



**COUNTY OF HENRICO
DEPARTMENT OF FINANCE
PURCHASING DIVISION
CONTRACT EXTRACT
NOTICE OF AWARD/RENEWAL**

DATE:	April 1, 2024
CONTRACT COMMODITY/SERVICE: <i>(include contracting entity if cooperative)</i>	Third-Party Administrator for Voluntary Benefits
CONTRACT NUMBER:	2569A
COMMODITY CODE:	918.40
CONTRACT PERIOD:	April 1, 2024 through March 31, 2026
RENEWAL OPTIONS:	Three one-year renewal options remaining through 2029
USER DEPARTMENT:	Human Resources
Contact Name:	Lauren Taylor
Phone Number:	804.501.4302
Email Address:	tay151@henrico.us
HENRICO COOPERATIVE TERMS INCLUDED:	Yes
SUPPLIER: Name:	Pierce Insurance Agency, Inc.
Address:	3766 South Main Street
City, State:	Farmville, NC 27828
Contact Name:	Lonnie Pierce
Phone Number:	800.421.3142
Email address:	lonnie@pierceins.com
ORACLE SUPPLIER NUMBER:	342372
BUSINESS CATEGORY:	Woman-Owned
PAYMENT TERMS:	n/a
DELIVERY:	As Required
FOB:	Destination
BUYER: Name:	Oscar Knott
Title:	Purchasing Director
Phone:	804.501.5649
Email:	kno008@henrico.us

This contract is the result of a competitive solicitation issued by the Department of Finance, Purchasing Division. A requisition must be generated for all purchases made against this contract and the requisition must reference the contract number.

I. INTRODUCTION

A. Purpose

The intent and purpose of this Request for Proposal (“RFP”), and the resulting contract, is to obtain services from a qualified firm to provide third-party administrator services for voluntary benefits for employees of the County of Henrico, Virginia General Government, Henrico County Public Schools, Henrico County Economic Development Authority and the Henrico Sports and Entertainment Authority, collectively referred to as the “County”, in accordance with the Scope of Services section of the solicitation.

B. Background

1. The County currently has approximately 10,000 benefit eligible full-time and part-time employees. Employees can make changes to enrollments during the annual open enrollment period, usually held in October. Open enrollment is coordinated by the County’s Human Resources with support from our benefit vendors and third-party administrators (“TPA”). Employees register for open enrollment through the County’s Oracle HMRS system.
2. The benefit programs currently available to County employees include, but are not necessarily limited to:
 - a. Health Insurance – The County currently has a self-funding administrative services agreement in place for Group Medical and Group Prescription Drug Grams with Anthem Blue Cross and Blue Sheild.
 - b. Long-Term (“LTD”) and Short-Term Disability (“STD”) Insurance – STD and LTD for Virginia Retirement System (“VRS”) Plan 1 and 2 members are fully insurance planned currently underwritten by Metropolitan Life Insurance Company. STD and LTD for VRS Hybrid plan members is currently underwritten by Standard Insurance Company.
 - c. Dental Insurance – The County currently offers voluntary dental plans through Delta Dental of Virginia
 - d. Flexible Benefit Plans (Flexible Spending Accounts)
 - e. Employee Assistance Program
3. The County is seeking a third-party administrator for voluntary benefits, or a licensed broker who is independent and is not solely affiliated with one insurance company or provider network, to effectively and strategically plan, design and negotiate the best coverage and cost for voluntary benefit programs. The Successful Offeror would provide a variety of voluntary plans paid for through payroll deductions on a monthly or biweekly basis, depending on enrollees pay cycle.

II. SCOPE OF SERVICES

The Successful Offeror shall provide all labor, supervision, materials, equipment, etc. to provide third-party administrator services for voluntary benefits to the County’s employees.

A. General Requirements

The Successful Offeror shall:

1. Assist in coordinating the development, promotion and administration of the Voluntary Benefits Program for the County (the “Plan”)

2. Provide and/or make available a selection of highly desirable voluntary benefits, including but not limited to:
 - a. Accident
 - b. Cancer
 - c. Critical Illness
 - d. Legal Assistance
 - e. Long Term Care
 - f. ID Theft
 - g. Pet Insurance
 - h. Vision – Materials Only
 - i. Other ancillary employee paid insurance and programs.
3. Periodically review the Plan, each carrier and the insurance plans being offered, and add or remove benefit plans as needed based on enrollment or other factors.
4. Provide cost/benefit analysis for employees regarding insurance policy benefits and the applicable premiums.
5. Attend annual open enrollment meetings, coordinated with the Plan, to provide information regarding voluntary benefits and provide means of enrollment. Initial enrollment will be in conjunction with the core plan open enrollment. All future enrollments will be as allowed by the product (e.g., Evergreen voluntary benefits).
6. Provide customer service to plan participants including, but not limited to, providing a toll-free telephone number and website for customer service, enrollments, claims and questions.
7. Follow-up with employees to ensure decisions are made in a timely manner regarding different benefits offered.
8. Conduct meetings with staff at various locations to explain all options under the Plan.
9. Provide a single point of contact, account manager, responsible for resolving issues, answering claims, administrative inquiries and expediting services related to the overall performance of the resulting contract.
10. Provide an account team chart which lists contacts in relevant, functional areas, including telephone numbers, email addresses, departments and titles, and update as changes occur.
11. Provide the Plan with customizable marketing materials for employee engagement, when applicable, and provide booklets or plan documents from the carriers for webpage posting or distribution.
12. Provide a system that interfaces with Oracle Advanced Benefits System (Oracle E-Business Suite Release 12.2.10).

III. COUNTY RESPONSIBILITIES

The County will designate an individual to act as the County’s representative with respect to the work to be performed under this contract. Such individual shall have the authority to transmit instructions, receive information, and interpret and define the County’s policies and decisions with respect to the contract.

IV. ANTICIPATED PROCUREMENT SCHEDULE

The following represents the timeline of the process currently anticipated by the County:

Request for Proposal Distributed	August 7, 2023
Questions Due by	August 29, 2023



COMMONWEALTH OF VIRGINIA
County of Henrico

**Non-Professional Services Contract
Contract No. 2569A**

This Non-Professional Services Contract (this “Contract”) entered into this 23rd day of January 2024, by Pierce Insurance Agency, Inc. (the “Contractor”) and the County of Henrico, Virginia (the “County”).

WHEREAS the County has awarded the Contractor this Contract pursuant to Request for Proposals No. 23-2569-7JOK (the “Request for Proposals”), for Third-Party Administrator for Voluntary Benefits.

WITNESSETH that the Contractor and the County, 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 County as set forth in the Contract Documents.

COMPENSATION: Notwithstanding any contract language in any of the Exhibits, Contractor agrees to absorb all administrative fees arising out of this Contract. Contractor shall use commission dollars received from carriers to offset all fees related to the voluntary benefits administered under this Contract, including, but not limited to, fees related to total benefit administration system, consolidated billing (single source billing), customized communication materials (including benefit booklet, videos, website, newsletters and email notifications), complete enrollment services, and the provision of a dedicated management team backed up by Contractor customer service advocates.

CONTRACT TERM: The Contract term shall be for a period of two years beginning April 1, 2024 and ending March 31, 2026. The County may renew the Contract for up to three one-year terms giving 30 days’ written notice before the end of the term unless Contractor has given the County written notice that it does not wish to renew at least 90 days before the end of the term.

At any expiration of the Contract, whether by non-renewal or by termination, or by completion of the full five-year period, Contractor shall cooperate and make its best efforts to implement an orderly and efficient transition to any successor; make all County-owned equipment and all data, files, records, or other information related to this Contract available to the County or any such successor at an appropriate time prior to the expiration of the Contract to facilitate such transition; and agrees that the Department of Finance, Purchasing Division, shall have final authority to resolve any dispute related to the transition of the Contract from Contractor to a successor. Upon written notice from the County, Contractor shall provide transition services for up to 90 days after any expiration of the Contract.

CONTRACT DOCUMENTS: This Contract hereby incorporates by reference the documents listed below (the “Contract Documents”) which shall control in the following descending order:

1. This Non-Professional Services Contract between the County and Contractor.
2. The General Contract Terms and Conditions included in the Request for Proposals.
3. Contractor’s Best and Final Offer dated November 29, 2023 (Exhibit A).
4. Contractor’s Original Proposal dated August 28, 2023 (Exhibit B).
5. The Scope of Services included in the Request for Proposals.

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

Pierce Insurance Agency, Inc.
3766 South Main Street
Farmville, NC 27828



Signature

Lonnie T. Pierce, III, President

Printed Name and Title

1/24/2024

Date

County of Henrico, Virginia
P.O. Box 90775
Henrico, VA 23273-0775



Signature

John A. Vithoulkas

County Manager



Date

APPROVED AS TO FORM:



Assistant County Attorney



Date



Third Party Administrator for Voluntary Benefits

BAFO
For RFP No.
23-2569-7JOK

November 29, 2023

Presented by:

Pierce Insurance Agency, Inc.

3766 South Main Street | PO Box 727
Farmville, NC 27828



Lonnie T. Pierce, III
President, CEO

(800) 421-3142
pierceins.com



November 29, 2023



County of Henrico
Attn: Oscar Knott - Purchasing Director

Mr. Knott,

Thank you for the BAFO request. We are pleased to present further rate reductions and enhancements on vision coverage. We are also providing additional features on your legal plan including many new benefits for elder parents. Additionally, we are providing several different value-add services/programs, at no cost, for your consideration. Henrico County/Schools may pick and choose which services may be most beneficial.

Several new options are also being presented:

- **City Worth**- Complete home buying benefit. All-inclusive real estate and mortgage services with discounts (up to \$10,000 in discounts), credit restoration services for those in need and an optional retention tool (premium package). This benefit is offered at no cost to Henrico County/Schools.
- **Help Me Choose My Benefits**- This decision support tool provides recommendations to employees based on employee demographics (age, health, income and family status) to help determine which plans would be most beneficial. This tool provides both medical and voluntary benefit recommendations. Cost is covered by Pierce Insurance.
- **PTO Exchange**- This NO Cost solution allows employees to self-direct their PTO for items like cash, HSA, 401k/403b, travel, student loans, and more. \$10,000 implementation fee is waived.
- **Non-integrated Short-Term Disability**- Many times employees may find that employer provided disability leaves gaps due to the benefit being taxed for employer provided disability. A non-integrated disability pays in addition to other sources of income and benefits are tax-free when employees pay the premium on a post-tax basis. **This plan would complement, not replace, your current coverage.**

Enclosed you will find more information on the above items and several additional options for consideration. The additional enhancements and cost reductions mentioned in our original RFP response are still in effect. We look forward to providing additional information on any of the services mentioned.

Sincerely,

Lonnie T. Pierce, III
President, CEO
252-725-3064 | lonnie@pierceins.com
Pierce Insurance Agency, Inc. | www.pierceins.com



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County of Henrico

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No Cost Services Available to Henrico Employees

NEW BAFO No Cost Services

- 1) **LifeLock Additional Services** – Additional Services such as Cyber Safety Education and “Smart Talk” are now available for all LifeLock policyholders.
[Click Here for More Information](#)
- 2) **Financial Wellness** – At NO additional cost, LegalEASE policyholders have access to interactive onsite and online Financial Counseling and Coaching, books and budgeting tools, and courses in subjects such as Student Loan Repayment, Investment Tools, Building Credit, Debt Consolidation and more!
[Click Here for More Information](#)
- 3) **Help Me Choose Benefits** – Help Me Choose Benefits is a new decision support tool available at NO cost to Henrico employees. This tool takes personal information into account to provide customized supplemental benefit and Major Medical recommendations.
[Click Here for More Information](#)
- 4) **PTO Exchange** – Provided at NO cost to Henrico County, PTO Exchange is a platform which allows employees to self-direct the value of their PTO for things like cash, HSA, 401k/403b contributions, travel, student loans, sharing PTO with colleagues, etc.
[Click Here for More Information](#)
- 5) **FSA** – Options available at no cost.
- 6) **HR Hotline** – *Available via MyPierceHR beginning April 2024* – HR Hotline is a service staffed by accomplished HR Professionals with over 20 years’ experience in HR, available via phone or email, to answer your pressing HR-related questions.
[Click Here for More Information](#)
- 7) **Homebuying Benefit** – Available at NO cost, employees can access discounts, first-time homebuyer education, live webinars, and their own real estate and mortgage team.
[Click Here for More Information](#)
- 8) **My Special Aflac Duck** – My Special Aflac Duck is an interactive robotic companion provided on behalf of Aflac to children diagnosed with cancer and blood disorders. Employees with children diagnosed with these conditions may request a My Special Aflac Duck at no cost.
[Click Here for More Information](#)

[NEW BAFO Additional and Alternative Plans](#)

- 1) **Vision** – *BAFO Alternative Plan + Enhanced Features on Current Plan*
[Click Here for More Information](#)
- 2) **Farmers Group Home & Auto** - *NEW for BAFO*
[Click Here for More Information](#)
- 3) **Short Term Disability – Non-integrated Option**– *NEW for BAFO*
[Click Here for More Information](#)
- 4) **LegalEASE** – *NEW for BAFO*
Enhanced features have been added to your current plan and an **additional lower option** is available.
[Click Here for More Information](#)

[No Cost Services Shown in RFP 23-2569-7JOK 2023 Response](#)

- 1) **Value Added Benefits** - With the purchase of 1 or more Aflac product, employees have access to Aflac’s “Value Added Benefits”. Henrico County can select 2 Value Added Additional Services at no cost.
[Click Here for More Information](#)
- 2) **Legal Corner** - Legal Corner is available to ALL Henrico employees at NO additional cost. Services such as discounted rates and financial coaching are available.
[Click Here for More Information](#)
- 3) **Benefits that Benefit Children** – Exclusive collaboration with Benefits that Benefit Children. Ongoing donations are made to the Childrens Hospital of Richmond at VCU at NO additional cost to the employee or county. So far \$25,144 has been donated on behalf of Henrico County to the Childrens Hospital at VCU.
[Click Here for More Information](#)
- 4) **Perks at Work** – Perks at Work is a discount platform available to all Henrico employees at NO cost. Employees can also access free courses in fitness and learning and development for both kids and adults.
[Click Here for More Information](#)
- 5) **\$2,000,000 Cyber Liability Coverage** – Henrico County is covered at NO cost for protection against cyber-attacks involving data exchanged between Henrico County and Pierce Insurance.
[Click Here for More Information](#)

Additional and Alternative Plans Shown in RFP 23-2569-7JOK 2023 Response

- 1) **Whole Life with Long Term Care** - *Originally Shown on Initial Response*
- 2) **TOCO (Car Warranty)** – *Originally Shown on Initial Response*
- 3) **Hospital Indemnity – Non-HSA Option** - *Originally Shown on Initial Response*
- 4) **Critical Illness – Without Cancer** - *Originally Shown on Initial Response*

On the following pages, you will find information correlated with the No Cost Services and Additional/Alternative plans mentioned on pages 4-6.

LifeLock Highlight Sheet

BAFO - Additional Services

New Additional Services, Cyber Safety Education and “Smart Talk” are now available.

- ***Cyber Safety Education***

NortonLifeLock will provide webinars focusing on cyber safety education for employees focusing on health digital hygiene practices, on-line safety, emerging identity theft threats, and, how NortonLifeLock’s employee benefit plans keep you cyber safe.

- **“SmartTalk”**

For Henrico County Public Schools and their PTA (Parent Teachers Association), NortonLifeLock will deliver, at no cost, “SmartTalk” which is an educational program sponsored by the National Parent Teachers Association and NortonLifeLock to help teachers and parents instruct students and children on safe use of the internet and other on-line digital usage.

- <https://thesmarttalk.org/>

DISCALIMER: The Highlight Sheet is an overview of benefits; formal proposals from the insurance carrier include complete plan design details and take precedence.



Knowledge of Financial Education !



KOFE Energizes Your Employees to Take Control of Their Finances to Foster a More Focused, Productive Workforce for Your Company



A product of **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.

The impact of financially stressed employees

20 Hours

of productivity are lost each month for every affected employee

\$300 Billion

is the annual estimated cost to American businesses

KOFE increases workplace productivity by decreasing employees' financial stress, so they're less distracted at work

Financially stressed employees lose 3 hours each week addressing financial issues. That's a 7.5% decrease in productivity per employee, leading to project delays, poor customer service experiences and lost revenue.

KOFE increases employee morale, leading to decreased tardiness and absenteeism levels, as well as decreased substance abuse

Financially stressed employees are more likely to be late, leave early or skip work entirely. Statistics show stressed workers are 30% more likely to drink and abuse drugs.

- Empowering staff to take financial control helps build a happier, healthier workforce.
- It also helps lower premiums to reduce healthcare costs, since 12% of adults admit they've skipped doctor's appointments to make ends meet.

Interactive Financial Education Courses by KOFE

KOFE has two course series to help employees master money management. Granting access to unique benefits or offering rewards to employees who earn certificates of completion incentivizes your staff to get educated.

- **KOFE Break Finance** offers step-by-step guidance on using financial products, from Checking Accounts and Auto Loans to Student Loan Repayment and Investment Tools.
- **Credit Dojo** helps employees understand essentially financial processes, such as Budgeting, Building Credit, and Debt Consolidation.

Self-Help Resource Library

KOFE provides a variety of resources in English and Spanish so users can learn in the way that works best for them. From videos and infographics, to books and budgeting tools, we're constantly updating and expanding our libraries, so information stays current and keeps up with today's technology and trends.



On-Demand Podcasts and Live Webinars

Employees can tune in to get more information on key financial challenges facing American households today. They can register for upcoming webinars and listen in on podcasts available on their schedule.

One-on-One Financial Coaching

KOFE gives your staff a number of ways to connect with certified credit and HUD-approved housing counselors. They can live chat, call toll-free or schedule a consultation to speak confidentially to a counselor. Counselors help employees understand how to manage their finances effectively to avoid debt, save money and achieve long-term stability.

What You Get with KOFE



Online

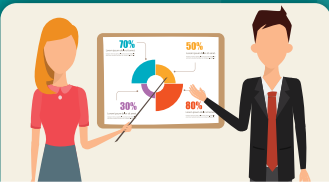
- Video library
- Financial publications
- Budgeting tools
- 50+ infographics
- Live chat financial coaching
- Spanish online tools



Seminars & Webinars

- On-site workshops, supported by face-to-face coaching*
- Fully customizable live webinars

* Depends on geographic location



Certified Financial Coaching

- Free unlimited coaching for employees
- Personalized one-on-one interaction with certified counselors
- Toll-free phone and live chat online access
- Coaches can help with:
 - Budget and credit questions
 - Debt resolution strategies
 - Credit report reviews
 - Foreclosure prevention



Additional Support

- Monthly reporting
- Customizable marketing and communication support, to create awareness about this new benefit
- Staff and employee training
- Personalized account management

For more information about KOFE,
call 800-901-8304 or visit www.kofetime.com



Take the Guesswork Out of Benefits

Help Me Choose Benefits is an online tool that recommends a personalized package of employer-provided benefits to employees based on responses to a few simple questions.

