

## Illinois Manufacturers' Association Ancillary Benefit Proposal

The Illinois Manufacturers' Association is pleased to announce the availability of additional benefits through MetLife for our member groups with 2-99 employees beginning on October 1, 2020. The MetLife benefit program is available regardless of a group's participation on the group medical portion of the IMA Health Plan.

For groups enrolled on the IMA Health Plan, MetLife offers the advantage of a consolidated bill utilizing the Simon platform in addition to consolidated COBRA services. There is no additional charge for groups that package their benefits through the Illinois Manufacturers' Association.

For groups utilizing only MetLife Ancillary benefits through the IMA, administration will take place on the Simon platform and groups will be billed \$1.00 PEPM for COBRA services if Dental and/or Vision are elected.

Below is a summary of the coverages available with details of each benefit offered in the following pages:

- ❖ **Dental**
  - Employer Sponsored & Voluntary – 3 plans available
- ❖ **Vision**
  - 3 plans available
- ❖ **Basic Life and AD&D**
  - 4 plans available
- ❖ **Supplemental Life and AD&D**
  - \$100,000 EE Guarantee Issue benefit
- ❖ **Short-Term Disability**
  - Employer Sponsored & Voluntary – 2 options for each
- ❖ **Long-Term Disability**
  - Employer Sponsored & Voluntary

**Please Note:** Covered employees must reside in the following states to be eligible for coverage. If you have a significant number of employees outside of this coverage area but are still interested in making this offer available, please reach out to discuss:

- IL, IN, WI, MO, KY, IA and MI

If you have any questions or would like to request additional details, please contact:

Blake Erickson  
brokers@imahealthplan.com  
630-524-6136

## Dental Proposal Summary

|                           | Option 1 (High) |                | Option 2 (Medium) |                | Option 3 (Low) |                |
|---------------------------|-----------------|----------------|-------------------|----------------|----------------|----------------|
|                           | In-Network      | Out-of-Network | In-Network        | Out-of-Network | In-Network     | Out-of-Network |
| <b>Preventive</b>         | 100%            | 100%           | 100%              | 100%           | 100%           | 100%           |
| <b>Basic</b>              | 80%             | 80%            | 80%               | 80%            | 80%            | 80%            |
| <b>Major</b>              | 50%             | 50%            | 50%               | 50%            | 50%            | 50%            |
| <b>Calendar Year Max</b>  | \$2,000         | \$2,000        | \$1,000           | \$1,000        | \$1,000        | \$1,000        |
| <b>Individual Ded.</b>    | \$50            | \$50           | \$50              | \$50           | \$50           | \$50           |
| <b>Family Ded.</b>        | \$150           | \$150          | \$150             | \$150          | \$150          | \$150          |
| <b>Ortho</b>              | 50%             | 50%            | 50%               | 50%            | N/A            | N/A            |
| <b>Ortho Lifetime Max</b> | \$1,500         | \$1,500        | \$1,000           | \$1,000        | N/A            | N/A            |
| <b>Reimbursement</b>      | Schedule        | 90th R&C       | Schedule          | 80th R&C       | Schedule       | Schedule       |

### Contributions:

- Employer Paid (> 50% ER contribution)
- Voluntary (<50% ER contribution)

### Participation Requirements:

- Regardless of contribution: 2-4 lives – 100% enrollment required
- Regardless of contribution: 5-99 lives greater of 5 lives or 35% enrolled

### Package Requirements:

- None

### Broker Commissions:

- 8% Flat

## Dental Rate Summary

| Region   | Employer 3 Digit Zip Code                        |
|--|--|
| Region 1   | 612, 614, 617, 619, 620, 622, 623, 625, 628, 629 |
| Region 2   | 603, 609, 610, 611, 613, 615, 616, 618, 624, 626 |
| Region 3   | 600-602, 604-608                                 |
| <i>Groups with 20%, or more enrolled employees in MI will automatically qualify for Region 3</i> |  |

