

PUBLIC SECTOR

# Proposal of Employee Benefits Coverage and Service

Proposal Date: 6/24/2025

Effective Date: 10/1/2025

DESOTO COUNTY BOARD OF COUNTY COMMISSIONERS



## **Risk Management Associates**

Brown & Brown is one of the largest and most respected independent insurance intermediaries in the nation, with over 80 years of continuous service. The Company is ranked as the sixth largest such organization in the United States by Business Insurance magazine.

Risk Management Associates, Inc., a wholly owned subsidiary of Brown & Brown, Inc., has established itself as one of the premier insurance services organizations for public entities in the United States. Our in-depth understanding of the unique risk exposures and operating environment of public entities allows us to tailor insurance products and services to effectively meet their needs. As the only independent insurance agency solely dedicated to the public entity market, we are uniquely qualified to meet and exceed the expectations of our clients. Our 20 years of insuring local governments has afforded us significant experience and insight into the unique challenges and constraints that our clients face.

As a Brown & Brown company, Risk Management Associates has access to hundreds of insurance markets nationwide. The buying power and premium leverage within the organization is surpassed by few agencies.

Risk Management Associates focuses on developing innovative approaches towards managing your risk. Cost effective insurance products, professional service, and commitment to client's needs are our primary goals. Proof of account satisfaction is reflected by a 97% business retention rate.

Employee Benefits is just one area of expertise we can provide. Our benefit programs include

Medical, Dental, Vision, Cobra, Life, Disability and Section 125 pre-tax reimbursement accounts just to name a few. We are able to provide fully insured programs for employers of all sizes and self funded programs to meet the special needs of employers interested in that type of arrangement. In addition to providing the insurance programs, we assist in the design, cost-containment, management and development of your employee benefit package.

All Employee Benefit clients are assigned an "In House" Employee Benefits Specialist to assist with Billing, Claims, Eligibility, Enrollment, or any other issues or questions that arise.

For our clients that opt for self insured programs, we not only provide the mentioned above, but also supply detailed reports to help you monitor your program closely. We also place the reinsurance, help design a plan to meet your needs and work closely with you and the Third Party administrator during the implementation as well as throughout the year to ensure the plan operates smoothly.

As for property and casualty, Risk Management Associates is a recognized leader in the area of professional liability, governmental and municipal insurance programs, pollutions liability and many other specialized areas of risk. All property and casualty clients are assigned an "In-House" Public Risk Specialist.

## **Commitment to Our Clients**

The Employee Benefits Division at Pubic Risk Insurance Advisors is focused on providing you with the best products at the most competitive rates possible. We ensure a very high level of customer service by remaining involved with you after the plan's effective date.

In addition to the Risk Management Associates Employee Benefits Advisor, all clients are assigned a team of dedicated service and marketing professionals committed to fast, efficient and friendly service during plan renewal and every other day of the year.

- We provide assistance with carriers to resolve any issues concerning policy administration, claims and billing.
- We provide expertise in designing, analyzing, and maintaining an employee benefits program that will help you attract and retain quality employees.
- We provide timely guidance on local and national trends in employee benefits and in the carrier marketplace.

As part of the 6th largest insurance broker in the country (as determined by Business Insurance magazine) we have the resources to partner with clients of all sizes and industries to maximize benefits and contain costs. The Employee Benefits Division in Daytona Beach, FL is fully automated and highly efficient in marketing plan renewals and new business. We have access to all local and national carriers, third party administrators, and other specialists in the employee benefits industry including:

Medical · Dental · Vision · Life · Disability Plans · Cafeteria Plans · 401(k) Plans · Self-funded and Partially Self-funded arrangements · Employee Assistance Programs · Voluntary (employee-paid) Long-Term Disability, Short-Term Disability, Dental and Accident & Sickness plans.

### **Phone**

(386) 252-6176

(386) 845-9229 - Fax

### **Address**

Brown & Brown

300 North Beach Street

Daytona Beach, FL 32114

### **Website**

Bbrown.com

NYSE Listed: BRO

## **Retail Compensation Disclosure**

Brown & Brown entities (“we”) receive commissions and fees from insurance carriers and other vendors as part of our compensation for placing and servicing your policies and products. Commissions are generally a percentage of the total premium and may be based on a schedule. In some cases, we may also receive direct compensation from the plan or the plan sponsor (service and/or consulting fees).