Our Solution

Configure

You define the benefit options available to an employer group and provide input into the recommendation logic.

1

Survey

Employees give high-level info about their family, financial and health status via our quick, easy and secure application.

2

Recommendations

Based on the responses combined with our proprietary logic and input from you, benefit recommendations are provided.

3

Reports

We provide reports on system usage and recommendations provided helping you fine-tune guidance.

4

We Make Benefits Easy

 Suggestions Tailored to Employee's Wallet

 "Good" and "Better" Recommendations

 Your Input Drives Results

 Setup in Minutes

 No Goofy Avatars or Audio

 Technology Agnostic

Flexible to Fit Your Needs

Our process is quick and easy for employees to complete, and provides a recommendation that employees can come back and revisit at any time.



For Employers

Give your employees valuable insight into your benefits offered and at what level they should participate.

Ready to See How Help Me Choose Benefits Can Help You?

We're sure you have questions, and we'd love the opportunity to give you a demo and discuss how we can help your organization with benefits decision support.

Flexible Benefits for an Evolving Workforce

PTO Exchange is the first benefits platform that allows employees to self-direct the value of their unused paid time off (PTO) for personal needs and causes such as life planning, education, philanthropy, vacation, and more. Our platform helps companies increase employee engagement, staff retention, and loyalty while reducing balance sheet liabilities and reinforcing a positive culture.



Employees Exchange Unused Vacation For

Financial Wellness



- ✓ Deposit PTO in 401(k) / 403(b)
- ✓ Fund HSA
- ✓ Student Loans / Tuition Payments / 529 Plans
- ✓ Cash Out / Emergency Cash

Social Wellbeing



- ✓ Donate to over 1.7 million nonprofits
- ✓ Administer Matching Programs
- ✓ Share PTO with colleagues

Travel



- ✓ Hotels
- ✓ Airfare
- ✓ Car Rentals

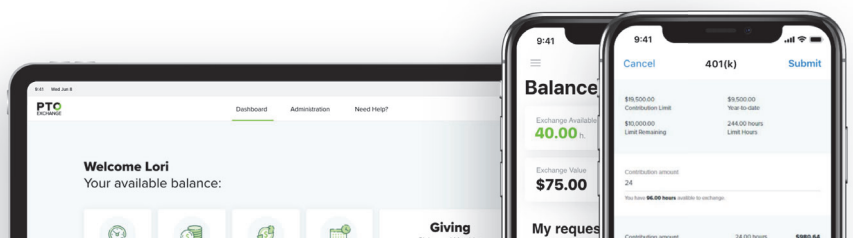
“We are always looking for new ways to support our team members, who are literally on the front lines of the COVID-19 crisis serving our community. The ability to tap into unused PTO creates meaningful benefits for employees and also helps differentiate us as we recruit for top talent.”



— Paul Rauseo, Vice President of HR at Howard Brown Health

Benefits from Using PTO Exchange:

- Set your organization apart for recruiting and retention to win the War for Talent
- Drive down bloated PTO liabilities with no incremental increase to HR spend
- Provide flexibility for an increasingly multi-generational employee base
- Develop Financial Wellness programs to help employees establish responsible fiscal behaviors
- Innovative, employee-friendly benefit to reinforce your company as a “Great Place to Work”
- Quick and easy implementation with leading payroll systems



HR Hotline

For on-demand expertise

Pierce Insurance Agency, Inc.

3766 South Main Street

Farmville

NC

27828

800.421.3142

www.pierceins.com

What is the HR Hotline?

The HR Hotline is a service staffed by HR professionals, available by phone or email, to answer your HR-related questions. As a valued client, you will have access to personalized, professional HR consultation and expertise every month.

What can you ask about?

- Employee benefits
- Leaves of absence
- Federal compliance
- State employment law
- Wage and hour issues
- Discipline and terminations
- Recruiting and hiring
- Employee relations
- Workers' compensation
- Investigations
- Performance management

Pierce Insurance Agency, Inc. is happy to provide this HR Hotline service to you. In addition to answering your pressing HR questions, the HR professionals will refer you to relevant content to help you execute on their expertise.

HR Hotline FAQS

For on-demand expertise

HR Hotline is a service staffed by certified HR professionals, available by phone or email, to answer your pressing HR-related questions. In addition, our HR Consultants will refer you to relevant content to help you execute on their expertise.

Q: What are the credentials of the HR Consultants at HR Hotline?

A: Our HR Consultants are accomplished human resources professionals with specialized education in business and human resources and experience in a wide variety of HR positions. On average, our HR Consultants have over 20 years of experience in HR.

Their education includes degrees and advanced degrees in Business Administration, Professional Communication, and Human Resource Development and Management. Their professional certifications include PHR, SPHR, SHRM-CP, SHRM-SCP and Certified Employee Benefits Specialist (CEBS).

Q: What types of questions can HR Hotline answer?

A: HR Hotline can address HR-related questions in the following areas: benefits, leaves of absence, federal compliance, state employment law, wage & hour, discipline & terminations, recruiting & hiring, employee relations, basic investigations and performance management. Certain items are excluded from the scope of services provided by HR Hotline, including legal or tax advice. A full list of current exclusions is available upon request.

Q: Does HR Hotline provide legal advice?

A: No. The HR Consultants are not attorneys and as such are not able to provide legal advice. We can

provide information about compliance requirements and best practices, but employers must consult with their own attorneys when they need legal advice. HR Hotline can provide assistance in determining when a particular situation may need to be reviewed with an attorney.

Q: What are the hours of operation for HR Hotline?

A: HR Consultants are available to take calls by phone from 8:00 a.m. to 5:00 p.m. Central Time. Questions can be submitted by email or through Client Cloud Portal or MyWave Elements at any time.

Q: If I submit an HR Hotline question online or by email, or if the team has to do research and get back to me, what's the turnaround time?

A: The standard response time for HR Hotline is the end of the next business day after the question is received. However, the timing can be affected by different factors, such as high case volume for the HR Hotline overall, or the complexity and number of the question(s) submitted.

Q: If I call HR Hotline, do I get a follow-up response in writing?

A: Generally, HR Hotline sends an email response. However, often it is clear from the context of the call that a follow-up email is not necessary.



Attract | Retain | Protect more employees with your **Complete Homebuying Benefit**



Too many new recruits leaving in the first two years?
Want to stop the endless cycle of hiring and training?

**Discover the way to find quality employees that
commit to staying longer.**

America's #1 Employee Benefit for Real Estate

Signature Package

- Up to \$10,000 in discounts
- First-time homebuyer education
- Live interactive webinars
- Credit score enhancing
- Your own real estate and mortgage team

Premium Package

- Employer contributes money to employees home purchase.
- Employee commits to stay with company for years to come.
- Written agreement between employer and employee.

*Includes Signature Package

Value-added employee benefit at NO COST!

Protect employees from identity theft, scams, and unprofessional services, by providing them with our complete homebuying benefit.

My Special Aflac Duck®



Now available
for order and
delivery at home
- free of charge -
to children ages
3 and up
with cancer and
blood disorders
such as sickle cell

My Special Aflac Duck is a robotic, comforting companion that offers fun, outlets for creativity and communication, medical play and other researched methods to help educate and support children during their treatment journeys.



Free companion
app available
for IOS and
Android devices

Previously only available through hospitals and support organizations, families of children with cancer and blood disorders can now order ducks to be delivered directly to them through Aflac's partner and *My Special Aflac Duck* creator, Sproutel.

Requests will be submitted online and a support call with a certified Child Life Specialist will be held at your convenience to answer any questions before ordering.

Visit [MySpecialAflacDuck.com](https://www.MySpecialAflacDuck.com)
for information on how
to start the request process



Request



Introduction
Call



Ship



Enjoy

17

EyeMed Vision Insurance Highlight Sheet

Henrico County selected EyeMed as their current provider based on their extensive network.

Top 5 CBSAs		EyeMed Insight	MetLife Superior Network
Core Based Statistical Area (CBSA)	Estimated Eligible	Locations	Locations
Richmond, VA	12,204	105	74
Virginia Beach-Norfolk-Newport News, VA-NC	90	166	139
Washington-Arlington-Alexandria, DC-VA-MD-WV	57	461	465
Charlottesville_Waynesboro, VA	33	17	24
Staunton-Waynesboro, VA	4	9	12
Total	12,388	758	714

EyeMed is offering to increase material benefits (frames/lenses/contacts) from once every 24 months, to once every 12 months with no increase in premium.

Alternatively, you may keep the same plan design at a lower cost.

[See details and carrier comparison on following page.](#)

DISCALIMER: The Highlight Sheet is an overview of benefits; formal proposals from the insurance carrier include complete plan design details and take precedence.

**EMPOWERING EMPLOYERS
STRENGTHENING EMPLOYEES**



EyeMed is offering to increase material benefits (frames/lenses/contacts) from once every 24 months, to once every 12 months with no increase in premium. Alternatively, you may keep the same plan design at a lower cost.

	CURRENT		MetLife	MetLife
	EyeMed Option 1	EyeMed Option 2	Superior Option 1	Superior Option 2
Frames/Contact Allowance	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Frequency	24 month	12 month	24month	12 month
Premium (Monthly)				
Self	\$ 4.84	\$ 5.31	\$ 4.11	\$ 4.47
Self+Spouse	\$ 9.67	\$ 10.61	\$ 8.22	\$ 8.94
Self + Children	\$ 10.66	\$ 11.70	\$ 9.06	\$ 9.85
Family	\$ 16.59	\$ 18.21	\$ 14.11	\$ 15.34
Enhancements	Current Plan Design with Lower Premiums for 2025	Annual Frame/Contact Frequency	Equivelant to Current Plan Design	Annual Frame/Contact Frequency

*Additional options with higher material allowance is available

* Plans include 0% commission and 2% service fee

HELP YOUR EMPLOYEES BE FINANCIALLY PREPARED FOR THE UNEXPECTED

After nearly three years of pandemic-induced stressors, employees are bracing for more difficulties as inflation and economic uncertainty leave them feeling stressed and financially unprepared.

Employees expect more from their employers and their benefit offerings. They are looking for programs that could help offset the impact of inflation – providing opportunities to mitigate financial stress.



Providing access to programs that offer money-saving opportunities, insurance for family property and liabilities, and opportunities to promote employee restoration to financial wholeness, can increase employee satisfaction and loyalty - ensuring top talent is retained and attracted.

With Farmers GroupSelectSM, employees have access to discounts on insurance they may need to prepare for the unexpected and the support they need to get back on track!

Insurance that can be customized to fit one's needs

Over time, everyone's needs change. That's why we offer a wide range of products and services – providing the flexibility for your employees to choose what's right for them.



Auto



Renter's



Home



Flood²



Landlord's Rental Dwelling



Bundled Packages



RV



Boat



Condo



Personal Excess Liability / Umbrella



And more!**

Farmers GroupSelectSM is among the few auto insurance providers offering **special group discounts¹** to qualified employees.

Discounts to help employees save money

The ability to save on insurance that employees might already need gives them more freedom in choosing the insurance that is right for them. Additionally, our simple, convenient solutions, like payroll deduction(s), help them balance their monthly budgets.

With the auto and home program, employees could take advantage of **unique, program-specific discounts¹** such as:



- Group
- Payroll deduction
- Employment tenure*

Plus, **many other ways to save** through discount offerings:

- Automatic payment
- Multi-policy
- Multi-vehicle savings
- And more!

Others have saved an average of \$579*** on auto insurance.

Industry-leading features that give employees confidence

Occasionally, things in life go awry or meet with disaster. When your employees suffer property or vehicle damage, they need help getting back on track. Our product advantages are designed to help make things right for your employees:

- **Replacement cost for total loss coverage³:** repair or replacement of new vehicles – no deduction or depreciation
- **Replacement cost coverage on home⁴:** rebuild home at today's rebuilding cost, even if that takes it over the policy's limit
- **Claim-free driving rewards⁵:** rewards customers with \$50 for every year of claim-free driving for up to five years, up to \$250 or \$500 in total
- **Multi-policy advantages:** convenience of one common effective date and automated payment deduction for auto and home combination policy packages

Value-added services

We understand that recovering from a loss takes time. To help your employees move forward with confidence, we offer value-added programs, such as:

- Repair shops
- Contractor service networks
- Identity protection services⁶
- Roadside assistance
- and so much more!

These value-added, money-saving services are provided to you and your employees at no additional cost.

Service your employees can count on

From start to finish, your employees can count on us for easy, professional service.

Convenient options – call-center, local agents, on-line, or mobile app. – to buy and manage coverage. The auto and home program is offered year-round, giving your employees the flexibility to apply to buy coverage whenever it's convenient for them.

Claim professionals are available at any time – 24 hours a day, 7 days a week – to support your employees in times of need.

Simple and easy for you

Our people, processes, and tools make it easy to include the auto and home program among the offerings in your employee benefit package. We provide:

- **Engaging application processes** with our proven communication strategies. Additionally, we take care of it all – including communication costs – so there's little or no work for you.
- **Seamless, simplified implementation** with a service model built to deliver an efficient, flexible, and streamlined experience across all Farmers GroupSelect products. We focus on making benefits easier, so you can focus on the people who make your business successful.

Get professional service and valuable information for confident decisions – for your company and your employees.

*Not in all states, such as MA.

**Availability of products and features are based on Farmers GroupSelect's underwriting guidelines and state rates and rules filings.

***Savings based on the average nationwide annual savings in 2021 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their auto insurance to a Farmers® branded auto insurance policy issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360SM.

¹Coverage, rates, discounts, and policy features vary by state and policy form and are available in most states to those who qualify.

²Insurance provided through the National Flood Insurance Program (NFIP) is managed by the federal government, so no group discount is available.

³FOR ARS POLICIES, applies to a total loss with a brand-new auto within the first year or 15,000 miles (whichever occurred first). See policy for restrictions. Subject to deductible. FOR A360 POLICIES, applies to the 3 most recent model years. See policy for restrictions. Subject to deductible.

⁴Coverage A Plus may not be available in all states. Coverage is subject to requirements listed in the policy. Customers should consult their policies or agents for coverage availability and restrictions.

⁵Not available in all states. NY drivers must pay state-mandated minimum deductible before using this benefit. Benefit can be earned for up to 5 years. Depending on the policy form, the benefit could be up to \$250 or \$500 in total.

⁶Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners' policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

Short Term Disability

BAFO – Additional Plan

While Henrico employees currently have both short- and long-term disability coverage, there may be several shortfalls. Typically, disability plans are employer paid. This may cause the benefit to be taxable to the employee at time of claim. Providing a non-integrated disability plan can help cover the gaps.

Features include:

- Benefits paid are not reduced by other sources of income. Benefits are paid “in addition to”
- When premiums are paid by the employee on a post-tax basis, disability benefits are non-taxable to the employee
- Employee can select elimination periods ranging from 0/7 to 60/60 days
- Benefits can be paid for 3,6 or 12 months - Longer benefit durations are available
- Employees can choose their disability benefit amount up to 60% of income or Henrico can provide a set benefit amount such as \$1000 monthly benefit
- Covers pregnancy with no elimination period according to VA state law
- Premiums range depending on plan design(s) chosen by Henrico County
- Guarantee issue for all employees

Sample rates:

- \$1000 monthly benefit
- 0/7 elimination period
- 3-month benefit duration

\$15-\$30 monthly depending on plan features requested.

DISCALIMER: The Highlight Sheet is an overview of benefits; formal proposals from the insurance carrier include complete plan design details and take precedence.

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Value Added Benefits

On the following page, you will find the full list of all Value-Added Benefits available to choose from. Henrico County can select plans from this list to replace your current 2 elections if desired.

Henrico County can select 2 Value Added Benefits when maintaining 2 or more Aflac benefits.

Aflac policyholders currently have access to these two Value Added Options at no additional cost:

- **Health Advocate** – Health Advocacy and Medical Bill Saver
- **MeMd** – Telemedicine

[Click Here for Information on Health Adovcate and MeMd](#)

DISCALIMER: The Highlight Sheet is an overview of benefits; formal proposals from the insurance carrier include complete plan design details and take precedence.

EMPOWERING EMPLOYERS
STRENGTHENING EMPLOYEES



Stay competitive: Uncover more value in your benefits

Aflac's Value-Added Services help your accounts meet business goals while also helping employees solve more of their everyday challenges. Put these services together with Aflac's already robust portfolio of supplemental benefit options and you can deliver comprehensive lifestyle solutions for employees' health, wealth and well-being. Contact your Aflac benefits representative for more information on these services and how you can include them in your employee benefits package – some even at no cost.

Available services vary based on Aflac products offered:

○ **SimpliCollege**

Is the only single, web-based resource available to help employees and their families lower the cost of college and navigate the entire application and admissions process.

○ **Financial and Legal Fitness**

Health Advocate™ offers limited phone consultations for financial and legal advice from licensed professionals who can assist with everything from college savings to retirement planning. Employees can reduce stress and increase productivity with online resources, tutorials and digital tools and calculators to achieve their financial and legal goals, including will preparation.

○ **Fraud Protection**

EZShield® provides expert services to help monitor and protect personal information. In the event of an incident, your employees get exceptional support with a certified resolution specialist who helps restore identities through a 32-step recovery process.

○ **Health Advocacy**

With Health Advocate, employees enjoy 24/7 access to a personal health advocate who can help with tasks such as finding specialists, clarifying coverage, addressing claim denials, getting a second opinion and even help with resolving provider billing issues.

○ **Medical Bill Saver**

This service offers employees a financial safety net when out-of-pocket, uncovered medical or dental bills reach more than \$400. Health Advocate's skilled negotiators work on their behalf to obtain discounts whenever possible.

○ **Personal Wellness**

Offered through Health Advocate™, this service helps employees develop a healthy lifestyle plan to achieve wellness goals with support from resources including on-line assistance, digital workshops, discounts and more. Or offer your accounts' employees an upgraded option with Personal Wellness Plus, which features wellness coaching over the phone in addition to the features in the online platform.

○ **Telehealth**

Walmart Health Virtual Care (WHVC) connects employees and their families with board-certified medical providers or licensed behavioral health providers online and receive personalized treatment anytime, almost anywhere.

○ **Telephonic EAP**

This service provides employees with telephone access to licensed professional counselors who offer confidential, 24/7, short-term assistance and resource support for a full range of personal, family and work/life problems. The upgraded option of the EAP+ Work/Life program provides assistance by phone in addition to up to five, in-person counseling sessions and work/life specialist services, including family care referrals.



Value-Added
Services

○ **EAP+ Work/Life**

The upgraded option of the EAP+ Work/Life program provides assistance by phone in addition to up to five, in-person counseling sessions and work/life specialist services, including family care referrals.

○ **Personal Wellness Plus**

This service from Health Advocate™ offers employees an upgraded option of Personal Wellness. It features telephone wellness coaching in addition to the features in the online platform.

○ **Peanut Butter**

This service allows accounts to contribute directly to their employees' student loans to help them pay down their balance sooner, conquer debt and get ahead.



