



June 23, 2021

District 5 of Lexington and Richland Counties
Lynda Robinson, Procurement Official
1020 Dutch Fork Rd
Irmo, SC 29063

Dear Ms. Robinson and Committee,

We would like to thank you for the opportunity to participate in this RFP process. We feel confident that Pierce Group Benefits can meet and exceed you and your employees' expectations. Pierce Group Benefits is the leading provider in employee benefits, serving over 220 Public Sector clients with 170,000+ employees including over 140 school districts in South Carolina, North Carolina, and Virginia.

At Pierce Group Benefits, we continually shop the market to bring you the highest quality benefits and services. We pride ourselves on our cutting-edge technology and strong commitment to quality service to each and every client we serve.

Due to the nature and scope of the many services we offer and administer, it is difficult to convey all of our services and benefits to you in written form. Therefore, should you desire, we will be more than happy to provide a verbal presentation to the committee and answer any questions that may arise.

The following are just a few highlights of the services we can offer District 5 of Lexington and Richland Counties:

- PEBA communication and enrollment
- Over 40 hardworking and dedicated professional Benefits Counselors that provide onsite and/or virtual education and enrollment sessions with each employee
- Build and maintain custom technology for District 5 of Lexington and Richland Counties such as:
 - Benefits Website
 - On-line benefit access and enrollment
 - Phone/Mobile App
 - Videos for each benefit
 - Electronic Benefit Books
- Local Service Center for one-call resolution for Public Education Employee's service needs

Superior Benefits. Personal Service.

4928 Linksland Drive
Holly Springs, NC 27540
Phone: 919.577.0700
Fax: 919.577.0710
www.piercegroupbenefits.com



We are certain your employees truly appreciate you taking the time to ensure they have access to the best benefits package available. We, in turn, are thankful for the opportunity to present our services to you and your committee.

We look forward to seeing you soon and should you have any questions, please do not hesitate to contact us.


Sincerely,

Tyrone Gainey
Senior Client Relations Specialist
Mobile: (803) 730-0876
Email: tgainey@piercergroupbenefits.com

Sharon Borden
Client Relations Specialist
Mobile: (803) 730-1186
Email: sborden@piercergroupbenefits.com

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Holly Springs, NC 27540
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	District Five of Lexington and Richland Counties Request for Proposals	Solicitation #	2021-037
		Date Issued	June 11, 2021
		Procurement Official	Lynda Robinson
		Phone	(803) 476-8140
		E-Mail Address	D5bids@lexrich5.org

DESCRIPTION	Benefits Enrollment Services
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The Term "Offer" Means Your "Bid" or "Proposal"

SUBMIT OFFER BY	June 29, 2021 @ 11:00 am
QUESTIONS MUST BE RECEIVED BY	June 17, 2021 @ 12:00 pm
NUMBER OF COPIES TO BE SUBMITTED	1 original and 5 copies

Offers must be submitted in a sealed package. Solicitation number & Opening Date must appear on package exterior.

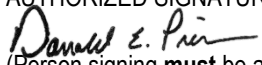
SUBMIT YOUR SEALED OFFER TO:

District Five of Lexington and Richland Counties
Purchasing Office
1020 Dutch Fork Road
Irmo, SC 29063

CONFERENCE TYPE: N/A DATE & TIME: (EST) As appropriate, see "Conferences - Pre-Bid/Proposal" & "Site Visit" provisions	LOCATION: N/A
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AWARD & AMENDMENTS	The award, this solicitation, and any amendments will be posted at the following web address: www.lexrich5.org/Page/25417
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You **must** submit a signed copy of this form with Your Offer. By submitting a bid or proposal, You agree to be bound by the terms of the Solicitation. You agree to hold Your Offer open for a minimum of sixty (60) calendar days after the Opening Date.

NAME OF OFFEROR (Full legal name of business submitting the offer)		OFFEROR'S TYPE OF ENTITY: (Check one) <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation (tax-exempt) <input type="checkbox"/> Corporate entity (not tax-exempt) <input type="checkbox"/> Government entity (federal, state, or local) <input checked="" type="checkbox"/> Other <u>LLC</u> (See "Signing Your Offer" provision.)
Pierce Group Benefits, LLC		
AUTHORIZED SIGNATURE  (Person signing must be authorized to submit a binding offer to enter a contract on behalf of Offeror named above.)		
TITLE (Business title of person signing above)		
President		
PRINTED NAME (Printed name of person signing above)	DATE SIGNED	
Donald E. Pierce	06/21/2021	

Instructions regarding Offeror's name: Any award issued will be issued to, and the contract will be formed with, the entity identified as the Offeror above. The entity named as the Offeror **must** be a single and distinct legal entity. Do not use the name of a branch office or a division of a larger entity if the branch or division is not a separate legal entity, i.e., a separate corporation, partnership, sole proprietorship, etc.

STATE OF INCORPORATION North Carolina (If Offeror is a corporation, identify the state of Incorporation.)	TAXPAYER IDENTIFICATION NO. 75-2970389
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COVER PAGE

PAGE TWO
(Return Page Two with Your Offer)

HOME OFFICE ADDRESS (Address for Offeror's home office / principal place of business) <div style="text-align: center; padding: 20px;">4928 Linksland Drive Holly Springs, NC 27540</div>	NOTICE ADDRESS (Address to which all procurement and contract related notices should be sent.) <div style="text-align: center; padding: 20px;">4928 Linksland Drive Holly Springs, NC 27540</div>																								
	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 15%;">Area Code: 919</td><td style="width: 25%;">Number: 577-0700</td><td style="width: 15%;">Extension: 400</td><td style="width: 45%;">Facsimile: 919-577-0710</td></tr></table>	Area Code: 919	Number: 577-0700	Extension: 400	Facsimile: 919-577-0710																				
Area Code: 919	Number: 577-0700	Extension: 400	Facsimile: 919-577-0710																						
	E-Mail Address: <div style="text-align: center; padding: 5px;">dpierce@piercegrouppenefits.com</div>																								
PAYMENT ADDRESS (Address to which payments will be sent.) <div><input checked="" type="checkbox"/> Payment Address same as Home Office Address <input type="checkbox"/> Payment Address same as Notice Address (check only one)</div>	ORDER ADDRESS (Address to which purchase orders will be sent) <div>Order E-Mail Address:</div> <div><input checked="" type="checkbox"/> Order Address same as Home Office Address <input type="checkbox"/> Order Address same as Notice Address (check only one)</div>																								
ACKNOWLEDGMENT OF AMENDMENTS: Offerors acknowledge receipt of amendments by indicating amendment number and its date of issue.																									
<table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="width: 12.5%;">Amendment No.</th><th style="width: 12.5%;">Amendment Issue Date</th><th style="width: 12.5%;">Amendment No.</th><th style="width: 12.5%;">Amendment Issue Date</th><th style="width: 12.5%;">Amendment No.</th><th style="width: 12.5%;">Amendment Issue Date</th><th style="width: 12.5%;">Amendment No.</th><th style="width: 12.5%;">Amendment Issue Date</th></tr></thead><tbody><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></tbody></table>		Amendment No.	Amendment Issue Date	Amendment No.	Amendment Issue Date	Amendment No.	Amendment Issue Date	Amendment No.	Amendment Issue Date																
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MINORITY PARTICIPATION																									
Please answer the following question: 1. Are you certified as a MOB/WOB (minority-owned business/woman-owned business) by the State of South Carolina? <div><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</div> <div>If yes, provide certification number: _____.</div>																									

ATTACHMENT A

MINORITY PARTICIPATION AFFIDAVIT

Is the bidder a South Carolina Certified Minority Business? ☐ Yes ☒ No

Is the bidder a Minority Business certified by another governmental entity? ☐ Yes ☒ No

If so, please list the certifying governmental entity: _____

Will any of the work under this contract be performed by a SC certified Minority Business as a subcontractor? ☐ Yes ☒ No

If so, what percentage of the total value of the contract will be performed by a SC certified Minority Business as a subcontractor? _____

Will any of the work under this contract be performed by a minority business certified by another governmental entity as a subcontractor? ☐ Yes ☒ No

If so, what percentage of the total value of the contract will be performed by a minority business certified by another governmental entity as a subcontractor? _____

If a certified Minority Business is participating in this contract, please indicate all categories for which the Business is certified:

- ☐ Traditional minority
- ☐ Traditional minority, but female
- ☐ Women (Caucasian females)
- ☐ Hispanic minorities
- ☐ DOT referral (Traditional minority)
- ☐ DOT referral (Caucasian female)
- ☐ Temporary certification
- ☐ SBA 8 (a) certification referral
- ☐ Other minorities (Native American, Asian, etc.)

(If more than one minority contractor will be utilized in the performance of this contract, please provide the information above for each minority business.)

