



Albin Engineering Services

Presented by: Jennifer Pobor

The New Generation in Health and Benefits

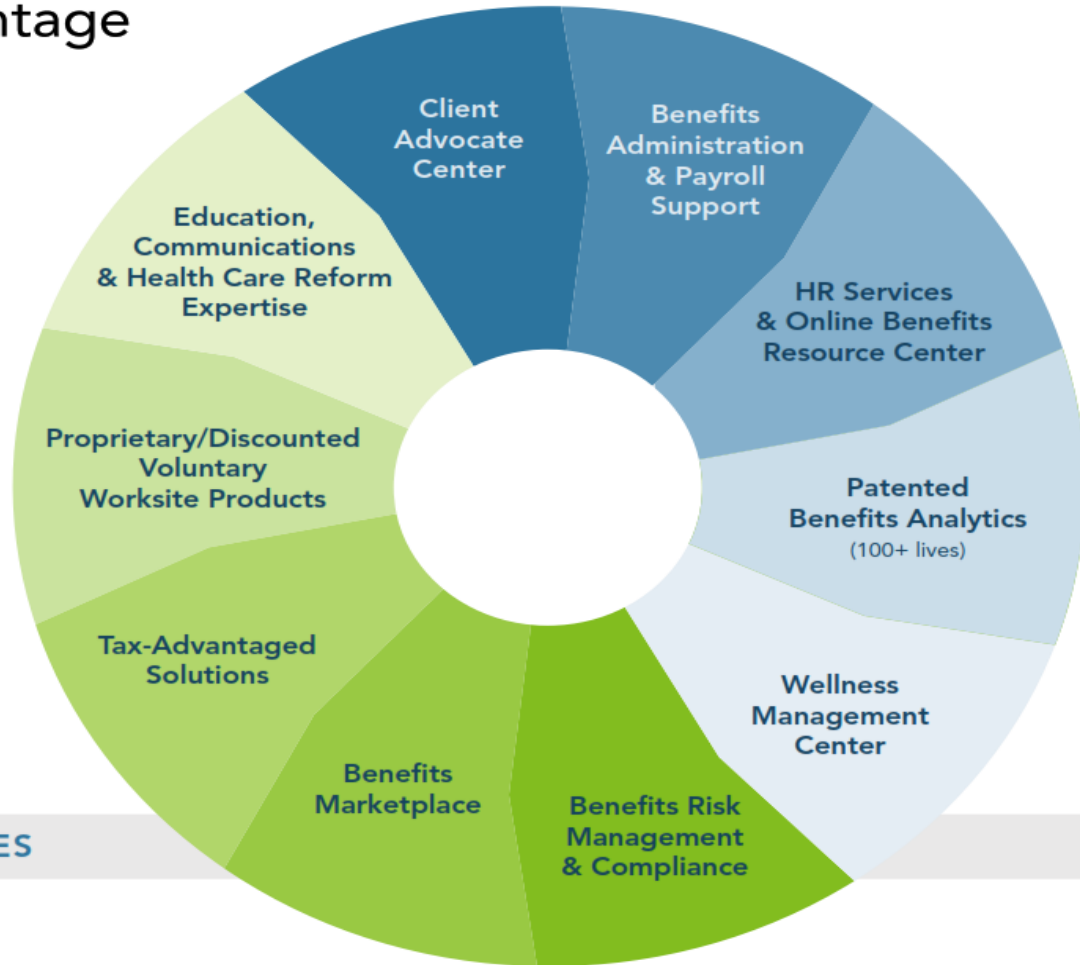
A OneDigital Client Services Overview

Are You Taking Full Advantage of All We Have to Offer?

OneDigital makes managing employee benefits easy. We have the solutions. We'll reduce your time, cost and paperwork.

Our close relationship with hundreds of carriers and business partners across the country and our experienced, licensed consultants provide clients with affordable options to meet budgets and address the bottom line – options that are sure to help you attract and retain a talented workforce and keep you compliant.

OneDigital makes it simple and has designed a dynamic benefits portfolio with businesses and organizations in mind.



OUR UNIQUE PRODUCTS & SERVICES

Albin Engineering Services

Dental Benefits and Financial Analysis
Proposed Effective Date: July 1, 2019

Carrier Name	Principal	
	Current/Renewal	
Commissions	Information Available Upon Request	
Name of Plan	Dental Plan	
Premium	Current Rates	Renewal Rates
Employee 11	\$72.06	\$73.50
Employee + Spouse 1	\$142.80	\$145.65
Employee + Child(ren) 1	\$148.72	\$151.69
Family 1	\$226.90	\$231.44
Monthly Premium	\$1,311.08	\$1,337.28
Annual Premium	\$15,732.96	\$16,047.36
Annual Cost Difference	\$314.40	
Percentage Change	2.00%	

Group Signature for Plan Election:

All enrollment material must be at the carrier two weeks prior to the effective date. Effective dates later than illustrated may result in an increased premium. Final tier rates will be determined at final enrollment. This is for illustrative purposes only. This benefit comparison will not replace the benefit summary or rates filed and approved by the Office of the Commissioner of Insurance. Full Quote Available upon Request.