Walmart Health is comprised of independent physician practices. Walmart Health Virtual Care (WHVC) offers medical and talk therapy services via telehealth to patients nationwide. Telehealth services may vary by state. Telehealth services are provided in accordance with state law by licensed health care professionals, subject to the licensed professionals' judgment. When medically necessary, WHVC providers may prescribe medication that can be picked up at a local pharmacy of the patient's choice; WHVC does not guarantee that a prescription will be written. WHVC providers do not prescribe controlled substances. WHVC is not a pharmacy or an insurance product. Virtual Urgent Care visits are not a replacement for a primary care physician.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho, Minnesota, New Mexico or New York. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated.

This offering may not supersede the terms and conditions of any existing contract the client has with Health Advocate. Health Advocate reserves the right to refuse any client group through Aflac if the client group cancels a preexisting contract with Health Advocate prior to expiration date of the contract.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.

Continental American Insurance Company | Columbia, SC

LegalEase Highlight Sheet

In addition to covered services for enrolled plan members, LegalEase also offers Legal Corner to all Henrico employees at no cost.



Legal Corner

FREE Coverage for EVERY Employee

With Legal Corner, 100% of the Henrico employee population has access to their attorney directory and a discounted rate if that attorney is retained. Legal Corner also provides financial coaching at no cost to the employee. This coverage is FREE, regardless if they are an enrolled plan member, to every Henrico employee.

[Click Here for Information on FREE Legal Corner Benefit](#)

NEW BAFO Features Include:

- Complex Will or Codicil
- Elder Parent
 - Will Preparation
 - Living Will/Health Care or Advanced Directive
 - Durable Financial Power of Attorney
 - Health Care or Medical Power of Attorney
- Home Equity Loan Assistance
- Garnishment Defense
- Repossession Defense
- Stalking Victim Assistance
- Protection from Domestic Violence
- Restraining Order Assistance
- Domestic Partnership Agreement
- Egg/Sperm/Embryo Donation Agreement
- Funeral Directive
- Gender Identifier Change
- Hospital Visitation Authorization
- Postnuptial Agreement
- Pre-Birth Parentage Order
- Veterans Benefits Appeal
- Building Codes (Primary and Secondary)
- Easement Agreement - Primary & Secondary

New BAFO Additional Option

An additional Legal Plan with a lower premium of **\$13.39**, with slightly reduced benefits is available to offer alongside your current Legal Plan.

DISCALIMER: The Highlight Sheet is an overview of benefits; formal proposals from the insurance carrier include complete plan design details and take precedence.



Benefits That Benefit CHILDREN

April 1, 2023

Dear County of Henrico:

Thank you for being a Children's Champion! Because you agreed to participate in the Benefits That Benefit Children program and your employees met with a Pierce Insurance benefits counselor you have been able to facilitate a donation of **\$25,144** to Children's Hospital of Richmond at VCU since 2019.

The County of Henrico's donation have gone towards the hospital's greatest needs and most recently that includes the new Wonder Tower that is set to open in early April 2023.

The Wonder Tower is Children's Hospital of Richmond at VCU's new inpatient children's hospital, which will allow the children's hospital to serve even more children in the Richmond community as well as provide children and their families dedicated space to serve their needs, as currently pediatric services are integrated within adult services at VCU.



The above artwork was created by Emma, age 6, as a thank you for participating in Benefits That Benefit Children. Emma’s younger sister Abigail was born with a rare genetic condition that resulted in an underdeveloped brain. Due to this genetic condition, Abigail is blind, non-verbal, non-ambulatory and deals with a number of other complex issues including seizures. Emma is an extremely loving and caring older sister and when Emma heard that Benefits That Benefit Children was helping raise money for Children’s Hospitals across the country she asked if she could draw a thank you card to those that helped raise money.

While we think about all the good Children’s hospitals do for children, they also significantly impact the families of the children they care for. Abigail’s condition requires her to go to the children’s hospital frequently. Because of generous donations like the ones you have facilitated, Emma can visit her sister, can go to a playroom for patients and their siblings to play with toys, or watch a movie. The hospital also offers a children’s library, a learning center, outdoor park, and even a place to nap for the families of the patients they treat. Without your participation in BTBC, services like these would not be possible.

We cannot thank you enough for being a Children’s Champion and look forward to continuing the donations to Children’s Hospital of Richmond at VCU through Pierce Insurance.

		<p><i>March 9, 2023</i></p> <p>DATE</p>
<p>PAY TO THE ORDER OF</p>		<p>\$25,144⁰⁰</p>
<p><i>Twenty Five Thousand One Hundred Forty Four and ⁰⁰/₁₀₀ DOLLARS</i></p>		
 <p>County of Henrico General Government</p>	 <p>HCPS HENRICO COUNTY PUBLIC SCHOOLS The right to achieve. The support to succeed.</p>	 <p>PIERCE INSURANCE Employee Benefits Specialists</p>
<p>HONORING</p>		<p>CREATED BY</p>

Henrico County: Government and Public Schools Supports Children’s Hospital of Richmond at VCU
Through the Benefits That Benefit Children Program



From left to right: Doug Kreszl, Managing Partner, National Benefit Partners; Vaughan Clark, Special Events Coordinator, Children’s Hospital Foundation; Velma Greenlee-Shelley, Key Account Manager, Pierce Insurance; Wayne Cosby, HR Director, Henrico County Public Schools; Tina Brooks, Benefits Manager, Henrico County Public Schools; Lonnie Pierce, President, Pierce Insurance; Yvette George, HR Director, Henrico County Government; Cari Tretina, Chief of Staff, Henrico County; John Vithoukias, County Manager; Henrico County ; Daniel Allette, Key Account Manager, Pierce Insurance.



Benefits That Benefit
CHILDREN

Meet with a Benefits Counselor to learn about valuable voluntary benefits including Chubb's LifeTime Benefit Term and **\$10** per person seen* will be donated to Children's Hospital of Richmond.

NO Purchase is Necessary for a Donation

*Additionally, with a purchase of LegalEASE and/or NortonLifelock a recurring \$1 per month** (Legalease) and \$0.90 per month (Lifelock)** will be donated on your behalf of Henrico County employees to:*



To date employees of Henrico County have helped raise over **\$25,000 dollars** for the children in your communities.

*A \$10 donation will be made for employees that have not reviewed the Chubb LBT product in the past.

**The donation will continue for as long as the employee maintains coverage and works for Henrico County.

Perks at Work Highlight Sheet

Perks at Work is an exclusive Employee discounts platform, designed to help you save money and time. With over 30,000 offers available, you can find the perks that matter to you, from everyday purchases to larger one-off purchases. In addition, Perks at Work offers free courses in fitness and learning & development for both kids and adults.

The Perks at Work program is offered at no cost to you and **FREE** for your employees to join!

[Click Here for Information on Perks at Work](#)

DISCALIMER: The Highlight Sheet is an overview of benefits; formal proposals from the insurance carrier include complete plan design details and take precedence.

EMPOWERING EMPLOYERS
STRENGTHENING EMPLOYEES



Declarations**Policy No. 107847893**

This Policy consists of this Declarations and one or more Coverage Declarations and Coverage forms. It may also include one or more Common Conditions or endorsements. In consideration of the premium, the Insurer provides this Policy, which is the entire agreement between the Insurer and the Insured.

Insurer Throughout this Policy, Insurer means **Travelers Casualty and Surety Company of America**, which is a capital stock company located in Hartford, Connecticut.

Named Insured Throughout this Policy, Named Insured means:
PIERCE INSURANCE AGENCY INC

Principal Address PO BOX 727
FARMVILLE, NC 27828-0727

Policy Period Inception: June 16, 2023
Expiration: June 16, 2024
12:01 A.M. local time both dates at Principal Address.

Policy Premium \$7,837.00

Total \$7,837.00

Notices To The Insurer Mail: Travelers Bond & Specialty Insurance Claim
P.O. Box 2989
Hartford, CT 06104-2989

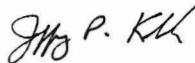
Overnight Mail: Travelers Bond & Specialty Insurance Claim
One Tower Square, S202A
Hartford, CT 06183

Email: BSIclaims@travelers.com
Fax: 1-888-460-6622

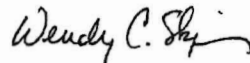
For questions related to claim reporting or handling, please call 1-800-842-8496.

Producer Information ANCHOR AUTO & CYCLE INS
PO BOX 30867
GREENVILLE, NC 27833-0867
Phone: 252-756-1700

Authorized officers of the Insurer:



President



Corporate Secretary

Countersigned By

Forms attached at issuance:

Form Number	Form Title
AFE-16001-0119	General Conditions
AFE-17019-0119	North Carolina Changes Endorsement
AFE-19029-0719	Cap On Losses From Certified Acts Of Terrorism Endorsement
AFE-19030-0920	Federal Terrorism Risk Insurance Act Disclosure Endorsement
CYB-16001-0620	CyberRisk Coverage
CYB-16001-TOC-0620	CyberRisk Table of Contents
CYB-19102-0620	Dependent Business Interruption - System Failure Endorsement
CYB-19104-0620	Dependent Business Interruption - Outsource Provider Endorsement
CYB-19105-0119	Conviction Reward Endorsement
CYB-19119-0119	Amend Privacy And Security Act To Include Violation Of The General Data Protection Regulation Endorsement
CYB-19122-0519	Vendor Or Client Payment Fraud Endorsement
CYB-19123-0519	Bricked Equipment Endorsement

Claims-Made: The Liability Insuring Agreements are provided on a Claims-Made basis, and cover only *Claims* first made during the *Policy Period*, or any applicable extended reporting period. Please read the Policy.

Defense Within Limits: The Limit available to pay settlements or judgments will be reduced, and may be completely exhausted, by *Defense Costs*, and any retention will be applied against *Defense Costs*.

A limit left blank for a coverage means that such coverage is not included. An entry for any other provision left blank means that such provision does not apply.

The Insurer has the duty to defend *Claims*.

CyberRisk Aggregate Limit: \$2,000,000

Liability	Limit	Retention
Privacy and Security	\$2,000,000	\$20,000
Payment Card Costs	\$2,000,000	Subject to Privacy and Security Retention
Media	\$2,000,000	\$20,000
Regulatory Proceedings	\$2,000,000	\$20,000

Breach Response	Limit	Retention
Privacy Breach Notification	\$2,000,000	\$20,000
Computer and Legal Experts	\$2,000,000	\$20,000
Betterment	\$100,000	
Cyber Extortion	\$2,000,000	\$20,000
Data Restoration	\$2,000,000	\$20,000
Public Relations	\$2,000,000	\$20,000

Cyber Crime	Limit	Retention
Computer Fraud	\$100,000	\$5,000
Funds Transfer Fraud	\$100,000	\$5,000
Social Engineering Fraud	\$250,000	\$5,000
Telecom Fraud	\$100,000	\$5,000

Business Loss	Limit	Retention
Business Interruption	\$2,000,000	
Dependent Business Interruption	\$100,000	
Dependent Business Interruption - System Failure	\$100,000	
Dependent Business Interruption - Outsource Provider	\$100,000	
Dependent Business Interruption - Outsource Provider - System Failure	\$100,000	
Reputation Harm	\$250,000	\$5,000
System Failure	\$2,000,000	

Additional First Party Provisions

Accounting Costs Limit:	\$25,000
Betterment Coparticipation:	50%
Period Of Restoration:	180 days
Period Of Indemnity:	30 days
Wait Period:	8 hours

Knowledge Date: June 09, 2023

P&P Date: June 09, 2023

Retro Date: N/A

Extended Reporting Period

Months	Percentage of Annualized Premium
12	75%

Proposed Rule Change

Proposed Rule Change - Pierce Insurance monitors closely any proposed rule changes to how voluntary benefits are treated. On the following page is a proposed rule change to how voluntary benefits are taxed as well as potential changes to plan features such as wellness. If this takes effect, your plans will be altered to comply with any regulatory requirements. It is unclear whether individual plans offered at the worksite will be affected. We have included Aflac's individual accident plan on **page 44** to show our flexibility in case these changes come to pass. Alternatively, wellness may be removed from your current group accident plan if rule changes require.

Pierce Insurance as well as insurance carriers are seeking clarification from the Virginia Bureau of Insurance in regard to these possible changes.

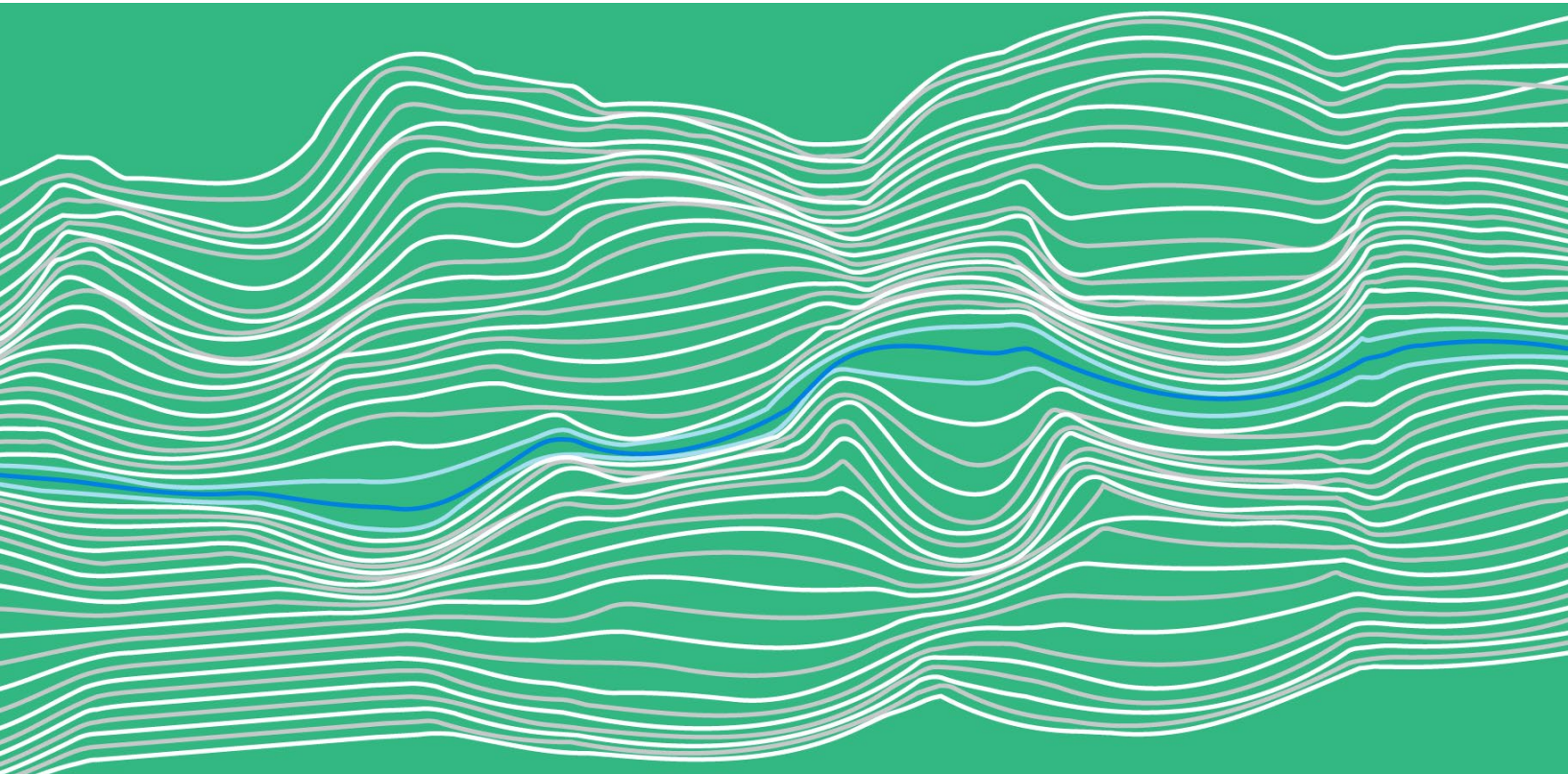




Summary of the Tri-Agency Proposed Rule Changes

Short-Term, Limited-Duration Insurance; Independent, Non-Coordinated
Excepted Benefits Coverage; Level-Funded Plan Arrangements; and Tax
Treatment of Certain Accident and Health Insurance

Taylor McKinnon, J.D.
Principal and Compliance Consultant at Milliman



Summary of the Tri-Agency Proposed Rule Changes



OVERVIEW:

The U.S. Department of the Treasury, Department of Labor, and Department of Health and Human Services (hereinafter “Departments”) published proposed rule changes related to short-term limited duration insurance (STLDI), hospital or other fixed indemnity coverage, specified disease insurance, and taxation of fixed indemnity benefits. Per the Departments, the purpose of the proposed regulation changes is to protect consumers who may unintentionally buy an insurance product that is less than the comprehensive major medical insurance they were expecting. The Departments’ proposed solution is to further limit the scope of these non-comprehensive products such that they cannot be designed or marketed to provide coverage that could be perceived as comprehensive insurance. These proposed rules are NOT final. The Departments have requested input from interested parties on all topics, which must be received by September 11, 2023 (60 days after the publication of the proposal on July 12, 2023). Political factors as well as the comments received by the Departments are likely to impact the final rule. Below is a high-level summary of the Departments’ findings and commentary, as well as the proposed rule changes related to key concepts. If you would like to read the full text of the Departments’ proposal, you can find it [here](#). Milliman is not a law firm and is not engaged in the practice of law. It is not our intent to provide legal or tax advice. Please consult your legal team if you need a legal opinion on the information provided.

This summary is divided into the following sections:

1. **Hospital or Other Fixed Indemnity**
2. **Specified Disease**
3. **Taxation of Fixed Indemnity Benefits**
4. **Level Funded Plans**
5. **Short-Term Limited Duration Insurance**

SURVEY:

Milliman is conducting a survey to gauge the impact of these proposed rule changes on the supplemental insurance market. Please click [HERE](#) to participate in this survey. Participants of the survey will receive a summary of the survey responses and updates on the new proposed rule changes.

HOSPITAL OR OTHER FIXED INDEMNITY



The Departments' proposed rule is primarily intended to "address reports of troubling marketing and sales tactics and the creation of new benefit designs that mislead consumers to believe that hospital or other fixed insurance constitutes comprehensive coverage." From the Departments' perspective, the insurance industry's interpretation and use of "per period", "fixed indemnity" and "non coordination of benefits" does not align with the Departments' intent and has caused harm in the insurance marketplace that must be corrected. While not the only proposed language change, the bolded and italicized text below shows the planned revisions to the definition of the hospital or other fixed indemnity excepted benefit category:

"(1) The benefits are paid in a fixed dollar amount per day (or per other *time* period) of hospitalization or illness (for example, \$100/day) **regardless of the actual or estimated amount of expenses incurred, services or items received, severity of illness or injury experienced by a covered participant or beneficiary, or other characteristics particular to a course of treatment received by a covered participant or beneficiary, and not on any other basis (such as on a per item or per-service basis).**"

Additional changes and their potential impacts, include:

- Clarifying language around what it means to be independent and non-coordinated, which is intended to eliminate the use of a fixed indemnity product to fill the holes of a pared down major medical plan.
- Clarifying language, including new published examples, on what it means to be a "fixed indemnity" benefit and be payable on a per time period basis, including prohibition on deviation by complexity of treatment, severity, etc. Based on the commentary provided and a conservative interpretation of the new rule, benefits like wellness, prescription drug, medical equipment, transportation, office visit, ambulance, diagnostic testing, and surgery could be disallowed, at least as they are currently designed in many fixed indemnity plans.
- New supplemental coverage disclosures for group plans and a re-write of the individual version of the disclosure.
- A restricted ability to innovate and provide products outside the traditional category of hospital or other fixed indemnity insurance.
- New "codified" examples in the individual and group regulations that attempt to help clarify the limited scope of these products the Departments are imposing.