The Department of Administration, Division of Small and Minority Business Contracting and Certification, publishes a list of certified minority firms. The Minority Business Directory is available at the following URL: <http://osmba.sc.gov/directory.html>
[04-4015-3]

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

Pierce Group Benefits, LLC

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☒ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► **P**

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ►

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

4928 Linksland Drive, Suite 201

6 City, state, and ZIP code

Holly Springs, NC 27540

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

____ - ____ - ____

or

Employer identification number

7 5 - 2 9 7 0 3 8 9

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign
Here

Signature of
U.S. person ►

Donald E. Price

Date ►

1/1/2021

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



PIERCE GROUP BENEFITS

**Credentials &
References**

**Benefits &
Components**

**Enrollment &
Communication**

**Required
RFP Contents**



PIERCE GROUP BENEFITS

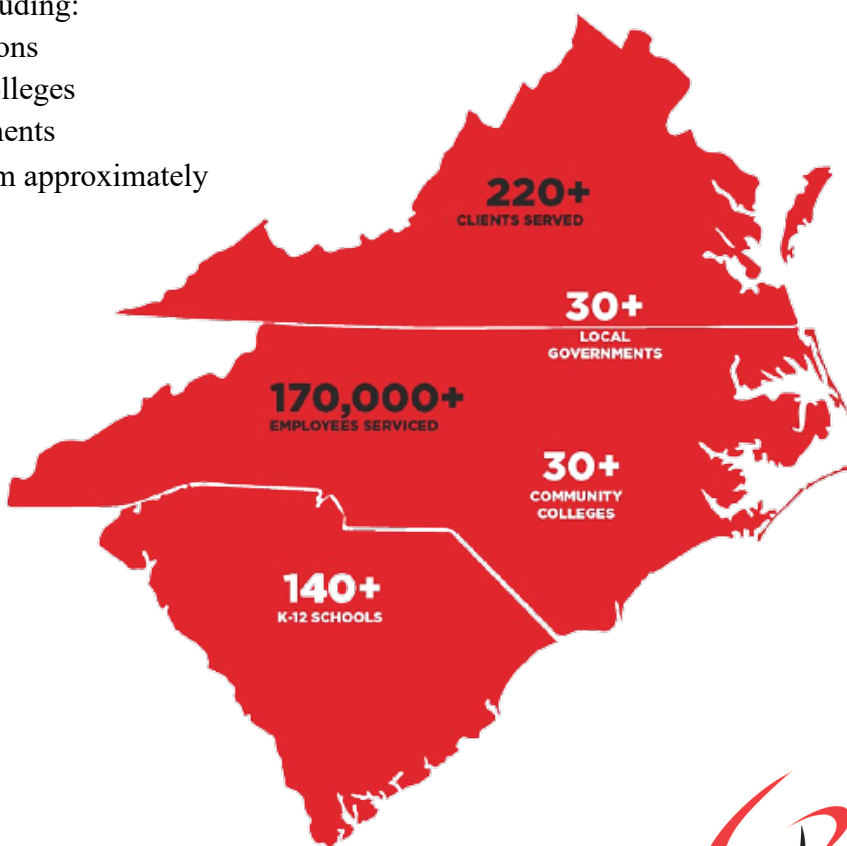
Credentials & References

Company Overview

In 1968, Glenn Pierce began serving public sector employees with their benefit needs. His commitment to providing employees the benefits they desired at a reasonable price filled a much-needed void within the public sector.

Joined by sons Donald and Chris, the Pierce family established Pierce Group Benefits which is a regional, Limited Liability Company (LLC) that was established in 2001. Today, the family continues with the same dedication and honesty Glenn started with 50 years ago. When you partner with Pierce Group Benefits, you get a group comprised of dedicated and knowledgeable professionals and a management team that has over 100 years of combined experience to serve our clients' needs throughout the southeast.

- **Proven track record of reducing costs while enhancing benefits**
- Headquarters located in Holly Springs, NC, with offices in Charlottesville, VA, and Charleston, SC
- Over **100** years of combined management experience
- Regional Company comprised of over **100** full time dedicated professionals
- Authorized to work with over **40** carriers
- Service over **170,000** employees
- Serve over **220** clients, including:
 - **140+** School Divisions
 - **30+** Community Colleges
 - **30+** Local Governments
- Groups ranging in size from approximately **75 to 19,000** employees



OUR TEAM

PIERCE GROUP BENEFITS ORGANIZATIONAL STRUCTURE



PRESIDENT
Donald Pierce



VICE PRESIDENT
Chris Pierce

BUSINESS AFFAIRS MANAGER Raquel Bootes

PRINT PRODUCTION MANAGER Quincy Caspar
DIRECTOR OF HUMAN RESOURCES Nichole Cayia
PROPERTY MAINTENANCE MANAGER George Hutchins

DIRECTOR OF SPECIAL MARKETING PROJECTS Jill Welle
EXECUTIVE ASSISTANT Kim Hagins
FINANCE MANAGER Jolene Clayton
FINANCE ANALYST Liz Laux
ACCOUNTING ASSISTANT Lisa Bledsoe



**VICE PRESIDENT OF
CLIENT RELATIONS**
Donna Nixon

EXECUTIVE ASSISTANT Michelle Chayka

CLIENT RELATIONS SPECIALIST Gray Spivey
CLIENT RELATIONS SPECIALIST Sue Burgess
CLIENT RELATIONS SPECIALIST Sarah Struckmann
CLIENT RELATIONS SPECIALIST Sharon Borden
CLIENT RELATIONS SPECIALIST Ty Gainey



**CHIEF OPERATIONS
OFFICER**
David Charland

EXECUTIVE ASSISTANT Laura Shelton

CLIENT SERVICES MANAGER Nicki Smith

SENIOR ACCOUNT EXECUTIVE Monica Nixon
SENIOR ACCOUNT EXECUTIVE Etoria Hill
SENIOR HEALTH ACCOUNT EXECUTIVE Lexie Forrest
SENIOR HEALTH ACCOUNT EXECUTIVE Cathy Maxfield
SENIOR HEALTH ACCOUNT EXECUTIVE Dee Byers
ACCOUNT EXECUTIVE Kylie Pitt
ACCOUNT EXECUTIVE Kayla Stam
ACCOUNT EXECUTIVE Patti Kilpatrick
ACCOUNT EXECUTIVE Michelle Gunter
ACCOUNT EXECUTIVE Artina McKnight
ACCOUNT EXECUTIVE Anna Stam
ACCOUNT EXECUTIVE Kerri Gilliam
ACCOUNT EXECUTIVE ASSISTANT Yvette Mason
ACCOUNT EXECUTIVE ASSISTANT Annie Snyder
ACCOUNT EXEC TEAM ADMIN Kristin Johnson

BENEFIT ANALYST MANAGER Amy Owen

BENEFIT ANALYST Jill Pestun
BENEFIT ANALYST Brittany Turner
BENEFIT ANALYST Lori Kozlowski

DIRECTOR OF MARKETING Deja Holley

MULTIMEDIA & DIGITAL COMM. SPECIALIST John Simmons



**VICE PRESIDENT OF
ENROLLMENT EXPERIENCE**
Wendy Alexander

TEAM OF BENEFITS COUNSELORS

TECHNICAL SUPPORT SPECIALIST Jeffrey Lipack

SERVICE CENTER MANAGER Janice Wagstaff

SENIOR SERVICE SPECIALIST Robin Craver
SENIOR SERVICE SPECIALIST Becky McKee
SERVICE SPECIALIST Valeria Favero
SERVICE SPECIALIST Shanisse Spencer
SERVICE SPECIALIST Rosia Casillas
SERVICE SPECIALIST Carla Carr
SERVICE SPECIALIST Donna Ross
SERVICE SPECIALIST Gail Tiffany
SERVICE SPECIALIST Vicki Hale
SERVICE CENTER ASSISTANT Veronica Lara
SERVICE CENTER ASSISTANT Janean Kilgore
POST ENROLLMENT Kathie Kragnes

DATA MANAGEMENT MANAGER Chris Giannell

TEAM ADMINISTRATIVE ASSISTANT Sharla Gillespie
IMPLEMENTATION ENGINEER Cori Rozentals
SENIOR EDI ANALYST Patrick Newman
EDI TECHNICIAN Joshua Hutchinson
HARMONY PRACTICE LEAD Emily Kead
CLIENT COORDINATOR John Price
ENROLLMENT TECHNICIAN Amanda Keim
ENROLLMENT TECHNICIAN Morgan Ledford
ENROLLMENT TECHNICIAN Katie Payne
ENROLLMENT TECHNICIAN Diane Remes
PROJECT MANAGER Justin VanWyck
REMOTE IT SPECIALIST Devin Draman
REMOTE EDI TECHNICIAN Regina Bartechko

Pierce Group Benefits Team

Our professional staff is here to assist your District with the multiple facets of implementing and managing your employee benefits program. The dedication of the Pierce Group Benefits team is evident through the many references provided in this section. The following is a comprehensive list of our teams and their expertise:

President: Donald Pierce

Vice President: Chris Pierce

Donald and Chris bring over 50 years of combined experience as business partners within the firm and they play a key role in the continuing growth at Pierce Group Benefits. Their focus on the needs of current and prospective clients enables the office team to design and implement benefits packages that reduce costs for clients while providing equal or improved benefits. Their experience and desire ensure that clients' needs are met, and satisfaction levels are above expectations.

Chief Operations Officer: David Charland, LUTC

David communicates effectively to maintain excellent business relationships with prospective and existing clients by remaining attuned to their needs. He uses his leadership role to encourage creativity and unity within the Pierce Group organization while monitoring the internal staff to ensure the highest level of quality is met and each client is treated with the utmost respect and importance. David also manages company-wide issues from evaluation of financial performance, tracking trends, and monitoring sales results, to accompanying account managers on visits to provide customer service support.

