completed via one of two options:

- a. The Employer sends the aggregate deduction to Kashable's bank account via ACH
- b. The Employer authorizes Kashable to debit the Employer's bank account for the deducted amount

#### 3. The Employer sends Kashable a reconciliation file each pay period

The file includes only employee IDs and the corresponding payroll deductions for that pay period.

### Your Dedicated Client Success Team

Our client success team will guide you and your team as needed throughout implementation and ongoing administration. If you ever need help or have a question, reach out and we'll help right away.

Our goal is to make your experience as seamless as possible!



## Frequently Asked Questions

### How do I apply for a loan?

The first step is to register and create your username (email) and password with Kashable at [www.kashable.com](http://www.kashable.com). You only need to do this the first time you sign up.

### What information do I need to register and apply for a loan?

Here's what you'll need:

- Email address
- Mobile phone number
- Employee ID (if applicable)
- Personal checking account information (in good standing for at least 90 days)

In some cases, we may also need a copy of your pay stub or similar confirmations from your payroll system.

### How does Kashable determine loan amount and terms?

Our algorithm uses a combination of your employment and credit data to determine the loan amount, term, and rate. As a socially responsible lender, our goal is to deliver the best possible unsecured loan alternative that is still within your ability to repay. You do not have to take the full amount that you are eligible for and may apply for less.

### How long will it take to get the money if I am approved for a loan?

The money will be deposited directly into your personal checking account on the next business day.

### How do I repay the loan?

The loan will be repaid through payroll. You can make additional payments or change the method of payment to ACH debit from your bank account; you can mail us a certified check or a money order.

### What happens if I leave my employer and I still owe money on my loan?

In the event that wage deductions are no longer available, you and Kashable will arrange for an alternative method of payment such as ACH debit from your checking account, certified checks or money orders.

### How do I know if my loan application is completed?

Once the application is submitted, you will receive an email notification including a copy of the signed loan documents. These signed loan documents are also available for you to review or download when you log into your account.

### How is my loan term determined?

As part of our underwriting process, we take into consideration your employment and credit data to come up with the term of the loan and we may show you a few options. You may apply for the term that we showed or a shorter period depending on your need.

## Can I take more than one loan at a time?

You can only have one Kashable loan at a time. Once your current loan is fully repaid, you may apply for a new loan.

**IMPORTANT:** If you are making an early repayment to apply again, please note that we are unable to guarantee future approval or future loan amounts. You will find out if you are eligible for a Kashable loan once you apply for the new loan.

## Does Kashable check my credit?

Yes. Our algorithm uses a combination of employment and credit data to underwrite applicants. This means that you do not have to have prime credit to be approved for a loan.

## Does Kashable report to credit bureaus?

Yes, we report repayment history to credit bureaus. This means that timely repayments may help you build your credit.

## Can I pay off my loan early?

Yes, you can pay off your loan early at any time without a prepayment penalty.

## What happens during a leave of absence when there's an interruption in payroll?

While you are on leave of absence from your employer, you and Kashable can arrange an alternative method of payment such as ACH debit from your checking account, certified checks or money orders. Once you are back on the job, your payroll deductions will resume.

## More questions?

We're here to help! Contact Kashable support via email at [support@kashable.com](mailto:support@kashable.com), or by phone at (646)-663-4353 from 9:00AM – 6:00PM EST Monday through Friday and Sunday from 10:00AM – 5:00PM EST.



# We Think You're A Big Deal!

**Please visit the JMU Benefithub Demo site!**

It's your home for amazing savings and deals on thousands of the brands you love.

Enjoy exclusive access every day to great discounts, Cash Back and perks in a variety of categories.

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports and Outdoors

**Hertz**

**CityPASS**

**SixFlags**

**amc**

**Hotels**

**GROUPON**

**Budget**

**DELL**

**employee AUTO BUYING**  
powered by TRUEcar

**Harry & David**

**Sams Club**

**planet fitness**

**AVIS**

**Lenovo**

**Sprint**

**LEGOLAND**

**hp**

**COSTCO WHOLESALE**

**The average employee can save up to \$4,900 a year.**

Maybe you can beat that!



**Let's get you started!**

**Log in at:** [jmudemo.benefithub.com](http://jmudemo.benefithub.com)

## Need to Register?

- 1 Go to: [jmudemo.benefithub.com](http://jmudemo.benefithub.com)
- 2 Use Referral Code: 56SAPJ
- 3 Complete Registration

## Questions?

Call us: 1-866-664-4621

Or email us: [customer@benefithub.com](mailto:customer@benefithub.com)

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## Global Market Leaders Choose BenefitHub

Includes the world's largest in...

- Retail
- eCommerce
- Insurance
- Hotels
- Airlines
- Home Improvement
- Restaurant Chains
- Brewers
- Shipping Services
- Defense Contractors
- Consumer Healthcare
- Professional Services
- Hospitality and Gaming
- Auto Parts
- Construction Equipment
- Convenience Stores







## What we can help members caring for children with:



### HEALTH/MEDICAL

- ∞ Navigating different levels of transition within healthcare.
- ∞ Improving communication between caregivers and physicians.
- ∞ Finding the right kind of doctor for physical, emotional or behavioral changes.
- ∞ Finding providers that accommodate pediatric care needs (special needs assistance, autism, down syndrome, etc.).
- ∞ Finding resources that specialize in pediatric care needs (home health, behavioral health programs, skilled facilities, hospice, etc.).
- ∞ Providing assistance on accessing educational resources (educational care teams, diagnostic testing, special needs programs, college/career transitioning, etc.).



### CAREGIVERS/FAMILY

- ∞ Improving peace of mind by offering objective support that makes difficult care decisions less stressful.
- ∞ Providing guidance on how to start difficult conversations with family members (changes in family dynamics, emotional support, etc.).



### FINANCIAL/LEGAL

- ∞ Understanding the costs associated with care and how to prepare for them.
- ∞ Walking through legal documents needed for care and referring to legal experts when necessary.
- ∞ Educating members about how health and personal care are paid for (Medicaid, Medicare, Insurance, CHIP, etc.).



Our Pediatric Healthcare Coaches support our members through every step of the caregiving journey.



## COACHING BACKGROUND

- ∞ Pediatric Research
- ∞ Clinical Nutrition
- ∞ Behavioral Medicine
- ∞ Social Work
- ∞ Developmental Disabilities
- ∞ Jurisprudence
- ∞ Clinical Research



## HEALTH CONDITIONS OUR COACHES CAN ASSIST WITH

- ∞ Cancer
- ∞ Down Syndrome
- ∞ Autism
- ∞ ADHD/ADD
- ∞ Cerebral Palsy
- ∞ Developmental Delay
- ∞ Diabetes
- ∞ Obesity
- ∞ Behavioral Health
- ∞ Spina Bifida
- ∞ And more...

**Dedicated support  
for employees caring  
for loved ones.**

Our Caregiver Support Platform helps relieve the anxiety of caring for a loved one while working a full-time job.



**Ready to get started? Contact:**  
Chris Sanders, [csanders@cariloop.com](mailto:csanders@cariloop.com)



# Request for Proposal

## **RFP# LBS-1090**

**Employee Voluntary Benefits/Services**

**10/7/20**





# ***REQUEST FOR PROPOSAL***

## ***RFP# LBS-1090***

**Issue Date:** October 7, 2020  
**Title:** Employee Voluntary Benefits/Services  
**Issuing Agency:** Commonwealth of Virginia  
James Madison University  
Procurement Services MSC 5720  
752 Ott Street, Wine Price Building  
First Floor, Suite 1023  
Harrisonburg, VA 22807

**Period of Contract:** From Date of Award Through One Year (Renewable)

**Sealed Proposals Will Be Received Until 2:00 PM on November 4, 2020 for Furnishing The Services Described Herein.**

*SEALED PROPOSALS MAY BE MAILED, EXPRESS MAILED, OR HAND DELIVERED DIRECTLY TO THE ISSUING AGENCY SHOWN ABOVE.*

All Inquiries For Information And Clarification Should Be Directed To: LeeAnne Beatty Smith, Buyer Senior, Procurement Services, [smith2LB@jmu.edu](mailto:smith2LB@jmu.edu); 540-568-7523; (Fax) 540-568-7935 not later than five business days before the proposal closing date.

**NOTE: THE SIGNED PROPOSAL AND ALL ATTACHMENTS SHALL BE RETURNED.**

In compliance with this Request for Proposal and to all the conditions imposed herein, the undersigned offers and agrees to furnish the goods/services in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Name and Address of Firm:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

By: \_\_\_\_\_  
(Signature in Ink)

Name: \_\_\_\_\_  
(Please Print)

Date: \_\_\_\_\_

Title: \_\_\_\_\_

Web Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Fax #: \_\_\_\_\_

ACKNOWLEDGE RECEIPT OF ADDENDUM: #1 \_\_\_\_\_ #2 \_\_\_\_\_ #3 \_\_\_\_\_ #4 \_\_\_\_\_ #5 \_\_\_\_\_ (please initial)

SMALL, WOMAN OR MINORITY OWNED BUSINESS:

☐ YES; ☐ NO; IF YES ⇒ ☐ SMALL; ☐ WOMAN; ☐ MINORITY IF MINORITY ☐ AA; ☐ HA; ☐ AsA; ☐ NW; ☐ Micro

**Note:** This public body does not discriminate against faith-based organizations in accordance with the *Code of Virginia*, § 2.2-4343.1 or against an offeror because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.



# ***REQUEST FOR PROPOSAL***

***RFP # LBS-1090***

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## **I. PURPOSE**

The purpose of this Request for Proposal (RFP) is to solicit sealed proposals from qualified sources to enter into a contract to provide Employee Voluntary Benefits/Services for James Madison University (JMU), an agency of the Commonwealth of Virginia. Initial contract shall be for one (1) year with an option to renew for seven (7) additional one-year periods.

## **II. BACKGROUND**

James Madison University (JMU) is a comprehensive public institution in Harrisonburg, Virginia with an enrollment of approximately 21,889 students. The University has approximately 3,114 full-time and 793 part-time faculty and staff. Further information about the University may be found at the following website: <https://www.jmu.edu/>.

The JMU Human Resources (HR) Department manages the comprehensive benefits package available to eligible employees of the University, including health, dental, and vision insurance, life insurance, flexible-spending accounts, and retirement plans. In addition, the University provides other voluntary benefits and services to help enhance employees' work/life wellness, including supplemental insurance and retirement plans.

Current voluntary benefit plans/services open to all eligible part-time and full-time JMU employees include:

- a. AFLAC -supplemental health insurance benefits with policies covering accident, cancer, intensive care, critical care, hospital protection, and short-term disability (*see Attachment E: AFLAC Supplemental Insurance Data*).
- b. MetLife- Home Owners, Renters, and pet insurance policies.
- c. LegalShield- prepaid legal services and identity theft protection
- d. Financial Integrity Resources Management (FIRM)- 529 college and disability savings plans.

JMU offers payroll deduction as an option to employees for payments for several of the current voluntary benefit plans/services.