Note that the proposed applicability of the rule changes for hospital or other fixed indemnity insurance applies to both newly issued products and in force coverage. In the current draft, there is some time allotted for updating in force coverage—plan years beginning January 1, 2027, as proposed—but most of the changes will be applicable immediately following the date 75 days after the rule is finalized.

SPECIFIED DISEASE

The proposed rules do not include amendments to the Federal regulations regarding specified disease excepted benefits. Instead, the Departments are seeking comments on whether the proposed changes to the hospital or other fixed indemnity excepted benefit category will have unintended consequences on the specified disease market. In particular, the Departments request comments on the following:

- Will specified disease coverage transplant hospital or other fixed indemnity products as a new replacement option for comprehensive coverage?
- Will the proposed changes incentivize insurers, brokers, and agents to shift their marketing techniques to specified disease, pitching it as an alternative to comprehensive coverage?
- Are there any additional protections or clarifications needed to clearly distinguish specified disease excepted benefits from comprehensive coverage and increase consumer understanding?
- Typical benefit design and features of specified disease products in the market. Specifically, the Departments want to know whether benefits are payable upon diagnosis, treatment, or a combination of both, and how common each design is.
- Are benefit payments structured such that they pay out to the individual insured or directly to providers?
- Information related to specified disease excepted benefits coverage policies offered for sale in the group and individual markets, including the number of policies sold, the types of individuals who typically purchase this coverage, the reasons for which they purchase it, and the types of common benefit exclusions or limitations.

TAXATION OF FIXED INDEMNITY BENEFITS

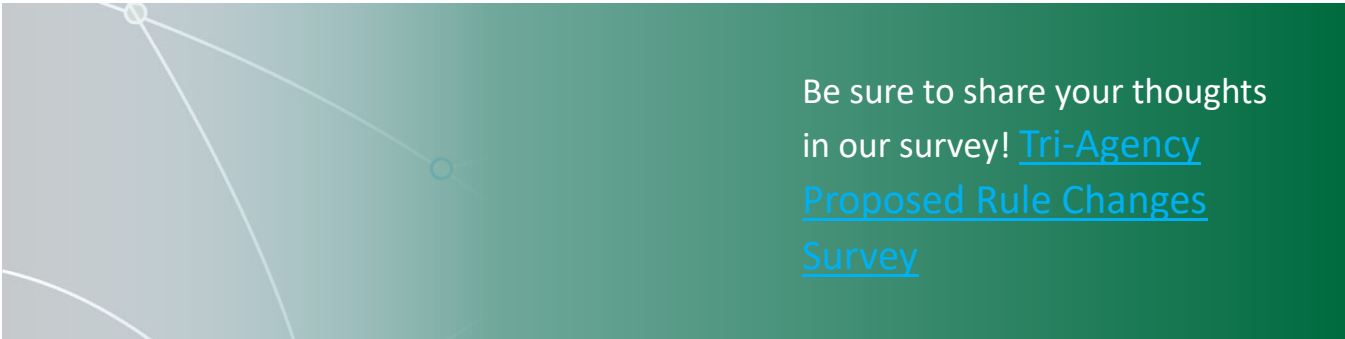
The proposed rule looks to clarify the taxability of fixed indemnity benefits. It's important to note that the Departments view this change as a "clarification of long-standing Treasury Department and IRS rules and guidance." As such, the effective date is the later of the date of publication of the final regulations or January 1, 2024. A summary of the clarified rule is as follows:

- Coverage purchased with **post-tax** dollars continues to receive favorable treatment for benefits, which are not included in gross income and are NOT taxable.
- Coverage purchased with **pre-tax** dollars results in benefits that are taxable. There is **NO offset** for unreimbursed medical expenses. The full benefit is taxable. For example, a \$50,000 specified disease benefit for the diagnosis of cancer that is payable under a specified disease policy for which premium was paid by the employer or employee with pre-tax income, is a wage subject to FICA, FUTA, and income tax. There are no offsets regardless of the amount of medical care expenses incurred for the treatment of the cancer.

LEVEL FUNDED PLANS

The proposal does not include specific rule changes for level-funded plans. Instead, the Departments seek comments to better understand the prevalence of level-funded plans, how such plans are designed, and if additional guidance or rulemaking is needed. The primary concern expressed by the Departments in the proposal is that small employers are entering into these level-funded plan arrangements coupled with stop-loss coverage that has low attachment points. The result, per the concerned parties, is a product that largely resembles comprehensive coverage, but is not subject to the same state and federal regulations. Given the issues raised, and the increasing prevalence in these self-funded plan arrangements, the Departments request comments on the following, among other topics:

- How prevalent are level funded plans among private and public employers, and how many individuals are covered under such plans?
- Do the percentage of plan sponsors offering level-funded plans vary by state, geographic area, or other factors?
- What factors are leading to an increased number of plan sponsors, particularly small employers, to utilize level-funded plans?
- How do the administrative costs of offering a level-funded plan compare to the costs associated with offering fully-insured coverage?
- What benefits are offered or not offered through level-funded plan arrangements (e.g., are they similar to robust comprehensive coverage)?
- What benefits and consumer protections mandated by state law and federal regulation are excluded from coverage provided through level-funded arrangements?
- What impact, if any, does the use of level-funding for plans offered by small employers have on the insured small group market?



Be sure to share your thoughts
in our survey! [Tri-Agency
Proposed Rule Changes
Survey](#)

SHORT-TERM LIMITED DURATION INSURANCE



Short-Term Limited Duration Insurance (STLDI) is identified by the Departments as the product most likely to mislead or confuse insureds in the market for comprehensive health insurance. The proposed rule shortens the meaning of “Short-Term, Limited-Duration Insurance” and solicits guidance on other options to ensure the average consumer cannot mistake STLDI for comprehensive coverage. In making its proposal, the Departments considered “the potential risk to individuals who enroll in STLDI, the increased availability of affordable comprehensive coverage options, the potential impact on the individual market risk pools, and consumer challenges in differentiating STLDI from individual health insurance coverage.” The proposal includes extensive examples, data, and commentary related to the potential financial impact an STLDI product could have on an individual who expects to have purchased a comprehensive individual health insurance product. Specifically, the Departments propose to amend federal definitions of STLDI as follows:

- **Short-Term:** The term of coverage for an STLDI product shall be no longer than 3 months from the original effective date and such expiration date should be specified in the contract.
- **Limited-Duration:** The maximum permitted duration of STLDI shall be no longer than 4 months in total, taking into account any renewals or extensions. Moreover, the new rule requires that when calculating the 4-month limited duration, the term of any new STLDI policy issued to the same insured by the same insurer within the preceding 12 months is included. The additional 1-month extension beyond the 3-month initial period is intended only to avoid potential gaps in coverage (e.g., an employment-based orientation period).
- **Notice:** The Departments consulted with plain-language experts to update the required notice for consumers of STLDI coverage. It must be displayed prominently on the cover page of the insurance contract, including renewals and extensions, as well as in marketing, application, and advertising materials. Two versions are shown in the proposal and the Departments are requesting feedback on which version better communicates the important information.

Note that the applicability of these new rules would follow a bifurcated approach, whereby existing coverage sold or issued before the effective date of the new rule could continue to have an initial contract term of 12 months and a maximum duration of up to 36 months, while newly issued coverage after the effective date of the rule would be held to the new time periods.

In addition to the proposed changes, the Departments also seek comments on other ways to help consumers distinguish STLDI from comprehensive coverage. One example of a solution, which has been implemented in some states (e.g., Washington and Maine), is a prohibition on selling STLDI coverage during open enrollment periods for individual comprehensive coverage.

Lastly, the Departments briefly touched on the use of associations or trusts to sell STLDI coverage on an extraterritorial basis without being subject to state-based consumer protections. While this section of the proposal is not recommending any specific changes, the Departments are seeking comments on ways to support state oversight of STLDI products sold through trusts and associations.

ABOUT THE AUTHOR



Taylor McKinnon, J.D. is the Principal and Compliance Consultant leading Milliman's Tampa compliance team and has worked with supplemental health carriers for 7 years. Taylor provides comprehensive compliance support for insurance clients with an emphasis on supplemental insurance product development and design, including group, blanket, and individual accident, hospital indemnity, and specified disease products. As part of this process, Taylor drafts contracts, assists in market competitiveness analysis, manages project workflow, and provides state filing support, which involves communicating with state departments of insurance to facilitate product approvals. He also researches and summarizes state insurance statutes and regulations as necessary for product development and to support clients' other compliance needs.



Beyond product design, Taylor assists clients with a wide variety of accident and health insurance compliance issues, such as consulting on unique and innovative product designs, taxation of benefits, federal regulations, HSA compliance, and state legislative and regulatory changes.

Aflac Accident Advantage[®] Insurance

Accidents happen. Help make sure your employees are financially prepared

Peace of mind doesn't come by accident. It comes from being prepared. Aflac Accident Advantage can help your employees with out-of-pocket medical expenses associated with an accidental injury that health insurance may not cover.

Aflac helps employees focus on recovery instead of bills — at no direct cost to your business

Even if your employees have health insurance, they may still have out-of-pocket expenses such as deductibles, copays and other costs. Aflac Accident Advantage provides benefits that can be used for any expense, from bills to groceries. Best of all, the benefits are paid directly to your employees¹ by Aflac, a name families have trusted for more than 65 years.

Aflac offers:

- Cash benefits paid directly to your employees to use as they see fit.
- Portability – Employees can take the plan with them wherever they go.
- A wellness benefit they can use for routine, preventative care.



Aflac[®]

Being prepared for whatever life brings is no accident

The financial effects from accidents can be surprising, but your employees can count on Aflac to be there when they need us most. Aflac Accident Advantage can help them with unexpected costs, so they can focus on getting better.

This information refers to benefit ranges for Policy Series A36000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Accident Advantage® benefits ²	
Benefit	Accident Advantage (24-Hour) Options 1-4
Accident treatment	<ul style="list-style-type: none"> • \$130-\$200 ER w/ X-ray • \$130-\$200 office w/ X-ray. • \$130-\$200 ER no X-ray • \$130-\$200 office no X-ray.
Wellness	\$90 per calendar year, per policy
Organized sporting activity	Additional 25% of benefits payable up to \$1,000 per policy, per calendar year
Initial accident hospitalization	<ul style="list-style-type: none"> • \$500-\$1,500 regular hospital admission. • \$750-\$2,500 ICU admission.
Accident hospital confinement	\$150-\$300 per day, up to 365 days
ICU confinement	\$300-\$500, up to 15 days
Ambulance	\$120-\$250 ground, \$800-\$1,875 air
Appliances	\$25-\$350
Accident follow-up treatment	\$25-\$40, up to six treatments
Therapy (physical, speech & occupational)	\$25-\$40, up to 10 treatments
Accident specific-sum injuries	\$20-\$13,000
Blood/plasma/platelets	\$100-\$300
Major diagnostic/imaging exams (MRI, CT scan, etc.)	\$100-\$250, one per person, per calendar year
Prosthesis new/repair/replacement	\$375-\$1,000/\$375-\$1,000
Rehabilitation facility	\$75-\$200 per day
Home modification	\$1,000-\$4,000
Accidental death	\$5,000-\$200,000
Accidental dismemberment	\$200-\$50,000
Family support	\$20 per day, up to 30 days
Continuation of coverage	After six months, waive up to two months
Waiver of premium	36 months
Transportation	\$200-\$700 per trip, up to three per year (>50 miles)
Family lodging	\$75-\$150 per night, up to 30 days (>50 miles)

Available riders

Additional accidental death benefit	\$7,000-\$35,000
Aflac Plus	Yes

¹Unless otherwise assigned.

²In Delaware, Policies A36100DE—A36400DE & A3630FDE. In Oklahoma, Policies A36100OK—A36400OK & A3630FOK. In Pennsylvania, Policies A36100PA-A36400PA. In Texas, Policies A36100TX—A36400TX & A3630FTX. Riders: Accidental Death Rider: A36050 Aflac Plus Rider: CIRIDER and CIRIDERH. This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer. Benefit amounts shown are ranges for Options 1-4.

Coverage is underwritten by American Family Life Assurance Company of Columbus.

WWHQ | 1932 Wynnton Road | Columbus, GA 31999



Va Accident Rates Monthly

Rate sheet prepared by Web User on 11/29/2023 8:05:33 AM.
Virginia Payroll Premium rates are Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.
For more information about policy/plan benefits and limitations, please refer to the accompanying
product brochure for each insurance policy/plan listed below.

Accident Advantage - 24-HOUR ACCIDENT OPTION 1 - Series A36000

	Premium	Accidental Death*	Total
18-75 INDIVIDUAL	\$12.87	\$4.29	\$17.16
18-75 NAMED INSURED/SPOUSE	\$18.07	\$5.98	\$24.05
18-75 ONE-PARENT FAMILY	\$20.67	\$4.81	\$25.48
18-75 TWO-PARENT FAMILY	\$27.04	\$6.76	\$33.80

Accidental Death*: Accidental Death Benefit Rider (Series A-36050) Premium (Available for ages 18-70)

Accident Advantage - 24-HOUR ACCIDENT OPTION 2 - Series A36000

	Premium	Accidental Death*	Total
18-75 INDIVIDUAL	\$17.29	\$4.29	\$21.58
18-75 NAMED INSURED/SPOUSE	\$24.57	\$5.98	\$30.55
18-75 ONE-PARENT FAMILY	\$29.25	\$4.81	\$34.06
18-75 TWO-PARENT FAMILY	\$38.22	\$6.76	\$44.98

Accidental Death*: Accidental Death Benefit Rider (Series A-36050) Premium (Available for ages 18-70)

Accident Advantage - 24-HOUR ACCIDENT OPTION 3 - Series A36000

	Premium	Accidental Death*	Total
18-75 INDIVIDUAL	\$21.97	\$4.29	\$26.26
18-75 NAMED INSURED/SPOUSE	\$31.20	\$5.98	\$37.18
18-75 ONE-PARENT FAMILY	\$36.92	\$4.81	\$41.73
18-75 TWO-PARENT FAMILY	\$47.84	\$6.76	\$54.60

Accidental Death*: Accidental Death Benefit Rider (Series A-36050) Premium (Available for ages 18-70)

Accident Advantage - 24-HOUR ACCIDENT OPTION 4 - Series A36000

	Premium	Accidental Death*	Total
18-75 INDIVIDUAL	\$25.09	\$4.29	\$29.38
18-75 NAMED INSURED/SPOUSE	\$35.88	\$5.98	\$41.86
18-75 ONE-PARENT FAMILY	\$43.03	\$4.81	\$47.84
18-75 TWO-PARENT FAMILY	\$56.16	\$6.76	\$62.92

Accidental Death*: Accidental Death Benefit Rider (Series A-36050) Premium (Available for ages 18-70)

EMPOWERING EMPLOYERS STRENGTHENING EMPLOYEES



benefits **CONSULTING**

Strategy & Design

*Develop the appropriate plan designs
for a sustainable benefits program*

employee **ADVOCACY**

Support for Plan Members

*Provide effective communication and
personal support for your employees*



benefits **TECHNOLOGY**

System Implementation

*Reduce your administrative burden with online
enrollment and onboarding tools*

hr **COMPLIANCE**

Consulting & Audit Support

*Meet your legal obligations related to human
resources and employee benefits*



community **SUPPORT**

*Active in a variety of endeavors and
always looking for ways to engage*

industry **LEADERSHIP**

Leading our industry by example



Why Choose Pierce Insurance?

Key Differentiators

Tailored Product Design

Cost Savings

“Best in Class” Plans

Higher Participation

Technology

Concierge Service

**Simplifying your job and providing cost savings
for both employer and employee**



Third Party Administrator for Voluntary Benefits

RFP No.
23-2569-7JOK

September 7, 2023

Presented by:

Pierce Insurance Agency, Inc.

3766 South Main Street | PO Box 727
Farmville, NC 27828



Lonnie T. Pierce, III
President, CEO

(800) 421-3142
pierceins.com





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This is a user-friendly, easy-to-navigate, and interactive document!

Introduction & Signed Forms

In this document, you will find **interactive “tabs”** bordering the right of each page. These **“tabs”** act as a **quick link** to the beginning of each corresponding Section. To utilize the interactive tabs, simply **Click** on the tab of the section you would like to review. The title of the tab will be bolded in white font to indicate the section currently being reviewed.



Additionally, throughout the response, you will find **“live” links** that will take you directly to the document, brochure, video, etc. in relation to the response. Full links for all hyperlinks within document can be found in the appendices on page 72.



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ATTACHMENT A PROPOSAL SIGNATURE SHEET

My signature certifies that the proposal as submitted complies with all requirements specified in this Request for Proposal ("RFP") No. 23-2569-7JOK – Third-Party Administrator for Voluntary Benefits.

My signature also certifies that by submitting a proposal in response to this RFP, the Offeror represents that in the preparation and submission of this proposal, the Offeror did not, either directly or indirectly, enter into any combination or arrangement with any person or business entity, or enter into any agreement, participate in any collusion, or otherwise take any action in the restraining of free, competitive bidding in violation of the Sherman Act (15 U.S.C. Section 1) or Sections 59.1-9.1 through 59.1-9.17 or Sections 59.1-68.6 through 59.1-68.8 of the Code of Virginia.

I hereby certify that I am authorized to sign as a legal representative for the business entity submitting this proposal.

LEGAL NAME OF OFFEROR (DO <u>NOT</u> USE TRADE NAME):
Pierce Insurance Agency, Inc.
ADDRESS:
3766 South Main Street
Farmville, NC 27828
FEDERAL ID NO: 56-1108836
SIGNATURE: 
NAME OF PERSON SIGNING (PRINT): Lonnie T. Pierce, III
TITLE: President, CEO
TELEPHONE: 800-421-3142
FAX: 252-753-5941
EMAIL ADDRESS: lonnie@pierceins.com
DATE: August 28, 2023

ATTACHMENT B BUSINESS CATEGORY CLASSIFICATION FORM

Company Legal Name: Pierce Insurance Agency, Inc.

This form completed by: Signature: [Signature] Title: President, CEO

Date: August 28, 2023

PLEASE SPECIFY YOUR BUSINESS CATEGORY BY CHECKING THE APPROPRIATE BOX(ES) BELOW.

(Check all that apply.)