|        | ER Paid (>50% ER Contribution) |          |          | Voluntary (<50% ER Contribution) |          |          |
|--------|--------------------------------|----------|----------|----------------------------------|----------|----------|
| High   | Region 1                       | Region 2 | Region 3 | Region 1                         | Region 2 | Region 3 |
| EE     | \$35.50                        | \$39.76  | \$48.85  | \$38.58                          | \$43.21  | \$53.09  |
| ES     | \$70.69                        | \$79.20  | \$97.27  | \$76.82                          | \$86.07  | \$105.71 |
| EC     | \$82.27                        | \$91.51  | \$112.59 | \$88.77                          | \$98.80  | \$121.53 |
| EF     | \$126.23                       | \$140.61 | \$172.53 | \$136.41                         | \$152.02 | \$186.53 |
| Medium | Region 1                       | Region 2 | Region 3 | Region 1                         | Region 2 | Region 3 |
| EE     | \$31.30                        | \$34.86  | \$42.65  | \$34.01                          | \$37.88  | \$46.35  |
| ES     | \$62.27                        | \$69.39  | \$84.87  | \$67.67                          | \$75.41  | \$92.24  |
| EC     | \$72.85                        | \$80.78  | \$98.77  | \$78.76                          | \$87.37  | \$106.83 |
| EF     | \$111.42                       | \$123.72 | \$151.53 | \$120.61                         | \$133.97 | \$164.06 |
| Low    | Region 1                       | Region 2 | Region 3 | Region 1                         | Region 2 | Region 3 |
| EE     | \$24.66                        | \$26.80  | \$33.04  | \$26.80                          | \$29.13  | \$35.91  |
| ES     | \$49.06                        | \$53.35  | \$65.76  | \$53.31                          | \$57.98  | \$71.45  |
| EC     | \$53.72                        | \$58.45  | \$71.97  | \$58.39                          | \$63.52  | \$78.21  |
| EF     | \$83.52                        | \$90.87  | \$111.89 | \$90.77                          | \$98.75  | \$121.59 |

*Rates Guaranteed until September 30, 2021*

## Vision Proposal Summary

### Option 1 (High Plan):

- \$10 Exam, \$25 Materials, \$150 Frame Allowance
- Exam, Lenses/Contact Lenses every 12 months
- Frames every 24 months

### Option 2 (Medium Plan):

- \$10 Exam, \$25 Materials, \$130 Frame Allowance
- Exam, Lenses/Contact Lenses every 12 months
- Frames every 24 months

### Option 3 (Low Plan):

- \$10 Exam, \$25 Materials, \$100 Frame Allowance
- Exam, Lenses/Contact Lenses every 12 months
- Frames every 24 months

### Contributions:

- Employer Paid (> 50% ER contribution)
- Voluntary (<50% ER contribution)

### Participation Requirements:

- Regardless of contribution: 2-4 lives – 100% enrollment required
- Regardless of contribution: 5-99 lives greater of 5 lives or 25% enrolled

### Package Requirements:

- 2-4 Lives: Requires dental enrollment
- 5-9 Lives: Requires dental enrollment
- 10+ Lives: Standalone or packaged available

### Broker Commissions:

- 8% Flat

|               | <b>ER Paid (&gt;50% ER Contribution)</b> |           |           |           |               | <b>Voluntary (&lt;50% ER Contribution)</b> |           |           |           |
|---------------|--|-----------|-----------|-----------|---------------|--|-----------|-----------|-----------|
|               | <b>EE</b>                                | <b>ES</b> | <b>EC</b> | <b>EF</b> |               | <b>EE</b>                                  | <b>ES</b> | <b>EC</b> | <b>EF</b> |
| <b>High</b>   | \$7.06                                   | \$14.16   | \$11.99   | \$19.76   | <b>High</b>   | \$8.29                                     | \$16.62   | \$14.07   | \$23.20   |
| <b>Medium</b> | \$6.83                                   | \$13.70   | \$11.60   | \$19.12   | <b>Medium</b> | \$8.02                                     | \$16.08   | \$13.62   | \$22.45   |
| <b>Low</b>    | \$6.45                                   | \$12.91   | \$10.93   | \$18.02   | <b>Low</b>    | \$7.57                                     | \$15.16   | \$12.83   | \$21.15   |