## **III. SMALL, WOMAN-OWNED AND MINORITY PARTICIPATION**

It is the policy of the Commonwealth of Virginia to contribute to the establishment, preservation, and strengthening of small businesses and businesses owned by women and minorities, and to encourage their participation in State procurement activities. The Commonwealth encourages contractors to provide for the participation of small businesses and businesses owned by women and minorities through partnerships, joint ventures, subcontracts, and other contractual opportunities. Attachment B contains information on reporting spend data with subcontractors.

## **IV. STATEMENT OF NEEDS**

James Madison University (JMU) seeks a Contractor(s) who is an established industry leader in providing voluntary employee benefits/services to large organizations. Voluntary employee benefits/services include, but are not limited to, accident, cancer, intensive care, critical care, hospital protection, short-term disability, renter's insurance, and prepaid legal services. These voluntary benefits/services will be at the sole discretion of JMU employees and will be paid for by the employee. The University will consider payroll deduction as the method of payment for

voluntary benefits/services. It is preferred that the Contractor offer the same rate(s) to all JMU employees regardless of age, sex, or other factors.

The University has identified two (2) categories of voluntary benefits/services that offeror may respond to: Area A- Supplemental Health Insurance Policies; Area B- Other Voluntary Employee Benefits/Services. Offerors interested in responding to this solicitation may choose one or both of these areas to provide a response.

- A. Supplemental Health Insurance- It is preferred that the Contractor have and maintain an A+ rating from A.M. Best. Provide a detailed response to the following items:
1. Describe all available plans and associated premiums. Plans proposed should include coverage in the areas currently provided under the existing contract: Accident, Cancer, Intensive Care, Critical Care, Hospital Protection, and Short-Term Disability (*see Attachment E, AFLAC Supplemental Insurance Data*). The University is also interested in seeing additional types of supplemental health insurance plans that are available. Include policy specifications to include waiting period, pre-qualification, and other coverage criteria. Specify associated cost in *Section X. Pricing Schedule*.
  2. Provide contact information for a minimum of three (3) current clients of similar size as JMU where your firm administers supplemental health insurance policies. Specify the type of benefit plan(s) administered, plan(s) effective date, and number of employees covered.
  3. Describe in detail the enrollment process. Include open enrollment period(s) if applicable.
  4. Describe cancellation policy for proposed plans.
  5. Describe the portability of the proposed plans in the event an employee chooses to keep the plan after terminating employment with the University or the University decides to discontinue this benefit to employees.
  6. Describe the procedure for timely and accurate processing of claims. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance.
  7. Describe your plan for working with JMU Payroll for coordinating premium payments for employees that elect payroll deduction. Include information on the following:
    - a. The timeframe for which payments withheld by JMU and remitted to the vendor will be applied to individual accounts
    - b. Method & frequency that changes received by the vendor, such as retirements/terminations/name changes, etc will be applied
    - c. Method & frequency that notifications of changes in premium rates/coverage will be made available to JMU
  8. State the name(s) and contact information for the representative(s) that will service JMU. Contact information shall include email, mobile number and office number. Provide detail on the contact person's qualifications and experience.
  9. Describe ability to provide regularly scheduled employee informational onsite visits at no cost to the University.

10. Describe your firm's plan to market the proposed plans to JMU employees. Provide examples of brochures, applications, and other materials, including advertisements, that will be used in marketing.

11. Provide any other information that would be beneficial in the context of this Request for Proposal.

B. Other Voluntary Employee Benefits/Services- benefits/services may include, but are not limited to, eldercare, pet, auto, home, and renter's insurance, prepaid legal services, identity theft protection, 529 and disability savings plans. Offerors are not required to offer all benefits/services listed in this section as the University has no preference for all benefits/services to be with the same carrier/broker/firm.

1. Describe all available plans and associated premiums/fees. Include policy specifications to include waiting period, pre-qualification, and other coverage criteria, if applicable. Specify associated cost in *Section X. Pricing Schedule*.

2. Provide contact information for a minimum of three (3) current clients of similar size as JMU where your firm administers similar policies as those being proposed. Specify the type of plan(s) administered, plan(s) effective date, and number of employees covered.

3. Describe in detail the enrollment process for each proposed benefit/service. Include open enrollment period(s) if applicable.

4. Describe cancellation policy for proposed plan(s).

5. Describe the portability of the proposed plan(s) in the event an employee chooses to keep the plan after terminating employment with the University or the University decides to discontinue this benefit to employees.

6. Describe the procedure for timely and accurate processing of claims for each proposed benefit/service. Specify standard turnaround timeframe for all claims. Include a responsive toll-free number for claim assistance.

7. Describe your plan for working with JMU Payroll for coordinating premium payments for employees that elect payroll deduction.

a. The timeframe for which payments withheld by JMU and remitted to the vendor will be applied to individual accounts

b. Method & frequency that changes received by the vendor, such as retirements/terminations/name changes, etc will be applied

c. Method & frequency that notifications of changes in premium rates/coverage will be made available to JMU

8. State the name(s) and contact information for the representative(s) that will service JMU. Contact information shall include email, mobile number and office number. Provide detail on the contact person's qualifications and experience.

9. Describe ability to provide regularly scheduled employee informational onsite visits at no cost to the University.



10. Describe your firm's plan to market the proposed plan(s) to JMU employees. Provide examples of brochures, applications, and other materials, including advertisements, that will be used in marketing.
11. Provide any other information that would be beneficial in the context of this Request for Proposal.

## V. PROPOSAL PREPARATION AND SUBMISSION

### A. GENERAL INSTRUCTIONS

**To ensure timely and adequate consideration of your proposal, offerors are to limit all contact, whether verbal or written, pertaining to this RFP to the James Madison University Procurement Office for the duration of this Proposal process. Failure to do so may jeopardize further consideration of Offeror's proposal.**

1. RFP Response: In order to be considered for selection, the **Offeror shall submit a complete response to this RFP**; and shall submit to the issuing Purchasing Agency:
  - a. **One (1) original and five (5) copies** of the entire proposal, INCLUDING ALL ATTACHMENTS. Any proprietary information should be clearly marked in accordance with 3.f. below.
  - b. **One (1) electronic copy in WORD format or searchable PDF** (*CD or flash drive*) of the entire proposal, INCLUDING ALL ATTACHMENTS. Any proprietary information should be clearly marked in accordance with 3.f. below.
  - c. Should the proposal contain **proprietary information**, provide **one (1) redacted hard copy** of the proposal and all attachments with **proprietary portions removed or blacked out**. This copy should be clearly marked "*Redacted Copy*" on the front cover. The classification of an entire proposal document, line item prices, and/or total proposal prices as proprietary or trade secrets is not acceptable. JMU shall not be responsible for the Contractor's failure to exclude proprietary information from this redacted copy.

No other distribution of the proposal shall be made by the Offeror.

2. The version of the solicitation issued by JMU Procurement Services, as amended by an addenda, is the mandatory controlling version of the document. Any modification of, or additions to, the solicitation by the Offeror shall not modify the official version of the solicitation issued by JMU Procurement services unless accepted in writing by the University. Such modifications or additions to the solicitation by the Offeror may be cause for rejection of the proposal; however, JMU reserves the right to decide, on a case-by-case basis in its sole discretion, whether to reject such a proposal. If the modification or additions are not identified until after the award of the contract, the controlling version of the solicitation document shall still be the official state form issued by Procurement Services.
3. Proposal Preparation

- a. Proposals shall be signed by an authorized representative of the Offeror. All information requested should be submitted. Failure to submit all information requested may result in the purchasing agency requiring prompt submissions of missing information and/or giving a lowered evaluation of the proposal. Proposals which are substantially incomplete or lack key information may be rejected by the purchasing agency. Mandatory requirements are those required by law or regulation or are such that they cannot be waived and are not subject to negotiation.
- b. Proposals shall be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP. Emphasis should be placed on completeness and clarity of content.
- c. Proposals should be organized in the order in which the requirements are presented in the RFP. All pages of the proposal should be numbered. Each paragraph in the proposal should reference the paragraph number of the corresponding section of the RFP. It is also helpful to cite the paragraph number, sub letter, and repeat the text of the requirement as it appears in the RFP. If a response covers more than one page, the paragraph number and sub letter should be repeated at the top of the next page. The proposal should contain a table of contents which cross references the RFP requirements. Information which the offeror desires to present that does not fall within any of the requirements of the RFP should be inserted at the appropriate place or be attached at the end of the proposal and designated as additional material. Proposals that are not organized in this manner risk elimination from consideration if the evaluators are unable to find where the RFP requirements are specifically addressed.
- d. As used in this RFP, the terms “must”, “shall”, “should” and “may” identify the criticality of requirements. “Must” and “shall” identify requirements whose absence will have a major negative impact on the suitability of the proposed solution. Items labeled as “should” or “may” are highly desirable, although their absence will not have a large impact and would be useful, but are not necessary. Depending on the overall response to the RFP, some individual “must” and “shall” items may not be fully satisfied, but it is the intent to satisfy most, if not all, “must” and “shall” requirements. The inability of an offeror to satisfy a “must” or “shall” requirement does not automatically remove that offeror from consideration; however, it may seriously affect the overall rating of the offeror’s proposal.
- e. Each copy of the proposal should be bound or contained in a single volume where practical. All documentation submitted with the proposal should be contained in that single volume.
- f. Ownership of all data, materials and documentation originated and prepared for the State pursuant to the RFP shall belong exclusively to the State and be subject to public inspection in accordance with the Virginia Freedom of Information Act. Trade secrets or proprietary information submitted by the offeror shall not be subject to public disclosure under the Virginia Freedom of Information Act; however, the offeror must invoke the protection of Section 2.2-4342F of the Code of Virginia, in writing, either before or at the time the data is submitted. The written notice must specifically identify the data or materials to be protected and state the reasons why protection is necessary. The proprietary or trade secret materials submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secret or proprietary information. The classification of an entire proposal document, line item prices and/or total proposal

prices as proprietary or trade secrets is not acceptable and will result in rejection and return of the proposal.

4. Oral Presentation: Offerors who submit a proposal in response to this RFP may be required to give an oral presentation of their proposal to James Madison University. This provides an opportunity for the Offeror to clarify or elaborate on the proposal. This is a fact-finding and explanation session only and does not include negotiation. James Madison University will schedule the time and location of these presentations. Oral presentations are an option of the University and may or may not be conducted. Therefore, proposals should be complete.