- SMALL BUSINESS
- WOMEN-OWNED BUSINESS
- MINORITY-OWNED BUSINESS
- SERVICE-DISABLED VETERAN
- EMPLOYMENT SERVICES ORGANIZATION
- NON-SWaM (Not Small, Women-owned or Minority-owned)

SUPPLIER REGISTRATION – The County of Henrico encourages all suppliers interested in doing business with the County to register with eVA, the Commonwealth of Virginia’s electronic procurement portal, <http://eva.virginia.gov>.

eVA Registered? Yes No

If certified by the Virginia Minority Business Enterprises (DMBE), provide DMBE certification number and expiration date.
 _____ NUMBER _____ DATE

DEFINITIONS

For the purpose of determining the appropriate business category, the following definitions apply:

"Small business" means a business, independently owned and controlled by one or more individuals who are U.S. citizens or legal resident aliens, and together with affiliates, has 250 or fewer employees, or annual gross receipts of \$10 million or less averaged over the previous three years. One or more of the individual owners shall control both the management and daily business operations of the small business.

"Women-owned business" means a business that 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 is owned by one or more women who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more women.

"Minority-owned business" means a business that is at least 51 percent owned by one or more minority individuals 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 the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more minority individuals.

"Minority individual" means an individual who is a citizen of the United States or a legal resident alien and who satisfies one or more of the following definitions:

1. "African American" means a person having origins in any of the original peoples of Africa and who is regarded as such by the community of which this person claims to be a part.
2. "Asian American" means a person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands, including but not limited to Japan, China, Vietnam, Samoa, Laos, Cambodia, Taiwan, Northern Mariana Islands, the Philippines, a U.S. territory of the Pacific, India, Pakistan, Bangladesh, or Sri Lanka and who is regarded as such by the community of which this person claims to be a part.
3. "Hispanic American" means a person having origins in any of the Spanish-speaking peoples of Mexico, South or Central America, or the Caribbean Islands or other Spanish or Portuguese cultures and who is regarded as such by the community of which this person claims to be a part.
4. "Native American" means a person having origins in any of the original peoples of North America and who is regarded as such by the community of which this person claims to be a part or who is recognized by a tribal organization.

"Service disabled veteran business" means a business that is at least 51 percent owned by one or more service disabled veterans 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 the corporation, partnership, or limited liability company or other entity is owned by one or more individuals who are service disabled veterans and both the management and daily business operations are controlled by one or more individuals who are service disabled veterans.

"Service disabled veteran" means a veteran who (i) served on active duty in the United States military ground, naval, or air service, (ii) was discharged or released under conditions other than dishonorable, and (iii) has a service-connected disability rating fixed by the United States Department of Veterans Affairs.

"Employment services organization" means an organization that provides community-based employment services to individuals with disabilities that is an approved Commission on Accreditation of Rehabilitation Facilities (CARF) accredited vendor of the Department of Aging and Rehabilitative Services.

ATTACHMENT C
Virginia State Corporation Commission (SCC)
Registration Information

The Offeror:

is a corporation or other business entity with the following SCC identification number: **F136779-8**
-OR-

is not a corporation, limited liability company, limited partnership, registered limited liability partnership, or business trust **-OR-**

is an out-of-state business entity that does not regularly and continuously maintain as part of its ordinary and customary business any employees, agents, offices, facilities, or inventories in Virginia (not counting any employees or agents in Virginia who merely solicit orders that require acceptance outside Virginia before they become contracts, and not counting any incidental presence of the Bidder in Virginia that is needed in order to assemble, maintain, and repair goods in accordance with the contracts by which such goods were sold and shipped into Virginia from Bidder's out-of-state location) **-OR-**

is an out-of-state business entity that is including with this bid/proposal an opinion of legal counsel which accurately and completely discloses the undersigned Bidder's current contracts with Virginia and describes why those contracts do not constitute the transaction of business in Virginia within the meaning of §13.1-757 or other similar provisions in Titles 13.1 or 50 of the Code of Virginia.

Please check the following box if you have not checked any of the foregoing options but currently have pending before the SCC an application for authority to transact business in the Commonwealth of Virginia and wish to be considered for a waiver to allow you to submit the SCC identification number after the due date for bids:

ATTACHMENT D
PROPRIETARY/CONFIDENTIAL INFORMATION IDENTIFICATION

NAME OF OFFEROR: Pierce Insurance Agency, Inc.

Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure under the Virginia Freedom of Information Act; however, the Offeror must invoke the protections of Va. Code § 2.2-4342(F) in writing, either before or at the time the data or other materials are submitted. The Offeror must specifically identify the data or materials to be protected including the section(s) of the proposal in which it is contained and the pages numbers, and state the reasons why protection is necessary. A summary of trade secrets and proprietary information submitted shall be submitted on this form. The proprietary or trade secret material 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. Va. Code § 2.2-4342(F) prohibits an Offeror from classifying an entire proposal, any portion of a proposal that does not contain trade secrets or proprietary information, line item prices, or total proposal prices as proprietary or trade secrets. If, after being given reasonable time, the Offeror refuses to withdraw such classification(s), the proposal will be rejected.

SECTION/TITLE	PAGE NUMBER(S)	REASON(S) FOR WITHHOLDING FROM DISCLOSURE
Cover Letter	6-7	Proprietary information
Experience with similar clients	21	Proprietary information
References	30-31	Proprietary information
HIPAA Compliance	34	Proprietary information
Product Reccomendations	45-65	Proprietary information
Commissions	68-69	Proprietary information



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The Successful Offeror shall:

1. Assist in coordinating the development, promotion and administration of the Voluntary Benefits Program for the County (the “Plan”)

Pierce Insurance will continue to assist in the coordination of development, promotion, and administration of your Voluntary Benefits Program. Our most noteworthy qualification is our 68 years of experience and expertise, successfully servicing public sector with robust voluntary benefit programs. We take the administrative load off HR and Payroll along with significant cost savings to employers and employees.

2. Provide and/or make available a selection of highly desirable voluntary benefits, including but not limited to:
 - a. Accident
 - b. Cancer
 - c. Critical Illness
 - d. Legal Assistance
 - e. Long Term Care
 - f. ID Theft
 - g. Pet Insurance
 - h. Vision – Materials Only
 - i. Other ancillary employee paid insurance and programs.

We will continue to offer the above-referenced Voluntary Benefits and other specialized plans. Pierce Insurance negotiates on your behalf to reduce costs and enhance benefits. Our extensive history with insurance carriers gives us the ability to provide “best-in-class” programs at the most competitive cost. We maintain strong relationships with all top vendors allowing us to offer an extensive array of employee benefit plans.

By remaining in your partnership with Pierce Insurance, we will continue to monitor and review your plans and provide you with unbiased benefit recommendations as your broker/consultant. We have completed an extensive review of your current benefits package. **Plan reviews, recommendations, and highlights can be found on pages 45-65.**

3. Periodically review the Plan, each carrier and the insurance plans being offered, and add or remove benefit plans as needed based on enrollment or other factors.

We continuously monitor the Plan (carrier, products, and legislation for compliance purposes) to assure overall effectiveness of the Plan. We review carrier ratings, commitment to the market, product benefits and riders to assure the best plans are offered to your employees. We monitor pricing by reviewing and comparing products as we seek enhancements in both products and pricing. Periodically we will recommend additions or removal of products to make the Plan more effective.

Lonnie has a vast knowledge of the marketplace. With trusted relationships with the best-in-class carriers and Lonnie’s passion to design the perfect program, we consistently offer unique successful program recommendations. This tailored service continues throughout your contract.



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4. Provide cost/benefit analysis for employees regarding insurance policy benefits and the applicable premiums.

During your annual enrollment, our benefits counselors are available to meet with each employee to review their current benefits and the pricing of their plans (cost/benefit analysis). Our benefits counselors are trained to educate and assist with questions to help employees understand their overall benefits package. Each employee is unique with different needs and budgets. Our focus is to listen and help them use their cost-efficient benefit plan to meet their needs using tax-discounted dollars whenever possible.

5. Attend annual open enrollment meetings, coordinated with the Plan, to provide information regarding voluntary benefits and provide means of enrollment. Initial enrollment will be in conjunction with the core plan open enrollment. All future enrollments will be as allowed by the product (e.g., Evergreen voluntary benefits).

We coordinate and schedule enrollments and re-enrollments based on the County's needs subject to the availability of Henrico employees. We also work with County staff throughout the year to stay abreast of happenings in the County making sure we meet the needs of new hires. We offer information group sessions and product webinars to assist employees in making decisions that are tailored to the needs of their family in a no pressure environment.

Continued communication and employee education is the cornerstone of a strong benefits program. We welcome the opportunity to remain engaged with your employees during enrollment and throughout the year. Our objective is for your employees to fully understand the value of their benefits program.

6. Provide customer service to plan participants including, but not limited to, providing a toll-free telephone number and website for customer service, enrollments, claims and questions.

We provide outstanding customer service:

- Dedicated toll-free number
 - State-of-the-art call center
 - Customer service
 - Enrollments
 - Assist and answer questions related to claims
 - Call center metrics during routine reviews and as requested
- Customized County of Henrico website that features:
 - E-Booklet
 - Customized benefits presentation video
 - Online enrollment
 - Announcement area for most up-to-date announcements
 - Service and claim forms
 - Learning tools for employees:
 - FAQ library
 - Video library
 - Calculators
 - Chat, email and contact information



Third Party Administrator for Voluntary Benefits
RFP No. 23-2569-7JOK



- Dedicated account manager and account management team to assist with
 - Claims
 - Administrative inquiries
 - Expedite services and questions year round
- Online claims portal 24/7
- Enrollment:
 - In-person
 - Virtual
 - Call center
 - Self enroll

7. Follow-up with employees to ensure decisions are made in a timely manner regarding different benefits offered.

Our benefits counselors meet one-on-one with employees and are usually in a location for several days allowing an employee adequate time to reach a decision. No one is rushed into a decision and if additional time is required, a follow-up appointment may be scheduled to assist in the decision-making process.

We preschedule appointments, so no one is overlooked. Counselors are onsite with appointments scheduled at the employee’s convenience. We provide emails to remind employees about open enrollment times, educational newsletters, and educational documents specifically tailored for employees. We also provide links to informative educational videos which explain the features of each benefit plan.

8. Conduct meetings with staff at various locations to explain all options under the Plan.

- Pre-enrollment and enrollment group meetings
 - Conducted in small group sessions
 - Provide a complete explanation of the benefit program with a Q&A time
 - Coordinated to be conducted at locations convenient to the employee’s work location.
- Benefits counselors available throughout the year to explain the benefit program to new employees
- Fully staffed call center for enrollment and customer service
 - Dedicated staff assigned to County of Henrico
 - All call center staff members are fully licensed and HIPAA certified
 - Spanish enrollment services available
 - Our in-house call center handles up to 2,000 calls daily during peak enrollments

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- Provide a single point of contact, account manager, responsible for resolving issues, answering claims, administrative inquiries and expediting services related to the overall performance of the resulting contract.

One of the many perks of maintaining your partnership with Pierce Insurance is the continued working relationship with your dedicated Account Manager, Mateia. Over the years she has developed an outstanding reputation among your employees, assisting them with anything pertaining to their voluntary benefits. Knowing that your employees' needs are being met with a trusted partner provides true peace of mind for your HR department.

Mateia Agyeman-Jordan, Account Manager

Mateia earned an Associate degree in Human Services and has 21 years of experience in customer service. She excels in the areas of communication, problem resolution and organization. Her core responsibility is providing customer service for Virginia Government employees.

Mateia is our most experienced and tenured Account Manager.

- Serves as liaison between our clients and carriers
- Handles day-to-day customer service
- Oversees billing reconciliation and questions
- Provides enrollment assistance
- Ensures timely claim resolutions

- Provide an account team chart which lists contacts in relevant, functional areas, including telephone numbers, email addresses, departments and titles, and update as changes occur.

Contact Name and Title	Contact Information	Responsibilities
President, CEO Lonnie T. Pierce, III	lonnie@pierceins.com 800-421-3142 252-725-3064 (mobile)	<ul style="list-style-type: none"> • Execution of Agreement • Product Selection/Recommendation • Carrier negotiation
Vice President, CFO Patricia Pierce Combs	ppierce@pierceins.com 800-421-3142	<ul style="list-style-type: none"> • Oversight of day-to-day administration
Key Account Managers Daniel Allette Velma Greenlee-Shelley	daniel@pierceins.com velma@pierceins.com 800-421-3142	<ul style="list-style-type: none"> • Customer Service Managers • Enrollment Coordinator
Benefit Analyst Terri Jo Ballou	tjb@pierceins.com 800-421-3142	<ul style="list-style-type: none"> • Carrier and document preparation • Implementation
Technology Kristi Harris	kristy@pierceins.com 800-421-3142	<ul style="list-style-type: none"> • Enrollment Technology • Management, oversight, and training of phone system • HIPAA monitoring and reporting
Account Manager Mateia Agyeman-Jordan	mateia@pierceins.com 800-421-3142	<ul style="list-style-type: none"> • Administration oversight of customer service team • Customer Service Assistance
Account Assistant Kimberly Hand	kimberly@pierceins.com 800-421-3142	<ul style="list-style-type: none"> • Billing reconciliation and questions • Enrollment assistance • Claims resolution



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11. Provide the Plan with customizable marketing materials for employee engagement, when applicable, and provide booklets or plan documents from the carriers for webpage posting or distribution.

We provide customized marketing materials tailored to your group. Our experience allows us to understand the need for generation-specific preferences. When we create customized marketing materials, we cater to each group in the optimal way. Engaging all employees requires a creative and multifaceted approach.

- **Customized website for County of Henrico.**
 - Electronic benefit booklets
 - Service and claim forms
 - Learning tools (video library, FAQ library, calculators)
 - Up-to-date announcements
 - Live chat
 - Enrollment link
- **Customized communication materials**
 - Benefit booklet
 - Announcement posters
 - Tailored email campaigns
 - Educate employees on benefit options
 - Provide information on how to enroll
 - Opportunity to remind employees to file wellness claims
 - Communicate benefit changes
 - Educational flyers
 - Electronic newsletters



[Click Here to View Henrico’s 2023 Plan Year Benefit Booklet](#)

[Click Here to View Henrico’s 2024 Plan Year Home Mailer](#)

12. Provide a system that interfaces with Oracle Advanced Benefits System (Oracle E-Business Suite Release 12.2.10).

As your current broker, Pierce Insurance has an interface in place with your current payroll system. Our benefits administration system sends an automated CSV file directly to an SFTP site based on the schedule requested during implementation. The current file was set up to the specifications needed at the time of implementation. If there is an upgrade or change to your payroll system, Pierce Insurance will work closely with your team to make all necessary updates to the outgoing file. Our system has the capability to provide interface files with any system that will accept a file upload.



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Default, Termination and Barred Certification Statement

Pierce Insurance certifies that it has not defaulted on any government contract in the last five years, (ii) that no government has terminated a contract with the Offeror for cause in the last five years, and (iii) that neither it nor any of its officers, directors, partners, or owners is currently barred from participating in any procurements by any federal, state, or local government body.



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Qualifications, Experience, Resumes and References

What sets us apart... An Outstanding Partnership with Henrico County

Over the past 4 years, we have been honored to serve the County of Henrico. Throughout this time, we have refined processes for Henrico County/Schools regarding billing, enrollment process, EDI files and overall customer service model. It has been our mission to compliment Henrico’s culture and provide the best service possible. You may view feedback from Henrico County employees on page 29.

Your account manager, Mateia Jordan, is relocating to the Richmond area before year-end as she is fully dedicated to providing her clients in the Richmond area such as Henrico, Hanover, Chesterfield, Essex, etc. with the most personable service possible. See Mateia’s letter to Henrico County on page 28.

For the past 68 years we have been solely dedicated to the voluntary benefit market, specializing in the public sector. Today with over 800,000 policies and over \$200,000,000 of premium in force, we are one of the largest providers of voluntary benefits, by premium, in the Southeast United States. **While there are others with a larger number of clients, our service model caters to a larger group size which allows us to provide a highly personalized solution and greater attention due to our select clientele.**





68 years of experience specializing in employee benefit plans



Proudly, Pierce Insurance is a family-owned firm, founded in 1955 by Lonnie and Wanda Pierce. Lonnie and Wanda were pioneers in employee supplemental benefit plans, implementing the first supplemental benefits to North Carolina State Government. Our first client from 1955 is still with us today!

Located in Farmville, NC, their children, Lonnie and Patricia, retain the positive reputation that their parents built. They continue providing benefit plans and administration services to the Public Sector. 68 years later, 95% of our client base is in the public sector, servicing over 800,000 in-force policies. Our employer group size ranges from 75 to 330,000 employees/retirees.

We have replaced employers' frustration with innovation

Our mission is to bring together top industry leaders in their respective fields to provide best-in-class products, technology, and services through a consolidated and seamless process.

Simplifying the entire employee benefits administration lifecycle with innovative benefit solutions

We focus on a collaborative partnership with our clients. We have the experience, knowledge, and long history with the top carriers.

Our access to insurance plans and carriers is vast

Maintaining strong relationships with all the top vendors, Pierce Insurance offers an extensive array of employee benefit plans.

Flexible Spending
Dental
Vision
Short Term Disability
Long Term Disability

Accident
Cancer
Critical Illness
Life Insurance
Hospital Indemnity

Long Term Care
Identity Theft Protection
Legal Plans
Wellness
Pet Insurance

By choosing Pierce Insurance, you will have unbiased benefit recommendations as we are an independent broker/consultant with no contractual relationships with any insurance carriers or vendors.

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Tailored plans – Customized programs with competitive pricing

Pierce Insurance negotiates on your behalf to reduce cost and enhance benefits. Our extensive history with insurance carriers gives us the ability to provide “best-in-class” programs at the most competitive cost to all our employer groups, regardless of their size.

We negotiate benefit programs for some of the largest public sector employers in the Southeast, resulting in cost savings to you.

Unique offers ✧ High guarantee issue limits ✧ Waived participation requirements

Time and Cost Solutions

Simplifying your job and providing cost savings to your employers and employees.

- Comprehensive account management
- Diverse communication solutions
- Innovative enrollment solutions
- Streamlined consolidated billing
- Compassionate customer care

Concierge Service – Impeccable customer care

Separating Pierce Insurance from the pack. We work hard, so you don't have to!
Sit back, relax, and let us take care of you.

We realize HR professionals have a challenging role with many moving parts. As your broker, you depend on us, especially in these challenging times brought on by COVID-19. We are here to help you thrive in your roles every day and offer the technologies that result in employer and employee satisfaction.

Pierce Insurance provides ongoing support and training

- ✓ Simplifying the implementation process
- ✓ Proactive and dependable customer service
- ✓ Continual client advocacy
- ✓ Dynamic communication strategy
- ✓ Flexible enrollment options
- ✓ Educational presentations and decision support tools
- ✓ Legal and compliance resources



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Multitude of benefit solutions that will strengthen your employee benefit package

- ✓ One portal for all programs
- ✓ Professional, high-quality communication materials
- ✓ Advanced enrollment technology
- ✓ Consolidation of carriers and billing
- ✓ Electronic benefits administration
- ✓ Review market trends that identify the most recent programs
- ✓ Analysis, unbiased recommendations, reporting, and administrative guidance

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We confirm that we will provide all services in your Scope of Work section of this RFP.



What sets us apart...