Vice President of Client Relations: Donna Nixon

Donna offers clients over 20 years of experience in the public and private insurance, TPA, and pooling industry. The scope of her experience spans virtually all aspects of the benefits administration business, including marketing, customer relations, claims, and underwriting, as well as team building and leadership, technology implementation, and operations administration. Donna provides strategic analysis to clients to develop benefits and communication packages that meet their needs.

Vice President of Enrollment Experience: Wendy Alexander

Wendy manages and oversees our Benefits Enrollment team and fosters a positive enrollment experience for all clients. She has established and facilitates a training program for newly appointed Benefit Counselors and trains and measures the performance of trainers and mentors. Additionally, she performs in-field reviews of each Benefit Counselor annually. She has developed a centralized form of communication for all Benefit Counselors, assists with



Pierce Group Benefits Team

recruiting, location assignments, emergency situations, and explores and implements new enrollment techniques. Wendy also serves as the liaison with the carriers for new product rollout education and procedures.

Client Relations Specialists:

Gray Spivey, Sue Burgess, Sarah Struckmann, Sharon Borden, Ty Gainey

Our Client Relations Specialists have a sound understanding of key employee benefits issues facing employers today and present viable solutions that are both creative and cost-effective to address those needs. They deliver presentations to client leadership or elected boards as necessary and provide a consultative approach to clients to design employee benefits packages.

Client Services Manager: Nicki Smith

Nicki serves as a direct link between the Leadership Team and Account Management teams. Responsible for training, leadership, and support surrounding all aspects of the Account Management role. She trains new Account Managers, identifying needs for further development of the team, assisting with escalated client service needs, consulting with Senior Management to develop new processes and procedures, as well as carrying out all day-to-day Account Manager duties.

Account Executives Team:

Monica Nixon, Etoria Hill, Lexie Forrest, Cathy Maxfield, Dee Byers, Kylie Pitt, Kayla Stam, Patti Kilpatrick, Michelle Gunter, Artina McKnight, Anna Stam, Kerri Gilliam, Yvette Mason, Annie Snyder

Our Account Executives travel to each account and provide high standards of service for all of Pierce Group Benefits' accounts. Our account executives communicate with insurance carriers regularly and act as liaisons between clients and insurance companies, responding quickly to questions and requests. As benefit experts, they monitor health plan trends and report on claims utilization and provide contribution strategies and budget recommendations. They are responsible for implementing the benefits communication strategy at open enrollment each year and provide support with client wellness initiatives and help clients realize their wellness goals. Account Executives organize each client's enrollment team, coordinate the enrollment period, gather pre-enrollment and post-enrollment paperwork and supervise each open enrollment process from start to finish. They also serve as the main point of contact for each of their assigned accounts for all levels of plan administrator customer service.

Pierce Group Benefits Team

Benefits Counselor Team: Over 40 Full-time dedicated individuals

Our Benefits Counselors are responsible for communicating and enrolling employees in their Benefits Plan. Each Benefit Counselor is licensed with the state and performs benefit meetings before enrollment to inform and educate employees of available benefits and answer any questions an employee may have. They conduct enrollment sessions in which individual needs are assessed, coverage options are recommended, and employees are assisted in their benefits enrollment.

Service Center Manager: Janice Wagstaff

Service Center Team: Robin Craver, Becky McKee, Valeria Favero, Shannis Spencer, Rosia Casillas, Carla Carr, Donna Ross, Gail Tiffany, Vicky Hale, Veronica Lara, Janean Kilgore, Kathie Kragnes

Our Service Center assists over 170,000 Public Sector employees each year. As licensed agents, they are responsible for educating employees on available benefits and enrolling individuals interested in benefits offered through their employer. They work with employees one-on-one while consistently maintaining high-standard performance via exceptional service, follow-through work, and specific attention to detail which results in high customer satisfaction. They use their extensive knowledge of benefit options to assist Plan Administrators, HR Departments, and employees.

Benefits Analyst Manager: Amy Owen

Benefits Analysts: Jill Pestun, Brittany Turner, Lori Kozlowski

Our Benefit Analysts serve as the primary contacts between Pierce Group Benefits and our affiliated carriers during each current account's renewal and each prospective client's bid process. They are responsible for negotiating core product renewals for current clients and shopping the market for competitive rates. This process ensures that Pierce Group Benefits' clients have the benefits that best fit their needs. They also request proposed rates for new lines of coverage for existing clients to expand their employee benefits package. They then present the resulting information to the Account Manager to be introduced to the client for approval.

Data Management Manager: Chris Giannell

Chris oversees and manages all technology issues and policies. He is responsible for the technical side of building post-enrollment reports and payroll files that work to simplify the enrollment process for clients. Chris creates and implements procedural documentation as well as process development and guidance. He acts as the technical liaison between Pierce Group Benefits and third-party vendors and provides after-hours support and carries out IT disaster recovery.



Pierce Group Benefits Team

Project Manager: Justin VanWyck

Justin coordinates and organizes the implementation, training, and ongoing needs for clients utilizing the employee benefits enrollment system. This includes a high level of collaboration between internal technology and account management, outside third parties, and clients. They also identify and monitor project risks, action items, and issues.

Enrollment Team:

Cori Rozentals, Emily Kesead, John Price, Amanda Keim, Morgan Ledford, Katie Payne, Diane Remes

Our Enrollment Specialists focus on the support, development, and production of database tools associated with enrollment software as well as scoping and developing internal software and procedural projects. They help to identify places where automation and other software implementation would improve accuracy, speed, and overall workflow. In addition to identifying these gaps, they play a key role in implementing solutions. This team also analyzes and resolves enrollment database performance problems, provides enhancements, fixes errors, and resolves enrollment issues for existing applications.

EDI Team:

Patrick Newman, Joshua Hutchinson, Devin Draman, Regina Bartechko

Our EDI Analysts/Specialists focus on building and monitoring EDI file feeds between the employee benefits enrollment system (Selerix) and applicable third parties. They are responsible for troubleshooting a variety of data issues and ensuring total accuracy of enrollment information. In addition to working with EDI file feeds, they also analyze and resolve database performance problems, provide enhancements, fix errors, and resolve enrollment issues for existing applications.

Director of Marketing: Deja Holley

Marketing Team: Quincy Caspar, John Simmons

Our Marketing Department creates materials including internal and external company literature and promotional products. They design and develop templates for employee benefit booklets used for training and enrollment within the Pierce Group client base. They keep employers and employees informed by providing up-to-date information via newsletters, videos, blogs, presentations, email blasts, and social media posts about everything from insurance benefits and wellness to health care reform and compliance issues.



Public Sector Clients

Pierce Group Benefits serves over 170,000 public sector employees that enjoy our robust service model which provides tremendous value. With our track record and extensive 50+ years of experience serving Colonial Life clients in other states, Colonial Life asked us to assume management of public sector clients in South Carolina on January 1, 2021. Additionally, Pierce Group Benefits absorbed the South Carolina team members; comprised of 10 dedicated individuals with over 20 years' experience serving SC school districts with state and voluntary benefits. Those dedicated team members will continue to provide exceptional service while introducing new Pierce Group team members and enhancements. We are excited about providing exceptional service and enhancements in South Carolina and look forward to even more partnerships.

Administered by Pierce Group Benefits/Colonial Life

Anderson School District 2
Anderson School District 4
Belton Preparatory Academy
Bridges Preparatory School
Calhoun County Schools
Calhoun Falls Charter School
Cherokee Charter Academy
Chesterfield Schools
City of Georgetown
City of Lancaster
Clarendon School District 1
Clarendon School District 2
Cyber Academy of SC
Edgefield County Schools
Fairfield County Schools
Felton Laboratory Charter School
Georgetown County Water & Sewer
Green Charter Schools
Greer Middle College

Lead Academy Charter School
Legacy Early College
Lexington School District 1
Lowcountry Leadership
New Beginnings at Warth
Saluda County Schools
SC Association of School Admin
SC Public Charter School
SC Whitmore School
Spartanburg County
Spartanburg Preparatory School
Spartanburg School District 2
The Meyer Center
Town of Allendale
Town of Bluffton
Town of Hampton
Virtus Academy
Williamsburg County Schools
Williston School Barnwell District 29

Additional groups pending



Colonial Life & Accident
Insurance Company

Frank Ferez
Managing General Agent

145 River Landing Drive
Unit 203
Daniel Island, SC 29492
D 843.377.8888
ColonialLife.com

January 1, 2021

Mr. Donald Pierce
President
Pierce Group Benefits
4928 Linksland Drive
Suite 201
Holly Springs, NC 27540

Dear Donald,

I hope this letter finds you well and looking forward to another prosperous year. Please accept this letter as confirmation that Colonial Life has partnered with Pierce Group Benefits for the leadership and oversight of its Educator client segment. This includes, but is not limited to, public and private schools; charter schools; and higher education institutions.

This relationship takes effect on January 1, 2021, and rescinds and supersedes any previous relationship that Colonial Life had regarding the leadership and oversight of this market segment. If any additional documentation or confirmation of this is desired or required, please do not hesitate to contact me or direct any interested party to do the same.

Sincerely yours,

A handwritten signature in black ink, appearing to read "F. M. Ferez", written over the typed name.