**B. SPECIFIC PROPOSAL INSTRUCTIONS**

Proposals should be as thorough and detailed as possible so that James Madison University may properly evaluate your capabilities to provide the required services. Offerors are required to submit the following items as a complete proposal:

1. Return RFP cover sheet and all addenda acknowledgements, if any, signed and filled out as required.
2. Plan and methodology for providing the goods/services as described in Section IV. Statement of Needs of this Request for Proposal.
3. A written narrative statement to include, but not be limited to, the expertise, qualifications, and experience of the firm and resumes of specific personnel to be assigned to perform the work.
4. Offeror Data Sheet, included as *Attachment A* to this RFP.
5. Small Business Subcontracting Plan, included as *Attachment B* to this RFP. Offeror shall provide a Small Business Subcontracting plan which summarizes the planned utilization of Department of Small Business and Supplier Diversity (SBSD)-certified small businesses which include businesses owned by women and minorities, when they have received Department of Small Business and Supplier Diversity (SBSD) small business certification, under the contract to be awarded as a result of this solicitation. This is a requirement for all prime contracts in excess of \$100,000 unless no subcontracting opportunities exist.
6. Identify the amount of sales your company had during the last twelve months with each VASCUPP Member Institution. A list of VASCUPP Members can be found at: [www.VASCUPP.org](http://www.VASCUPP.org).
7. Proposed Cost. See Section X. Pricing Schedule of this Request for Proposal.

## VI. EVALUATION AND AWARD CRITERIA

### A. EVALUATION CRITERIA

Proposals shall be evaluated by James Madison University using the following criteria:

	Points
1. Quality of products/services offered and suitability for intended purposes	30
2. Qualifications and experience of Offeror in providing the goods/services	20
3. Specific plans or methodology to be used to perform the services	20
4. Participation of Small, Women-Owned, & Minority (SWaM) Businesses	10
5. Cost	20
	<hr/> 100

- B. AWARD TO MULTIPLE OFFERORS: Selection shall be made of two or more offerors deemed to be fully qualified and best suited among those submitting proposals on the basis of the evaluation factors included in the Request for Proposals, including price, if so stated in the Request for Proposals. Negotiations shall be conducted with the offerors so selected. Price shall be considered, but need not be the sole determining factor. After negotiations have been conducted with each offeror so selected, the agency shall select the offeror which, in its opinion, has made the best proposal, and shall award the contract to that offeror. The Commonwealth reserves the right to make multiple awards as a result of this solicitation. The Commonwealth may cancel this Request for Proposals or reject proposals at any time prior to an award, and is not required to furnish a statement of the reasons why a particular proposal was not deemed to be the most advantageous. Should the Commonwealth determine in writing and in its sole discretion that only one offeror is fully qualified, or that one offeror is clearly more highly qualified than the others under consideration, a contract may be negotiated and awarded to that offeror. The award document will be a contract incorporating by reference all the requirements, terms and conditions of the solicitation and the contractor's proposal as negotiated.

## VII. GENERAL TERMS AND CONDITIONS

- A. PURCHASING MANUAL: This solicitation is subject to the provisions of the Commonwealth of Virginia's Purchasing Manual for Institutions of Higher Education and Their Vendors and any revisions thereto, which are hereby incorporated into this contract in their entirety. A copy of the manual is available for review at the purchasing office. In addition, the manual may be accessed electronically at <http://www.jmu.edu/procurement> or a copy can be obtained by calling Procurement Services at (540) 568-3145.
- B. APPLICABLE LAWS AND COURTS: This solicitation and any resulting contract shall be governed in all respects by the laws of the Commonwealth of Virginia and any litigation with respect thereto shall be brought in the courts of the Commonwealth. The Contractor shall comply with applicable federal, state and local laws and regulations.



- C. ANTI-DISCRIMINATION: By submitting their proposals, offerors certify to the Commonwealth that they will conform to the provisions of the Federal Civil Rights Act of 1964, as amended, as well as the Virginia Fair Employment Contracting Act of 1975, as amended, where applicable, the Virginians With Disabilities Act, the Americans With Disabilities Act and §10 of the Rules Governing Procurement, Chapter 2, Exhibit J, Attachment 1 (available for review at <http://www.jmu.edu/procurement>). If the award is made to a faith-based organization, the organization shall not discriminate against any recipient of goods, services, or disbursements made pursuant to the contract on the basis of the recipient's religion, religious belief, refusal to participate in a religious practice, or on the basis of race, age, color, gender, sexual orientation, gender identity, or national origin and shall be subject to the same rules as other organizations that contract with public bodies to account for the use of the funds provided; however, if the faith-based organization segregates public funds into separate accounts, only the accounts and programs funded with public funds shall be subject to audit by the public body. (*§6 of the Rules Governing Procurement*).

In every contract over \$10,000 the provisions in 1. and 2. below apply:

1. During the performance of this contract, the contractor agrees as follows:
    - a. The contractor will not discriminate against any employee or applicant for employment because of race, religion, color, sex, sexual orientation, gender identity, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment, except where there is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause.
    - b. The contractor, in all solicitations or advertisements for employees placed by or on behalf of the contractor, will state that such contractor is an equal opportunity employer.
    - c. Notices, advertisements, and solicitations placed in accordance with federal law, rule, or regulation shall be deemed sufficient for the purpose of meeting these requirements.
  2. The contractor will include the provisions of 1. above in every subcontract or purchase order over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.
- D. ETHICS IN PUBLIC CONTRACTING: By submitting their proposals, offerors certify that their proposals are made without collusion or fraud and that they have not offered or received any kickbacks or inducements from any other offeror, supplier, manufacturer or subcontractor in connection with their proposal, and that they have not conferred on any public employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value was exchanged.
- E. IMMIGRATION REFORM AND CONTROL ACT OF 1986: By entering into a written contract with the Commonwealth of Virginia, the Contractor certifies that the Contractor does not, and shall not during the performance of the contract for goods and services in the Commonwealth, knowingly employ an unauthorized alien as defined in the federal Immigration Reform and Control Act of 1986.

- F. DEBARMENT STATUS: By submitting their proposals, offerors certify that they are not currently debarred by the Commonwealth of Virginia from submitting proposals on contracts for the type of goods and/or services covered by this solicitation, nor are they an agent of any person or entity that is currently so debarred.
- G. ANTITRUST: By entering into a contract, the contractor conveys, sells, assigns, and transfers to the Commonwealth of Virginia all rights, title and interest in and to all causes of action it may now have or hereafter acquire under the antitrust laws of the United States and the Commonwealth of Virginia, relating to the particular goods or services purchased or acquired by the Commonwealth of Virginia under said contract.
- H. MANDATORY USE OF STATE FORM AND TERMS AND CONDITIONS RFPs: Failure to submit a proposal on the official state form provided for that purpose may be a cause for rejection of the proposal. Modification of or additions to the General Terms and Conditions of the solicitation may be cause for rejection of the proposal; however, the Commonwealth reserves the right to decide, on a case by case basis, in its sole discretion, whether to reject such a proposal.
- I. CLARIFICATION OF TERMS: If any prospective offeror has questions about the specifications or other solicitation documents, the prospective offeror should contact the buyer whose name appears on the face of the solicitation no later than five working days before the due date. Any revisions to the solicitation will be made only by addendum issued by the buyer.
- J. PAYMENT:
1. To Prime Contractor:
    - a. Invoices for items ordered, delivered and accepted shall be submitted by the contractor directly to the payment address shown on the purchase order/contract. All invoices shall show the state contract number and/or purchase order number; social security number (for individual contractors) or the federal employer identification number (for proprietorships, partnerships, and corporations).
    - b. Any payment terms requiring payment in less than 30 days will be regarded as requiring payment 30 days after invoice or delivery, whichever occurs last. This shall not affect offers of discounts for payment in less than 30 days, however.
    - c. All goods or services provided under this contract or purchase order, that are to be paid for with public funds, shall be billed by the contractor at the contract price, regardless of which public agency is being billed.
    - d. The following shall be deemed to be the date of payment: the date of postmark in all cases where payment is made by mail, or the date of offset when offset proceedings have been instituted as authorized under the Virginia Debt Collection Act.
    - e. Unreasonable Charges. Under certain emergency procurements and for most time and material purchases, final job costs cannot be accurately determined at the time orders are placed. In such cases, contractors should be put on notice that final payment in full is contingent on a determination of reasonableness with respect to all invoiced charges. Charges which appear to be unreasonable

will be researched and challenged, and that portion of the invoice held in abeyance until a settlement can be reached. Upon determining that invoiced charges are not reasonable, the Commonwealth shall promptly notify the contractor, in writing, as to those charges which it considers unreasonable and the basis for the determination. A contractor may not institute legal action unless a settlement cannot be reached within thirty (30) days of notification. The provisions of this section do not relieve an agency of its prompt payment obligations with respect to those charges which are not in dispute (*Rules Governing Procurement, Chapter 2, Exhibit J, Attachment 1 § 53; available for review at <http://www.jmu.edu/procurement>*).

2. To Subcontractors:
    - a. A contractor awarded a contract under this solicitation is hereby obligated:
      - (1) To pay the subcontractor(s) within seven (7) days of the contractor's receipt of payment from the Commonwealth for the proportionate share of the payment received for work performed by the subcontractor(s) under the contract; or
      - (2) To notify the agency and the subcontractors, in writing, of the contractor's intention to withhold payment and the reason.
    - b. The contractor is obligated to pay the subcontractor(s) interest at the rate of one percent per month (unless otherwise provided under the terms of the contract) on all amounts owed by the contractor that remain unpaid seven (7) days following receipt of payment from the Commonwealth, except for amounts withheld as stated in (2) above. The date of mailing of any payment by U. S. Mail is deemed to be payment to the addressee. These provisions apply to each sub-tier contractor performing under the primary contract. A contractor's obligation to pay an interest charge to a subcontractor may not be construed to be an obligation of the Commonwealth.
  3. Each prime contractor who wins an award in which provision of a SWAM procurement plan is a condition to the award, shall deliver to the contracting agency or institution, on or before request for final payment, evidence and certification of compliance (subject only to insubstantial shortfalls and to shortfalls arising from subcontractor default) with the SWAM procurement plan. Final payment under the contract in question may be withheld until such certification is delivered and, if necessary, confirmed by the agency or institution, or other appropriate penalties may be assessed in lieu of withholding such payment.
  4. The Commonwealth of Virginia encourages contractors and subcontractors to accept electronic and credit card payments.
- K. PRECEDENCE OF TERMS: Paragraphs A through J of these General Terms and Conditions and the Commonwealth of Virginia Purchasing Manual for Institutions of Higher Education and their Vendors, shall apply in all instances. In the event there is a conflict between any of the other General Terms and Conditions and any Special Terms and Conditions in this solicitation, the Special Terms and Conditions shall apply.
- L. QUALIFICATIONS OF OFFERORS: The Commonwealth may make such reasonable investigations as deemed proper and necessary to determine the ability of the offeror to perform the services/furnish the goods and the offeror shall furnish to the Commonwealth all such information and data for this purpose as may be requested. The Commonwealth reserves the

right to inspect offeror's physical facilities prior to award to satisfy questions regarding the offeror's capabilities. The Commonwealth further reserves the right to reject any proposal if the evidence submitted by, or investigations of, such offeror fails to satisfy the Commonwealth that such offeror is properly qualified to carry out the obligations of the contract and to provide the services and/or furnish the goods contemplated therein.