- 📌 **Fully dedicated Account Manager, Mateia Agyeman-Jordan.** She works with a limited number of accounts giving her the ability to provide the very best service to each client.
- 📌 **Proven Track Record.** We are the only broker with experience serving the County of Henrico as their Voluntary Benefits Administrator.
- 📌 **True independent broker** providing best-in-class programs with no ties to any insurance company. Many say this but in looking at their groups, the same providers are used for plans such as critical illness, accident, hospital indemnity, and permanent life insurance.
- 📌 We work with the State of North Carolina voluntary benefits program (NC Flex) which serves 120,000 state employees.
- 📌 Our programs are **specifically designed and priced** for the NC and **Virginia public sector market**.
- 📌 Working with Pierce Insurance provides a one-of-a-kind program that provides donations to a children’s hospital on behalf of your employees. This program, **“Benefits that Benefit Children”** is at no cost to you or your employees.
- 📌 Pierce Insurance’s customer service model is what we believe to be the best in the industry. **Our first account from 1956 is still with us today!**
- 📌 Pierce Insurance is the **oldest employee benefits firm** specializing in Government business in North Carolina and Virginia.
- 📌 Pierce Insurance is recognized as a **Historically Underutilized Business** in the State of North Carolina.
- 📌 Our **in-house technology team** makes implementation seamless.
- 📌 Exclusive Broker/Consultant to the **North Carolina Retirement Systems** retiree division for supplemental benefits which serves 360,000 retirees.
- 📌 Benefit Administration System and Flexible Spending Account at **no cost**.
- 📌 Consolidated Benefit Guide and all communication material at **no cost**.
- 📌 Due to our volume of business, we have developed **customized plan designs** with **higher guaranteed issue** limits, **discount pricing**, and **exclusive plans** for the Government marketplace.
- 📌 Pierce Insurance has specialized in voluntary worksite business since **1955**.

We are big enough to provide the most competitive services and pricing yet small enough to provide personalized customer care.

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Lonnie T. Pierce, III, President, CEO

Lonnie earned his BA in Economics at East Carolina University. His entire career 39 years has been dedicated to employee benefits. Lonnie has 33 years of experience in designing proprietary plans and implementing products for large employer groups. He is responsible for our strategic business activities and our operations encompassing business development, negotiating contracts, and designing and implementing products and services. Licenses: Life, Health and Long-term Care/Medicare Supplement.



Patricia Pierce Combs, Vice President, CFO

Patricia attended East Carolina University and Atlantic Christian College majoring in Business Administration and Human Service. She has devoted over 40 years of her career to customer advocacy in employee benefits. She sets the standard for the agency. Under her direction, the administrative staff exudes commitment to our clients. Patricia is responsible for corporate finance, administration, asset management, strategic planning, network infrastructure, as well as customer advocacy. Licenses: Life, Health and Long-term Care/Medicare Supplement.



Terri Jo Ballou, Benefit Analyst, Implementation Manager

Terri attended Wayne Community College majoring in Management and Accounting. She has 28 years of experience in employee benefits. Terri's skill set and vast knowledge is vital to the agency. She compares and assesses the offers of perspective insurance carriers and prepares recommendation reports, proposals, and our responses to RFPs. She also manages the implementation of awarded contracts, ensuring every client, existing and new, is pleased with the products and services our agency provides.








Key Personnel

Velma Greenlee-Shelley, Key Account Manager

Velma graduated from the Academy for Business and has 41 years of experience in employee benefits and related fields. She is also currently pursuing a Master's Degree at Campbell University Divinity School. She displays exceptional public speaking skills and plays a key role in our marketing video productions. She is responsible for NC Flex and many of our largest employer groups.

Velma manages communications between key clients and internal teams:

-  Client advocate liaison
-  Cultivating client relationships
-  Developing an understanding of key account needs






Licenses: Life, Health, and Long-term Care/Medicare Supplement



Daniel Allette, Business Development

Daniel earned his BA in Communications from East Carolina University. He has over 17 years of experience in Retail Management and has dedicated his time for the past 9 years as a Financial Professional in the Insurance Industry. He is passionate about presenting solutions to complex situations regarding Employee Benefits. His communication skills make him an asset to the Agency's Business Development. Daniel has been married to his college sweetheart for the past 26 years and has two wonderful children that are currently attending college.

Daniel cultivates new business relationships. In addition, he is an essential member of our enrollment team.

-  New business development
-  Coordinates enrollment scheduling
-  Onsite enrollment
-  Attends new hire orientation
-  Call center enrollment

Licenses: Life, Health and Long-term Care/Medicare Supplement



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Mateia Agyeman-Jordan, Account Manager

Mateia earned an Associate degree in Human Services and has 21 years of experience in customer service. She excels in the areas of communication, problem resolution, and organization. Her core responsibility is providing customer service for Virginia Government employees.

Mateia is our most experienced and tenured Account Manager.





-  Serves as liaison between our clients and carriers
-  Handles day-to-day customer service
-  Oversees billing reconciliation and questions
-  Provides enrollment assistance
-  Ensures timely claim resolutions

Licenses: Life, Health and Long-term Care/Medicare Supplement

Kimberly Hand, Account Assistant

Kimberly Hand is a newly appointed Account Manager Assistant with Pierce Insurance Agency, Inc. Over the past twenty-five years in the insurance industry, Kimberly has enjoyed a career in catastrophe mitigation, field adjusting, underwriting, as a fiduciary & first notice of loss representative, marketing, and agent & customer support. Kimberly is charged with providing support for our Virginia clients. She attends Fayetteville College and is studying Intelligence Studies and Geospatial Mapping.


Kimberly is a liaison between our clients and carriers:

-  Assist Senior Account Manager
-  Billing reconciliation and questions
-  Enrollment assistance
-  Claims resolution

Jennifer Davis, Director of Marketing

Jennifer earned a BS in Accounting from Liberty University and AAS in Business Administration from Carteret Community College. Her experience spans over 33 years with 30 years in sales, marketing and customer advocacy, 22 years in accounting and finance, and 19 years in business development, operations, and management. Jennifer’s product knowledge, training ability, and rapport with clients, position her as a key member of our agency. She is a lead call center benefit counselor and is responsible for the oversight of call center sales and training. Her product knowledge and insight are essential to the product selection for our individual marketplace.

Jennifer’s plays a vital role in the operations at Pierce Insurance Agency.

-  Coordinates and develops enrollment benefit guides
-  Manages our website
-  Oversees all areas of marketing and communication

Licenses: Life, Health, and Long-term Care/Medicare Supplement







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Elizabeth Barber, Media Productions

Elizabeth has 10 years of experience in employee benefits with a background in graphic design. She excels in the areas of communicating and presenting benefits. Elizabeth’s unique skill set, and advanced creative abilities are a tremendous asset to our marketing team.

Elizabeth is instrumental in the implementation of our marketing campaigns:




-  Produces open enrollment videos
-  Designs email campaigns for open enrollment
-  RFP Response and Presentations
-  Maintains MyPierce HR portal

Licenses: Life, Health, and Long-term Care/Medicare Supplement

Carson Pierce, Virtual Enrollment Supervisor

Carson graduated Omicron Delta Epsilon as a member of the International Honor Society in Economics. She obtained her BS in Applied Economics with special interest in Quantitative Economics and Econometrics from East Carolina University. Over the past 8 years, Carson has been involved in our call center, on-site enrollment, customer service, and benefit administration systems. She excels in the art of communication and data analytics.

Carson administers virtual enrollment training to our agents, equipping them to provide safe and convenient measures for employers and employees.

-  Coordinates agents’ schedules
-  Open enrollment scheduling
-  Monitors call quality daily

Licenses: Property and Casualty, Life, Health, and Long-term Care/Medicare Supplement

Kristi Harris, Technology

Kristi has 27 years of experience in customer service; 20 years of experience in management and 19 years of call center experience. She possesses extraordinary organization, dispute resolution and leadership skills. Her area of expertise is training employees in the nuances of call handling, phone systems, enrollment technology, and HIPAA guidelines.

Kristi is responsible the oversight of our technology and security:

-  HIPAA staff training and accountability
-  HIPAA monitoring and reporting
-  Case building – Enrollment Technology
-  Management, oversight, and training of phone system

Licenses: Life, Health, and Long-term Care/Medicare Supplement







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Charles Combs, Technology

Charles Combs graduated Cum Laude from NC State University with a Bachelor of Science in both Biological Sciences and Plant Biology. Following this, Charles studied for a Master of Science in Fisheries and Aquatic Sciences at the University of Florida. Charles has nearly two decades of education and experience working with scientific research, management, and analysis spanning a multitude of subject areas. Information technology (IT) has always been central to his endeavors and with Pierce Insurance he assists in serving clients with his unique approach of IT and analytical acumen.

Charles' expertise is in integrated technology:

-  HIPAA staff training and accountability
-  HIPAA monitoring and reporting
-  Case Building – enrollment technology
-  Data analysis



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A Message from your Account Manager, Mateia Jordan

Dear Henrico County and Henrico County Public Schools,

I would like to take the opportunity to thank you for the meaningful relationships we have built over the last 5 years. As your dedicated account manager, I have had the privilege of working alongside Tina, Terri, Brooke and Lauren, developing an outstanding partnership.

I appreciate your team’s dedication, loyalty, support, and teamwork. I am honored to serve as County of Henrico employee’s advocate and single point of contact. It has been a pleasure to get to know Henrico employees and HR and Payroll Team. Your support has facilitated me in developing trusting and compassionate relationships with Henrico employees during some of their most trying times.

Within a year I will be relocating to your local area to provide these services with an even more personal touch. I am dedicated to surpassing your expectations as our relationship continues to grow.

You make what we do possible! I hope you are satisfied with our best-in-class voluntary benefits packages and will continue our successful working relationship.

Sincerely,

Mateia Jordan

Henrico County Account Manager Feedback



[View Full Survey Results Here](#)



[Take the Survey Here](#)



Account Manager Experience

"I was very pleased to get the information needed to utilize me benefits. you very helpful and specific to my needs. Thank you I appreciate your service I look forward to follow up if I need"

Mateia has been helpful every time I have spoken with her. She is very kind and professional."

"Mateia was extremely knowledgeable and helpful in answering questions She was also very patient and professional in all conversations and provided her direct contact information should I have any additional questions She is an asset to your organization"

"She did an amazing job and was patient as I went through naming my list of needs."



Henrico County 2023 Open Enrollment Feedback

[View Full Survey Results Here:](#)

[Take the Survey Here:](#)



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Benefit Counselor Experience

“Charlita was so helpful. Answered all my questions. Very knowledgeable. Enrollment was quick and easy”

“Robert was very informative and made sure I completely understood what I was signing up for. I really appreciated the fact that he took the time to go over plans again with me and giving me the option to take stuff off at the end, if I wanted. He was very patient while I was working and needed to push back my appointment time.”

“Thank you Ms. Jessica Gaines. She was knowledgeable, pleasant and able to address every question I had as well as my concerns. Job well done Ms. Jessica Gaines.”

“the agent was very helpful, informed about the benefits and had great customer service skills.”

“Christie Wright was such a nice person, she went into detail with all of the information that was shared.”

How could we improve our service?

“More time to ask questions”

How would you rate your overall satisfaction?

5.0★
average rating

Enrollment Experience

Average score on a scale of 1-5

- Communication Materials: 4.8
- Ease of Enrollment: 4.9
- Employee Education: 4.8
- Employee Engagement: 4.8
- Onsite Meetings: 4.8

What Services Would You Like More Of?

(Most requested to least requested)

- 1) Benefit Fairs
- 2) Policy Holder Specific Newsletter Article
- 3) Product-Specific Information Sessions
- 4) Monthly Informative Newsletters
- 5) Onsite Meetings/Appointments

Effectiveness of Communication Materials

Average score on a scale of 1-5

- | | |
|-----------------------|--------------------------------|
| • Website: 4.9 | • Emails: 5 |
| • Benefits Booklet: 5 | • Video Presentations: 4.8 |
| • Trifold Mailer: 4.9 | • Live Information Sessions: 5 |



References

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To aid in providing appropriate qualifications, experience, resumes and reference information, offerors should consider minimally addressing the following:

- a. Provide background information and a brief description of your organization. Include any pertinent information relative to the size and organization structure of your company.

Pierce Insurance Agency, Inc., founded in 1955, specializes in the government marketplace with concentrations in Virginia and North Carolina.

Our agency is one of the first agencies to provide products to state employees in North Carolina on a voluntary basis. Today, Pierce Insurance provides services to more than 800,000 active policies within the Public Sector. As a regional leader in voluntary benefits and employer paid coverage, we offer innovative products to Public Sector employees and retirees. We are a family held S-corporation, incorporated in the state of North Carolina. We are not owned or controlled by any other firm. Pierce Insurance is a Historically Underutilized Business that is woman-owned. Our Organizational Chart can be found in the Appendices on page 70.

- b. Identify any subcontractors (including consultants, advisors and suppliers) to be used and describe specific responsibilities, qualifications and background experience of all key personnel. Include financial stability for each major subcontractor, consultant or advisor.

Pierce Insurance does not utilize any subcontractors.

- c. Report any restraining or disciplinary action taken against you by any regulatory body within the last three years.

Pierce Insurance Agency, Inc. has no restraining or disciplinary action in our history.

- d. Provide references for groups of similar size, industry and location. Please provide group name, contact person, telephone number, effective date and termination date if applicable and reason for termination.

North Carolina Retirement Systems; 330,000 benefit eligible; June 2011 to Present;

Thomas Causey; 919-814-4185

NC Flex (Pre-tax plan for the State of North Carolina); 130,000 benefit eligible; 1999 to Present;

Robert Kelley; 919-807-4853

North Carolina Department of Public Safety/ Adult Corrections; 28,000 benefit eligible; 2000 to Present; Christy Lanham; 919-662-4500

Hanover County, VA Government & Schools; 5,700 benefit eligible; 2020 to Present; Amy Ash; 804-365-6542

Manassas Park City Schools; 475 benefit eligible; 2020 to Present; Madison Tiller, 703-335-8852

James Maddison University, VA; 3,800 benefit eligible; 2021 to Present; Julie Byers; 540-568-3976

Chesterfield County, VA Government & Schools; 12,000 benefit eligible; **New contract effective 01/01/2024**; Courtney Heilman, 804-706-7655



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- e. Describe the proposed project team including the names and titles of individuals and their functions, which would support the Plan.

As your current broker, we will continue to utilize our expertise to provide the County with a complete support system for the diverse workforce of the County.

- **Lonnie Pierce, CEO of Pierce Insurance Agency-** works directly with the vendors to negotiate the best possible benefit options.
- **Patricia Pierce Combs, CFO of Pierce Insurance Agency-** oversees the customer service and dedicated account management team.
- **Terri Ballou, Benefits Analyst-** oversees the carrier and document preparation.
- **Kristi Harris, Case Build Manager-** oversees enrollment technology; HIPAA monitoring and reporting.
- **Daniel Allette & Velma Greenlee-Shelley, Key Account Managers-** customer service managers; enrollment coordinators.
- **Mateia Agyeman-Jordan, Account Manager-** provides administration oversight of customer service team; provides customer service assistance to Henrico employees and management.
- **Kimberly Hand, Account Assistant-** assists with billing reconciliation, enrollment assistance and claims resolution.

For full details on your support staff, please refer to page 23.

- f. Provide the number of years has your firm provided services to administer voluntary benefit programs.

Pierce Insurance Agency has provided administration for voluntary benefit programs for 68 Years.

- g. Describe the qualifications of the enrollers and how they are compensated and evaluated.

Our objective is for your employees to fully understand the value of their benefits program. Pierce Insurance benefits counselors are trained specifically in benefits education and counseling, not sales. We use a combination of salaried, per-diem, and commissioned agents. If Henrico has a preferred payment method, we can easily comply. We make sure to provide a no-pressure environment for your employees during enrollment with our benefits counselors.

The performance of our benefits counselors is not evaluated based on production on sales. We depend on customer feedback as well as oversight from their enrollment manager.

- Dependability of the representative attending all required meetings
- Minimum of 5 years of experience in the field
- Maintains all required licenses (such as Long Term Care license for our VA clients)
- Maintains HIPAA certifications and training
- Must pass a background check and drug testing

Each time a benefits counselor communicates with an employee, a survey is provided requesting employee feedback. We monitor each survey response closely. If there is ever a complaint, we inform the representative and decide whether termination is necessary. If a decision is made for the representative to stay on, they are closely monitored. Any second complaint results in an immediate dismissal. We have had no such complaints in over 20 years. When this did occur, the representative was immediately released.



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h. Describe your experience with public sector employers.

For 68 years Pierce Insurance has negotiated favorable rates and been awarded business for some of the largest public sector clients in North Carolina and more recently Virginia.

The founders of Pierce Insurance took a different approach to providing employee benefit programs. Unlike other brokers, our founders' model was based on providing the very best customer service. Pierce Insurance acts as a true employee advocate and liaison. Employees work directly with us in lieu of the carriers. Prioritizing employees rather than sales has provided us with outstanding customer satisfaction due to our "white-glove" service model. Providing this one-stop approach has enabled us to resolve issues quickly, follow up with carriers on outstanding items, and prevent employees from the hassle of dealing with different carriers.

We are committed to negotiating competitive employee benefits packages.

Lonnie has a vast knowledge of the marketplace. Our trusted relationships with the best-in-class carriers and Lonnie's passion to design the perfect program, we consistently offer unique successful program recommendations. This tailored service continues throughout your contract. Our extensive history with insurance carriers gives us the ability to negotiate solutions to meet the needs of our clients and their employees.

- Enforcing performance guarantees with the carriers such as goals for paying claims.
- Developing strategic insurance plans by negotiating underwriting concessions with high guaranteed issue amounts.
- Monitoring market trends and client feedback to develop new innovative products and competitive employee benefit packages.

i. Are HIPAA compliant and what steps have you taken to become HIPAA compliant?

[Redacted text block containing multiple lines of blacked-out information]



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To aid in providing appropriate service approach and methodology information, offerors should consider minimally addressing the following:

- a. Will you be partnering with any other organization to provide required communication, enrollment or administrative services? If so, describe the partnership arrangement, the allocation of responsibilities and corporate or financial information relative to the other organization(s).

No

- b. Describe any performance guarantees.

Our Commitment:

- **Past Performance** - We commit to meeting and exceeding the expectations of Henrico County.
- **No Cost Guarantee** - We provide TPA services at no expense to the employer for the duration of the contract.
- **Special Underwriting** - We offer a guarantee of rates and guaranteed issue of benefits.
- **Dedicated Account Manager and Account Management Team** – Single point of contact for all questions and issues.
- **Timely Communication** - Any email or phone call received before 3pm is answered the same day. After 3pm, it will be answered before 12noon the next day.
- **Leadership Commitment** - Pierce Insurance leadership team is easily accessible.
- **Upholding Carrier Performance Guarantees** - We require all carriers we partner with to have specific performance guarantees. We stand ready to enforce the guarantees made by the carriers in our offer. Pierce Insurance has performance guarantees with each carrier.

Click on the carrier for an example of your current performance guarantee with [Aflac](#) and [CHUBB](#).