In addition to commissions and fees paid to Brown & Brown by insurance or reinsurance carriers or third-party vendors as mentioned above, Brown & Brown entities may also receive supplemental and/or bonus compensation from the carrier or vendor based on new sales volume or retention, for example. Such supplemental and/or bonus compensation may consist of guaranteed override income based on our agency’s business production and retention with the carrier or vendor, general agency fees, and/or sales or retention bonuses and is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. Brown & Brown may not know in advance if such a supplemental and/or bonus payment will be made by a particular carrier or vendor, or the amount of any such payments until the underwriting year is closed.

Brown & Brown entities may also receive invitations to programs sponsored and paid for by insurance carriers or other vendors to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may also receive non-monetary compensation (including but not limited to the value of travel, meals and entertainment expenses associated with such meetings, gifts, tickets for sporting and entertainment events and awards). Such compensation allocated to your policy is not normally expected to equal or exceed a sum of \$250.00 in aggregate, when all non-monetary compensation items received are combined.

Brown & Brown entities may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may collect and remit premiums on behalf of the carrier or vendor and may earn and retain interest on premiums or administrative fees you pay from the date we receive them until the date remitted to the carrier or vendor.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the carrier or other vendor, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting, quoting, plan implementation assistance, claims advocacy and eligibility administration services. . Compensation paid for those services is either derived from your premium payment, which may on average be up to 15% of the premium you pay for coverage and may include additional fees charged by the intermediary or is paid to the Wholesaler/Managing General Agent via override.

**Questions and Information Requests.** Should you have any questions, or require additional information, please contact this office at (386) 252-6176 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>

## Disclaimers & Disclosures

- The analysis of the following plans is a summary. Please refer to the policy certificate for a full list of coverage and exclusions.
  - The rates and benefits in this proposal are based upon underwriting factors which include, but are not limited to, the census provided, the effective date shown, the status of employees/dependents (i.e. actively at work, COBRA, FMLA), final enrollment, etc. If any of the aforementioned changes prior to the proposed effective date, the final provisions, including rates, for these plans may vary or result in the proposed plan to be withdrawn.
  - If you select to change carriers, any existing plans with other carriers should not be cancelled until advised by Brown & Brown.
  - This proposal may not be a complete listing of all available benefit options. Different benefit levels may be available.
  - This presentation is the proprietary work product of Brown & Brown and is not authorized for further use or distribution
  - All insurance carriers have their own operating procedures. A change in carrier could affect certain benefits and coverage.
- Brown & Brown representatives are available to explain any items presented. It is assumed that the recipients of this proposal will seek an explanation of any items that may be in question.
- Brown & Brown representatives may from time to time provide guidance regarding certain requirements affecting health plans, including the requirements of federal and state health care reform legislation. Such guidance is based on good-faith interpretation of laws and regulations currently in effect, and is not intended to be a substitute for legal advice. Employers should contact their own legal counsel for advice regarding legal requirements.
  - The network provider/facility lists obtained via paper directories or carrier websites may contain providers and facilities that are no longer participating in the insurance carriers' networks. We cannot be responsible for any changes to the provider/facility listings that are not reflected. To ensure that a specific provider or facility is still participating in the provider's preferred network, we recommend contacting the provider/facility directly.
  - Failure to adhere to provisions of the Affordable Care Act (such as pay-or-play, employer reporting requirements, benefit mandates, etc.) may result in significant fees and penalties to the employer. For a more comprehensive explanation of what fees and penalties may apply to you, you may contact your Brown & Brown representative at any time.
  - You are required to comply with Health Care Reform's Summary of Benefits & Coverage (SBC) distribution guidelines, which include requirements for SBC distribution at the plan renewal date. If an employee must enroll to continue coverage, the SBC must be provided when open enrollment materials are distributed. If enrollment materials are not distributed, employees must receive an SBC by the first day they are eligible to enroll. For insured plans, if coverage continues automatically for the next year, the SBC must be provided at least 30 days before the beginning of the new plan year. If the policy is not issued by that date, the SBC must be provided within seven business days once the information is available. Please refer to the Department of Health & Human Services' (HHS) official guidance for complete details regarding renewal and other SBC distribution guidelines.

