



Benefits Specific to Your Needs

Exclusively For

OKHEEI

Presented by:

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Partner. Preserve. **Prosper.**[®]

Benefits Marketing Analysis

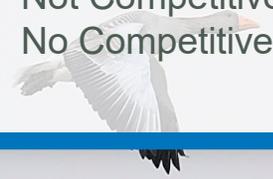
Finding the right fit for your needs

Markets Solicited

Voya
The Standard
SunLife
American Fidelity
Mutual Of Omaha
Unum
Trustmark

Results

Included
Included
Included
Included
Not Competitive
Not Competitive
No Competitive



Accident Program Analysis



OKHEEI

Accident

Effective Date: 1/1/2022

Benefits	Current / Renewal MetLife	Current / Renewal MetLife	Option 1 Voya	Option 1 Voya	Option 2 The Standard	Option 2 The Standard
	www.metlife.com	www.metlife.com	Voya.com	Voya.com	Standard.com	Standard.com
Accidental Death						
Employee	\$40,000	\$60,000	\$40,000	\$70,000	\$50,000	\$100,000
Spouse	\$20,000	\$30,000	\$15,000	\$40,000	\$25,000	\$50,000
Child	\$8,000	\$12,000	\$8,000	\$20,000	\$12,500	\$25,000
Dismemberment						
Employee	\$500 - \$50,000	\$1,000 - \$100,000	\$500 - \$50,000	\$1,000 - \$100,000	2% - 50%	2% - 50%
Spouse	\$500 - \$50,000	\$1,000 - \$100,000	\$500 - \$50,000	\$1,000 - \$100,000	2% - 50%	2% - 50%
Child	\$500 - \$50,000	\$1,000 - \$100,000	\$500 - \$50,000	\$1,000 - \$100,000	2% - 50%	2% - 50%
Dislocation and Fracture						
Employee	\$100 - \$6,000	\$300 - \$9,000	\$275 - \$7,700	\$350 - \$12,000	\$100 - \$8,000	\$200 - \$10,500
Spouse	\$100 - \$6,000	\$300 - \$9,000	\$275 - \$7,700	\$350 - \$12,000	\$100 - \$8,000	\$200 - \$10,500
Child	\$100 - \$6,000	\$300 - \$9,000	\$275 - \$7,700	\$350 - \$12,000	\$100 - \$8,000	\$200 - \$10,500
Initial Hospital Confinement / ICU	\$1,000 - \$2,000	\$2,000 - \$3,000	\$2,000	\$3,000	\$1,000 - \$750	\$1,500 - \$1,000
Hospital Confinement (Per Day)	\$200	\$400	\$250	\$400	200 up to 365 days	\$400 up to 365 days
Intensive Care (Per Day)	\$400 (up to 31 days)	\$600 (up to 31 days)	\$450 (up to 15 days)	\$600 (up to 15 days)	\$200 (up to 15 days)	\$200 (up to 15 days)
Ambulance						
Regular Ambulance	\$300	\$400	\$360	\$600	\$300	\$600
Air Ambulance	\$1,000	\$1,200	\$1,200	\$2,500	\$800	\$1,500
Accident Physician Treatment	\$50	\$50	\$75	\$100	\$50	\$60
X-Ray	\$200	\$300	\$75	\$100	\$50	\$60
Emergency Room Service	\$100	\$150	\$150	\$200	\$150	\$200