*Rates Guaranteed until September 30, 2022*

## **Basic Life and AD&D Insurance** **Proposal Summary**

**Option 1:** Flat \$10,000

**Option 2:** Flat \$25,000

**Option 3:** Flat \$50,000

**Option 4:** 1 times pay to a maximum of \$100,000

**Contributions:** 100% Employer Paid

**Underwriting:** All Basic Life and AD&D benefits are guarantee issue for timely enrollees.

**Plan Notes:**

- Benefits reduce by 35% at Age 65, 50% at age 70
- Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)
- Conversion & Portability included
- Accelerated Benefit option included for up to 80.0% of coverage to a maximum of \$500,000
- Earnings Definition: Basic Monthly Earnings
- Employee Assistance Program included at no additional charge

**Package Requirements:**

- 2-4 lives – Requires Dental Enrollment
- 5-9 lives – Requires Dental Enrollment
- 10+ lives – Standalone or packaged available

**Broker Commissions:**

- 10% Flat

**Rates:**

- **Basic Life:** \$0.198 per \$1,000 of covered volume
- **AD&D:** \$0.030 per \$1,000 of covered volume

*Rates Guaranteed until September 30, 2022*

## Supplemental Life and AD&D Proposal Summary

|                 | Employee                      | Spouse                                    | Child  |
|-----------------|-------------------------------|---|--|
| Guarantee Issue | \$100,000                     | \$25,000                                  | \$10,000   |
| Maximum Benefit | Lesser of 5x pay or \$500,000 | \$100,000 not to exceed 50% of EE benefit | \$10,000   |
| Increments      | \$10,000                      | \$5,000                                   | \$1,000,<br>\$2,000,<br>\$4,000,<br>\$5,000 or<br>\$10,000 |

**Contributions:** 100% Employee Paid

**Participation Requirements:**

- Greater of 5 lives or 25% enrolled

**Underwriting:**

- Guarantee Issue applies to initial offering and ongoing new hires
- Takeover of amounts exceeding the guarantee issue benefits will need to be medically underwritten

**Plan Notes:**

- No Age Reduction
- Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)
- Conversion & Portability included
- Accelerated Benefit option included for up to 80.0% of coverage to a maximum of \$500,000
- Earnings Definition: Basic Monthly Earnings
- AD&D election must match life benefit

**Package Requirements:**

- 2-4 lives – Requires Dental Enrollment
- 5-9 lives – Requires Dental Enrollment
- 10+ lives – Standalone or packaged available

**Broker Commissions:**

- 10% Flat

**Supplemental Life and AD&D**  
**Rate Summary**

| <b>Supplemental Life</b>   |             |
|----------------------------|-------------|
| Rates per \$1,000 coverage |             |
| <b>EE &amp; SP</b>         | <b>Rate</b> |
| <b>&lt;30</b>              | \$0.09      |
| <b>30-34</b>               | \$0.09      |
| <b>35-39</b>               | \$0.12      |
| <b>40-44</b>               | \$0.17      |
| <b>45-49</b>               | \$0.26      |
| <b>50-54</b>               | \$0.43      |
| <b>55-59</b>               | \$0.66      |
| <b>60-64</b>               | \$1.03      |
| <b>65-69</b>               | \$1.68      |
| <b>70+</b>                 | \$3.14      |

|                             |        |
|-----------------------------|--------|
| <b>EE &amp; SP AD&amp;D</b> | \$0.03 |
| <b>Child</b>                | \$0.24 |
| <b>Child AD&amp;D</b>       | \$0.05 |

*Rates Guaranteed until September 30, 2022*

## **Short-Term Disability** **Proposal Summary**

|                 | <b>Weekly Benefit Amount</b> | <b>Maximum Weekly Benefit</b> | <b>Elimination Period Accident/Sickness</b> | <b>Benefit Duration</b> |
|-----------------|------------------------------|-------------------------------|---|-------------------------|
| <b>Option 1</b> | 60%                          | \$1,000                       | 7 days / 7 days                             | 12 weeks                |
| <b>Option 2</b> | 60%                          | \$1,000                       | 14 days / 14 days                           | 11 weeks                |

### **Contributions:**

- 100% Employer Paid; or
- 100% Employee Paid (Voluntary)

