

HEALTHCARE INSURANCE

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PRICING COMPONENTS	PRICING	NOTES
Approx. 20-99 FTEs		
Specific carriers will underwrite the risk using what is known as a Milliman/GRx (or prescription data underwrite) based on a specific Retailer's census file.	\$0.00	The LFH Team will shop (3) very specific, national , brand name " Level Funded/Stop Loss Carriers " on each dealer group that wants to engage.
The case submission is no more intensive than that of the current program a Retailer is in today, 90 % of which are on a " fully insured " program.	\$0.00	The programs will ONLY run on major brand name PPO provider/doctor networks, those that employees/Retailer principals will recognize.
Retailers will have to service and facilitate their own benefits directly, with (1) of the (3) level funded carriers.	\$0.00	The LFH Team will scour the market for savings, present the findings and help with the installation paperwork.
Once a Retailer accepts one of the savings proposals and decides to move forward.	Consulting Fee	LFH will then earn a 1 time consulting fee. For retailers w/ 10-49 currently on the plan today, fee would be approx. \$12k. For retailers with 49-99 currently on the plan, fee would be approx. \$24k.
Retailers will have to handle open enrollment education, compliance, cobra, payroll integration and so forth – directly between their internal HR teams and the carrier and/or payroll providers.	Part of Consulting fee	The LFH Team will provide contact names/emails and lay out the ground rules on who to call for : claims, cobra, payroll integration, enrollment/ terminations and so forth but will not handle the on-going service of the account post sale.
Workman's Compensation, Disability Insurance, Life Insurance, Vision, 'Dental, 401k, Voluntary Auto & Life, Flexible Spending Acct., Wellness, EAP,	Part of Consulting fee	The LFH Team will recommend national ancillary lines insurance carriers such as Liberty Mutual, Discovery Benefits, Health Advocate Solutions, VSP, Afflack, Colonial Life, Guardian, Mutual of Omaha, etc. to source directly
Approx. 100 FTEs		
Volvo retailers would go through a form estimator online	\$0.00	Retailers deemed as good prospects for significant savings would be scheduled for a 30 minute appointment to educate them on the various products in the platform and how to attain a free quote
Using detailed claims data and other information from Retailer	\$0.00	60 carrier National due diligence begins
Engagement	\$0.00	Assuming savings come in strong, LFH visits Retailer to meet and present savings
If Retailer decides to go forward with the new program and LFH as the service/broker facilitator	Broker Fee	Sign Broker of Record and/or non circumvent for final due diligence on LFH and carrier proposed , then move to final BOR (Broker of Record)
Facilitation	Part of Broker Fee	Install case and LFH facilitates all benefits moving forward, not just medical , but dental , vision , all ancillary lines (non property and casualty)
BUSINESS REQUIREMENTS		
Customer Service Hours	8:30 -5:30 EST	
Monthly invoices itemized	Yes	
Usage reports available upon request	Yes	
Single Sales Contact	Yes	
Insurance - Will you provide a Certificate of Insurance?	Yes	