- M. TESTING AND INSPECTION: The Commonwealth reserves the right to conduct any test/inspection it may deem advisable to assure goods and services conform to the specifications.
- N. ASSIGNMENT OF CONTRACT: A contract shall not be assignable by the contractor in whole or in part without the written consent of the Commonwealth.
- O. CHANGES TO THE CONTRACT: Changes can be made to the contract in any of the following ways:
  - 1. The parties may agree in writing to modify the scope of the contract. An increase or decrease in the price of the contract resulting from such modification shall be agreed to by the parties as a part of their written agreement to modify the scope of the contract.
  - 2. The Purchasing Agency may order changes within the general scope of the contract at any time by written notice to the contractor. Changes within the scope of the contract include, but are not limited to, things such as services to be performed, the method of packing or shipment, and the place of delivery or installation. The contractor shall comply with the notice upon receipt. The contractor shall be compensated for any additional costs incurred as the result of such order and shall give the Purchasing Agency a credit for any savings. Said compensation shall be determined by one of the following methods:
    - a. By mutual agreement between the parties in writing; or
    - b. By agreeing upon a unit price or using a unit price set forth in the contract, if the work to be done can be expressed in units, and the contractor accounts for the number of units of work performed, subject to the Purchasing Agency's right to audit the contractor's records and/or to determine the correct number of units independently; or
    - c. By ordering the contractor to proceed with the work and keep a record of all costs incurred and savings realized. A markup for overhead and profit may be allowed if provided by the contract. The same markup shall be used for determining a decrease in price as the result of savings realized. The contractor shall present the Purchasing Agency with all vouchers and records of expenses incurred and savings realized. The Purchasing Agency shall have the right to audit the records of the contractor as it deems necessary to determine costs or savings. Any claim for an adjustment in price under this provision must be asserted by written notice to the Purchasing Agency within thirty (30) days from the date of receipt of the written order from the Purchasing Agency. If the parties fail to agree on an amount of adjustment, the question of an increase or decrease in the contract price or time for performance shall be resolved in accordance with the procedures for resolving disputes provided by the Disputes Clause of this contract or, if there is none, in accordance with the disputes provisions of the Commonwealth of Virginia Purchasing Manual for Institutions of Higher Education and their Vendors. Neither the existence of a claim nor a dispute resolution process, litigation or any other provision of this contract shall excuse the contractor from promptly complying with the changes ordered by the Purchasing Agency or with the performance of the contract generally.



- P. DEFAULT: In case of failure to deliver goods or services in accordance with the contract terms and conditions, the Commonwealth, after due oral or written notice, may procure them from other sources and hold the contractor responsible for any resulting additional purchase and administrative costs. This remedy shall be in addition to any other remedies which the Commonwealth may have.
- Q. INSURANCE: By signing and submitting a proposal under this solicitation, the offeror certifies that if awarded the contract, it will have the following insurance coverage at the time the contract is awarded. For construction contracts, if any subcontractors are involved, the subcontractor will have workers' compensation insurance in accordance with § 25 of the Rules Governing Procurement – Chapter 2, Exhibit J, Attachment 1, and 65.2-800 et. Seq. of the Code of Virginia (available for review at <http://www.jmu.edu/procurement>) The offeror further certifies that the contractor and any subcontractors will maintain these insurance coverage during the entire term of the contract and that all insurance coverage will be provided by insurance companies authorized to sell insurance in Virginia by the Virginia State Corporation Commission.

MINIMUM INSURANCE COVERAGES AND LIMITS REQUIRED FOR MOST CONTRACTS:

1. Workers' Compensation: Statutory requirements and benefits. Coverage is compulsory for employers of three or more employees, to include the employer. Contractors who fail to notify the Commonwealth of increases in the number of employees that change their workers' compensation requirement under the Code of Virginia during the course of the contract shall be in noncompliance with the contract.
  2. Employer's Liability: \$100,000
  3. Commercial General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate. Commercial General Liability is to include bodily injury and property damage, personal injury and advertising injury, products and completed operations coverage. The Commonwealth of Virginia must be named as an additional insured and so endorsed on the policy.
  4. Automobile Liability: \$1,000,000 combined single limit. *(Required only if a motor vehicle not owned by the Commonwealth is to be used in the contract. Contractor must assure that the required coverage is maintained by the Contractor (or third party owner of such motor vehicle.)*
- R. ANNOUNCEMENT OF AWARD: Upon the award or the announcement of the decision to award a contract over \$100,000, as a result of this solicitation, the purchasing agency will publicly post such notice on the DGS/DPS eVA web site ([www.eva.virginia.gov](http://www.eva.virginia.gov)) for a minimum of 10 days.
- S. DRUG-FREE WORKPLACE: During the performance of this contract, the contractor agrees to (i) provide a drug-free workplace for the contractor's employees; (ii) post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the contractor's workplace and specifying the actions that will be taken against employees for violations of such prohibition; (iii) state in all solicitations or advertisements for employees placed by or on behalf of the contractor that the contractor maintains a drug-free workplace; and (iv) include the provisions of the foregoing

clauses in every subcontract or purchase order of over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.

For the purposes of this section, “drug-free workplace” means a site for the performance of work done in connection with a specific contract awarded to a contractor, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the contract.

- T. NONDISCRIMINATION OF CONTRACTORS: An offeror, or contractor shall not be discriminated against in the solicitation or award of this contract because of race, religion, color, sex, sexual orientation, gender identity, national origin, age, disability, faith-based organizational status, any other basis prohibited by state law relating to discrimination in employment or because the offeror employs ex-offenders unless the state agency, department or institution has made a written determination that employing ex-offenders on the specific contract is not in its best interest. If the award of this contract is made to a faith-based organization and an individual, who applies for or receives goods, services, or disbursements provided pursuant to this contract objects to the religious character of the faith-based organization from which the individual receives or would receive the goods, services, or disbursements, the public body shall offer the individual, within a reasonable period of time after the date of his objection, access to equivalent goods, services, or disbursements from an alternative provider.
- U. eVA BUSINESS TO GOVERNMENT VENDOR REGISTRATION, CONTRACTS, AND ORDERS: The eVA Internet electronic procurement solution, website portal [www.eVA.virginia.gov](http://www.eVA.virginia.gov), streamlines and automates government purchasing activities in the Commonwealth. The eVA portal is the gateway for vendors to conduct business with state agencies and public bodies. All vendors desiring to provide goods and/or services to the Commonwealth shall participate in the eVA Internet procurement solution by completing the free eVA Vendor Registration. All offerors must register in eVA and pay the Vendor Transaction Fees specified below; failure to register will result in the proposal being rejected. Vendor transaction fees are determined by the date the original purchase order is issued and the current fees are as follows:

Vendor transaction fees are determined by the date the original purchase order is issued and the current fees are as follows:

1. For orders issued July 1, 2014 and after, the Vendor Transaction Fee is:
  - a. Department of Small Business and Supplier Diversity (SBSD) certified Small Businesses: 1% capped at \$500 per order.
  - b. Businesses that are not Department of Small Business and Supplier Diversity (SBSD) certified Small Businesses: 1% capped at \$1,500 per order.
2. For orders issued prior to July 1, 2014 the vendor transaction fees can be found at [www.eVA.virginia.gov](http://www.eVA.virginia.gov).
3. The specified vendor transaction fee will be invoiced by the Commonwealth of Virginia Department of General Services approximately 60 days after the corresponding purchase order is issued and payable 30 days after the invoice date. Any adjustments (increases/decreases) will be handled through purchase order changes.

- V. AVAILABILITY OF FUNDS: It is understood and agreed between the parties herein that the Commonwealth of Virginia shall be bound hereunder only to the extent of the funds available or which may hereafter become available for the purpose of this agreement.
- W. PRICING CURRENCY: Unless stated otherwise in the solicitation, offerors shall state offered prices in U.S. dollars.
- X. E-VERIFY REQUIREMENT OF ANY CONTRACTOR: Any employer with more than an average of 50 employees for the previous 12 months entering into a contract in excess of \$50,000 with James Madison University to perform work or provide services pursuant to such contract shall register and participate in the E-Verify program to verify information and work authorization of its newly hired employees performing work pursuant to any awarded contract.
- Y. CIVILITY IN STATE WORKPLACES: The contractor shall take all reasonable steps to ensure that no individual, while performing work on behalf of the contractor or any subcontractor in connection with this agreement (each, a "Contract Worker"), shall engage in 1) harassment (including sexual harassment), bullying, cyber-bullying, or threatening or violent conduct, or 2) discriminatory behavior on the basis of race, sex, color, national origin, religious belief, sexual orientation, gender identity or expression, age, political affiliation, veteran status, or disability.

The contractor shall provide each Contract Worker with a copy of this Section and will require Contract Workers to participate in training on civility in the State workplace. Upon request, the contractor shall provide documentation that each Contract Worker has received such training.

For purposes of this Section, "State workplace" includes any location, permanent or temporary, where a Commonwealth employee performs any work-related duty or is representing his or her agency, as well as surrounding perimeters, parking lots, outside meeting locations, and means of travel to and from these locations. Communications are deemed to occur in a State workplace if the Contract Worker reasonably should know that the phone number, email, or other method of communication is associated with a State workplace or is associated with a person who is a State employee.

The Commonwealth of Virginia may require, at its sole discretion, the removal and replacement of any Contract Worker who the Commonwealth reasonably believes to have violated this Section.

This Section creates obligations solely on the part of the contractor. Employees or other third parties may benefit incidentally from this Section and from training materials or other communications distributed on this topic, but the Parties to this agreement intend this Section to be enforceable solely by the Commonwealth and not by employees or other third parties.

- Z. TAXES: Sales to the Commonwealth of Virginia are normally exempt from State sales tax. State sales and use tax certificates of exemption, Form ST-12, will be issued upon request. Deliveries against this contract shall usually be free of Federal excise and transportation taxes. The Commonwealth's excise tax exemption registration number is 54-73-0076K.

## **VIII. SPECIAL TERMS AND CONDITIONS**

- A. AUDIT: The Contractor hereby agrees to retain all books, records, systems, and other documents relative to this contract for five (5) years after final payment, or until audited by the

Commonwealth of Virginia, whichever is sooner. The Commonwealth of Virginia, its authorized agents, and/or State auditors shall have full access to and the right to examine any of said materials during said period.

- B. CANCELLATION OF CONTRACT: James Madison University reserves the right to cancel and terminate any resulting contract, in part or in whole, without penalty, upon 60 days written notice to the contractor. In the event the initial contract period is for more than 12 months, the resulting contract may be terminated by either party, without penalty, after the initial 12 months of the contract period upon 60 days written notice to the other party. Any contract cancellation notice shall not relieve the contractor of the obligation to deliver and/or perform on all outstanding orders issued prior to the effective date of cancellation.
- C. IDENTIFICATION OF PROPOSAL ENVELOPE: The signed proposal should be returned in a separate envelope or package, sealed and identified as follows:

From:	_____	_____	_____
	Name of Offeror	Due Date	Time
	_____	_____	_____
	Street or Box No.	RFP #	
	_____	_____	_____
	City, State, Zip Code	RFP Title	
	_____	_____	_____
	Name of Purchasing Officer:		

The envelope should be addressed as directed on the title page of the solicitation.