## NOTICE OF CARRIER FINANCIAL STATUS

Please be advised that Brown & Brown does monitor carriers rated less than A- or non-rated on an ongoing basis. However, because Brown & Brown cannot certify the financial soundness or stability of any insurance company or alternative risk transfer entity, or otherwise predict whether the financial condition of a company might improve or deteriorate, we encourage you to review the financial information for each carrier at AM Best's website ([www.ambest.com](http://www.ambest.com)), a state department of insurance website, the applicable carrier website and/or with your accountant, legal counsel and other advisors.

If you need assistance identifying the applicable issuing carriers for your current coverage, renewal coverage, or the coverage options being presented to you, please feel free to contact us at (386) 252-6176 for assistance. Alternative quotes with an A- or better rated carrier may also be available upon your request.

### \*AM Best General Rating Guide

Financial Strength Rating	
<u>A++</u> , <u>A+</u>	Superior
<u>A</u> , <u>A-</u>	Excellent
<u>B++</u> , <u>B+</u>	Good
<u>B</u> , <u>B-</u>	Fair
<u>C++</u> , <u>C+</u>	Marginal
<u>C</u> , <u>C-</u>	Weak
<u>D</u>	Poor
<u>E</u>	Under Regulatory Supervision
<u>F</u>	In Liquidation
<u>S</u>	Suspended

Financial Size Category (in Thousands)			
Class I	Up to	\$1,000	
Class II	\$1,000	to	\$2,000
Class III	\$2,000	to	\$5,000
Class IV	\$5,000	to	\$10,000
Class V	\$10,000	to	\$25,000
Class VI	\$25,000	to	\$50,000
Class VII	\$50,000	to	\$100,000
Class VIII	\$100,000	to	\$250,000
Class IX	\$250,000	to	\$500,000
Class X	\$500,000	to	\$750,000
Class XI	\$750,000	to	\$1,000,000
Class XII	\$1,000,000	to	\$1,250,000
Class XIII	\$1,250,000	to	\$1,500,000
Class XIV	\$1,500,000	to	\$2,000,000
Class XV	\$2,000,000	or	Greater

## Marketing Summary

### Medical

Florida Blue

Current | Renewal | Revised Renewal

### Dental

Florida Combined Life

Current

### Vision

EyeMed

Current

### Basic Life/AD&D | Voluntary Life/AD&D

The Standard

Current | Renewal

USABLE

Proposal

### EAP

CuraLinc

Current

Executive Summary of Medical & Prescription Drug Coverage  
DeSoto County BOCC  
October 1, 2025 - September 30, 2026

Current   Renewal   Revised Renewal - Contingent on US Able bundle				
Vendor	Florida Blue			
Plan Name	BlueOptions 05770			
Plan Details	Network			
	Single		Family	
Plan Deductible	\$1,000		\$2,000	
Embedded Deductible:		Yes		
Calendar or Policy Year:		Calendar		
Coinsurance:		20%		
Maximum Out-of-Pocket: (Includes Deductible, Copay, Rx)	\$3,000		\$6,000	
Physician Services		Yes   Yes   Yes		
Office Visit:	VC PCP: \$0   In-network PCP: \$25			
Specialist:	VC Specialist: \$20   In-network Specialist: \$50			
Chiropractic:		\$50		
Virtual Visit:		\$0		
Hospital / Emergency Services				
Inpatient Hospital Per Admission:	Deductible + Coinsurance			
Emergency Room:	\$500			
Urgent Care:	VC Urgent Care: \$0 visits 1-2, \$75 remaining visits   In-Network Urgent Care: \$75			
Outpatient Surgical Facility:	Deductible + Coinsurance			
Ambulatory Surgery Center:	\$150			
Diagnostic Services				
Lab & X-Ray Outpatient:	Lab: \$0   X-Ray: \$60			
Advanced Imaging Services (MRI, MRA, PET, CT):	VC Center: \$20   In-Network Center: \$200			
Prescription Drug				
Deductible:	N/A			
Prescription Tier (Retail / Preferred Specialty Retail):	\$10   \$35   \$70			
Mail Order Prescription (90 Day Supply):	2.5x's Copay			
Non-Network Plan Details	Non-Network			
Plan Deductible	\$2,000		\$6,000	
Coinsurance:		40%		
Maximum Out-of-Pocket:	\$6,250		\$12,500	
Per Occurrence Deductible (Inpatient/Outpatient):		N/A		
Plan Rates   Current Enrollment		Current	Renewal	Revised Renewal - Contingent on US Able bundle
Employee:	260	\$961.36	\$990.20	\$961.36
Employee + Spouse:	16	\$1,966.60	\$2,025.60	\$1,966.60
Employee + Child(ren):	24	\$1,802.21	\$1,856.28	\$1,802.21
Family:	47	\$2,458.09	\$2,531.83	\$2,458.09
Estimated Monthly Premiums:	347	\$440,202	\$453,408	\$440,202
Estimated Annual Premiums:		\$5,282,430	\$5,440,900	\$5,282,430
PEPY		\$15,223	\$15,680	\$15,223
Rate Change from Current (%):			3.0%	0.0%
Rate Change from Current (\$):			\$158,470	\$0