- c. Provide detailed information on the role of the Voluntary Benefits Administrator.

One of many attributes that sets us apart is our special attention to efficient plan administration. As your Voluntary Benefits Administrator, we ensure employees receive best-in-class voluntary benefits presented in a variety of mediums. Our role is to provide state-of-the-art technology for seamless enrollment and administration. Our goal is to aid and educate your employees on the benefits offered to them through Henrico County/Schools. However, this is just the beginning. We enforce quick and accurate claim service along with providing compassionate customer service. Our role as your Voluntary Benefits Administrator supports a superior workforce and leads to increased attraction and retention.



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A great voluntary benefits program with poor administration can quickly lead to dissatisfaction, frustration, and limited employee participation. To avoid this common pitfall, we pay special attention to the files and billing processes that are vital to a successful program. In addition, we strive to provide a program where all plans are offered guaranteed issue (including cancer insurance). Over the past 5 years, we have customized our process with Henrico to ensure continued smooth administration through a service model that takes the load off of payroll and HR. Pierce Insurance currently provides a consolidated billing process for Henrico which allows for true best-in-class offers through one source billing and we remain committed to exceeding your program administration expectations.



Our “No Confusing Riders” Pledge

We recommend a simplified benefit offer with group products, as **opposed to individual products that have confusing optional riders. This reduces employee misunderstanding, increases employee satisfaction, and keeps costs down. Our proven method is backed up by the overall persistency of our client base.**

All Pierce Insurance representatives are committed to aligning their interactions with our core Values, Vision, and Mission.

Our Mission

To continue our legacy of compassionately serving our clients with integrity.

Our Vision

To remain on the forefront of innovative solutions that support a superior workforce.

Our Values

- Faith-based Leadership
- Compassionate Service
- Fostering Relationships
- Cultivating Excellence

d. Address your ability to provide enrollment confirmation within five days or less.

Our online platform and multiple reports are continuously available. We can provide the online data as needed within your expected time frame. Employee Benefit Summary and Confirmation is available via download, email, or print immediately following an employee’s enrollment.

e. Address your reporting ability to provide all correspondence, letters, etc. electronically to the Plan.

We confirm that all correspondence, letters, etc. will be provided electronically to the plan.

During the implementation phase, essential reports are identified, automated processes are implemented, catering specifically to your HR and Finance Departments. Ad hoc reports can be modified as needs evolve.

We have a full suite of enrollment, census, billing reconciliation, payroll deduction and ad hoc reports available to our customers. Standard invoices are set up to provide information in a user-friendly format, as well as in a data import/export capable format. We have access to hundreds of reports, leveraging thousands of data points on the group, members, products, enrollment, payments, etc.

- Our benefits administrative platform provides real-time reporting and analytics.
 - Discover spending and saving trends
 - Validate your enrollment and payroll information
 - Customize ad hoc reports to your specific needs



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Insurance Providers Updating of Records

Benefit changes and updates are tracked and sent via EDI to the insurance carriers/vendors.

Since all products are managed through our benefits administration system, changes are sent to the carrier via EDI. We recommend EDI files be sent to the vendors weekly. Weekly EDI helps keep the billing up to date and eliminates the need to contact multiple carriers directly to report changes due to qualifying events and terminations.

Post-enrollment changes and updates will occur weekly. Payroll data returned according to HR and finance department directive.

Carriers Provide Excel Compatible Invoices

Carriers can send invoices electronically, in excel compatible file format.

- f. Address your ability to provide electronic bill reconciliation with the Plan.

We simplify the billing process, providing ease of payment with one submission for both pre-tax and post-tax products.

Pierce Insurance offers consolidated billing to our clients, providing an efficient and accurate billing experience.

Streamlined Consolidated Single Source Billing, regardless of the number of carriers.

Consolidated billing streamlines the process for employers and HR departments.

- Henrico conveniently remits a single payment for all carriers using your payroll deduction report as your invoice. Pierce Insurance removes the responsibility of billing reconciliation from Henrico's payroll/billing/HR department.
- Premiums will then be dispersed to each carrier.
- Any discrepancies in the billing will be reviewed and corrected by your account management team.
- Your account management team will track these discrepancies and provide your HR team and the vendor with the details of the discrepancies that need to be addressed.

Pierce Insurance monitors discrepancies proactively. We audit billing for accuracy and the proper issuing of policies to ensure a smooth administrative process.

- g. Please describe your banking and billing arrangements, include timeframes for payment and penalties for administrative fees to employer.

There are no administrative fees to be billed for the County of Henrico.



ZERO Cost to County of Henrico	
Voluntary Benefit Administration Services	\$0
Flexible Spending Administration Services (Medical & Dependent Care)	\$0
Flexible Spending Debit Cards	\$0
Section 125 Administration Services/Plan Documents	\$0
Total Benefit Administration Platform	\$0
All-encompassing enrollment services	\$0
Customized Website	\$0
Benefit Guide	\$0
Tailored Communication Materials	\$0
MyPierceHR	\$0
Education, Training, and Support	\$0
Legal and Compliance Resources	\$0

h. Describe your customer service capabilities and hours. Do you provide reports by group that show activity for calls, types of calls, terminations and policies ported?

Pierce Insurance offers customer service through a variety of avenues:

- Dedicated Account Manager
- Virtual Enrollment
- After-Hours Virtual Enrollment per Henrico County's request
- Onsite Enrollment
- Self-Enrollment
- Live Chat with Pierce Insurance Representative
- Customized Website and Communication Materials

Our office hours are 8am to 5pm; our vendor's office hours for claims services are 8am to 8pm. In addition, we monitor call center statistics such as the abandonment rate and wait time. All calls are recorded and monitored for quality assurance.

Yes, all activity reports can be provided upon request.

i. What is your percentage of policies that allow participants to continue coverage after leaving employment?

100% of the products we offer are fully portable	
Accident Insurance	Portable at the same rate
Hospital Indemnity	Portable at the same rate
Critical Illness	Portable at the same rate
Cancer Insurance	Portable at the same rate
Life Insurance with Long-Term Care	Portable at the same rate
Legal Plan	Portable at the same rate
Pet Insurance	Continuity of Coverage from Group to Individual Plan
Vision	Portable through COBRA for up to 18 months
Identity Theft Protection	Continuity of Coverage from Group to Individual Plan

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- j. Address your ability to provide a toll-free number.

We provide a dedicated toll-free number **800-421-3142**.

- k. Describe your implementation process and how you will ensure a seamless transition.

As your current broker, we will continue to provide seamless transitions when enhancing benefits options and introducing new processes. By prioritizing critical monthly reconciliation, our consolidated billing process ensures minimal employer workflow disruptions and staff involvement.

The following is an example of our implementation process utilized to introduce new products, services, and procedures.

Implementation process:

- Finalize plan designs with County of Henrico
- Finalize agreements and set up forms.
- Develop formal implementation plan:
 - Identify parties involved in the roll-out (Pierce Insurance, carriers, vendors, etc.)
 - Plan to include dates for each step of the rollout and assign accountability
- Implementation meeting with County of Henrico to develop the overall timeline for fall open enrollment with important milestone dates determined
- Conduct a pre-rollout logistics meeting or conference call with all parties involved
- Train and educate Benefit Counselors
- Facilitate ease of enrollment with multiple enrollment channels such as group information sessions and face-to-face followed by telephonic and online enrollment.
- Educate employees prior to enrollment:
 - Benefit booklet distribution
 - Execution of agreed marketing plan
 - Group meetings, seminars with Q&A time
 - One-on-one counseling sessions available
- Schedule enrollment meetings
- Continuous and SIMPLE communication plan throughout the open enrollment as agreed upon with the County of Henrico
- Timely deduction reports to be submitted to County of Henrico
- Conduct post-enrollment follow-up meeting to assess and refine future strategies
- Provide employee post-enrollment survey for feedback

- l. Provide an implementation timeline and confirm you will provide an on-site implementation meeting with the Plan.

We confirm that we will provide an on-site implementation meeting with the Plan. As your current broker, this may not be applicable if the existing relationship between Henrico and Pierce Insurance is maintained. A sample of our implementation timeline for onboarding new clients is located in the Appendices on page 71.



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m. Provide a copy of standard reports issued to the Plan and indicate the frequency of these reports.

Our benefits administrative platform provides a full suite of enrollment, census, billing reconciliation, payroll deduction, and ad hoc reports available to Henrico County. Henrico County has the ability to modify reports as needed.

- Our benefits administrative platform provides real-time reporting and analytics
 - Discover spending and saving trends
 - Validate your enrollment and payroll information
- Utilization reporting is provided annually
- Carriers receive an “Add Change Delete” Electronic Data Interface (EDI) file weekly

Below are examples of reports that can be generated using our administrative platform.

Example: Birthday Report for Aging Out Dependents

Employee ID	Employee Name	Relationship	Person Name	DOB	Age	Event	Benefit Changes
117770	SARA D. ALLEN	Child	MARY BETH GERALD	4/2/1990	26	26th birthday on 4/2/2016.	Ineligible for Vision as of 04/02/2016.
110559	DOMINA L. ASHMORE	Child	KIMBERLY ASHMORE	4/1/1990	26	26th birthday on 4/1/2016.	Ineligible for Health as of 04/01/2016. Ineligible for Dental as of 04/01/2016.
126717	MONICA L. BATES	Child	ARIEL BATES	4/10/1989	27	27th birthday on 4/10/2016.	Ineligible for Dental as of 04/10/2016.
124555	CHANTINEZ F. BLACKWELL	Child	DONTE BLACKWELL	4/2/1990	26	26th birthday on 4/2/2016.	Ineligible for Health as of 04/02/2016. Ineligible for Dental as of 04/02/2016. Ineligible for Vision as of 04/02/2016.
121548	WILLETTE J. BUTLER	Child	James L. Butler	4/30/1989	27	27th birthday on 4/30/2016.	Ineligible for Dental as of 04/30/2016.
117209	VICKIE R. CAVALIER	Child	JILLAN CAVALIER	4/24/1989	27	27th birthday on 4/24/2016.	Ineligible for Dental as of 04/24/2016.
109385	JILL L. GARNER	Child	JANNAH LOYD	4/23/1990	26	26th birthday on 4/23/2016.	Ineligible for Health as of 04/23/2016.
110540	KATHERINE M. HEBERT	Child	LAUREN ALLEN	4/8/1990	26	26th birthday on 4/8/2016.	Ineligible for Health as of 04/08/2016. Ineligible for Vision as of 04/08/2016.
130843	DEMETRIA B. JACKSON	Child	JOHNATHON S. JACKSON	4/27/1990	26	26th birthday on 4/27/2016.	Ineligible for Dental as of 04/27/2016. Ineligible for Vision as of 04/27/2016.
1105407	MYRA C. JORDAN	Child	ALYSSA DELONE	4/16/1990	26	26th birthday on 4/16/2016.	Ineligible for Dental as of 04/16/2016. Ineligible for Vision as of 04/16/2016.
113364	LAURA P. KENT	Child	JERRREL KENT	4/4/1990	26	26th birthday on 4/4/2016.	Ineligible for Health as of 04/04/2016. Ineligible for Dental as of 04/04/2016. Ineligible for Vision as of 04/04/2016.
1105540	PATRICIA L. MARTIN	Child	RYAN PERKINS	4/7/1990	26	26th birthday on 4/7/2016.	Ineligible for Health as of 04/07/2016.
112934	JYOTIBALA D. NORTH	Child	DONALD D NORTH	4/26/1990	26	26th birthday on 4/26/2016.	Ineligible for Health as of 04/26/2016. Ineligible for Dental as of 04/26/2016.
1100159	NANCY B. PERRY-SCOTT	Child	ANA ALICIA SCOTT	4/1/1990	26	26th birthday on 4/1/2016.	Ineligible for Health as of 04/01/2016. Ineligible for Vision as of 04/01/2016.
1110737	BRENDA C. PROFIT	Child	JESSE PROFIT	4/18/1990	26	26th birthday on 4/18/2016.	Ineligible for Health as of 04/18/2016.
1122965	JANET L. SHOWS	Child	ANDREW HARPER	4/3/1990	26	26th birthday on 4/3/2016.	Ineligible for Health as of 04/03/2016.
1300168	CAISSANDRA D. STAMPLEY	Child	TAQUINCIA STAMPLEY	4/5/1990	26	26th birthday on 4/5/2016.	Ineligible for Dental as of 04/05/2016. Ineligible for Vision as of 04/05/2016.
1105545	LISA D. THOMAS	Child	BRENNAN THOMAS	4/26/1990	26	26th birthday on 4/26/2016.	Ineligible for Health as of 04/26/2016. Ineligible for Dental as of 04/26/2016.
105429	BARBARA THOMPSON	Child	PAUL EATON	4/4/1990	26	26th birthday on 4/4/2016.	Ineligible for Health as of 04/04/2016.

Example: Benefits Summary Report

The Benefits Summary Report is a generic report summarizing employee benefit enrollment. The Human Resources or Payroll department typically uses the report to reconcile payroll deductions.

Employee SSN	EID	Employee Name	Location	Job Class	Hire Date	Deduction Freq	PY Effective Date	Product Name	Coverage Tier	Effective Date	Pretax cost	ER cost	Product Name	Coverage Tier	Effective Date	Pretax cost	ER
910-44-3709	142229	Christina Bruce E.	ALABAMA	Eligible	07/26/2002	24	07/01/2014	Blue Cross PPO	EO	04/01/2012	94.50	76.50	Freedom Basic	EO	04/01/2012	0.00	
910-44-6342	164710	Blackburn, Jerry L.	ALABAMA	Eligible	11/19/2001	24	07/01/2014	Blue Cross PPO	EO	04/01/2012	94.50	76.50	Freedom Advance	EO	04/01/2012	4.50	
910-76-9234	167793	DeFazio, Janice	ALABAMA	Eligible	11/19/1975	24	07/01/2014	Kaiser Basic	EO	04/01/2012	27.00	76.50	Freedom Basic	EO	04/01/2012	0.00	
910-40-2249	108778	Ergat, Patricia F.	ALABAMA	Ineligible	01/11/2002	24	07/01/2014										
910-40-7153	108822	Emeridge, Beverly H.	ALABAMA	Ineligible	08/31/2000	24	07/01/2014										
910-40-2626	161094	Goss, Lisa	ALABAMA	Eligible	05/08/2002	24	07/01/2014	Blue Cross PPO	EO	04/01/2012	94.50	76.50	Freedom Basic	EO	04/01/2012	0.00	
910-40-2792	181261	Goss, Teresa M.	ALABAMA	Eligible	04/09/2002	24	07/01/2014	Kaiser Basic	EC	04/01/2012	78.75	76.50	Freedom Basic	EC	04/01/2012	9.00	
910-41-6017	113486	Hutak, Angelique C.	ALABAMA	Eligible	09/30/2002	24	07/01/2014	Kaiser Basic	EO	04/01/2012	27.00	76.50	Freedom Basic	EO	04/01/2012	0.00	
910-38-0478	179647	Kaynor, Krista L.	ALABAMA	Eligible	03/31/2003	24	07/01/2014	Kaiser Basic	FA	04/01/2012	78.75	76.50	Freedom Basic	FA	04/01/2012	9.00	
910-38-0714	188048	Kulak, Glenn	ALABAMA	Eligible	10/26/1998	24	07/01/2014	Blue Cross PPO	FA	04/01/2012	220.50	76.50	Freedom Advance	FA	04/01/2012	18.00	
910-40-3511	191980	Lanigan, Marilyn	ALABAMA	Eligible	02/01/2003	24	07/01/2014	Blue Cross PPO	EO	04/01/2012	94.50	76.50	Freedom Basic	EO	04/01/2012	0.00	
910-26-7888	166478	Lewis, Richard M.	ALABAMA	Eligible	07/10/2001	24	07/01/2014	Blue Cross PPO	FA	04/01/2012	220.50	76.50	Freedom Basic	FA	04/01/2012	9.00	



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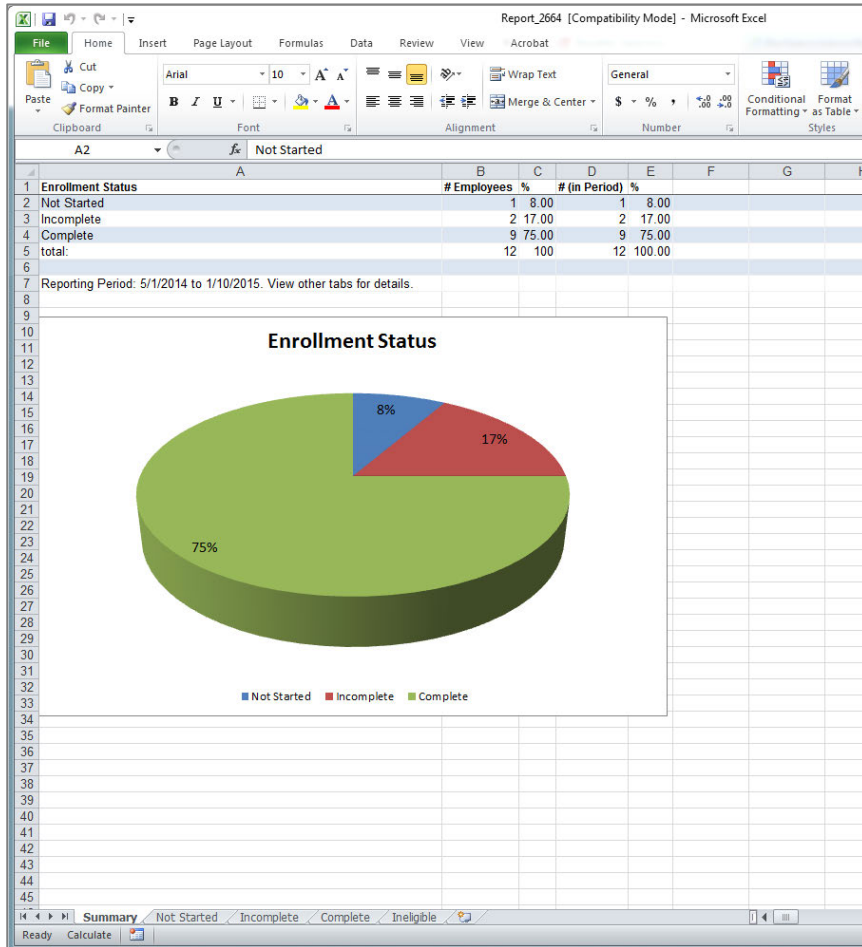
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● **Example: Enrollment Status Follow-up Report**

Use the Enrollment Status Follow-up Report to summarize the enrollment status and to provide a contact list for employees in various stages of enrollment. The report computes totals and percentages by enrollment status and provides detail tabs for each enrollment status.



- n. Provide samples of applications, health statement and open enrollment materials that employees would receive for the benefits and services proposed.

Our electronic enrollment platform with guaranteed issue amounts negates the need for paper applications and health statements. The enrollment platform provides all applications and health statements. Benefit Summaries are automatically emailed to the employee following enrollment.