### **Participation Requirements:**

- 100% Employer Paid – 100% enrollment required
- Voluntary – greater of 5 lives or 25% enrollment required

### **Underwriting:**

- Pre-existing condition limitations of 3 months prior, 12 months enrolled for the Voluntary plans

### **Plan Notes:**

- Earnings Definition: Basic Monthly Earnings

### **Package Requirements:**

- 2-4 lives – Not available
- 5-9 lives – Requires Dental Enrollment
- 10+ lives – Standalone or packaged available

### **Broker Commissions:**

- 10% Flat



## **Short-Term Disability** **Rate Summary**

|                                 |
|---------------------------------|
| <b>Short-Term Disability</b>    |
| Per \$10 Covered Weekly Benefit |

|                      |                 |
|----------------------|-----------------|
| <b>Employer Paid</b> |                 |
| <b>Option 1</b>      | <b>Option 2</b> |
| \$0.58               | \$0.44          |

|                  |                 |                 |
|------------------|-----------------|-----------------|
| <b>Voluntary</b> |                 |                 |
| <b>Age Band</b>  | <b>Option 1</b> | <b>Option 2</b> |
| <b>&lt;30</b>    | \$1.00          | \$0.76          |
| <b>30-34</b>     | \$1.03          | \$0.79          |
| <b>35-39</b>     | \$1.03          | \$0.79          |
| <b>40-44</b>     | \$1.06          | \$0.81          |
| <b>45-49</b>     | \$1.26          | \$0.96          |
| <b>50-54</b>     | \$1.56          | \$1.19          |
| <b>55-59</b>     | \$1.92          | \$1.46          |
| <b>60-64</b>     | \$2.02          | \$1.54          |
| <b>65+</b>       | \$2.26          | \$1.72          |

*Rates Guaranteed until September 30, 2022*

## **Long-Term Disability** **Proposal Summary**

|                             | <b>Monthly Benefit</b> | <b>Maximum Monthly Benefit</b> | <b>Elimination Period</b> | <b>Benefit Duration</b> |
|-----------------------------|------------------------|--------------------------------|---------------------------|-------------------------|
| <b>Long-Term Disability</b> | 60%                    | \$6,000                        | 90 days                   | RBD w/ SSNRA            |

**Contributions:**

- 100% Employer Paid; or
- 100% Employee Paid (Voluntary)

**Participation Requirements:**

- 100% Employer Paid – 100% enrollment required
- Voluntary – greater of 5 lives or 25% enrollment required

**Underwriting:**

- Pre-existing condition limitations of 3 months prior, 12 months enrolled on Employer Paid
- Pre-existing condition limitations of 12 months prior, 12 months enrolled on Voluntary

**Plan Notes:**

- Earnings Definition: Basic Monthly Earnings

**Package Requirements:**

- 2-4 lives – Not available
- 5-9 lives – Requires Dental Enrollment
- 10+ lives – Standalone or packaged available

**Broker Commissions:**

- 10% Flat

**Long-Term Disability**  
**Rate Summary**

| Per \$100 Covered Monthly Payroll |        |
|-----------------------------------|--------|
| Employer Paid                     | \$0.54 |

| Per \$100 Covered Monthly Payroll |        |
|-----------------------------------|--------|
| Voluntary                         |        |
| <35                               | \$0.28 |
| 35-39                             | \$0.61 |
| 40-44                             | \$0.83 |
| 45-49                             | \$1.13 |
| 50-54                             | \$1.51 |
| 55-59                             | \$1.73 |
| 60-64                             | \$1.35 |
| 65+                               | \$0.51 |

*Rates Guaranteed until September 30, 2022*

**Proposal Caveats:**

Broker commissions will be paid directly by Acrisure LLC dba Presidio to the sub-broker. This compensation will not count towards any incentive compensation plans you may have in place with MetLife.

Additional limitations, conditions and/or exclusions may apply. Please speak with your IMA Health Plan representative for additional details and a comprehensive proposal including plan summaries. Additional details can be requested from [quotes@imahealthplan.com](mailto:quotes@imahealthplan.com).

Supplemental Life and AD&D Insurance contains a Dependent Eligibility Deferment clause: Dependent is not confined to hospital, confined to home or receiving disability income from any source.