

Hi Joe,

As promised, I have reviewed the additional offer and I think what we have is shaping up nicely overall. It looks like we could have a 3 carrier offer that would each complement one another from Reliance Standard (LTD & Life), Mutual of Omaha (Supplemental Disability and maybe Long Term Care...should know this week), and Colonial Life (a number of other "worksite" benefits. I've summarized each of these below and have also included a marketing plan. Let me know your thoughts and let's have a conversation when it is good for you. This week is pretty solid for me.

- **Reliance Standard – Still the strongest "core offering" which could be supported by dues. This is strong both in pricing and program design.**

- Life Insurance:
 - Base Plan: \$25k at a cost of \$8 per month
 - Buy-Up: Age Banded Rates; \$150k of additional available guaranteed issue, and up to \$500k of total benefit
- LTD:
 - Base plan
 - 50% to \$2,500 with a 24-month own occupation period
 - rate of \$0.26/\$100 of covered payroll (\$13 per month for someone making more than \$60k per year);
 - assumes 90% of people participate
 - Buy-Up:
 - 60% to \$5,000 with a 24-month own occupation
 - rate of \$0.62/\$100 of covered payroll (\$51 per month for someone making more than \$100k)

- **Colonial Life – This is the new one. Excellent Supplemental Offering and would do 1-on-1 in person meetings with folks since they have employees across the state and will offer**

- At no cost:
 - ID Theft Protection for all Chiropractors
 - Knowledge of Financial Education (KOFE) budget and debt resources for all staff
- Opportunities typically only available for large groups (100+ EEs)
 - Accident

- Short Term Disability
- Hospital Indemnity
- Critical Illness with Cancer Coverage
- Whole Life Insurance

- **Mutual of Omaha - Supplemental Individual Disability**

- This offering is more expensive than the Reliance offering, but would have improved, individual benefits. It would be offered at a 15% discount off retail. Details have not yet been sent to us in writing. Billing could be done individually.