



The insurance professionals at McGriff are here to help businesses navigate through healthcare reform and guide them to the best benefits for their organization. McGriff has exclusive, fully insured, health plans offered through the Kentucky Association of Manufacturers (KAM) who qualify.

McGriff Insurance Services holds the number one spot as the largest broker in the state and the 6<sup>th</sup> largest in the country.

Commonwealth Insurance Partners (CIPKY) is a Kentucky-based Employee Benefits agency uniquely providing manufacturers with health plans and risk management at competitive and sustainable pricing.

We provide custom-tailored and exclusive options of employee benefits packages, addressing the demand side of healthcare costs, as well as the supply side. You won't find better offers or service from any other Kentucky group health insurance brokers.

## Medical and Other Employee Benefit Savings

- One of the amazing benefits of joining KAM is using their buying power to help you lower your health insurance costs.
- Take advantage of lower premiums and claims costs - up to 15% savings
- Actively managed association plan to keep rates as low as possible for members.
- Full suite of employee benefit options.
- A partner who listens to your needs and understands employee benefits and manufacturing employees.

## Plus Service and Account Management

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| <ul style="list-style-type: none"><li>• Local Account Management Team - Dedicated team for our clients</li><li>• Enrollment Support</li><li>• Employer Education - Facilitate employer education plan throughout the year</li><li>• McGriff Resources - Monthly newsletters for employees, HR support center, webinars with some CE provided Benefit Books and Total Compensation Statements (subject to total lines of coverage)</li><li>• HRIS systems - Online benefit administration for HR and team members</li></ul> | <ul style="list-style-type: none"><li>• Local Account Management Team - Dedicated team for our clients</li><li>• Enrollment Support</li><li>• Employer Education - Facilitate employer education plan throughout the year</li><li>• CIPKY Resources - Monthly newsletters for employees, HR support center, webinars with some CE provided Benefit Books and Total Compensation Statements (subject to total lines of coverage)</li><li>• HRIS systems - Online benefit administration for HR and team members</li></ul> |
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## Plus Compliance and Administration

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| <ul style="list-style-type: none"><li>• Healthcare Reform (PPACA) - Ensure overall strategy is compliant, limits financial exposure to PPACA, and benefits members · General Health Plan Compliance Support and Guidance - HIPAA, COBRA, ERISA, etc.</li><li>• In-house ERISA Counsel</li></ul> | <ul style="list-style-type: none"><li>• Healthcare Reform (PPACA) - Ensure overall strategy is compliant, limits financial exposure to PPACA, and benefits members · General Health Plan Compliance Support and Guidance - HIPAA, COBRA, ERISA, etc.</li><li>• In-house ERISA Counsel</li></ul> |
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### Plus Compliance and Administration (continued)

- SPD preparation, Wrap Document preparation (over 50 employees)
  - McGriff Human Resource Support Center
  - COBRA Administration - Fully indemnified
  - DOL Audit Support - Proactive engagement to avoid an audit as well as support and guidance in the event of an audit (over 50 EEs)
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### Plus Wellness

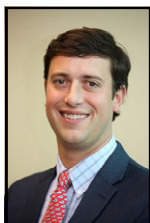
- Wellness Design and Implementation - Programs based on group size and medical carrier · Local Wellness Management and Education
- Wellness integration that aligns with clients' comprehensive benefits strategy

#### Your McGriff Employee Benefits Service Team

We are pleased to introduce your KAM Association employee benefits team at McGriff Insurance Services of Kentucky. Our team brings years of experience to guide you in your employee benefits needs and provide health, dental, vision, life, disability insurance products and solutions.



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**VP / Employee Benefits Broker**  
Collin Barber  
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#### Your CIPKY Employee Benefits Service Team

Commonwealth Insurance Partners provides leadership in affordable employee benefits for Kentucky employees through extensive experience, innovation, and a culture of superior customer service.



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#### Your McGriff Employee Benefits Service Team

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#### Your CIPKY Employee Benefits Service Team

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## FAQs

*Benefits are a big factor in employee retention. They can also be one of the largest costs to the bottom line. With KAM's exclusive healthcare you can actually offer more while paying less to do so.*

**Q. What is the KAM Association Health Plan?**

A. This health plan is a fully-insured major medical health insurance program with Anthem Blue Cross and Blue Shield as the program underwriter. We use Anthem's Blue Access Network, so your employees will have access to one of the largest networks of doctors, hospitals, pharmacies, and other healthcare providers in the nation. We offer 19 plan designs with deductibles for employees varying from \$250 to \$5000. We offer very diverse options that include PPO, HRA, and HSA plans. All plan designs include all essential health benefits.

**Q. What does this Health Insurance Program offer that others don't?**

A. Essentially, it offers you plans that have a lower base price but require medical underwriting for final pricing. This program allows smaller manufacturers to bind together with other manufacturers to have large group offerings and have more buying power for the small group market. Employers with employees ranging from 2-99 will see significant savings.

## A Little More Detail About the KAM Plan...

The KAM health plan was created to exclusively cater to manufacturers that are in the state of Kentucky. The KAM association allows you as a small manufacturing business to purchase health insurance through a bonafide association plan. This allows the combination of multiple employers to combine for purchasing power. The primary difference you will find in our plan through Anthem is that it allows medical underwriting for groups with less than 50 employees. By combining your group with multiple other groups, we have base (or starting) rates that are as much as 54.7% below the comparable plan through the small group health insurance carriers in Kentucky (Based upon a 10 life manufacturer in Louisville, KY with an effective date of 9/1/17).

KAM offers your employees affordable, quality health plans designed just for Kentucky manufacturers. Anthem's full suite of Affordable Care Act (ACA)-compliant health plans include:

- A large network of doctors and hospitals across Kentucky and coverage worldwide.
- Digital tools and resources to help your employees manage their own care and make informed decisions.
- Health and wellness programs to support employee health.
- KAM benefits just for KAM members.

Through your KAM membership, you'll get the advantages of a large group health plan that's simple to administer and offers valuable benefits including:

- Savings on BlueAccess PPO Lumenos® consumer-driven health plans.
  - Competitive association pricing
  - Unique products offered to association members through our large group plan sponsorship.
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