The Offeror takes the risk that if the envelope is not marked as described above, it may be inadvertently opened and the information compromised, which may cause the proposal to be disqualified. Proposals may be hand-delivered to the designated location in the office issuing the solicitation. No other correspondence or other proposals should be placed in the envelope.

- D. LATE PROPOSALS: To be considered for selection, proposals must be received by the issuing office by the designated date and hour. The official time used in the receipt of proposals is that time on the automatic time stamp machine in the issuing office. Proposals received in the issuing office after the date and hour designated are automatically non responsive and will not be considered. The University is not responsible for delays in the delivery of mail by the U.S. Postal Service, private couriers, or the intra university mail system. It is the sole responsibility of the Offeror to ensure that its proposal reaches the issuing office by the designated date and hour.
- E. UNDERSTANDING OF REQUIREMENTS: It is the responsibility of each offeror to inquire about and clarify any requirements of this solicitation that is not understood. The University will not be bound by oral explanations as to the meaning of specifications or language contained in this solicitation. Therefore, all inquiries deemed to be substantive in nature must be in writing and submitted to the responsible buyer in the Procurement Services Office. Offerors must ensure that written inquiries reach the buyer at least five (5) days prior to the time set for receipt of offerors proposals. A copy of all queries and the respective response will be provided in the form of an addendum to all offerors who have indicated an interest in responding to this solicitation. Your signature on your Offer certifies that you fully understand all facets of this solicitation. These questions may be sent by Fax to 540/568-7935.
- F. RENEWAL OF CONTRACT: This contract may be renewed by the Commonwealth for a period of seven (7) successive one year periods under the terms and conditions of the original



contract except as stated in 1. and 2. below. Price increases may be negotiated only at the time of renewal. Written notice of the Commonwealth's intention to renew shall be given approximately 90 days prior to the expiration date of each contract period.

1. If the Commonwealth elects to exercise the option to renew the contract for an additional one-year period, the contract price(s) for the additional one year shall not exceed the contract price(s) of the original contract increased/decreased by no more than the percentage increase/decrease of the other services category of the CPI-W section of the Consumer Price Index of the United States Bureau of Labor Statistics for the latest twelve months for which statistics are available.
2. If during any subsequent renewal periods, the Commonwealth elects to exercise the option to renew the contract, the contract price(s) for the subsequent renewal period shall not exceed the contract price(s) of the previous renewal period increased/decreased by more than the percentage increase/decrease of the other services category of the CPI-W section of the Consumer Price Index of the United States Bureau of Labor Statistics for the latest twelve months for which statistics are available.

- G. SUBMISSION OF INVOICES: All invoices shall be submitted within sixty days of contract term expiration for the initial contract period as well as for each subsequent contract renewal period. Any invoices submitted after the sixty day period will not be processed for payment.
- H. OPERATING VEHICLES ON JAMES MADISON UNIVERSITY CAMPUS: Operating vehicles on sidewalks, plazas, and areas heavily used by pedestrians is prohibited. In the unlikely event a driver should find it necessary to drive on James Madison University sidewalks, plazas, and areas heavily used by pedestrians, the driver must yield to pedestrians. For a complete list of parking regulations, please go to [www.jmu.edu/parking](http://www.jmu.edu/parking); or to acquire a service representative parking permit, contact Parking Services at 540.568.3300. The safety of our students, faculty and staff is of paramount importance to us. Accordingly, violators may be charged.
- I. COOPERATIVE PURCHASING / USE OF AGREEMENT BY THIRD PARTIES: It is the intent of this solicitation and resulting contract(s) to allow for cooperative procurement. Accordingly, any public body, (to include government/state agencies, political subdivisions, etc.), cooperative purchasing organizations, public or private health or educational institutions or any University related foundation and affiliated corporations may access any resulting contract if authorized by the Contractor.

Participation in this cooperative procurement is strictly voluntary. If authorized by the Contractor(s), the resultant contract(s) will be extended to the entities indicated above to purchase goods and services in accordance with contract terms. As a separate contractual relationship, the participating entity will place its own orders directly with the Contractor(s) and shall fully and independently administer its use of the contract(s) to include contractual disputes, invoicing and payments without direct administration from the University. No modification of this contract or execution of a separate agreement is required to participate; however, the participating entity and the Contractor may modify the terms and conditions of this contract to accommodate specific governing laws, regulations, policies, and business goals required by the participating entity. Any such modification will apply solely between the participating entity and the Contractor.

The Contractor will notify the University in writing of any such entities accessing this contract. The Contractor will provide semi-annual usage reports for all entities accessing the contract. The University shall not be held liable for any costs or damages incurred by any other

participating entity as a result of any authorization by the Contractor to extend the contract. It is understood and agreed that the University is not responsible for the acts or omissions of any entity and will not be considered in default of the contract no matter the circumstances.

Use of this contract(s) does not preclude any participating entity from using other contracts or competitive processes as needed.

J. SMALL BUSINESS SUBCONTRACTING AND EVIDENCE OF COMPLIANCE:

1. It is the goal of the Commonwealth that 42% of its purchases are made from small businesses. This includes discretionary spending in prime contracts and subcontracts. All potential offerors are required to submit a Small Business Subcontracting Plan. Unless the offeror is registered as a Department of Small Business and Supplier Diversity (SBSD)-certified small business and where it is practicable for any portion of the awarded contract to be subcontracted to other suppliers, the contractor is encouraged to offer such subcontracting opportunities to SBSD-certified small businesses. This shall not exclude SBSD-certified women-owned and minority-owned businesses when they have received SBSD small business certification. No offeror or subcontractor shall be considered a Small Business, a Women-Owned Business or a Minority-Owned Business unless certified as such by the Department of Small Business and Supplier Diversity (SBSD) by the due date for receipt of proposals. If small business subcontractors are used, the prime contractor agrees to report the use of small business subcontractors by providing the purchasing office at a minimum the following information: name of small business with the SBSD certification number or FEIN, phone number, total dollar amount subcontracted, category type (small, women-owned, or minority-owned), and type of product/service provided. **This information shall be submitted to: JMU Office of Procurement Services, Attn: SWAM Subcontracting Compliance, MSC 5720, Harrisonburg, VA 22807.**
2. Each prime contractor who wins an award in which provision of a small business subcontracting plan is a condition of the award, shall deliver to the contracting agency or institution with every request for payment, evidence of compliance (subject only to insubstantial shortfalls and to shortfalls arising from subcontractor default) with the small business subcontracting plan. **This information shall be submitted to: JMU Office of Procurement Services, SWAM Subcontracting Compliance, MSC 5720, Harrisonburg, VA 22807.** When such business has been subcontracted to these firms and upon completion of the contract, the contractor agrees to furnish the purchasing office at a minimum the following information: name of firm with the Department of Small Business and Supplier Diversity (SBSD) certification number or FEIN number, phone number, total dollar amount subcontracted, category type (small, women-owned, or minority-owned), and type of product or service provided. Payment(s) may be withheld until compliance with the plan is received and confirmed by the agency or institution. The agency or institution reserves the right to pursue other appropriate remedies to include, but not be limited to, termination for default.
3. Each prime contractor who wins an award valued over \$200,000 shall deliver to the contracting agency or institution with every request for payment, information on use of subcontractors that are not Department of Small Business and Supplier Diversity (SBSD)-certified small businesses. When such business has been subcontracted to these firms and upon completion of the contract, the contractor agrees to furnish the purchasing office at a minimum the following information: name of firm, phone number, FEIN number, total dollar amount subcontracted, and type of product or service provided. **This information shall be submitted to: JMU Office of Procurement Services, Attn: SWAM Subcontracting Compliance, MSC 5720, Harrisonburg, VA 22807.**

- K. AUTHORIZATION TO CONDUCT BUSINESS IN THE COMMONWEALTH: A contractor organized as a stock or nonstock corporation, limited liability company, business trust, or limited partnership or registered as a registered limited liability partnership shall be authorized to transact business in the Commonwealth as a domestic or foreign business entity if so required by Title 13.1 or Title 50 of the Code of Virginia or as otherwise required by law. Any business entity described above that enters into a contract with a public body shall not allow its existence to lapse or its certificate of authority or registration to transact business in the Commonwealth, if so required under Title 13.1 or Title 50, to be revoked or cancelled at any time during the term of the contract. A public body may void any contract with a business entity if the business entity fails to remain in compliance with the provisions of this section.
- L. PUBLIC POSTING OF COOPERATIVE CONTRACTS: James Madison University maintains a web-based contracts database with a public gateway access. Any resulting cooperative contract/s to this solicitation will be posted to the publicly accessible website. Contents identified as proprietary information will not be made public.
- M. CRIMINAL BACKGROUND CHECKS OF PERSONNEL ASSIGNED BY CONTRACTOR TO PERFORM WORK ON JMU PROPERTY: The Contractor shall obtain criminal background checks on all of their contracted employees who will be assigned to perform services on James Madison University property. The results of the background checks will be directed solely to the Contractor. The Contractor bears responsibility for confirming to the University contract administrator that the background checks have been completed prior to work being performed by their employees or subcontractors. The Contractor shall only assign to work on the University campus those individuals whom it deems qualified and permissible based on the results of completed background checks. Notwithstanding any other provision herein, and to ensure the safety of students, faculty, staff and facilities, James Madison University reserves the right to approve or disapprove any contract employee that will work on JMU property. Disapproval by the University will solely apply to JMU property and should have no bearing on the Contractor's employment of an individual outside of James Madison University.
- N. INDEMNIFICATION: Contractor agrees to indemnify, defend and hold harmless the Commonwealth of Virginia, its officers, agents, and employees from any claims, damages and actions of any kind or nature, whether at law or in equity, arising from or caused by the use of any materials, goods, or equipment of any kind or nature furnished by the contractor/any services of any kind or nature furnished by the contractor, provided that such liability is not attributable to the sole negligence of the using agency or to failure of the using agency to use the materials, goods, or equipment in the manner already and permanently described by the contractor on the materials, goods or equipment delivered.
- O. ADDITIONAL GOODS AND SERVICES: The University may acquire other goods or services that the supplier provides than those specifically solicited. The University reserves the right, subject to mutual agreement, for the Contractor to provide additional goods and/or services under the same pricing, terms, and conditions and to make modifications or enhancements to the existing goods and services. Such additional goods and services may include other products, components, accessories, subsystems, or related services that are newly introduced during the term of this Agreement. Such additional goods and services will be provided to the University at favored nations pricing, terms, and conditions.
- P. PRIME CONTRACTOR RESPONSIBILITIES: The contractor shall be responsible for completely supervising and directing the work under this contract and all subcontractors that he may utilize, using his best skill and attention. Subcontractors who perform work under this

contract shall be responsible to the prime contractor. The contractor agrees that he is as fully responsible for the acts and omissions of his subcontractors and of persons employed by them as he is for the acts and omissions of his own employees.