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Life/AD&D Benefits and Financial Analysis

Proposed Effective Date: July 1, 2019

Carrier Name	Principal	
	Current/Renewal	
Commissions	Information Available Upon Request	
Financial Analysis	Current Rates	Renewal Rates
Rate per \$1,000 Benefit	\$0.190	\$0.200
Volume	\$1,008,000	\$1,008,000
Lives	21	21
Monthly Life and AD&D Premium	\$191.52	\$201.60
Annual Life and AD&D Premium	\$2,298.24	\$2,419.20
Annual Cost Difference	\$120.96	
Percentage Change	5.26%	

Group Signature for Plan Election:

All enrollment material must be at the carrier two weeks prior to the effective date. Effective dates later than illustrated may result in an increased premium. Final tier rates will be determined at final enrollment. This is for illustrative purposes only. This benefit comparison will not replace the benefit summary or rates filed and approved by the Office of the Commissioner of Insurance. Full Quote Available upon Request.



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Long Term Disability Benefits and Financial Analysis
Proposed Effective Date: July 1, 2019

Carrier Name	Principal	
	Current/Renewal	
Commissions	Information Available Upon Request	
Financial Analysis	Current Rates	Renewal Rates
Monthly Rate per \$100 of Covered Payroll	\$0.280	\$0.290
Total Monthly Volume	\$208,221	\$208,221
# of Lives	23	23
Monthly Premium	\$583.02	\$603.84
Annual Premium	\$6,996.23	\$7,246.09
Annual Cost Difference	\$249.87	
Percentage Change	3.57%	

Group Signature for Plan Election:

All enrollment material must be at the carrier two weeks prior to the effective date. Effective dates later than illustrated may result in an increased premium. Final tier rates will be determined at final enrollment. This is for illustrative purposes only. This benefit comparison will not replace the benefit summary or rates filed and approved by the Office of the Commissioner of Insurance. Full Quote Available upon Request.



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INTRODUCTORY INFORMATION & ASSUMPTIONS

Proposed Effective Date: July 1, 2019

Disclaimers

OneDigital is pleased to provide you with this proposal. It is very important that you read and understand the following:

1. This proposal is based on recent census data and information received by OneDigital. Insurance carriers and other vendors may require further documentation of information before a policy will be accepted or implemented.
2. Actual costs will be based on the final enrollment data of employees (and dependents, if applicable) covered under the benefit plan on its effective date.
3. Most employee benefit plans include an "actively-at-work" requirement. It is imperative, therefore, that OneDigital be informed of all employees (and dependents, if applicable) who are hospitalized, otherwise disabled or out under any waiver of premium provision on the effective date of coverage. Coverage may not be available for these individuals.
4. This proposal is intended to be a summary of the premium costs and benefits of the plans(s) under consideration. Please refer to the carrier(s) or vendor(s) proposal for actual terms, conditions, limitations, and exclusions. If there is any discrepancy between the information presented in this proposal and the actual proposal from the carrier, the terms of the carrier's proposal govern.
5. Never terminate your existing coverage until advised that replacement coverage has been confirmed in writing by the replacement carrier.
6. Presentation of this proposal does not constitute binding coverage.
7. In accordance with California Law AB 1672, upon request, you have the right to receive: a) copies of any plan design summary of benefits brochure; b) rates for any given benefit plan design; c) evidence of coverage brochure for each benefit plan design the carrier offers; d) submitted information to the carrier to ascertain the group's risk rate for any benefit plan design.

Name

Date

Coverage Considerations

1. Family Deductibles - There are two types of family deductibles; embedded and non-embedded. The difference between the two effects when benefits are paid for each individual in the family.
Embedded Deductible - the family deductible is the maximum amount applied before benefits begin, however, no more than the individual amount will be taken from any one family member.
Non-embedded Deductible - the full amount of the family deductible must be reached before any benefits become payable. This can be done by one person or a combination of family members.
2. Plan Year - The period of time a policy is in effect. Typically, this is a 12- month period based on calendar year or policy period.
Calendar year - Begins January 1 and extends to December 31
Policy year - Begins on the coverage effective date, i.e. date of renewal or the date coverage is applied for, and extends for 12 months. (Example: renewal date is 6/1 - policy year is 6/1 - 5/31.)

These time periods are used when calculating your deductible and out-of-pocket amounts. When making a plan change, it is important to understand which of these apply to your current plan and the plan you are considering. This will help you avoid additional out-of-pocket costs.

Disclosure About Compensation

OneDigital is an appointed agent for the insurance companies we represent. OneDigital provides services to the customer on behalf of the insurer in connection with the placement of insurance. In our role as the insurance carrier's agent, we receive all of our compensation from insurance companies for our professional services in the form of commissions, which consist of a percentage of the premium collected by the insurance companies. In some cases, we may also receive additional compensation, under agreements with one or more insurance carriers, in the form of commission overrides, bonuses or marketing fees which can be based on some combination of volume, new business, persistency and other factors. OneDigital may be a party to such agreements with one or more of the insurers or insurance intermediaries with or through which OneDigital places insurance. Any additional compensation is not customarily attributable to a particular client and is not factored into a decision on where to place business.

We are able to provide more specific information about our compensation structure at a client's request.

[The disclosure was revised to incorporate the provisions of the Producer Licensing Model Act Compensation Disclosure section requirements. To the extent that you feel OneDigital directly represents the client and not an insurer, or is not appointed by an insurer, then there are more stringent disclosure and acknowledgement requirements.)