Frank M. Ferez

CC: Justin Brown
CC: Steve Vermette

Public Sector Clients

NC School Systems

Alamance Burlington School System
Anson County Schools
Ashe County Schools (eff. 9/21)
Asheville City Schools
Avery County Schools
Beaufort County Schools
Bertie County Schools
Bladen County Schools
Brunswick County Schools
Buncombe County Schools
Burke County Schools
Caldwell County Schools
Camden County Schools
Carteret County Schools
Caswell County Schools
Catawba County Schools
Chapel Hill-Carrboro City Schools
Chatham County Schools
Cherokee County Schools
Clay County Schools
Clinton City Schools
Columbus County Schools
Craven County Schools
Currituck County Schools
Dare County Schools
Davie County Schools
Duplin County Schools
Edenton-Chowan Schools
Edgecombe County Schools
Elizabeth City-Pasquotank Public Schools
Elkin City Schools
Gaston County Schools
Graham County Schools
Granville County Schools
Greene County Schools
Halifax County Schools
Haywood County Schools
Henderson County Schools
Hertford County Schools
Hoke County Schools
Hyde County Schools
Iredell/Statesville Schools
Johnston County Schools

Jones County Schools
Lenoir County Schools
Lexington City Schools
Lincoln County Schools
Macon County Schools
Martin County Schools
McDowell County Schools
Madison County Schools (eff. 1/22)
Mitchell County Schools
Montgomery County Schools
Moore County Schools
Mooresville City Schools
Mount Airy City Schools
Nash County Public Schools (eff. 4/21)
Northampton County Schools
Orange County Schools
Pamlico County Schools
Pender County Schools
Perquimans County Schools
Person County Schools
Richmond County Schools
Roanoke Rapids City Schools
Public Schools of Robeson County
Rockingham County Schools
Rutherford County Schools
Sampson County Schools
Scotland County Schools
Stanly County Schools
Stokes County Schools
Swain County Schools
Thomasville City Schools
Transylvania County Schools
Tyrrell County Schools
Union County Schools
Vance County Schools
Wake County Public Schools
Washington County Schools
Wayne County Public Schools
Weldon City Schools
Whiteville City Schools
Wilkes County Schools
Wilson County Schools
Winston Salem/Forsyth County Schools
Yadkin County Schools

Additional groups pending

Public Sector Clients

NC Local Governments

Beaufort County Government
Chowan County Government
City of Belmont
City of Dunn
City of Lincolnton
City of Roxboro
City of Wilson
Gaston County Government
Gates County Government
Jones County Government
Lenoir County Government
Mecklenburg County Government
Rockingham County Government
Town of Kure Beach
Town of Selma
Tyrrell County Government
Union County Government

NC Charter Schools

American Renaissance School
Arapahoe Charter School
ArtSpace Charter School
East Wake Academy
Evergreen Community Charter School
Expedition School
Franklin School of Innovation
Kestrel Heights School
NE Academy for Aerospace & Advanced Tech
Roxboro Community School
Thomas Jefferson Classical Academy
Vance Charter School

NC Community Colleges

Alamance Community College
Asheville-Buncombe Tech Community College
Beaufort Community College
Bladen Community College
Blue Ridge Community College
Brunswick Community College
Cape Fear Community College
Catawba Valley Community College
Central Piedmont Community College
Cleveland Community College
Coastal Carolina Community College
Craven Community College
Davidson County Community College
Durham Technical Community College
Fayetteville Technical Community College
Guilford Technical Community College
Halifax Community College
Haywood Community College (eff.01/22)
James Sprunt Community College
Lenoir Community College
Mitchel Community College (eff. 01/22)
Montgomery Community College
Nash Community College
Pamlico Community College
Randolph Community College
Rockingham Community College
Southeastern Community College
Southwestern Community College
Stanly Community College
Surry Community College
Tri-County Community College
Vance-Granville Community College
Wake Technical Community College
Western Piedmont Community College
Wilkes Community College

Additional groups pending

Public Sector Clients

VA Public Sector Clients

Brunswick County Public Schools
Buckingham County Public Schools
Buena Vista City Public Schools
Carroll County Schools
Charlottesville City Schools
City of Colonial Heights
Colonial Beach Public Schools
Essex County Public Schools
Franklin City Public Schools
Halifax County Public Schools
Henry County Government
Henry County Public Schools
Hopewell City Public Schools
Isle of Wight County Schools
King and Queen County Public Schools
King William County Public Schools
Louisa County Government
Louisa County Public Schools
Mecklenburg County Public Schools
Nottoway County Government (eff. 9/21)
Page County Public Schools
Pittsylvania County Schools
Prince George County Public Schools
Rappahannock County Public Schools (eff. 7/21)
Town of Abingdon
Westmoreland County Public Schools
Winchester Public Schools

Additional groups pending

References

Pierce Group Benefits currently provides the same or similar services to the following references:

Lexington County School District One

100 Tarrar Springs Road
Lexington, SC 29072

Dr. Gregory D. Little

(803) 821-1000

GLittle@lexington1.net

of EEs: 4,400

Wake County Schools

5626 Dillard Drive
Cary, NC 27518

Dani O'Quinn

(919) 533-7107

doquinn@scps.net

of EEs: 16,755

Clarendon School District Two

15 Major Drive, Manning
SC 29102

Amanda Ridgeway

(803) 435-4435

jahridgeway@csd2.org

of EEs: 372

Alamance-Burlington School System

1712 Vaughn Road
Burlington, NC 27217

Jeremy Teetor

(336) 438-4000

Jeremy_teetor@abss.k12.nc.us

of EEs: 2,950

Anderson School District Four

315 East Queen Street
Pendleton, SC 29670

Melanie Horton

(864) 403-2022

mhorton@anderson4.org

of EEs: 400

Mecklenburg County

700 East Fourth Street
Charlotte, NC 28202

Wanda Caldwell

(980) 314-2707

wanda.caldwell@mecklenburgcountync.gov

of EEs: 4,017

Spartanburg County

336 N Church Street
Spartanburg, SC 29303

Lisa Hart

(864) 596-3545

lhart@spartanburgcounty.org

of EEs: 1,541

Gaston County Schools

1351 Bradford Heights Road
Gastonia, NC 28054

Wendy Stalcup

(704) 810-8822

wgstalcup@gaston.k12.nc.us

of EEs: 3,615



PIERCE GROUP BENEFITS



April 1, 2021

To whom it may concern:

I have known and worked with Pierce Group Benefits since 2012 and have always been impressed with their commitment to delivering superior service. Pierce Group Benefits is comprised of a team of absolute professionals who are very knowledgeable of the group benefits industry. They are a dedicated partner that improves the benefit experience for staff and employees alike.

With a tenured, highly-trained staff, they approach employees with education and service in mind. Their benefit counselor team works diligently to help employees understand their benefits, the value of their benefits, and how to take advantage of cost-saving features built into the program.

Pierce Group Benefits provides new tools and resources to improve employee onboarding and retention such as a benefit website, videos, mobile app, and service center for personalized assistance. Their system provides tremendous support and improved efficiencies to the benefits and finance teams.

I am very appreciative of our partnership, their care for our employees, and the way they conduct their business. If I can provide you with a further reference, please call me.

Sincerely,

Gregory D. Little, Ed.D.
Superintendent

**WAKE COUNTY**
PUBLIC SCHOOL SYSTEM

5626 Dillard Drive, Cary, NC 27518-9227

Phone: 919.431.7511 / Fax: 919.431.7517

doquinn@wcpss.net

April 22, 2015

To Whom It May Concern:

In this day and age, one of the key ingredients that prospective employees examine when looking for a job is their employer's benefits package. Insurance benefits are of vital importance for everyone today, but when it comes to presenting benefits materials in concise language, it is not often an easy task!

Wake County Public School System (WCPSS) is currently the largest school system within the state of North Carolina, and when it comes to choosing benefits for our employees, we must carefully examine all options in deciding the best benefits package for them. Within this decision-making process, we must surround ourselves with people who we can trust explicitly and who understand the value we place on providing the best for our employees. Over the past several years, we have placed that trust and confidence with Pierce Group Benefits.

Providing service to 18,000+ employees is a daunting task, and one that our immediate Benefits Team at WCPSS cannot handle alone. Pierce Group Benefits has proven to be a reliable source to us, as they partner with us to ensure that our employees are properly educated in choosing what benefits best meet their needs. During our annual Open Enrollment, Pierce Group Benefits willingly sends out representatives to each of our 171 schools and departments to meet directly with employees. This face-to-face treatment is one significant feature that many of our employees appreciate. Pierce Group Benefits has a willingness to be of assistance, and they excel at customer service – professional, personal, knowledgeable and timely!

When our employees come to us with situations that we may require assistance with, we have no hesitation in contacting Pierce Group Benefits because of the wealth of knowledge that their employees possess. We trust the information they provide to our employees is accurate, we value the assistance they provide to us on a continual basis, and we have faith that they will always seek out the best opportunities for WCPSS. The relationship we have built and maintained with Pierce Group Benefits is a collaborative effort and one that we value immensely. We would strongly recommend Pierce Group Benefits to serve as a liaison for your benefits needs – they are courteous, reliable, and knowledgeable and seek the best for you and your employees.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Dani O'Quinn'.