- Q. **SUBCONTRACTS:** No portion of the work shall be subcontracted without prior written consent of the purchasing agency. In the event that the contractor desires to subcontract some part of the work specified herein, the contractor shall furnish the purchasing agency the names, qualifications and experience of their proposed subcontractors. The contractor shall, however, remain fully liable and responsible for the work to be done by its subcontractor(s) and shall assure compliance with all requirements of the contract.
- R. **CONFIDENTIALITY OF PERSONALLY IDENTIFIABLE INFORMATION:** The contractor assures that information and data obtained as to personal facts and circumstances related to faculty, staff, students, and affiliates will be collected and held confidential, during and following the term of this agreement, and will not be divulged without the individual's and the agency's written consent and only in accordance with federal law or the Code of Virginia. *This shall include FTI, which is a term of art and consists of federal tax returns and return information (and information derived from it) that is in contractor/agency possession or control which is covered by the confidentiality protections of the Internal Revenue Code (IRC) and subject to the IRC 6103(p)(4) safeguarding requirements including IRS oversight. FTI is categorized as sensitive but unclassified information and may contain personally identifiable information (PII).* Contractors who utilize, access, or store personally identifiable information as part of the performance of a contract are required to safeguard this information and immediately notify the agency of any breach or suspected breach in the security of such information. Contractors shall allow the agency to both participate in the investigation of incidents and exercise control over decisions regarding external reporting. Contractors and their employees working on this project may be required to sign a confidentiality statement.

## **IX. METHOD OF PAYMENT**

The contractor will be paid on the basis of invoices submitted in accordance with the solicitation and any negotiations. James Madison University recognizes the importance of expediting the payment process for our vendors and suppliers; however, vendor enrollment for E-Payments has temporarily been suspended as we transition to a new bank. Once we are operational with our new bank, we will ask that our vendors and suppliers enroll in our bank's single use Commercial Card Number process or electronic deposit (ACH) to your bank account so that future payments are made electronically. Contractors signed up for the single use Commercial Card Number process will receive the benefit of being paid in Net 15 days. Additional information is available online at: <http://www.jmu.edu/financeoffice/accounting-operations-disbursements/cash-investments/vendor-payment-methods.shtml>

## **X. PRICING SCHEDULE**

The Offeror shall provide rates for all available individual and family plans, including the cost of any add-on services or additional offerings. Specify any enrollment fees if applicable.

Specify any associated charge card processing fees, if applicable, to be billed to the university. Vendors shall provide their VISA registration number when indicating charge card processing fees. Any vendor requiring information on VISA registration may refer to <https://usa.visa.com/support/small-business/regulations-fees.html> and for questions <https://usa.visa.com/dam/VCOM/global/support-legal/documents/merchant-surcharging-qa-for-web.pdf>.



## **XI. ATTACHMENTS**

Attachment A: Offeror Data Sheet

Attachment B: Small, Women, and Minority-owned Business (SWaM) Utilization Plan

Attachment C: Standard Contract Sample

Attachment D: Zone Map

Attachment E: AFLAC Supplemental Insurance Data

## ATTACHMENT A

### OFFEROR DATA SHEET

#### TO BE COMPLETED BY OFFEROR

1. QUALIFICATIONS OF OFFEROR: Offerors must have the capability and capacity in all respects to fully satisfy the contractual requirements.
2. YEARS IN BUSINESS: Indicate the length of time you have been in business providing these types of goods and services.

Years \_\_\_\_\_ Months \_\_\_\_\_

3. REFERENCES: Indicate below a listing of at least five (5) organizations, either commercial or governmental/educational, that your agency is servicing. Include the name and address of the person the purchasing agency has your permission to contact.

CLIENT	LENGTH OF SERVICE	ADDRESS	CONTACT PERSON/PHONE #
--------	-------------------	---------	---------------------------


4. List full names and addresses of Offeror and any branch offices which may be responsible for administering the contract.


5. RELATIONSHIP WITH THE COMMONWEALTH OF VIRGINIA: Is any member of the firm an employee of the Commonwealth of Virginia who has a personal interest in this contract pursuant to the [CODE OF VIRGINIA](#), SECTION 2.2-3100 – 3131?

[ ] YES [ ] NO

IF YES, EXPLAIN: \_\_\_\_\_


## ATTACHMENT B

### Small, Women and Minority-owned Businesses (SWaM) Utilization Plan

**Offeror Name:** \_\_\_\_\_ **Preparer Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Is your firm a **Small Business Enterprise** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, certification number: \_\_\_\_\_ Certification date: \_\_\_\_\_

Is your firm a **Woman-owned Business Enterprise** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, certification number: \_\_\_\_\_ Certification date: \_\_\_\_\_

Is your firm a **Minority-Owned Business Enterprise** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, certification number: \_\_\_\_\_ Certification date: \_\_\_\_\_

Is your firm a **Micro Business** certified by the Department of Small Business and Supplier Diversity (SBSD)? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, certification number: \_\_\_\_\_ Certification date: \_\_\_\_\_

**Instructions:** *Populate the table below to show your firm's plans for utilization of small, women-owned and minority-owned business enterprises in the performance of the contract. Describe plans to utilize SWaMs businesses as part of joint ventures, partnerships, subcontractors, suppliers, etc.*

**Small Business:** "Small business " means a business, independently owned or operated by one or more persons who are citizens of the United States or non-citizens who are in full compliance with United States immigration law, which, together with affiliates, has 250 or fewer employees, or average annual gross receipts of \$10 million or less averaged over the previous three years.

**Woman-Owned Business Enterprise:** A business concern which is at least 51 percent owned by one or more women who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership or limited liability company or other entity, at least 51 percent of the equity ownership interest in which is owned by one or more women, and whose management and daily business operations are controlled by one or more of such individuals. **For purposes of the SWaM Program, all certified women-owned businesses are also a small business enterprise.**

**Minority-Owned Business Enterprise:** A business concern which is at least 51 percent owned by one or more minorities or in the case of a corporation, partnership or limited liability company or other entity, at least 51 percent of the equity ownership interest in which is owned by one or more minorities and whose management and daily business operations are controlled by one or more of such individuals. **For purposes of the SWaM Program, all certified minority-owned businesses are also a small business enterprise.**

**Micro Business** is a certified Small Business under the SWaM Program and has no more than twenty-five (25) employees **AND** no more than \$3 million in average annual revenue over the three-year period prior to their certification.

**All small, women, and minority owned businesses must be certified by the Commonwealth of Virginia Department of Small Business and Supplier Diversity (SBSD) to be counted in the SWaM program. Certification applications are available through SBSD at 800-223-0671 in Virginia, 804-786-6585 outside Virginia, or online at <http://www.sbsd.virginia.gov/> (Customer Service).**

***RETURN OF THIS PAGE IS REQUIRED***

**ATTACHMENT B (CNT'D)**  
Small, Women and Minority-owned Businesses (SWaM) Utilization Plan

Procurement Name and Number: \_\_\_\_\_

Date Form Completed: \_\_\_\_\_

Listing of Sub-Contractors, to include, Small, Woman Owned and Minority Owned Businesses  
for this Proposal and Subsequent Contract

Offeror / Proposer: \_\_\_\_\_

\_\_\_\_\_  
Firm

\_\_\_\_\_  
Address

\_\_\_\_\_  
Contact Person/No.

Sub-Contractor's Name and Address	Contact Person & Phone Number	SBSD Certification Number	Services or Materials Provided	Total Subcontractor Contract Amount (to include change orders)	Total Dollars Paid Subcontractor to date (to be submitted with request for payment from JMU)

*(Form shall be submitted with proposal and if awarded, again with submission of each request for payment)*

***RETURN OF THIS PAGE IS REQUIRED***



ATTACHMENT C



COMMONWEALTH OF VIRGINIA  
STANDARD CONTRACT

Contract No. \_\_\_\_\_

This contract entered into this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_ hereinafter called the "Contractor" and Commonwealth of Virginia, James Madison University called the "Purchasing Agency".

WITNESSETH that the Contractor and the Purchasing Agency, in consideration of the mutual covenants, promises and agreements herein contained, agree as follows:

SCOPE OF CONTRACT: The Contractor shall provide the services to the Purchasing Agency as set forth in the Contract Documents.

PERIOD OF PERFORMANCE From \_\_\_\_\_ through \_\_\_\_\_

The contract documents shall consist of:

- (1) This signed form.
- (2) The following portions of the Request for Proposals dated \_\_\_\_\_:
  - (a) The Statement of Needs,
  - (b) The General Terms and Conditions,
  - (c) The Special Terms and Conditions together with any negotiated modifications of those Special Conditions;
  - (d) List each addendum that may be issued
- (3) The Contractor's Proposal dated \_\_\_\_\_ and the following negotiated modification to the Proposal, all of which documents are incorporated herein.
  - (a) Negotiations summary dated \_\_\_\_\_.

IN WITNESS WHEREOF, the parties have caused this Contract to be duly executed intending to be bound thereby.

CONTRACTOR:

PURCHASING AGENCY:

By: \_\_\_\_\_  
(Signature)

By: \_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Printed Name)

Title: \_\_\_\_\_

Title: \_\_\_\_\_

## ATTACHMENT D

### Zone Map



## Virginia Association of State College & University Purchasing Professionals (VASCUPP)

### List of member institutions by zones

<b><u>Zone 1</u></b> George Mason University (Fairfax)	<b><u>Zone 2</u></b> James Madison University (Harrisonburg)	<b><u>Zone 3</u></b> University of Virginia (Charlottesville)
<b><u>Zone 4</u></b> University of Mary Washington (Fredericksburg)	<b><u>Zone 5</u></b> College of William and Mary (Williamsburg) Old Dominion University (Norfolk)	<b><u>Zone 6</u></b> Virginia Commonwealth University (Richmond)
<b><u>Zone 7</u></b> Longwood University (Farmville)	<b><u>Zone 8</u></b> Virginia Military Institute (Lexington) Virginia Tech (Blacksburg) Radford University (Radford)	<b><u>Zone 9</u></b> University of Virginia - Wise (Wise)

## ATTACHMENT E

### AFLAC Supplemental Insurance Data

AFLAC supplemental policies pay cash benefits directly to the insured. Employees choose the policy(ies) that best suit their needs and have the premiums payroll deducted.

Below we have listed the five plans offered at James Madison University along with a brief description of each plan:

- **Accident Plan** - Provides benefits for any type of accident including bee stings, sprains, breaks, or poison ivy. It pays for the initial visit and follow-ups. This plan includes a yearly wellness benefit of \$60 for getting a checkup or physical.
- **Cancer Plan** - Features a first occurrence benefit, hospital confinement and outpatient treatment benefits. Each covered person receives a \$75 yearly wellness benefit for getting diagnostic tests (mammogram, pap smear, chest x-rays, PSA, ThinPrep and virtual colonoscopy).
- **Critical Care** - Aflac's Critical Care Protection helps employees recuperate without the stress or worry over financial setbacks. It covers incidents such as heart attack, stroke and more. It pays cash benefits directly to the policyholder even if you're NOT admitted to an intensive care unit. No lifetime maximum and guaranteed-renewable.
- **Hospital Protection** - Most major medical insurance is not designed to cover all hospitalization costs, and when a hospital stay is necessary the immediate cost of care can be more than people are prepared for. Aflac's Hospital Advantage can help to cover those unforeseen costs with real cash benefits to the policyholder. Payment is made for any sickness or injury that requires hospital confinement, ER visit, or surgery.

