



AMERILIFE[®]
BENEFITS

**Raytown Quality Schools Benefits Committee
2021 Voluntary Benefit Renewal
February 23, 2021**

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BENEFITS | Direct



Products

Benefit Offerings



- Short-Term Disability
- Long-Term Disability
- Accident
- Cancer
- Critical Illness
- Hospital Indemnity
- Permanent Life with LTC
- Identity Theft Protection – New carrier
- Pre-paid Legal
- Pet Insurance – New offering
- Home and Auto – Potential new offering



Current Product Renewals and Participation

CARRIERS	PRODUCTS	RENEWAL	PARTICIPATION
One America	Short Term Disability Long Term Disability	Rate Guarantee (2 nd year of 3 year guarantee)	STD 307 or 22% LTD 201 or 14%
Guardian	Accident Hospital Indemnity	Renewing As Is	Accident 356 or 26% Hospital Indemnity 196 or 14%
Prosperity	Cancer	Renewing As Is	203 or 15%
Aflac	Critical Illness	Rate Guarantee (2 nd year of 3 year guarantee)	228 or 17%
Trustmark	Permanent Life with LTC	Renewing As Is	255 or 19%
Allstate Identity Protection	Identity Protection	Renewing As Is *Carrier change	167 or 12%
MetLife	Pre-Paid Legal	Renewing As Is	78 or 6%



New Offering

CyberScout - Identity Theft Platinum Plan

- Increased benefits
- 751% increase in tax fraud
- Increased benefits
 - Accounts don't have to be actively monitored to be covered
- Exclusive Product Features: Senior Fraud Resolution, Ransomware Attacks, Social Engineering
- Enhanced Features to be implemented in coming months
- 3 year rate Guarantee





New Offering

Nationwide – Pet Insurance

- No expense to employer and no minimum participation
- Rates based on Dog or Cat and Zip Code
- Average 30% savings by being offered by employer
- Use any vet and access to 24/7 Vet Hotline
- Preferred prescription pricing through Walmart (30% to 50%)





Potential New Offering

MetLife – Home and Auto



- This program is currently offered to 55 of the top Fortune 100 companies
- 1 in 3 employees who call in switch due to average savings of \$586 annually
- Employees can enroll at any time during the year (after 7/1/21)
- Mailings to Home Address by MetLife upon effective date and quarterly after that
- Discounts:
 - Automatic Group Welcome discount of 10%
 - Tenure discount based on years of service with the employer from 5% for 5 years to 20% with 20 years of service or more (depends on State)
 - Good driver discounts
 - Good student discounts
 - Garage discounts
 - Multi-car discounts



Enrollment Review



2020 Open Enrollment

- Mandatory: 1389 or 99% completed – 18 did not complete by deadline
- 2 enrollment options
 - Self Enroll: 607
 - Call Center: 782 (scheduled appointments / occasional call-ins)
 - ✓ 14% increase over last year combined Onsite and Call Center
- Benefit Counselors: 3
 - scheduled appointments – 2 weeks
- Pre-Communication Flyers: 3 to 4
- Video for Portal



Enrollment Review - continued



2021 **Proposed** Enrollment Dates: Wednesday April 21st – Sunday May 12th

- Soft Enroll - Admin Only: Wednesday April 21st – Sunday April 25th
- Self-Enroll / Call Center: Monday April 26th – Friday May 7th
- Clean-Up: Monday May 10th – Wednesday May 12th



Questions or Comments?