Dani O'Quinn

Senior Director of Compensation Services



PITTSYLVANIA COUNTY SCHOOLS
P.O. Box 232 • 39 Bank Street S.E. • Chatham, Virginia 24531

Dr. Mark R. Jones
Division Superintendent

April 4, 2019

To Whom It May Concern:

Pittsylvania County Schools began working with Pierce Group Benefits in August 2018. This group brought a level of professionalism and expertise to the table that has greatly enhanced our current benefits program. Pierce Group is very knowledgeable of the group benefits industry and has kept the best interest of our employees at the forefront of our program design.

The communications, benefit booklets, template letters and the customized website and videos for our school division made our transition very smooth at all levels. Pierce Group's approach provided a level of service our employees had not experienced. Prior to working with Pierce Group, we offered voluntary benefits from multiple companies. This was confusing for our employees as well as a billing struggle for payroll. The comprehensive benefit package and streamlined billing process has been a great asset to our group. This change has allowed our employees to be better educated on plan options and to make better choices for their families.

We are very pleased to be working with Pierce Group. They have brought a level of consistency to our employees as well as expertise in employee benefits. They are easily available for employee questions or concerns. We look forward to our continued partnership with Pierce Group Benefits to provide great service and benefit options to our employees. Please feel free to call me if you have any other questions regarding their services.

Sincerely,

Tracey R. Worley, CPA
Director of Finance



Alamance-Burlington School System

Pierce Group Benefits
4928 Linksland Dr.
Holly Springs, NC 27540

To Whom It May Concern:

Next to an individual's income, benefits are number one! When a person is seeking employment, he or she carefully studies the benefits package which can basically be the decision maker. It is well known, a solid benefits package can help attract and retain talent. When employers offer an excellent benefit package, it shows employees that we are invested in them and care a great deal for their well-being.

I was lucky enough to be involved in our most recent benefits change to the Pierce Group. During this transition, meetings with the Pierce Group were precise, orderly and systematic. They worked together as a team and showed equality among each other. During open enrollment, I received positive feedback from numerous employees who were happy to be offered an excellent variety of benefits, as well as personalized customer service.

Companies do their best to improve efficiency and decrease workloads. By utilizing the Pierce Groups BenSelect program, we have not only provided our employees with a "one-stop-shop" for benefits, but have also reduced daily, weekly and even monthly tasks in the benefits department. BenSelect simplifies the online enrollment, making it easier for ABSS employees to enroll and complete other tasks.

I have the utmost confidence in the Pierce Group. They have been constant, steady, and accurate throughout the implementation of this change. The support and continuous backup that the Pierce Group team gives is priceless. Our ABSS employees and I look forward to many years with the Pierce Group.

As a benefits coordinator for over 3500 employees, I experience on a daily basis the difference this group has made in their lives. I have personally benefited from the constant support from the Pierce Group team. As an employer, you can offer your employees a more customized benefits package, a simplified enrollment process, and incredible customer support through the Pierce Group. I would strongly suggest taking the time to research what the Pierce Group has to offer. I guarantee it will be worth your efforts and the best decision for your employees and their well-being.

Sincerely,

Sarah Miller
Finance Accounting Assistant



BRUNSWICK COUNTY PUBLIC SCHOOLS

1718 Farmers Field Road
Lawrenceville, Virginia 23868

Telephone (434) 848-3138 | Fax (434) 848-4001

-Educating Students • **Inspiring Success** • **Improving Tomorrow**-

Kristy Somerville-Midgette, Ed.D.
Division Superintendent

Jerry V. Congleton, Ed.D.
Assistant Superintendent

February 7, 2019

To Whom It May Concern:

Brunswick County Public Schools began working with Pierce Group Benefits in October 2018. I am pleased to provide my recommendation due to the level of enhancements they have brought to our benefit program.

The Pierce Group team provides comprehensive cost-saving solutions. The employee experience is greatly enhanced with extensive communication and education and these pieces are vital to achieving savings. Their approach provides a level of service our employees had never experienced. Pierce Group has provided us with new tools and resources to improve employee on-boarding and retention such as benefit booklets, a benefit website and videos, as well as a dedicated call center that employees can use to get answers to all their benefit questions with just one call.

Their system provides tremendous support and improved efficiencies to the personnel and finance teams. Pierce Group Benefits provides dedicated professionals to help us with timely budgeting projections, compliance issues, and facilitates the entire benefit renewal and enrollment process, leveraging technology and best practices. I am thankful for this partnership and would be happy to share more details regarding their services.

Sincerely,

A handwritten signature in black ink that reads "Kristy Somerville-Midgette". The script is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Kristy Somerville-Midgette, Ed.D.
Division Superintendent



PIERCE GROUP BENEFITS

Benefits & Components

Benefits &
Components

Benefits & Components

Carrier Options

We are appointed with numerous companies to ensure that our clients receive the best benefits at the best price. Below are the benefit providers we are licensed with to work:

ACS Benefit Services, Inc	Legal Shield
Aetna	Lincoln Financial Group
Allstate	McLaughlin Young
AlwaysCare	Maestro Health
AmWins Group Benefits	MedCost Benefits Services
American General Life	Meritain Health
Ameriflex	MetLife
Ameritas Life Insurance Corporation	Monumental Life
Anthem Blue Cross Blue Shield of Virginia	Mutual of Omaha
Blue Cross Blue Shield of North Carolina	Nationwide
BlueView	NCLM
Call A Doctor Plus	Optima Health
Ceridian	OptumRX
Cigna Health Care	Piedmont Community Health Plan
Citizens Security Life Insurance Company	Principal Financial Group
Colonial Life	Purchasing Power
Community Eye Care	Reliance Standard
Companion Life	Spectera Vision
Crescent Health Solutions	Sun Life Financial
Dearborn National	Superior Vision
Delta Dental	TASC
ENI NexGen	The Hartford
EyeMed Vision Care	The Local Choice
First Carolina Care	The Standard
Flex Facts	Trustmark
Flexible Benefit Administrators	UMR
Flores & Associates	United Concordia
Genworth Financial	

Benefits & Components

Supplemental Products

At Pierce Group we continually “shop the market” for the best benefits and services for our clients. On the following pages, you will see highlights of the most popular Supplemental Benefits in Public Education that we use and are available to you as well.

Disability Insurance

- Our specially designed **Educator Income Plan** assists in filling the gaps in the State-provided Disability coverage.
- **Guaranteed Issue up to 66^{2/3}% of income to \$5,000**
- The disability income amounts range from **\$400 - \$5,000** per month.
- It provides a large amount of benefits for the first 90 days to fill the 60-day waiting period on the State Plan and the additional 30 days it takes to receive a check. It will also pay additional benefits to the insured for the next 9 months to assist with the 50% pay cut they will be facing with the State Disability Plan.
- It has additional benefits for accidents requiring any type of medical treatment and for major injuries such as fractures and dislocations.
- It covers maternity.
- The premium is not age banded.
- This coverage does not coordinate with any of the insured's other coverage. Therefore, the insured will receive 100% of the covered benefits, regardless of the money they receive from things like sick leave, workers compensation, social security, the State's Disability Plan, and/or other insurance coverage.
- Disability coverage is portable at the same premium should the insured leave, change jobs, retire, etc.
- **Guaranteed Renewable**



Benefits & Components

Cancer Insurance

- Each employee can choose which level of coverage they prefer.
- Wellness Screening Benefit pays \$100 for one of the covered Wellness tests you may normally have each year.
- This coverage does not coordinate with any of the insured's other medical coverage. Therefore, the insured receives 100% of the covered benefit.
- Employees can choose to insure employee only, employee and spouse, employee and child(ren), or employee and family.
- Rates are not age-related or age banded.
- Premium waived if named insured is disabled due to Cancer longer than 90 consecutive days and diagnosis is after 30 day waiting period while policy is in force.
- The Cancer plan is portable at the same premium should the insured leave, change jobs, retire, etc.
- Waiver of 30 day waiting period for existing policyholders.
- **Guaranteed Renewable**

Group Critical Illness

- Helps your employees and their families maintain financial security during the lengthy, expensive recovery period of a serious medical event such as cancer, heart attack, or stroke.
- Provides a lump sum benefit to help with the out-of-pocket medical and/or non-medical expenses of a critical illness and/or cancer.
- Wellness Screening Benefit pays \$100 for one of the covered Wellness tests you may normally have each year.
- Coverage is available to Employee; Employee and Spouse; Employee and Dependent Child(ren); and Two-Parent Family.
- **Guaranteed Issue up to \$25,000 for employee**
- Face amounts range from \$5,000 - \$75,000 in \$1,000 increments.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits are paid directly to the covered person unless they specify otherwise.
- Combines Cancer and Critical Illness coverage in a single policy.
- Will pay multiple times for the same or different covered conditions.
- Coverage is portable should the insured leave, change jobs, retire, etc.
- Benefit is payable at 25% of the face amount for Coronavirus (Covid19) (As part of the *Infectious Disease Rider*).
- Different Plan options are available.