**JMU semi-monthly pre-taxed premiums are listed below:**

<b><u>Accident</u> Ages 18-75</b>	<b>Individual</b>	<b>Insured &amp; Spouse</b>	<b>1-Parent Family</b>	<b>Two- Parent Family</b>
	\$10.99	\$15.60	\$18.46	\$23.92

<b><u>Cancer</u> Ages 18-70</b>	<b>Individual</b>	<b>Insured &amp; Spouse</b>	<b>1-Parent Family</b>	<b>Two- Parent Family</b>
	\$13.45	n/a	\$16.45	\$22.75
<i>Specified Disease Rider (optional)</i>	\$.50	n/a	\$.75	\$1.00
<i>Building Benefit Rider (optional)</i>	\$1.50	n/a	\$2.25	\$3.25

<b><u>Critical Care</u></b>	<b>Individual</b>	<b>Insured &amp; Spouse</b>	<b>1-Parent Family</b>	<b>Two- Parent Family</b>
<b>Ages 18-35</b>	\$4.68	\$6.70	\$5.20	\$7.74

<b>Ages 36-45</b>	\$7.28	\$11.18	\$7.54	\$12.35
<b>Ages 46-55</b>	\$10.14	\$16.77	\$10.47	\$18.20
<b>Ages 56-70</b>	\$13.65	\$24.57	\$13.98	\$26.26

<b><u>Hospitalization</u></b>	<b>Individual</b>	<b>Insured &amp; Spouse</b>	<b>1-Parent Family</b>	<b>Two-Parent Family</b>
<b>Ages 18-75</b>	\$26.78	\$44.85	\$36.08	\$47.26

Short-term disability plan for accident/sickness on a semi-monthly after-tax basis.

<b>Short-term Disability</b>			Elimination Period Accident/Sickness – 0/14 days							
<b>Annual Income</b>	<b>\$20,000</b>	<b>\$22,000</b>	<b>\$24,000</b>	<b>\$26,000</b>	<b>\$28,000</b>	<b>\$30,000</b>	<b>\$32,000</b>	<b>\$34,000</b>	<b>\$36,000</b>	<b>\$38,000</b>
	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
<b>Age</b>										
<b>18-49</b>	\$17.55	\$19.31	\$21.06	\$22.82	\$24.57	\$26.33	\$28.08	\$29.84	\$31.59	\$33.35
<b>50-64</b>	\$20.80	\$22.88	\$24.96	\$27.04	\$29.12	\$31.20	\$33.28	\$35.36	\$37.44	\$39.52
<b>65-74</b>	\$29.25	\$32.18	\$35.10	\$38.03	\$40.95	\$43.88	\$46.80	\$49.73	\$52.65	\$55.58
<b><i>Benefit Period 12 months</i></b>										





October 26, 2020

**ADDENDUM NO.: One**

**TO ALL OFFERORS:**

**REFERENCE:** Request for Proposal No: **RFP# LBS-1090**  
Dated: October 7, 2020  
Commodity: Employee Voluntary Benefits/Services  
RFP Closing On: ~~November 4, 2020 at 2:00 pm EST~~  
**November 10, 2020 at 2:00 pm EST**

Please note the clarifications and/or changes made on this proposal program:

1. Question: Please provide either A) a census in Excel format of eligible participants with their Age or Date of Birth, gender (male/female), and Hire Date, or B) a summary census broken down by age bands and gender (male/female).

**Answer: A Summary Census (Excel file) with eligible employees YOB and gender titled “YOB GENDER all active employees ft pt” is attached.**

2. Question Can you provide a census on all part time and full time eligible employees? The census data should consist of:
  1. Gender
  2. Date of Birth

**Answer: A Summary Census (Excel file) with eligible employees YOB and gender titled “YOB GENDER all active employees ft pt” is attached.**

3. Question: Please describe any enrollment issues or billing problems that JMU experiences now with the voluntary benefit program.

**Answer: JMU has in the past experienced issues with seamless enrollment changes as it relates to payroll accounting. These are currently resolved.**

4. Question: Who is JMU’s current broker/advisor for the AFLAC program?

**Answer: JMU contracts directly with AFLAC.**

5. Question: How are voluntary benefits enrolled now, online or through worksite meetings?

MSC 5720  
752 Ott Street, Room 1042  
Wine Price Building  
Harrisonburg, VA 22807  
Office of 540.568.3145 Phone  
PROCUREMENT SERVICES 540.568.7935 Fax

**Answer:** Enrollment is currently done online *and* through worksite meetings. JMU's preference is for Contractors to provide both types of enrollment with on-campus meetings offered monthly.

6. Question: Can you please provide any more details on the AFLAC plans, such as a benefits booklet or certificate of coverage document?

**Answer:** The AFLAC benefit brochures are attached.

7. Question: Will JMU allow advisors/TPAs to quote AFLAC's newer voluntary benefit programs, which have several advantages over their older programs?

**Answer:** JMU invites all offerors to submit a proposal that can provide voluntary benefit services as described in RFP# LBS-1090. Offerors should clearly outline all associated administrative fees as well as benefit/service cost.

8. Question: To help quote competitive short-term disability, legal and home & auto, can you please provide us with an employee census (Gender, Date of Birth, Salary, occupation, and zip-code) in excel format?

**Answer:** A Summary Census (Excel file) with eligible employees YOB and gender titled "YOB GENDER all active employees ft pt" is attached.

9. Question: How many of the 793 part-time employees are eligible for coverage and/or payroll deduction access?

**Answer:** All part-time employees would be eligible for these coverages, if they meet the requirements established by the plan. All voluntary benefits are currently payroll deducted.

10. Question: Can you provide a claims report for AFLAC disability that includes the open, closed, and incurred claims for the previous three years?

**Answer:** This is not being shared publicly by AFLAC due to HIPAA concerns.

11. Question: For the in-force carriers in place, could you provide us a copy of the Summary plan description (SPDs)/certificate of coverage and benefit booklets for each of the plans?

**Answer:** Benefits booklets are attached. Home, Pet, and Auto Insurance are individually written policies.

12. Question: What is the accumulated sick leave policy for JMU?

**Answer:** Classified employees participate in either the [Virginia Sickness & Disability Plan](#) or the [Traditional Sick Leave Plan](#) through the Commonwealth of Virginia, based on date of hire. Administrative & Professional Faculty and Instructional faculty have the choice of either the Virginia Sickness & Disability Plan or the [JMU Faculty & Sickness Disability Plan](#).

13. Question: Can you provide us the number of participants enrolled in each plan, and the total annual premium for each line of coverage?

**Answer:**

**AFLAC: Refer to RFP# LBS-1090, Attachment E for all AFLAC current policy rates. Current enrollment counts are as follow:**

Accident- 186  
Cancer- 181  
Hospital- 92  
Short-Term Disability- 8  
Critical Care- 34

**MetLife:**

	<b>Current Enrollment</b>	<b>Earned Premiums (Oct 2019-Sept 2020)</b>		
<b>Home Owners</b>	7	\$4,220		
<b>Pet Insurance</b>	14	\$5,504.20		
<b>Auto</b>	11	\$11,018		
<b>Renters</b>	0	0		

**LegalShield:**

	<b>Current Enrollment</b>	<b>Total Annual Premium/Each</b>
<b>Individual Legal</b>	1	\$179.28
<b>Family Legal</b>	5	\$191.40
<b>Individual IDShield</b>	8	\$101.28
<b>Family IDShield</b>	26	\$191.28
<b>Individual Legal &amp; IDShield Combo</b>	1	280.80
<b>Family Legal &amp; IDShield Combo</b>	10	\$346.80

**Financial Integrity Resources Management (FIRM)**

	<b>Current Enrollment</b>	<b>Estimated Annual Program</b>
--	---------------------------	---------------------------------

		<b>Contribution</b>
<b>Virginia 529 College</b>	<b>30</b>	<b>\$80,500</b>
<b>ABLE Tax-advantage Savings Plan for individuals with disabilities</b>	<b>0</b>	<b>0</b>

14. Question: What is the effective start date of the new contract?

**Answer: The specific contract start date is unknown at this time but anticipated to be prior to April 2021.**

15. Question: When do you anticipate implementation and marketing (open enrollment) of the selected voluntary programs?

**Answer: JMU anticipates open enrollment in May 2021 along with health insurance and FSAs.**

16. Question: To help us understand appropriate voluntary benefit plan design, can you please provide us a summary plan description including deductibles on your core major medical insurance?

**Answer: Various core major medical health insurance plans are offered through the Commonwealth of Virginia. More information can be found at <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/active-employees>**

17. Question: Who is the current administrator for the Section 125 pre-tax benefits?

**Answer: There are four (4) pre-tax plans offered by the University and all are through AFLAC. Refer to RFP LBS 1090, Attachment E for this information in regards to AFLAC plans.**

18. Question: Is the Section 125 administrator for pretax voluntary provided and/or paid by AFLAC? a. If yes, would you expect selected vendor to provide same Section 125 plan document and administrative service at no cost to JMU?

**Answer: Yes, AFLAC provides pretax administration. Offerors should outline any applicable administrative cost within their proposals.**

19. Question: What is the Section 125 Plan year?

**Answer: July 1 – June 30 (fiscal year)**

20. Question: What are the Section 125 open enrollment dates?



**Answer:** May 1-15 each year

21. Question: How many benefit fairs and locations do you expect carrier participation?

**Answer:** JMU typically has an annual benefits fair at one central location. Our carriers are on campus monthly to provide one-on-one meetings.

22. Question: Will employees at these sites be permitted to attend group and/or individual meetings? Will there be rooms available to conduct these meetings?

**Answer:** Employees are allowed time away from work to attend HR-sponsored events such as the benefits fair. Additionally, employees are allowed time away from work to attend individual benefit-related meetings. For those monthly visits by vendors, we do have one central meeting room available in the Human Resource Office.

23. Question: Are there any specific goals/ improvement opportunities that JMU recognizes as important?

**Answer:** The university is committed to offering a variety of robust voluntary benefits. The preference is to make all voluntary benefits offered available to all employees, whether full or part-time.

24. Question: Are any of the current plans offered pre-tax? If so, which plans?

**Answer:** There are four (4) pre-tax plans offered by the University and all are through AFLAC. Refer to RFP LBS 1090, Attachment E for this information in regards to AFLAC plans.

25. Question: Would JMU consider an offer that includes FSA administration?

**Answer:** JMU employees have the option to participate in an FSA through the Commonwealth of Virginia. More information can be found at <https://www.dhrm.virginia.gov/employeebenefits/flexible-spending-accounts>

26. Question: Would JMU consider offering all plans, including core, through one full services benefits administration platform?