Notes:

**\$40,000 Wellness Fund Y2, \$65,000 Wellness Fund Y2 contingent on US Able bundle**

Executive Summary of Dental Coverage  
DeSoto County BOCC  
October 1, 2025 - September 30, 2026

		Current	
Vendor		Florida Combined Life	Florida Combined Life
Network:		Florida Combined Life	Florida Combined Life
Plan Name:		High Plan	Low Plan
Plan Details		Network	Network
		Single Family	Single Family
Coinsurance Percentage (Preventive   Basic   Major   Ortho):		100%   80%   50%   50%	100%   80%   50%   50%
Deductible (Family Maximum):		\$50 \$100	\$50 \$100
Deductible Waived for Preventive:		Yes	Yes
Calendar Year Maximum:		\$1,750	\$1,250
Orthodontic Lifetime Maximum:		\$1,500	\$1,000
Included Adult Ortho:		No	No
Dental Services		Benefit Level Frequency	Benefit Level Frequency
Routine Exam & Cleaning:		100% 2 exams per year, 4 cleanings per year	100% 2 exams per year, 4 cleanings per year
Fluoride Treatment:		100% 2 per year, under age 14	100% 2 per year, under age 14
X-Ray (Bitewings):		100% 1 per year	100% 1 per year
X-Ray (Full Mouth):		100% 1 per 3 years	100% 1 per 3 years
Sealants:		100% Under age 17 for molars & pre-molars, no limits	100% Under age 17 for molars & pre-molars, no limits
Fillings:		80% 1 replacement per surface in 12 months, composites included for all teeth	80% 1 replacement per surface in 12 months, composites included for all teeth
Root Canal Therapy:		80% Once per lifetime per tooth	80% Once per lifetime per tooth
Crowns:		50% 1 per 5 years	50% 1 per 5 years
Bridges:		50% 1 per 5 years	50% 1 per 5 years
Dentures:		50% 1 per 5 years	50% 1 per 5 years
Implants:		50% Once per tooth per lifetime	50% Once per tooth per lifetime
Non-Network Details		Non-Network	Non-Network
Coinsurance Percentage (Preventive   Basic   Major   Ortho):		100%   80%   50%   50%	90%   60%   40%   50%
Deductible (Family Maximum):		\$50 \$100	\$50 \$100
Deductible Waived for Preventive:		Yes	Yes
Calendar Year Maximum:		\$1,500	\$1,000
Percent of UCR:		90th	90th
Waiting Periods:		None	None
Late Entrant Penalties:		None	None
Allows Annual Open Enrollment:		Yes	Yes
Included Rollover:		Yes	Yes
Employer Contribution:		0%	0%
Participation Requirement:		30% total between both plans	30% total between both plans
Rate Guarantee:		Until 9/30/2026	Until 9/30/2026
Plan Rates   Current Enrollment		Current	Current
Employee:	120	\$30.34	53
Employee + Spouse:	38	\$62.71	8
Employee + Child(ren):	18	\$84.24	3
Family:	39	\$116.56	12
Total:	215		76
Estimated Monthly Premiums:		\$12,086	\$3,031
Estimated Annual Premiums:		\$145,031	\$36,374
		Current	
Estimated Grand Total Annual Premiums:		\$181,405	