Benefits & Components

Accident Insurance

- **Guaranteed Issue**
- Employees can choose between on and off job coverage or off job only coverage.
- Wellness Screening Benefit pays \$50 for one of the covered Wellness tests you may normally have each year.
- An employee's spouse can elect disability coverage through this product at the same group rate as the employee.
- Employees may insure their spouse and/or children without insuring him or herself if desired.
- This coverage does not coordinate with any of the insured's other medical coverage. Therefore, the insured receives 100% of the covered benefit.
- Employee, spouse, and/or children are covered for accidents due to sports.
- This coverage is portable at the same premium should the insured leave, change jobs, retire, etc.
- **Guaranteed Renewable**

Medical Bridge

- Designed after the State's adjustments to the Major Medical Plan.
- Provides lump-sum benefits for hospital confinement, diagnostic procedures, out-patient surgery, doctor's office visits, and other expenses.
- **Guaranteed Issue**
- Wellness Screening Benefit pays \$100 for one of the covered Wellness tests you may normally have each year.
- Includes coverage for birth as long as it is not a pre-existing condition on the effective date of coverage.
- Does not coordinate with any of the insured's other medical coverage. Therefore, the insured will receive 100% of the covered benefits.
- Portable at the same rate should the insured leave, change jobs, retire, etc.
- Waiver of Premium benefit is included.
- **Guaranteed Renewable**



Benefits & Components

Whole Life Insurance

- Permanent Whole Life coverage is a paid-up policy that builds cash value.
- Permanent Whole Life coverage offers:
 - Immediate Claims Payments
 - Accelerated Death Benefits
 - Guaranteed Purchase Options
 - Guaranteed Premium for the life of the policy
- **Guaranteed Issue**
- This coverage is portable at the same rate should the insured leave, change jobs, retire, etc.
- **Guaranteed Renewable**
- Built-in terminal illness accelerated death benefit provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness.

Employee Assistance Plan (EAP)

Provides employees and eligible family members services to address total wellbeing including:

- **Wellness** – a comprehensive, personalized program to improve health
- **Health Advocacy** – helping employees to navigate the complexities of healthcare
- **Online Training & Resources** – access to financial, legal, and wellness resources
- **HR Support & Education** – access to HRDirect, an individualized HR portal
- **Behavioral Health/Counseling** – sessions with Master's Level Clinicians
- **Legal & Financial Counseling** – free consultations on legal and financial issues

Legal Resources

Provides legal consultation and advice, contract and document review, Will preparation, and assistance with court proceedings for traffic citations, bankruptcy, etc.

Pet Insurance

Provides affordable pet healthcare coverage. Plan choices available which offer nose-to-tail coverage for everything from ear infections to cancer. Features include the freedom to use any veterinarian worldwide, benefits renew in full each year with no lifetime limits, and no additional charge for chronic care coverage.



SUPERIOR BENEFITS. PERSONAL SERVICE.

What are voluntary benefits?

Sometimes called "supplemental insurance," voluntary benefits are policies you buy to add to the health and life insurance your employer may already provide. These benefits can help you pay for things your other insurance won't, such as lost wages, out-of-pocket expenses, and household bills.

Advantages

- **Flexibility** • **Portability** • **Stability** • **Convenience** •

- Use claim payments however you like - pay deductibles, co-payments and other expenses not covered by your health or life insurance
- Take coverage with you if you leave your job or retire
- Maintain coverage whether or not you're employed
- Guaranteed Issue options available



Disability Insurance — Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.



Accident Insurance — Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.



Cancer Insurance — Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.



Critical Illness Insurance — Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.



Hospital Confinement Insurance — Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.



Life Insurance — Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.



Legal Resources — Protect yourself and your family from paying the high cost of attorney fees associated with everyday life events, such as general advice and consultation, wills, estate planning, real estate, traffic violations, preparation and review of routine legal documents.



EAP — Helps employees and their immediate family members with everyday issues that may or may not be interfering with work and daily life. All services provided by EAP are free of charge and strictly confidential.

LEGAL SELECT BENEFIT PLAN

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES¹



General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for fully covered services



Wills and Estate Planning

- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



Traffic Violations

- Traffic infractions and misdemeanors
 - Speeding
 - Reckless driving
 - Driving under the influence
- 1st Offense



Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



Elder Law

- Estate advice
- Powers of attorney for members' parents



Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



Criminal Matters²

- Defense of misdemeanor
- Misdemeanor defense of juveniles

Fully covered for first offense involving alcohol or illegal drugs



Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance

ID THEFT COVERAGE INCLUDED WITH LEGAL SELECT



24/7 full-service restoration with a Certified Restoration Specialist



Lost wallet & emergency cash assistance



\$1,000,000 of Identity Theft insurance to cover out of pocket expenses incurred to repair the victims identity

Don't see your legal need listed?

The Legal Resources Plan offers a **25% discount**⁴ on all other legal needs, including pre-existing legal matters.

HOW THE PLAN WORKS

1

Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at LegalResources.com to find a firm near you.⁴ If you need to transfer to another Plan Law Firm, call Member Services.

2

Certified paralegals in our Member Services Department provide backup and support to assist you with any coverage or attorney-related questions.



WHAT QUESTIONS ARE MEMBERS ASKING?

Does the plan cover dependents?

Yes! Legal Resources defines a “covered person” as someone related to the participating employee, also called the “Primary Member”.

Are pre-existing issues covered?

Yes! Pre-existing matters are covered at a significant discount off the hourly rate of the attorney. It is very important to join Legal Resources before you have a legal need to enjoy the maximum savings from the plan.

Are there any out of pocket expenses?

The Legal Resources Plan covers all attorney fees for fully covered services. However, you are responsible for non-attorney expenses such as court costs, filing fees or any fines assessed.

QUALITY

VALUE

SERVICE

PEACE OF MIND



Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

LegalResources.com



legalresources



legal_resources

LEGAL[®]
RESOURCES

Relax... you're covered.[®]

1 Member is responsible for all non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the individual, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of \$400. The definition of General District Court may vary by state.

2 Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.

3 Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

4 Timing of selection may vary based on your location or your employer's enrollment procedures.

©2014 Legal Benefits Inc., Virginia Beach, VA. Legal Resources[®] is Legal Benefits Inc. and all its subsidiaries.

Discover the greatest pet insurance plans ever offered.

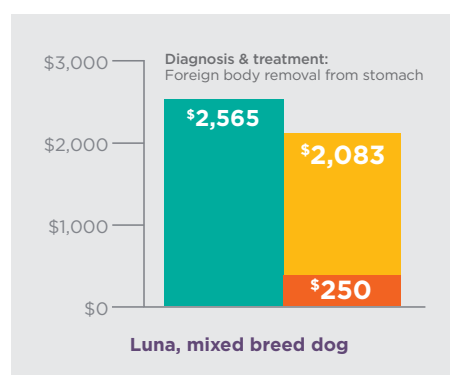
The My Pet Protection® suite of pet insurance plans is composed of the only plans exclusively offered to employees and gives your pet superior protection at an unbeatable price.



- ✓ 90% back on vet bills¹
- ✓ Exclusive to employees, not available to the general public
- ✓ One price, regardless of pet's age
- ✓ Best deal: average savings of 40% over similar plans from other pet insurers²
- ✓ Wellness plan option that includes spay/neuter, dental cleaning and more

Here's how My Pet Protection helped Nationwide® pet parents

Between big-ticket emergency vet bills and basic preventive care, My Pet Protection coverage helped keep these pet parents' bank accounts in the black.



■ Claim amount ■ Reimbursement by Nationwide ■ Annual deductible

Sample reimbursements are based on actual claims but have been edited for clarity. Coverage for wellness services only available on My Pet Protection with Wellness®.

Sign up multiple pets with individual plans and receive a discount³ for even more savings.

Get a free, no-obligation quote today at
PetsNationwide.com



Nationwide®
is on your side



Choose a plan that's as unique as your pet.

Get back 90% of the vet bill for these items **and more**.¹

Visit
any vet,
anywhere



Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams	✓	
Dental cleaning	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	

Just like all other pet insurers, we don't cover pre-existing conditions. However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. Plus, both plans have a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

Easy
enrollment

1 Select the species
(dog or cat)*

2 Provide your
zip code

3 Pick between
two plans

*To enroll your bird, rabbit, reptile or other exotic pet, please call 888-899-4874.

vethelpline®

Free service available to all pet insurance members. Unlimited, 24/7 access to a veterinary professional (\$150 value). Only from Nationwide®.



My Pet Protection® plans are available exclusively through your employer. Get a quote today. **PetsNationwide.com**

¹Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.
²Average based on similar plans from top competitors' websites for a 4-year old Labrador retriever in Calif., 94550. Data provided using information available as of March 2016. ³Pet owners receive a 5% multiple pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A+ rated company (2016); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2016). Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide. 17GRP4912

17GRP0EMP1S



Nationwide®
is on your side



PIERCE GROUP BENEFITS

Enrollment & Communication

Enrollment &
Communication

Enrollment & Communication

Pierce Group Benefits' communication pieces including clients' Benefit Website, comprehensive Electronic Benefit Booklets (eBooklets), videos, group briefing information, and one-on-one enrollment sessions, etc. which are all custom designed and tailored specifically to each of our clients based on the benefits provided to their employees and updated annually before each enrollment. Our in-house marketing department designs and customizes based on each client's needs. To view samples of our customization, scan the QR codes below.

Scan QR Code Instructions:

- (1) Open your camera and point your device at the QR code
- (2) Wait for camera to recognize and scan QR code
- (3) Click banner or notification when it appears on your screen
- (4) Information associated with the QR code will automatically load

Customized Website – Pierce Group Benefits designs and maintains a customized website for each client that is available to employees before, during, and after the enrollment process allowing easy access to benefit information throughout the year for you and your employees. Each customized client website also offers links to current forms and contains carrier contact information that you and your employees may need access to throughout the year. Scan the QR code to see Anderson School District Four's customized website.