**Answer:** No. Core medical insurance is offered to employees by the Commonwealth of Virginia. More information can be found at <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/active-employees>

27. Question: Can you provide a copy of your current medical plan?

**Answer:** Various major medical plans are offered through the Commonwealth of Virginia. More information can be found at <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/active-employees>

28. Question: Who is your payroll vendor?

**Answer:** JMU's Payroll Department handles all university payroll.

29. Question: Assuming you offer an HSA, are your current plans HSA compatible?

**Answer:** JMU does not offer employees an HSA.

30. Question: Will the current policies remain on payroll deduction or will employees be encouraged to keep plans individually if they do not want to update their coverage?

**Answer:** Current policies will not continue to remain on payroll deduction. Employees that elect to keep their current plans would manage them individually.

31. Question: What other disability coverage is offered to JMU employees in addition to the AFLAC plan? Can you provide details?

**Answer:** Classified employees participate in either the [Virginia Sickness & Disability Plan](#) or the [Traditional Sick Leave Plan](#) through the Commonwealth of Virginia, based on date of hire. Administrative & Professional Faculty and Instructional faculty have the choice of either the Virginia Sickness & Disability Plan or the [JMU Faculty & Sickness Disability Plan](#)

32. Question: What are your expectations regarding benefit plan year and open enrollment dates?

**Answer:** The benefit plan year will be based on the fiscal year (July – June). Open enrollment for state health benefits, FSAs, and supplemental health insurance is May 1-15.

33. Question: To ensure a competitive offer for Short-term Disability, the following census information is requested:

- DOB/Age
- Gender
- Salary
- Occupation
- Class
- An identifier (name or EE ID)

**Answer:** A Summary Census (Excel file) with eligible employees YOB and gender titled “YOB GENDER all active employees ft pt” is attached.

34. Question: Please provide a copy of booklet or certificate for the current Short-Term Disability plan.

**Answer:** The AFLAC benefit brochures are attached.

35. Question: Is the group looking for group voluntary products or individually owned voluntary products?

**Answer:** Individually owned voluntary products.

36. Question: Will you accept bids from multiple requesters or one per company?

- Answer:** Offerors should include all proposed voluntary benefits/services in one (1) response to RFP# LBS-1090. JMU reserves the right to select from amongst the offered benefits/services and to make multiple awards for RFP# LBS-1090.
37. Question: Can you provide the full benefit plans of the current voluntary coverages?
- Answer:** Benefits booklets are attached. Home, Pet, and Auto Insurance are individually written policies.
38. Question: Do plans need to be HSA compliant?
- Answer:** No.
39. Question: Please provide a census that includes DOB, gender, salary, and job title.
- Answer:** A Summary Census (Excel file) with eligible employees YOB and gender titled “YOB GENDER all active employees ft pt” is attached.
40. Question: When is open enrollment?
- Answer:** May 1-15
41. Question: When is the effective date for the Supplemental Health Insurance?
- Answer:** July 1
42. Question: Will Supplemental Health Insurance enrollment be aligned with Core enrollment?
- Answer:** Yes.
43. Question: Will the incumbent voluntary benefits continue to be payroll deducted or will they be removed from payroll?
- Answer:** Current policies will not continue to remain on payroll deduction. Employees that elect to keep their current plans would manage them individually.
44. Question: Can you describe the current method used for open enrollment?
- Answer:** Employees are sent email communication, as well as mailed communications. Employees enrolled in text messaging also receive a text reminder. Human Resources creates an open enrollment website. Group meetings and face-to-face meetings are scheduled.
45. Question: Will the selected vendor be allowed to conduct group meetings and meet with each employee face-to-face (in-person or virtually)?
- Answer:** Employees may voluntarily schedule one-on-one meetings. COVID guidelines will dictate whether the meetings are in-person or virtual.
46. Question: What HR/payroll system is currently being used?

**Answer: PeopleSoft Release 9.2.**

47. Question: What enrollment technology platform is used? Please describe how that vendor/administrator would work with us to enroll and administer our products efficiently?

**Answer: Email communication as well as mailed communications would be used, as well as the HR benefits website. Employees enrolled in text messaging would also receive a text reminder. Voluntary group meetings and face-to-face meetings would be scheduled for interested employees.**

48. Question: What effective date is JMU targeting for roll-out/enrollments?

**Answer: JMU anticipates open enrollment May 1-15, 2021**

49. Question: Is JMU interested in Long Term Care policies?

**Answer: JMU is interested in seeing additional voluntary benefits services in addition to the ones that we already offer.**

50. Question: Does the University have a requirement or preference as to how supporting documentation (e.g. organizational chart or plan details) should be included in responses?

**Answer: It is preferred that responses appear directly beneath the questions, if possible. Plan documents, organizational charts, or other multi-page items can be included as an attachment.**

51. Question: Does the University have a preference as to how our responses to the questions for "Other Voluntary Benefits Services" on page 3 are formatted? Will you accept a pdf of the questions and our responses?

**Answer: It is preferred that responses appear directly beneath the questions, if possible.**

**The University requires hardcopy, sealed proposals be mailed, express mailed, or hand delivered directly to the University as specified on the signature page of RFP# LBS-1090. Refer to Section V. Proposal Preparation and Submission for instructions regarding including electronic proposal versions with the hardcopy proposal.**

52. Question: Will an electronic version of our proposal suffice? Or are printed/mailed copies mandated?

**Answer: The University requires hardcopy, sealed proposals be mailed, express mailed, or hand delivered directly to the University as specified on the signature page of RFP# LBS-1090. Refer to Section V. Proposal Preparation and Submission for instructions regarding including electronic proposal versions with the hardcopy proposal.**



53. Question: Our firm provides Long Term Disability to several universities in the state for employees who participate in the optional Retirement programs often managed by TIAA. Typically these are the faculty members. Does JMU provide a long term disability option to your optional retirement plan participants or is everyone including the Faculty covered by VRS?

Answer: **JMU offers a voluntary long-term disability plan to faculty members who are not enrolled in the Virginia Sickness & Disability Plan, as well as to classified employees in the Traditional Sick Leave Plan. Offeror should provide details on any voluntary long-term disability plans they are offering.**

54. Question: The RFP states that the University will consider payroll deduction as the method of payment for voluntary benefits/services. Are you able to confirm if the Supplemental Health plans will be payroll deducted?

Answer: **It is JMU's preference that the Contractor provide payroll deduction combined with direct billing for supplemental health insurance premiums. This is the current practice at JMU so that when an employee experiences a lapse in paychecks (e.g. long holidays or leave of absence), the current provider will direct bill the employee. The direct bill option also allows for plans to be portable if the employee terminates employment with the University. Offerors should provide detail on their plan and options for managing employee premium payments and any responsibilities that JMU Payroll would have in the process.**

55. Question: Can you provide Census data for everyone currently on any voluntarily insurance policy?

Answer: **A Summary Census (Excel file) with eligible employees YOB and gender titled "YOB GENDER all active employees ft pt" is attached.**

56. Question: Can you provide claims data for the last 24-36 months?

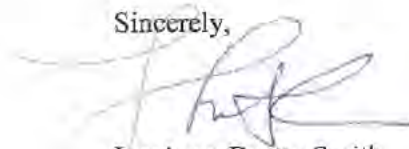
Answer: **This is not being shared publicly by AFLAC due to HIPAA concerns.**

57. Question: Can you provide any High Cost Claimants for the last 24-36 Months?

Answer: **This is not being shared publicly by AFLAC due to HIPAA concerns.**

Signify receipt of this addendum by initialing "Addendum #1 \_\_\_\_" on the signature page of your proposal.

Sincerely,



LeeAnne Beatty Smith  
Buyer Senior  
Phone: 540-568-7523



November 5, 2020

**ADDENDUM NO.: TWO**

**TO ALL OFFERORS:**

**REFERENCE:** Request for Proposal No: **RFP# LBS-1090**  
Dated: October 7, 2020  
Commodity: Employee Voluntary Benefits/Services  
RFP Closing On: ~~November 4, 2020 at 2:00 pm EST~~  
~~November 10, 2020 at 2:00 pm EST~~  
**November 12, 2020 at 2:00 pm EST**

Please note the clarifications and/or changes made on this proposal program:

**The closing date and time has been extended to November 12, 2020 at 2:00 pm EST.**

1. Question: Would JMU be interested in developing and implementing employee financial education programs or financial wellness training?

**Answer: JMU is not interested in acquiring training and development services for our employees.**

2. Question: Is it possible to get census data to include hire date and home zip code?

**Answer: An excel file with this data is attached.**

3. Question: Can you provide a census of the Optional Retirement Plan employees who are participating in the plan with UNUM for Long Term Disability? Fields needed are Gender, Date of Birth, Job Description, and Annual Salary.

**Answer: JMU will not be sharing this information publicly.**

4. Question: Can you provide a copy of the most recent renewal from UNUM that outlines the rates in force and claims utilization information from the past five (5) years for Long Term Disability?

**Answer: A summary of LTD premiums and claims is attached as a separate document.**

5. Question: Can you provide a copy of the UNUM certification of coverage so we can provide a similar or strengthened plan for employees?

**Answer: The UNUM certification of coverage is attached as a separate document.**

MSC 5720  
752 Ott Street, Room 1042  
Wine Price Building  
Harrisonburg, VA 22807  
Office of 540.568.3145 Phone  
PROCUREMENT SERVICES 540.568.7935 Fax



6. Question: Do you have any SWAM vendors or spending being used now that you would like to continue receiving funding?

**Answer: No.**

7. Question: Do you anticipate extending the bid due date?

**Answer: The closing date has been extended until November 12, 2020 at 2:00 pm EST.**

8. Question: What additional details are you willing to provide, if any, beyond what is stated in bid documents concerning how you will identify the winning bid?

**Answer: Reference RFP# LBS-1090, Section IV- Evaluation and Award Criteria. No additional details will be provided.**

9. Question: Was this bid posted to the nationwide free bid notification website at [www.mygovwatch.com](http://www.mygovwatch.com)?

**Answer: No.**

10. Question: Other than your own website, where was this bid posted?

**Answer: RFP# LBS-1090 was posted on [www.eva.virginia.gov](http://www.eva.virginia.gov)**

11. **Question:** Our question is in regards to this request: "Identify the amount of sales your company had during the last twelve months with each VASCUPP Member Institution. A list of VASCUPP Members can be found at: [www.VASCUPP.org](http://www.VASCUPP.org)."

Can you clarify how you define "sales your company had"? Is this gross revenue, net revenue, amount of members, etc?

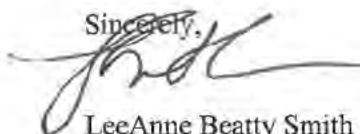
**Answer: JMU defines "sales your company had" as the gross revenue collected by your firm from each VASCUPP institution.**

12. Question: We are an independent Insurance broker, and have two carriers who are interested in submitting responses to JMU, in partnership with our firm. Is it acceptable for us to submit two proposals (as the lead), both for the area of Supplemental Life?

**Answer: Yes.**

Signify receipt of this addendum by initialing "Addendum #2 \_\_\_\_" on the signature page of your proposal.

Sincerely,



LeeAnne Beatty Smith  
Buyer Senior  
Phone: 540-568-7523