We offer multiple ways to communicate benefits to employees:

- Custom County of Henrico Website
- [Benefit Booklet](#) – Click to view 2023 Benefit Booklet
- Posters to be distributed throughout worksites
- Flyers
- [Postcard mailings](#) – Click to view 2024 Home Mailer
- E-mail campaign
- Direct-mail Campaign



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o. Will you incur all costs associated with the communication, enrollment and administration of the voluntary benefits including printing and postage, etc.? If not, advise of any costs the Plan may need to incur.

Yes. We will incur all costs associated with every aspect of communication and enrollment.

p. Describe your enrollment capabilities including one on one enrollment, web-based enrollment and call centers.

We provide the following enrollment capabilities:

- **Face-to-face enrollment**
 - Empowers employees to make informed benefit decisions
 - On-site enrollment conducted at convenient locations
 - Personalized explanation of specific benefit decisions
 - Personal questions answered in a private setting
 - Educate employees on benefits of participating in Flexible Spending Accounts
 - Opportunity to remind employees to file wellness claims
- **Fully staffed licensed call center for customer care and benefit enrollment**
 - In-house customer call center trained specifically on County of Henrico programs
 - Licensed account representatives to assist with enrollment
 - Spanish enrollment services available
 - Our agency receives a total of 60,000 calls received each year with abandonment rate of less than 2% and average hold times of less than 20 seconds.
 - One toll-free phone number to call 1-800-421-3142
 - We were one of the first agencies to provide “live chat”
 - We do not outsource to an external call center
 - Personalized and compassionate care
- **Online enrollment**
 - 24/7 Online enrollment – Spanish/English Options
 - Provides convenience for employees who appreciate the ability to enroll on their own schedule
 - Mobile friendly
 - User friendly

As your current broker, we have successfully utilized all enrollment capabilities with your employees. Below is the breakdown of how enrollments were completed for your 2022 Open Enrollment.

2022 Open Enrollment		
Completed Enrollments		Percentage
Self-service	128	27%
Agent-assisted	278	58.50%
Call center	69	14.50%



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All enrollments are conducted electronically on our web-based system.

Pierce Insurance holds a resellers agreement with Selerix which allows us to build cases internally. Having in-house case builders allows us to be very agile and responsive to groups that require quick turnaround and/or customization of the system. This system works with all top worksite carriers and has plans built directly onto the system. In addition, EOI's are built directly on the system. This is not a common feature and allows employees to complete their enrollment process without leaving the system.

Total Benefit Administration & Enrollment Platform:

- Responsive design allows employees to access from any device
 - Desktop
 - Tablet
 - Mobile
- Employee benefits summary available
 - Download
 - Email to employees during enrollment
 - Print

Your platform is available during annual enrollment and to new hires year-round.

q. Describe the web-based resources for the Plan and for Members.

Web-based resources available for the Plan:

- Customized website to access:
 - E-benefit booklet (may print, share, and sort)
 - Service and claim forms
 - Updated announcements
 - Employee learning tools: video library, FAQ library, and calculators
 - Access to Live Chat, email and direct contact with a Pierce Insurance Representative
- MyPierce HR, online portal for HR and Finance Departments
 - One-stop resource for compliance, safety, risk management, health care reform, HR, wellness, policies and forms, employee newsletters, and more



Visit your MyBenefits website tailored specifically to your group:

pierceins.com/henrico/

r. Describe your firm's ability to assist the Plan with legal questions which may arise regarding the administration of the plans and services quoted.

Throughout the year, Pierce Insurance, in collaboration with our carriers, provides benefits training for our clients and team members. We provide ongoing training for our staff regarding any legislative or specific changes to your benefits plan as well as new trends in the industry.

We address specific legal questions with our legal team regarding administration and services quoted. When legislative changes affect our client's benefits, Daniel Allette and Velma Greenlee-Shelley, your dedicated Key Account Managers, will request one-on-one meetings to review and explain the potential impact.



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In addition, Pierce Insurance provides a unique resource portal, MyPierce HR at no cost.

MyPierce HR is your HR department’s 24/7 “hands-on” support with access to valuable tools and resources. Quickly and easily find the resources you need and stay on top of the latest legislative updates and hot topics.

MyPierce HR provides:

- Accessible topics such as health care reform, new and proposed legislation, new benefit and industry trends
- Assistance with compliance, health and prescription claims analysis, benchmarking, HR support and employee communications
- Content to help you foster a culture of health and wellness
- On-demand resources to answer pressing compliance questions. MyPierce HR has the tools you need to assist with FMLA, COBRA, federal posters or OSHA
- Streamlining ACA compliance in just a few steps
- Trusted Resources on MyPierce HR are constantly updated by a team of expert attorneys

s. What procedures are in place to ensure the Plan will receive excellent service from your firm?

Our standards of excellence are in place, and we will continue to serve your employees on a timely and accurate basis.

Procedures in place:

- We monitor the enrollment process closely through our structured oversight plan
- All calls are recorded and monitored for quality assurance
- Routine reviews by management ensure performance by front line personnel
- We maintain access to carrier’s top management for additional support of your plan
- We monitor all carrier’s claim turnaround, accuracy of claims payments, and call center statistics
- We monitor our call center statistics and review survey feedback on a weekly basis and meet weekly to discuss any unresolved issues
- Any concerns by the group are immediately addressed

We are committed to providing Henrico County employees with exceptional and accurate service. We actively analyze feedback to better support you and your employees. **See what Henrico employees are saying about us on page 29.**

t. Are there any minimum employee participation requirements?
No.



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Pricing / Cost Proposal

In this tab, offerors must clearly identify any fees for administration and enrollment. Additionally, offerors shall provide detailed information on commissions (percentage/amount) to be paid on any offered benefit product.

Additionally, offerors shall address the following:

- a. Under what circumstances will you raise the administrative fees shown in your proposal?

None

- b. What notice will you provide before increasing administrative fees?

There are no administrative fees.

<u>ZERO Cost to County of Henrico</u>	
Voluntary Benefit Administration Services	\$0
Flexible Spending Administration Services (Medical & Dependent Care)	\$0
Flexible Spending Debit Cards	\$0
Section 125 Administration Services/Plan Documents	\$0
Total Benefit Administration Platform	\$0
All-encompassing enrollment services	\$0
Customized Website	\$0
Benefit Guide	\$0
Tailored Communication Materials	\$0
MyPierceHR	\$0
Education, Training, and Support	\$0
Legal and Compliance Resources	\$0

- c. Provide detailed information on various commission structures available and advantages and disadvantages to the County with the proposed structures.

Carriers commission structures are either a **heaped commission** that pays more the first year for expenses such as enrollment, or they can pay the equivalent of heaped in a **levelized commission** which remains the same after year 1. Both models have the same effect on rates. We use whatever the standard commission schedule is for that carrier.

Advantage to County: For programs that fall under Benefits that Benefit Children, **we take a reduced commission schedule in order to provide donations to Children’s Hospital of Richmond at VCU, at no cost to the employee or the County of Henrico.** This reduction applies to LifeLock, LegalEase, and CHUBB’s LBT.



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Introduction & Signed Forms

Statement of the Scope

Default, Term, and Barred Cert.

Qual., Exp., Res., and References

Service Approach and Methodology

Pricing / Cost Proposal

Appendices

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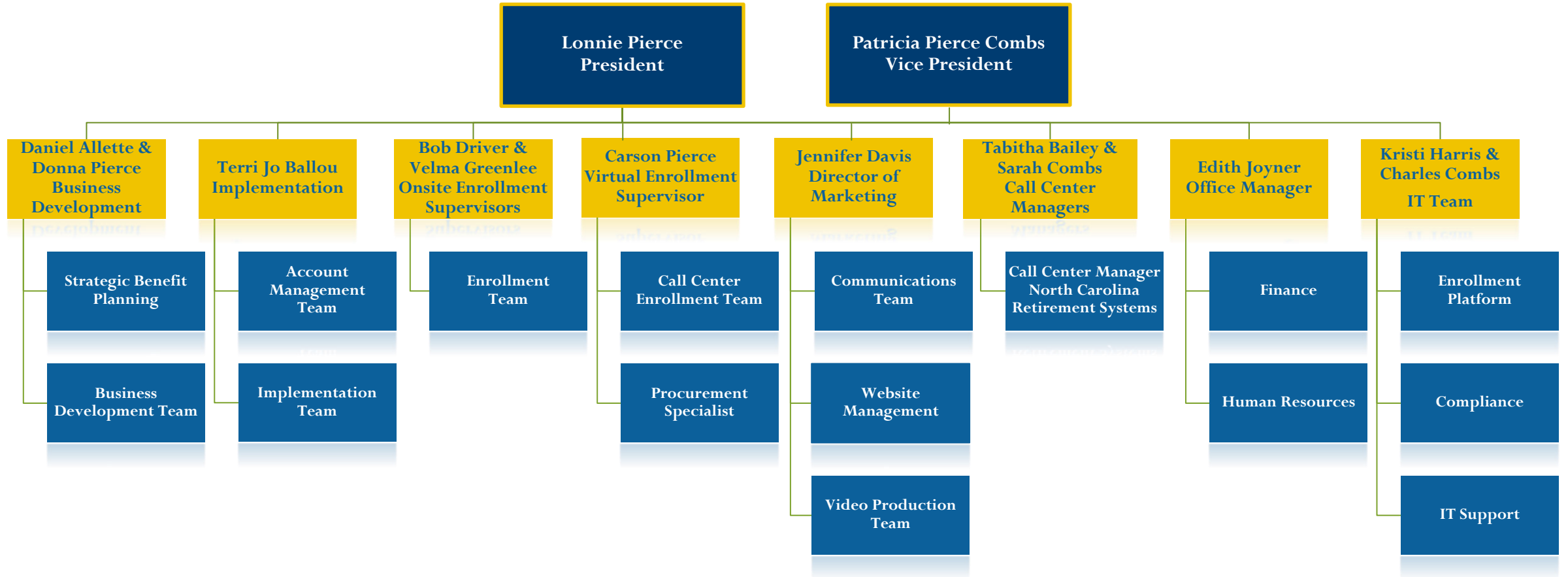
Default, Term, and Barred Cert.

Qual., Exp., Res., and References

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Pricing / Cost Proposal

Appendices



Sample Enrollment Implementation Timeline

Sample for Illustration Only

Enrollment date: Set during initial meeting

Activity	Date	Responsibility
Planning		
Initial Implementation Meeting	Approx. 10 business days after award notice	PIA / Group
<ul style="list-style-type: none"> • Discuss/Finalize plan designs and/or changes • Establish expectations & responsibilities • Finalize account information forms & contacts • Plan dates/times for each step of rollout, weekly conference calls & establish overall timeline for open enrollment • Present proposed communication materials • Census file 		
Weekly Conference Calls (topics)	Begin week after initial meeting	PIA / Group / Vendors
<ul style="list-style-type: none"> • Introduce technology contacts, establish set up • Review timeline for system build • Group structure & business rules confirmed • Confirm date that census will be received • Data exchange confirmed • Introduce billing contact and establish set up • Address questions as they arise & monitor progress 		
Communication & Marketing Plan:	Process begins following initial meeting	PIA / Group
<ul style="list-style-type: none"> • Finalize communication/marketing materials group will use • Establish timeline & methods to develop materials & material distribution • Group approval of final communication materials & website 90 days prior to enrollment • Marketing & enrollment materials printed & shipped to arrive one week prior to enrollment 		
Open Enrollment: Dates set during initial Implementation Meeting		
Education: Begins 1-2 weeks prior to enrollment	1-2 weeks prior to enrollment	PIA
<ul style="list-style-type: none"> • Train and educate on group specifics • Employee education <ul style="list-style-type: none"> • Group information sessions • Seminars with Q&A time • One-on-one counseling sessions 		
Enrollment	Set during initial meeting	PIA
<ul style="list-style-type: none"> • Testing of enrollment platform 60 days prior to open enrollment • Facilitate ease of enrollment with multiple enrollment channels • Schedule on-site enrollment meetings • Continuous and SIMPLE communication plan throughout OE 		
Post Enrollment	7-14 days after OE	PIA / Group
<ul style="list-style-type: none"> • Deduction reports submitted • Complete audit of election forms • Deadline for data exchange • Post-enrollment follow-up meeting • Post-enrollment employee survey 		
Ongoing Customer Care & Support	Throughout the life of Broker Agreement	PIA
<ul style="list-style-type: none"> • Review enrollment results • Establish ongoing communication for new hires: Within first month after Open Enrollment • Monitor process ensuring payroll interface is on schedule • Ongoing customer support: Remain engaged throughout contract to minimize employer disruptions 		

Sample timeline based on past successful experiences and is for illustration only.

Exact timeline and tasks will be finalized during the initial implementation meeting and will be based on the enrollment start date.



Full Links for all Hyperlinks throughout our response are available below, listed in order of appearance.

Item	Link
2023 Benefit Booklet	https://docs.pierceins.com/2023-henrico-county-employee-benefits/index.html#page=1
2024 Home Mailer	https://docs.pierceins.com/pdf/henrico-2024-marketing-materials/2024-Henrico-Postcard.pdf
Performance Guarantees	
Aflac Performance Guarantee	https://docs.pierceins.com/pdf/henrico-performance-guarantee/Aflac-Henrico-Performance-Guarantees.pdf
CHUBB Performance Guarantee	https://docs.pierceins.com/pdf/henrico-performance-guarantee/County-of-Henrico-Performance-Guarantees-v1.pdf
Aflac's Value Added Benefits	
Health Advocate and Telemedicine	https://docs.pierceins.com/pdf/henrico-aflac-value-adds/Health-Advocate-and-Telemedicine.pdf
VAS Simpli College AGCSCEE pdf	https://docs.pierceins.com/pdf/henrico-aflac-value-adds/VAS-Simpli-College-AGCSCEE-pdf.pdf
VAS PB Flyer FINA 032521	https://docs.pierceins.com/pdf/henrico-aflac-value-adds/VAS-PB-Flyer-FINAL-032521.pdf
VAS PB Pricing Link	https://www.getpeanutbutter.com/partnerpricing/?partner=aflac
Accident Insurance	
Accident Comparison	https://docs.pierceins.com/pdf/henrico-accident/Accident-Comparison-Henrico-RFP23.pdf
Accident Comparison	https://docs.pierceins.com/pdf/henrico-accident/Aflac-Accident-Low-Henrico-Renewal-23.pdf
Accident Comparison	https://docs.pierceins.com/pdf/henrico-accident/Aflac-Accident-High-Henrico-Renewal-23.pdf
Accident Comparison	https://docs.pierceins.com/pdf/henrico-accident/Allstate-Henrico-RFP-23-Quote.pdf

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Hospital Indemnity	
HI Comparison	https://docs.pierceins.com/pdf/henrico-hospital-indemnity/Hi Comparison Henrico RFP23.pdf
HI Aflac Renewal HSA Compliant Renewal	https://docs.pierceins.com/pdf/henrico-hospital-indemnity/Aflac HSA Renewal Henrico 23.pdf
HI Aflac Renewal Non-HAS Proposal	https://docs.pierceins.com/pdf/henrico-hospital-indemnity/Aflac NONHSA Proposal Henrico 23.pdf
HI Allstate HSA Compliant Proposal (Refer to page 33)	https://docs.pierceins.com/pdf/henrico-accident/Allstate Henrico RFP 23 Quote.pdf
HI Comparison	https://docs.pierceins.com/pdf/henrico-hospital-indemnity/Voya HSA Compliant Proposal Henrico 23.pdf
HI Aflac Renewal HSA Compliant Renewal	https://docs.pierceins.com/pdf/henrico-hospital-indemnity/Voya Non-HSA HI Proposal Henrico 23.pdf
Critical Illness	
CI Comparison	https://docs.pierceins.com/pdf/henrico-critical-illness/CI ComparisonHenricoRFP23.pdf
CI Aflac Renewal w Cancer	https://docs.pierceins.com/pdf/henrico-critical-illness/Aflac CI w Cancer Renewal Henrico 23.pdf
CI Aflac Renewal w/o Cancer	https://docs.pierceins.com/pdf/henrico-critical-illness/Aflac CI WO Cancer Proposal Henrico 23.pdf
CI Comparison	https://docs.pierceins.com/pdf/henrico-accident/Allstate Henrico RFP 23 Quote.pdf
Cancer	
Cancer Comparison	https://docs.pierceins.com/pdf/henrico-cancer/Cancer Comparison Henrico RFP 23.pdf
Cancer Comparison	https://docs.pierceins.com/2023-henrico-county-employee-benefits/index.html#page=28
Cancer Comparison	https://docs.pierceins.com/pdf/henrico-accident/Allstate Henrico RFP 23 Quote.pdf
LifeTime Benefit Term (LBT)	
LBT Renewal	https://docs.pierceins.com/pdf/henrico-lbt/2023-8-22 Revised 2023 County of Henrico Re-enroll Offer.pdf
LBT Renewal	https://docs.pierceins.com/pdf/henrico-lbt/Chubb LBT50 12x DB rates incl LTC-EOB2.pdf
LBT Renewal	https://docs.pierceins.com/pdf/henrico-lbt/Dep Child LBT50 24x indiv rates-below min prem.pdf

Continued...



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LifeLock	
LifeLock Renewal	https://docs.pierceins.com/pdf/henrico-idtheft/Henrico%20County%20%20%202023%20EB%20Proposal%20-%20Voluntary%20(Essential%20Premier)_Pierce%20Public%20Sector%20Rates.pdf
LegalEase	
Legal Ease Renewal	https://docs.pierceins.com/pdf/henrico-legal/Proposal_LegalEASE_04_12_2023.Henrico.pdf
Legal Ease Renewal	https://docs.pierceins.com/pdf/henrico-legal/Legal_Corner.V2.pdf
EyeMed	
EyeMed Brochure	https://docs.pierceins.com/pdf/henrico-vision/Vision_Comparison_Henrico_RFP_23.pdf
EyeMed Brochure	https://docs.pierceins.com/pdf/henrico-vision/EyeMed_Brochure.pdf
PetPartners	
PetPartners Proposal 2023	https://docs.pierceins.com/pdf/henrico-pet/EmployeeSummary_CountyofHenrico.pdf
TOCO (Car Warranty)	
TOCO Proposal	https://docs.pierceins.com/pdf/henrico-toco/Toco_At_Work_-_Henrico_County.pdf
Allstate's Whole Life with Long Term Care	
Allstate Whole Life with Long Term Care Proposal (Refer to page 39)	https://docs.pierceins.com/pdf/henrico-toco/Toco_At_Work_-_Henrico_County.pdf
Perks at Work (Free Discount Program)	
Perks at Work	https://docs.pierceins.com/pdf/henrico-perks-at-work/Perks_at_Work_Enterprise_Overview-June_2022.pdf

We merge your interests and requests with plans designed by Pierce Insurance Agency and our employee benefit carriers.

As your full-service broker, our interest lies in our relationship with the County of Henrico. We have the experience, knowledge, and a **proven track record with the County of Henrico.**

As your broker, we will continue to collaborate and tailor plans that are in the best interest of the employees of the County of Henrico.

**Thank you for the opportunity.
We look forward to a successful
future together.**



**EMPOWERING EMPLOYERS
STRENGTHENING EMPLOYEES**