Personalized Benefits Videos – Pierce Group Benefits creates custom benefit videos designed to give employers and employees a fun and interactive way to learn about benefits and plan information. The videos provide detailed plan information pertinent to your groups such as enrollment dates, eligibility, and new hire requirements, and a detailed description of how each benefit works. In addition to functioning as a training resource for new employees, the customized videos are also intended to help employees gain a better understanding of each individual benefit so they can make well-informed decisions during enrollment. Scan the QR code to view Clarendon School District 2's benefit videos.



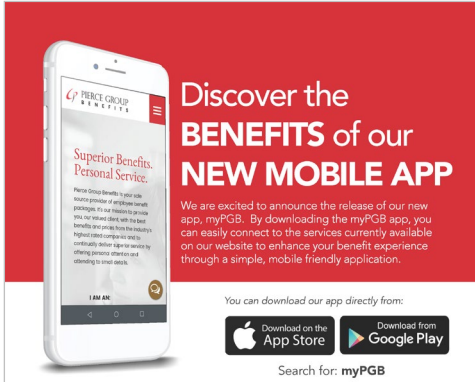
Customized Benefits eBooklet – We custom design Benefit eBooklets for our clients annually.



This booklet contains all the pre-tax and post-tax benefits available to your employee and any additional services chosen. Scan the QR code to take a look at the Clarendon School District 2's Benefit eBooklet.

Enrollment & Communication

myPGB Mobile App – By downloading the myPGB app, you can easily connect to the services currently available on our website to enhance your benefits experience through a simple, mobile-friendly application. It allows you to access your benefits anywhere, chat with us from your mobile phone and gives you fast, mobile access to all of your favorite web features.



Discover the BENEFITS of our NEW MOBILE APP

We are excited to announce the release of our new app, myPGB. By downloading the myPGB app, you can easily connect to the services currently available on our website to enhance your benefit experience through a simple, mobile friendly application.

You can download our app directly from:

Download on the App Store | Download from Google Play

Search for: myPGB

Video Testimony – We are always listening to our administrators and their employees and have filmed various videos. They show multiple decision-makers throughout the state speaking about the value to them personally of the benefits program their groups offer. It allows new hires and existing employees interested in these valuable programs to hear personal testimony from their colleagues. Scan the QR code to view an example of the testimonials.



Email Communication – Pierce Group Benefits utilizes HTML email communication techniques, or “email blasts,” to ensure you and your employees are always informed. The emails cover topics such as information on the Health Care Reform, upcoming events, updates to your plan, benefit information, new products, etc. The emails are typically sent to your education system’s Plan Administrator who then, upon their discretion, can forward the email to other employees to whom the information pertains. If an employee chooses not to receive any emails, they have the option to easily “opt-out” or unsubscribe from receiving any future email communications from Pierce Group Benefits’ email blast list.



The image displays three sample email newsletters from Pierce Group Benefits. The first, 'Live Well, Work Well', features a man in a suit and discusses topics like 'Combating Pandemic Fatigue' and 'The New Normal'. The second, 'ACA COMPLIANCE BULLETIN', is a red-themed newsletter about the 2020 ACA Reporting requirements, including a table of important dates. The third, 'COMPLIANCE OVERVIEW', features a blue-themed design with the US Capitol dome and covers topics like 'COBRA - Covered Employees and Health Plans' and 'ACA Pay or Play Penalties Will Increase for 2021'.

News & Events – The Pierce Group Benefits’ website features “Announcements” and “Events” sections that are frequently updated to allow employees to see what’s going on in the community and with Pierce Group Benefits. The “Announcements” section contains items such as Health Plan benefit changes, detailed information on new and existing products, feature articles on trends in the health care industry, and news from Pierce Group Benefits. The “Events” section lists upcoming benefits fairs and conferences. Scan the QR code to take a look.



Enrollment & Communication

Benefit Counselors

- Our enrollment team consists of over 40 career Benefit Counselors that enroll the Public Sector employees in their benefits plan on a full-time basis.
- Benefit Counselors will set a time at each department and worksite to give a brief overview of the District's Benefits Package to your employees. They will return a few days later to meet with the employees one-on-one and review their individual needs.
- Each Benefit Counselor is equipped with a laptop where they access the District's enrollment database. Using the agent-assisted enrollment tool ensures that they are able to educate each employee on the benefits they currently have as well as all other benefits available.
- Additionally, employees are able to enroll in their benefits online.

The following are our career Benefit Counselors who focus exclusively on Public Sector Benefit Plan Enrollment, Communication, and Administration.

Counselor	Start Date	Counselor	Start Date
Madison Hayes	08/74	DJ Phillips	08/15
Tom Jacob	05/97	Lisa Roberts	02/16
Patrick McCann	09/98	Autumn Cooley	06/16
David Charland	09/01	Sequeanya Miller	07/16
Wendy Alexander	11/02	Tripp McGrath	08/16
Billy Mulwee	04/03	Mike Laing	08/16
Robert Hale	08/03	Cameron Averette	08/17
Byron Claypoole	03/04	Steve Tsompanas	08/17
Vann Powell	03/04	Bryan Elliott	08/17
Chris Lowe	03/07	Janna Smith	06/18
Don Phillips	08/08	David Watkins	06/18
Jay Tilley	10/08	Dell Averette	09/18
Jim Dubovec	10/08	Bert Walker	10/18
Glenn Struble	06/09	Tom Gyscek	10/18
Jason McWilliams	07/09	Nathalie Ford	04/19
Mark Murphy	08/10	Mauricia Crutchfield	07/19
Andrew Fleming	08/13	Buddy Roth	07/19
Meichelle Walker	01/14	Laura Neal	09/19
Andrew Wit	07/14	Vivian Aldana	07/19
Derek Phillips	09/14	Gale Bivines	06/19
Kenny Elkins	03/15	Heather McClarrrie	06/20
Luke Seifert	08/15	Artina McKnight	04/21

Enrollment & Communication

Benefit Resource and Service Team

Pierce Group Benefits has an entire staff of professionals who will assist with the multiple facets of implementing and managing your employee benefits program.

- Pierce Group Benefits provides all staff and employees with a toll-free number along with a custom website with e-mail access. We provide toll-free access directly to Pierce Group Benefits as well as the carriers.
- Our Service Specialists are available Monday through Friday from 8:30 AM to 5:00 PM for personal service.
- We provide a Voice Response Unit and website that are available 24 hours a day where employees can access automated service and claim information. Some claim filing is also available by phone and website 24/7.

Compliance

One of the most challenging aspects of supporting and managing an employee benefits program is staying in compliance with a multitude of federal, state, and local laws, regulations, and rules. The risks and consequences of non-compliance continue to grow, and enforcement actions can be unforgiving and costly. In addition, the recent passage of the Affordable Care Act (ACA) has added a new layer of complexity to the regulatory environment, making it even more challenging for employers to navigate.

Pierce Group Benefits provides valuable, prompt, and matter-of-fact compliance assistance to clients through direct publications, email alerts, webinars, seminars, and more. Our compliance resource is comprised of attorneys and a staff of experienced subject matter experts who continually monitor regulatory developments to keep our clients up-to-date about new rules and how they are affected by them.

Our compliance resources include the following:

- Timely Compliance Alerts and Compliance Updates on new regulations and modifications
- Health Care Reform support
- Section 125 compliance support
- HIPAA compliance support to assist with employer privacy and security requirements
- Medicare Part D support
- Federal and state regulatory support

Enrollment & Communication

We stay atop new laws and regulations and endeavor to understand not just the rules, but how they'll affect our clients on a particular level. Our Benefit Consultants work with our clients to keep them apprised of the rules that affect them and to efficiently and pragmatically resolve their compliance issues.

COMPLIANCE OVERVIEW

COVID-19 Relief Extends COBRA, HIPAA and Other Plan Deadlines

On April 28, 2020, the Departments of Labor (DOL) and the Treasury (Departments) issued deadline relief to help employee benefit plans, plan participants and plan service providers impacted by the COVID-19 outbreak.

This Compliance Overview summarizes the participant deadline extensions affecting COBRA continuation coverage, special enrollment periods, claims for benefits, appeals of denied claims and external review of certain claims.

It also includes the deadline extension pursuant to the DOL's Disaster Relief Notice 2020-01, for notices and disclosures required under the Employee Retirement Income Security Act (ERISA).

Relief Period

The deadlines included in this Compliance Overview are extended by disregarding the period from March 1, 2020, until 60 days after the announced end of the National Emergency (or such other date announced by the Departments). This is referred to as the "Outbreak Period" and cannot exceed one year. To the extent there are different end dates for different parts of the country, additional guidance is expected.

LINKS AND RESOURCES

- Departments' [final rule](#) on the extension of timeframes
- DOL's [Disaster Relief Notice 2020-01](#)
- [COVID-19 FAQs for Participants and Beneficiaries](#) from the DOL

Provided to you by Pierce Group Benefits



LEGAL UPDATE

Participant Extensions

A final rule extends the timeframes for health plan participants to:

- ☒ Reunite family members
- ☒ Elect coverage
- ☒ Appeal a claim
- ☒ File a claim

ERISA

DOL Dis extends ERISA, if provide admin

DOL Releases More Q&As on Workplace Laws and Coronavirus

On July 20, 2020, the U.S. Department of Labor (DOL) announced the agency's publication of additional guidance on applying federal employment laws in the context of the COVID-19 pandemic. The guidance is in the form of questions and answers added to sets of Q&As the agency issued earlier in the year about the operation of the federal Family and Medical Leave Act (FMLA), the Fair Labor Standards Act (FLSA) and the Families First Coronavirus Response Act (FFCRA) in workplace situations involving COVID-19.