Benefit Enhancements						
Lacerations	\$50 - \$400	\$75 - \$600	\$50 - \$480	\$75 - \$960	\$75 - \$500	\$100 - \$900
Burns	\$100 - \$10,000	\$150 - \$15,000	\$1,250 - \$15,000	\$1,750 - \$22,000	\$200 - \$10,000	\$500 - \$15,000
Skin Graft	50% burn benefit	50% burn benefit	50% of Burn Benefit	50% of Burn Benefit	25% of Burn Benefit	50% of Burn Benefit
Brain Injury Diagnosis			\$400	\$600		
Computed Tomography (CT) Scan and MRI	\$200	\$300	\$250	\$400	\$200	\$300
Paralysis	\$25,000 - \$50,000	\$50,000 - \$100,000	\$16,000 - \$24,000	\$20,000 - \$30,000	15% - 50%	15% - 50%
Coma with Respiratory Assistance	\$10,000	\$15,000	\$17,000	\$20,000	\$7,500	\$15,000
Open Abdominal or Thoracic Surgery	\$2,000	\$3,000	\$2,000	\$3,000	\$1,500	\$2,000
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery	\$150 - \$1,000	\$200 - \$1,500	\$225 - \$1,225	\$280 - \$1,520	\$750	\$1,000
Ruptured Disc Surgery	\$1,000	\$1,500	\$800	\$1,000	\$750	\$1,000
Eye Injury	\$300	\$400	\$350	\$420	\$200	\$300
General Anesthesia						
Blood and Plasma	\$400	\$500	\$600	\$650	\$300	\$600
Appliance	\$100 - \$1,000	\$200 - \$1,500	\$200	\$500	\$100	\$200
Medical Supplies					\$100	\$200
Medicine						
Prosthesis	\$750 - \$1,500	\$1,000 - \$2,000	One: \$750 Two: \$1,200	One: \$1,500 Two: \$2,400	\$500 - \$1,000	\$1,000 - \$2,000
Physical Therapy	\$60	\$60	\$45	\$55	\$50	\$50
Rehabilitation Unit	\$200	\$300	\$200	\$300	\$100	\$150
Non-Local Transportation	\$400	\$600	\$750	\$840	\$150	\$200
Family Member Lodging	\$200	\$300	\$200	\$300	\$175	\$200
Post-Accident Transportation	\$400	\$600	\$750	\$840	\$150	\$200
Accident Follow-Up Treatment	\$50	\$50	\$75	\$100	\$50	\$70
Technology Subsidy	3%	3%	TBD	TBD	4%	4%
Guaranteed Issue (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes
Pre-Ex Limitation (Lookback)						
Outpatient Physician's Benefit Rider	Covered	Covered				
Annual Wellness Benefit	\$100	\$100	\$100*	\$100*	\$100	\$100
Notes			Additional 25% Sports Accident Benefit (Up to \$1,000) *\$100 Wellness Benefit EE/Sps; 50% Child (max \$200 all children) Two Year Rate Guarantee	Additional 25% Sports Accident Benefit (Up to \$1,000) *\$100 Wellness Benefit EE/Sps; 50% Child (max \$200 all children) Two Year Rate Guarantee	Organized Sports Rider	Organized Sports Rider