Notes:

Rates subject to final enrollment and underwriting



Executive Summary of Vision Coverage  
DeSoto County BOCC  
October 1, 2025 - September 30, 2026

		Current
Vendor		EyeMed
Network		Advantage
Copays		<b>Network</b>
Exam:		\$10
Materials:		\$15
Frequencies		
Exams:		12 months
Lenses:		12 months
Frames:		24 months
Contacts:		12 months
Allowances		
Frames:		\$100 + 20% off balance over \$100
Contact (Elective):		\$100 + 15% off balance over \$100
Contact (Medically Necessary):		Covered in Full
Non-Network Allowances		<b>Non-Network</b>
Exam:		up to \$40
Single Vision:		up to \$30
Bifocal:		up to \$50
Trifocal:		up to \$70
Frames:		up to \$70
Contact (Elective):		up to \$100
Contact (Medically Necessary):		up to \$210
Employer Contribution:		0%
Participation Requirement:		10 enrolled
Rate Guarantee:		Until 9/30/2027
Plan Rates   Current Enrollment		<b>Current</b>
Employee:	118	\$4.70
Employee + Spouse:	23	\$8.92
Employee + Child(ren):	17	\$9.39
Family:	36	\$13.80
Total:	194	
Estimated Monthly Premiums:		\$1,416
Estimated Annual Premiums:		<b>\$16,994</b>

Notes: Benefits are on a plan year and reset every October

Rates subject to final enrollment and underwriting

## Executive Summary of Group Life & AD&D Coverage

DeSoto County BOCC

October 1, 2025 - September 30, 2026

Basic Life: 18,916,850

AD&D: 18,916,850

	Current   Renewal			Option 1		
Vendor	Standard			USAbLe		
Class Definition   Plan Details:	Benefit	Maximum	Guarantee Issue	Benefit	Maximum	Guarantee Issue
Class 1: County Administrators	2x's Annual Earnings	\$250,000	\$250,000	2x's Annual Earnings	\$250,000	\$250,000
Class 2: Tax Collector	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Class 3: All other Active Members	1x's Annual Earnings	\$200,000	\$200,000	1x's Annual Earnings	\$200,000	\$200,000
Reduction Schedule:	to 65% at age 65 to 40% at age 70 to 25% at age 75			to 35% at age 65 by 60% at age 70 to 75% at age 75		
Waiver of Premium:	Included			Included		
Conversion:	Included			Included		
Accelerated Death Benefit:	Included			Included		
Seatbelt/Safe Driver Benefit:	Included			Included		
Current Enrollment:						
Employer Contribution:	100%			100%		
Participation Requirement:	100%			100%		
Rate Guarantee:	2 years until 9/30/2027			3 years until 9/30/2028		
Plan Rates	Current		Renewal	Option 1		
Basic Life	\$0.250		\$0.250	\$0.241		
AD&D	\$0.030		\$0.030	\$0.030		
Estimated Monthly Premiums:	\$5,297		\$5,297	\$5,126		
Estimated Annual Premiums:	<b>\$63,561</b>		<b>\$63,561</b>	<b>\$61,518</b>		
Rate Change from Current (%):			0%	-3%		
Rate Change from Current (\$):			\$0	<b>-\$2,043</b>		

Notes:

Executive Summary of Group Life & AD&D Coverage

DeSoto County BOCC  
October 1, 2025 - September 30, 2026  
Basic Life:

1,105,000

	Current   Renewal			Option 1		
Vendor	Standard			USAbile		
Class Definition   Plan Details:	Benefit	Maximum	Guarantee Issue	Benefit	Maximum	Guarantee Issue
Class 4: Retirees prior to 10/1/08 with \$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Class 5: Retirees on or after 10/1/08 with \$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Reduction Schedule:	None			None		
Conversion:	Included			Included		
Current Enrollment:						
Employer Contribution:	0%			0%		
Participation Requirement:	75%			85%		
Rate Guarantee:	2 years until 9/30/2027			3 years until 9/30/2028		
Plan Rates	Current		Renewal	Option 1		
Basic Life	\$0.250		\$0.250	\$0.241		
Estimated Monthly Premiums:	\$276		\$276	\$266		
Estimated Annual Premiums:	\$3,315		\$3,315	\$3,196		
Rate Change from Current (%):			0%	-4%		
Rate Change from Current (\$):			\$0	-\$119		

Notes:

## Executive Summary of Voluntary Group Life Coverage

DeSoto County BOCC

October 1, 2025 - September 30, 2026

	Current   Renewal		Option 1
Vendor	Standard		USAbile
Plan Details (Employee)			
Benefit (Increments of):	\$10,000		\$10,000
Maximum Benefit:	\$300,000		5x salary, not to exceed \$300,000
Guarantee Issue:	\$100,000		\$100,000
Plan Details (Dependent)			
Spouse Benefit (Increments of):	\$5,000		\$5,000
Maximum Benefit:	\$150,000		\$150,000
Guarantee Issue:	\$50,000		\$50,000
Not to Exceed:	100% of the employees amount		100% of the employees amount
Child(ren) Benefit:	Birth - age 20	\$10,000	6 months to age 26 \$10,000
			Live birth - 6 months \$1,000
Full-Time Student:	24 Years		26 Years
	to 65% at age 65		by 35% at age 65
Reduction Schedule:	to 40% at age 70		by 60% at age 70
	to 25% at age 75		by 75% at age 75
Waiver of Premium:	Included		Included
Portability:	Included		Included
Accelerated Death Benefit:	Included		Included
Seatbelt/Safe Driver Benefit:	Not Included		Not Included
Employer Contribution:	0%		0%
Participation Requirement:	10 members		40%
Rate Guarantee:	2 years until 9/30/2027		3 years until 9/30/2028
Plan Rates per \$1,000	Current	Renewal	Option 1
	Employee/Spouse	Employee/Spouse	Employee/Spouse
Under 30	\$0.060	\$0.060	\$0.060
Age 30 - 34	\$0.080	\$0.080	\$0.080
Age 35 - 39	\$0.120	\$0.120	\$0.120
Age 40 - 44	\$0.150	\$0.150	\$0.150
Age 45 - 49	\$0.260	\$0.260	\$0.260
Age 50 - 54	\$0.450	\$0.450	\$0.450
Age 55 - 59	\$0.810	\$0.810	\$0.810
Age 60 - 64	\$1.080	\$1.080	\$1.080
Age 65 - 69	\$1.970	\$1.970	\$1.970
Age 70 - 74	\$3.270	\$3.270	\$3.270
Age 75 +	\$12.850	\$12.850	\$12.850
AD&D	Not included	Not included	Not included
Child	\$2.00 per month	\$2.00 per month	\$2.00 per month

Notes:

Rates subject to final enrollment and underwriting

## Executive Summary of Employee Assistance Program Coverage

DeSoto County BOCC

June 1, 2025 - September 30, 2028

Number of Employees

348

**Current**

Vendor

CuraLinc

Plan Details

Evaluation & Assessment:

Included

Telephone Consultation & Referral:

24/7 365

Counseling Sessions:

10 face-to-face or virtual

Crisis Management & Response:

Included

Management Consultation & Referral:

Included

Identity Theft Consultation:

Included

Legal Services:

30-minute session | Free telephonic legal advice

Financial Services:

Financial Consultation Hotline

Online EAP:

Included

Training/Health Fair/Orientation Hours:

\$225 per hour for training, over 100 customizable one-hour topical training modules available

Critical Incident Services (Onsite/Virtual):

\$225 per hour for onsite clinical response to crisis events

Rate Guarantee:

Until 9/30/2028

Plan Rates

**Current**

One Time Set-up Fee:

\$0

Per Employee Per Month Fee:

\$1.81

Estimated Monthly Premiums:

\$630

Estimated Annual Premiums:

**\$7,559**