This benefit analysis is a brief outline of the services covered and should be used for illustrative purposes only. In case of a discrepancy between this analysis and the carrier's plan documents, the carrier's plan documents will prevail. I certify that I have read and understand this disclaimer.

Cost Analysis	MetLife www.metlife.com	MetLife www.metlife.com	Voya Voya.com	Voya Voya.com	The Standard Standard.com	The Standard Standard.com
Rates - Monthly						
Employee Only	\$11.38	\$16.32	\$10.37	\$15.12	\$10.18	\$15.47
Employee + Spouse	\$22.17	\$31.50	\$18.53	\$27.30	\$16.41	\$23.87
Employee + Child(ren)	\$23.88	\$33.85	\$21.20	\$30.01	\$18.94	\$28.21
Family	\$29.62	\$42.42	\$29.36	\$42.19	\$29.60	\$42.20

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Accident

Effective Date: 1/1/2022

Benefits	Option 3 Sunlife		Option 4 American Fidelity	
	Sunlife.ca	Sunlife.ca	www.americanfidelity.com	www.americanfidelity.com
Accidental Death	Low Plan	High Plan	Low Plan	High Plan
Employee	\$50,000	\$75,000	\$50,000	\$100,000
Spouse	50% of employee benefit	50% of employee benefit	\$50,000	\$100,000
Child	25% of employee benefit	25% of employee benefit	\$25,000	\$30,000
Dismemberment				
Employee	\$500 - \$50,000	\$1,000 - \$100,000		
Spouse	50% of employee benefit	50% of employee benefit		
Child	20% of employee benefit	20% of employee benefit		
Dislocation and Fracture				
Employee	\$90 - \$6,000	\$175 - \$10,000	\$25 - \$3000	\$25 - \$3000
Spouse	\$90 - \$6,000	\$175 - \$10,000	\$25 - \$3000	\$25 - \$3000
Child	\$90 - \$6,000	\$175 - \$10,000	\$25 - \$3000	\$25 - \$3000
Initial Hospital Confinement	\$1,000 - \$2,000	\$2,000 - \$3,000	\$500	\$1,000
Hospital Confinement (Per Day)	\$200 - \$400	\$400 - \$600	\$100	\$200
Intensive Care (Per Day)	\$400 (up to 14 days)	\$750 (up to 14 days)	\$300 up to 15 days	\$500 up to 15 days
Ambulance				
Regular Ambulance	\$300	\$400	\$300	\$300
Air Ambulance	\$1,000	\$1,500	\$1,500	\$1,500
Accident Physician Treatment	\$25	\$50		
X-Ray	\$200	\$300	\$50	\$100
Emergency Room Service	\$100	\$150	\$150	\$200
Benefit Enhancements				
Lacerations	\$20 - \$400	\$35 - \$700		
Burns	\$200 - \$10,000	\$400 - \$20,000		
Skin Graft	50% of Burn Benefit	50% of Burn Benefit		
Brain Injury Diagnosis	\$300	\$300		
Computed Tomography (CT) Scan and MRI	\$200	\$300	\$200	\$200
Paralysis	\$12,500 - \$25,000	\$25,000 - \$50,000		
Coma with Respiratory Assistance	\$5,000	\$10,000		
Open Abdominal or Thoracic Surgery	\$625	\$1,250		
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery	\$300	\$625	\$500 - \$750	\$500 - \$750
Ruptured Disc Surgery	\$300	\$625		
Eye Surgery	\$300	\$400	\$250	\$250
General Anesthesia	\$150	\$300		
Blood and Plasma	\$100	\$200		
Appliance	\$400	\$500		
Medical Supplies			\$100	\$100
Medicine				
Prosthesis	\$250	\$500		
Physical Therapy	\$25	\$40	\$25 up to 8 visits	\$25 up to 8 visits
Rehabilitation Unit	\$200	\$200		
Non-Local Transportation	\$250	\$500	\$300	\$600
Family Member Lodging	\$200	\$200	\$100	\$100
Post-Accident Transportation	\$250	\$500		
Accident Follow-Up Treatment	\$50	\$50	\$50 up to 4 visits	\$50 up to 4 visits
Technology Subsidy	3%	3%		
Guaranteed Issue (Yes/No)	Yes	Yes		
Pre-Ex Limitation (Lookback)				
Outpatient Physician's Benefit Rider				
Annual Wellness Benefit	\$100	\$100	12 Month Wait - \$50	12 Month Wait - \$75
Notes	Three Year Rate Guarantee	Three Year Rate Guarantee	Two Year Rate Guarantee	Two Year Rate Guarantee

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Cost Analysis	Sunlife		American Fidelity	
	Sunlife.ca	Sunlife.ca	www.americanfidelity.com	www.americanfidelity.com
Rates - Monthly				
Employee Only	\$9.04	\$13.19	\$19.90	\$26.10
Employee + Spouse	\$14.57	\$20.89	\$28.30	\$34.90
Employee + Child(ren)	\$17.45	\$24.88	\$31.50	\$41.00
Family	\$22.98	\$32.58	\$39.90	\$49.80

Critical Illness Program Analysis



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Critical Illness
Effective Date: 1/1/2022

Benefits	Current MetLife www.metlife.com	Renewal MetLife www.metlife.com	Option 1 Voya Voya.com	Option 2 The Standard Standard.com	Option 3 Sunlife Sunlife.ca	Option 1 American Fidelity AmericanFidelity.com
Employee Benefit Amount	\$15,000 or \$30,000 GI 3X multiplier	\$15,000 or \$30,000 GI 3X multiplier	\$15,000 or \$30,000 GI 5X multiplier	\$15,000 or \$30,000 GI Unlimited	\$15,000 or \$30,000 GI 1 X multiplier	\$15,000 or \$30,000 GI 1X multiplier
Spouse Benefit Amount	100% of employee benefit amount	100% of employee benefit amount	Up to 100% of Employee Benefit Amount	Up to 100% of Employee Benefit Amount	Up to 100% of Employee Benefit Amount	50% of Employee Benefit Amount up to \$15,000
Child(ren) Benefit Amount	100% of employee benefit amount	100% of employee benefit amount	Up to 100% of Employee Benefit Amount	Covered at 100% of Employee Benefit	Up to 100% of Employee Benefit Amount	25% of Employee Benefit Amount
Initial Critical Illness						
Heart Attack	100%	100%	100%	100%	100%	100%
Stroke	100%	100%	100%	100%	100%	100%
Coronary Artery By-Pass Surgery	100%	100%	100%	25%	25%	N/A
Major Organ Transplant	100%	100%	100%	100%	100%	100%
Alzheimer's Disease	100%	100%	100%	25%	25%	N/A
End Stage Renal Failure	100%	100%	100%	100%	100%	100%
Optional Cancer Critical Illness Benefit						
Carcinoma In Situ	25%	25%	25%	25%	25%	N/A
Invasive Cancer	100%	100%	100%	100%	100%	N/A
Optional Wellness Benefit	\$100	\$100	Employee/Spouse: \$100	\$100	\$100	\$50
Technology Subsidy	Yes with offer of worksite	Yes with offer of worksite	2% (maybe 3%)	4%	3%	\$0
Guaranteed Issue (Yes/No)	Yes - 3 Years	Yes - 3 Years	Yes	Yes	Yes	3 medical questions
Waiting Period	No	No	None	None	None	Determined by Employer
Pre-Ex Limitation (Lookback)	Waived	Waived	None	None	None	12/12
Notes:			Enhanced Cancer: Benign brain tumor 100%; Skin cancer 10%; Bone marrow transplant 25%; Stem cell transplant 25% Four Year Rate Guarantee	Child coverage is automatic. A separate premium is not required	Supplemental Conditions Include - Adv. ALS or Lou Gehrigs, Adv Alzheimers, Adv Parkinsons Three Year Rate Guarantee	Other Illness Rider cost \$1 per \$1000 of coverage

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Hospital Indemnity Program Analysis



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Hospital Indemnity

Effective Date: 1/1/2022

Benefits

Benefits	Current / Renewal		Option 1	Option 1	Option 2	Option 2
	MetLife Low Plan www.metlife.com	MetLife High Plan www.metlife.com	Voya Low Plan Voya.com	Voya High Plan Voya.com	The Standard Low Plan Standard.com	The Standard High Plan Standard.com
Hospital Benefits						
Hospital Admission	\$500	\$1,000	\$600	\$1,200	\$1,000	\$2,000
ICU Hospital Admission	\$500	\$1,000	\$1,200	\$2,400	\$500	\$1,000
Hospital Confinement	\$100 (10 days per year)	\$200 (10 days per year)	\$100 (up to 10 days)*	\$200 (up to 10 days)*	\$100 (15 days per year)	\$200 (15 days per year)
ICU Hospital Confinement	\$100 (10 days per year)	\$200 (10 days per year)	\$200 (up to 10 days)*	\$400 (up to 10 days)*	\$200 (15 days per year)	\$400 (15 days per year)
Rehab	\$100	\$200	\$50 (up to 10 days)*	\$100 (up to 10 days)*	None	None
Pre-Existing Condition	None	None	None	None	None	None
Pregnancy	Included	Included	Included	Included	Included	Included
Age Reduction	25% at age 65; 50% at age 70	25% at age 65; 50% at age 70	None	None	None	None
Portability	Included	Included	Included	Included	Included	Included
Rate Guarantee	Three Years	Three Years	Four Years	Four Years	Three Years	Three Years
Coverage Type	24 hour Coverage	24 hour Coverage	24 Hour	24 Hour	24 Hour	24 Hour
Technology Subsidy	3% currently	3% currently	TBD	TBD	4%	4%
Guarantee Issue (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes
Pre-Ex Limitation (Lookback)	None	None	None	None	None	None
Notes:			*Benefit begins on day 2	*Benefit begins on day 2	\$50 Health Screening	\$50 Health Screening

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Cost Analysis

	MetLife www.metlife.com	MetLife www.metlife.com	Voya Voya.com	Voya Voya.com	The Standard Standard.com	The Standard Standard.com
Rates - Monthly						
Employee Only	\$10.34	\$20.69	\$8.96	\$17.59	\$13.10	\$25.36
Employee + Spouse	\$21.01	\$42.03	\$17.83	\$35.32	\$22.48	\$43.28
Employee + Child(ren)	\$17.08	\$34.16	\$14.59	\$28.84	\$18.48	\$35.64
Family	\$27.75	\$55.50	\$23.46	\$46.57	\$32.94	\$63.72

Mutual of Omaha does not offer Hospital Indemnity Plans therefore were removed as a carrier to consider
 BCBS does not offer Hospital Indemnity Plans plus their rates were much higher than current therefore were removed
 as a carrier to consider

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Hospital Indemnity

Effective Date: 1/1/2022

Benefits

	Option 3 Sunlife Low Plan Sunlife.ca	Option 3 Sunlife High Plan Sunlife.ca	Option 4 American Fidelity Basic Plan Voya.com	Option 4 American Fidelity Enhanced Plan Voya.com
Hospital Benefits				
Hospital Admission	\$500	\$1,000	\$500	\$1,000
ICU Hospital Admission	\$500	\$1,000	\$500	\$1,000
Hospital Confinement	\$100 (up to 10 days)	\$200 (up to 10 days)	\$100 up to 30 days	\$150 up to 30 days
ICU Hospital Confinement	\$100 (up to 10 days)	\$200 (up to 10 days)	\$200 up to 10 days	\$300 up to 10 days
Rehab	Not Included	Not Included	\$50 up to 10 days	\$75 up to 10 days
Pre-Existing Condition	None	None	Yes	Yes
Pregnancy	Included	Included	?	?
Age Reduction	None	None	None	None
Portability	Included	Included	Included	Included
Rate Guarantee	Three Years	Three Years	?	?
Coverage Type	24 Hour	24 Hour		
Technology Subsidy	3%	3%	None	None
Guarantee Issue (Yes/No)	Yes	Yes	3 medical questions	3 medical questions
Pre-Ex Limitation (Lookback)	None	None	12/12	12/12
Notes:				

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Cost Analysis

	Sunlife Sunlife.ca	Sunlife Sunlife.ca	American Fidelity Voya.com	American Fidelity Voya.com
Rates - Monthly				
Employee Only	\$9.82	\$18.30	\$14.54	\$24.54
Employee + Spouse	\$19.77	\$38.56	\$27.76	\$46.80
Employee + Child(ren)	\$16.17	\$32.20	\$29.94	\$49.66
Family	\$26.12	\$52.46	\$43.16	\$71.95

NFP Services





NFP Property and Casualty

As an NFP client, you are eligible for a free P&C review. Ask your NFP professional for more details.

Why NFP?

Your insurance needs are unique and so is our ability to meet them. NFP's commercial industry expertise, vast size and scope, and personalized attention of our industry advisors — together they mean we can develop a risk management strategy that's right for your business.

We leverage our close relationships with premier carriers to provide you with top-quality coverage and competitive pricing. All of the knowledge and best practices we have at our fingertips make it possible for us to adjust your solutions and services as needed.

Coverage Expertise

- Workers Compensation
- Commercial Auto
- Property and General Liability
- Cyber Liability
- Business Interruption
- Product Liability
- Professional Liability / Management Liability / Employment Practices Liability
- Equipment Breakdown Coverage

P&C Services

- Risk Management Consulting
- Loss Control / Safety Services
- Claims Management
- Actuarial Services
- Insurance Program Forensic Audits
- Alternative Risk Transfers-Captives

NFP

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