FLSA FAQs

The DOL's new [guidance](#) on COVID-19 and the FLSA addresses topics such as nonworking and compensable time, maintaining employees' exempt and non-exempt status, and hazard pay.

FMLA FAQs

In addition to substituting "COVID-19" for "influenza" in many places, the new [guidance](#) on COVID-19 and the FMLA adds questions on whether a telemedicine appointment can establish a serious medical condition under the statute (yes, if the appointment meets certain requirements), and whether the FMLA prohibits employers from requiring a COVID-19 test of employees returning from FMLA leave (no, where the testing requirement is unrelated to FMLA leave and applies to all employees).

Employers should be aware that while the DOL's Q&As on the FMLA continue to assert that there is no paid employee leave requirement under federal law, the FFCRA does require paid leave for specified COVID-19-related reasons.

FFCRA FAQs

Issues addressed by the DOL's additional [Q&As](#) on the FFCRA include requiring employees returning from FFCRA leave to be tested for COVID-19 and the availability of FFCRA leave after a furlough.

Provided to you by Pierce Group Benefits

This Legal Update is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice. ©2020 Zywave, Inc. All rights reserved.



DOL Resources

- [Fair Labor Standards Act Questions and Answers](#)
- [Family and Medical Leave Act Questions and Answers](#)
- [Families First Coronavirus Response Act Questions and Answers](#)

The new Q&As from the DOL provide answers to questions such as whether an FMLA serious medical condition can be established through telemedicine.

Enrollment & Communication

Wellness Communication

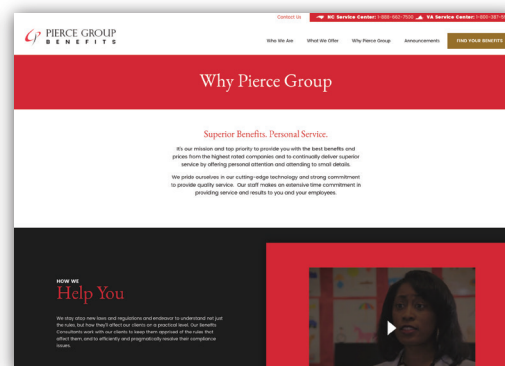
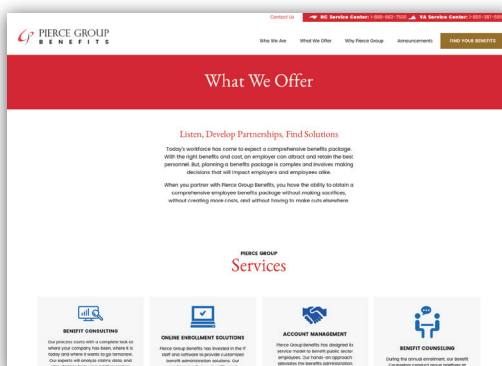
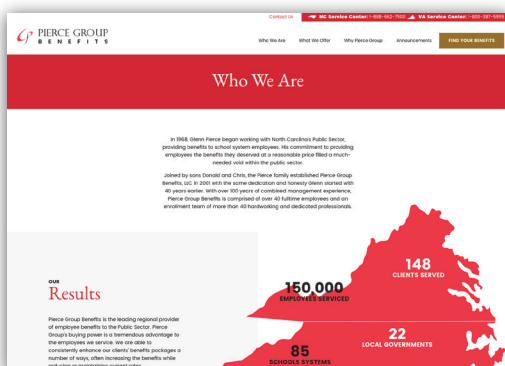
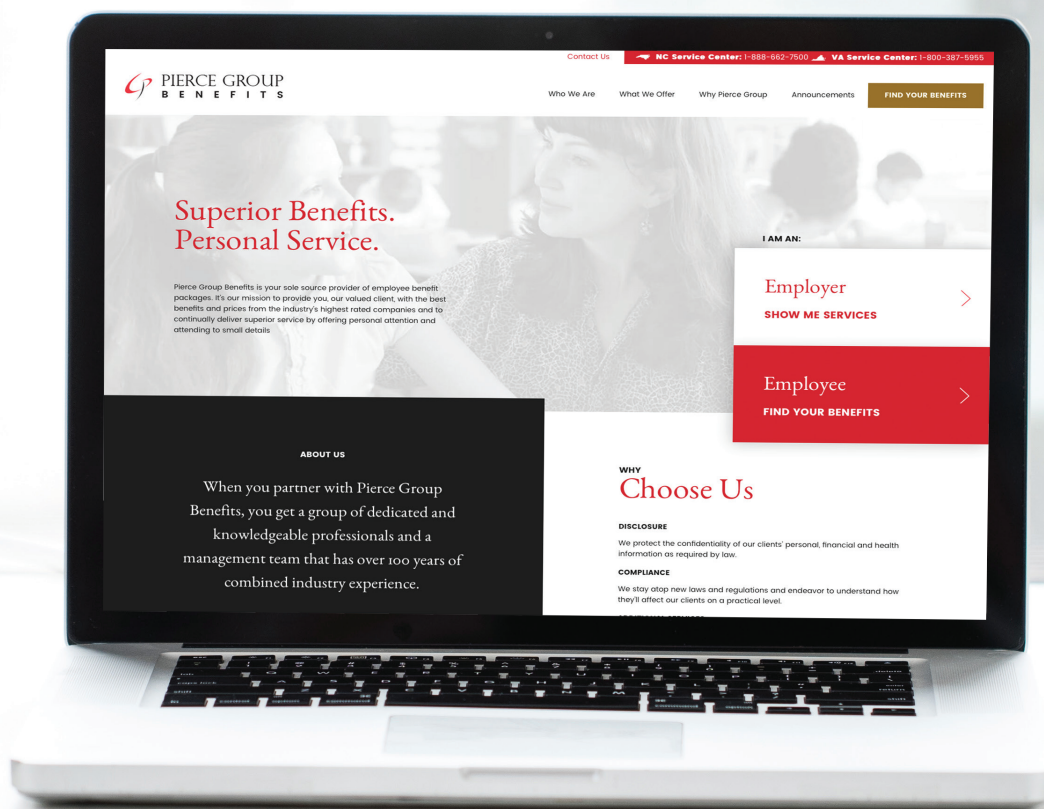
Pierce Group Benefits is committed to the health and wellness of you and your employees. We have structured a plan to help you develop, communicate, and implement the District's wellness program. Following is a brief overview of the services we provide.

Pierce Group Benefits will:

- ✓ Assist in establishing and structuring a diverse wellness committee.
- ✓ Create and develop customized wellness newsletters on a predetermined schedule decided upon by the District and/or their wellness committee.
- ✓ Generate and produce customized wellness surveys. Pierce Group Benefits will tabulate the results and report back to the District and/or their wellness committee.
- ✓ Recommend and assist in establishing wellness campaigns throughout the year.
- ✓ Aid in the promotion and the utilization of resources available for employees through South Carolina State Health Plan's PEBA Perks program.
- ✓ Support in building relationships with local wellness vendors such as hospitals, gyms, nutritionists, etc.
- ✓ Offer the District access to our preferred wellness providers at our discounted rates.

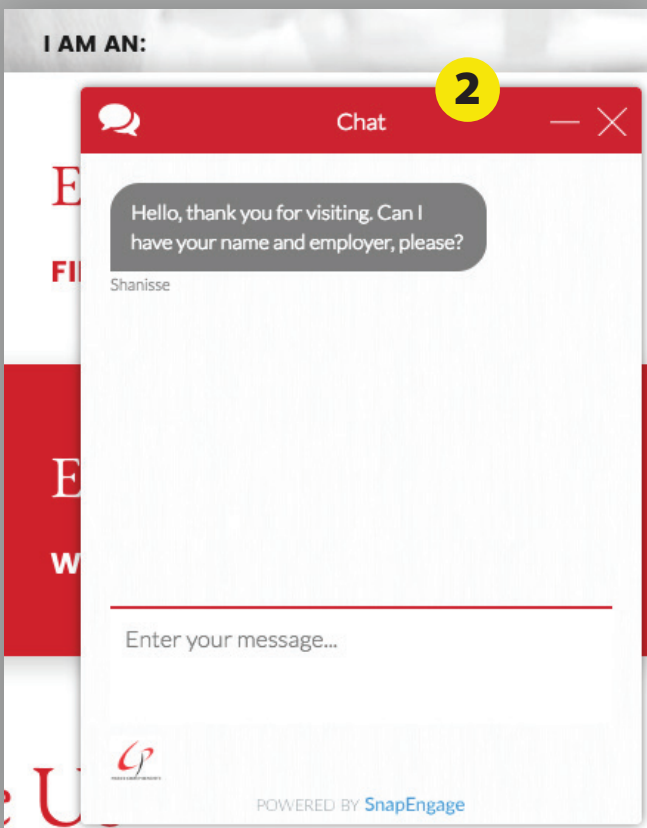
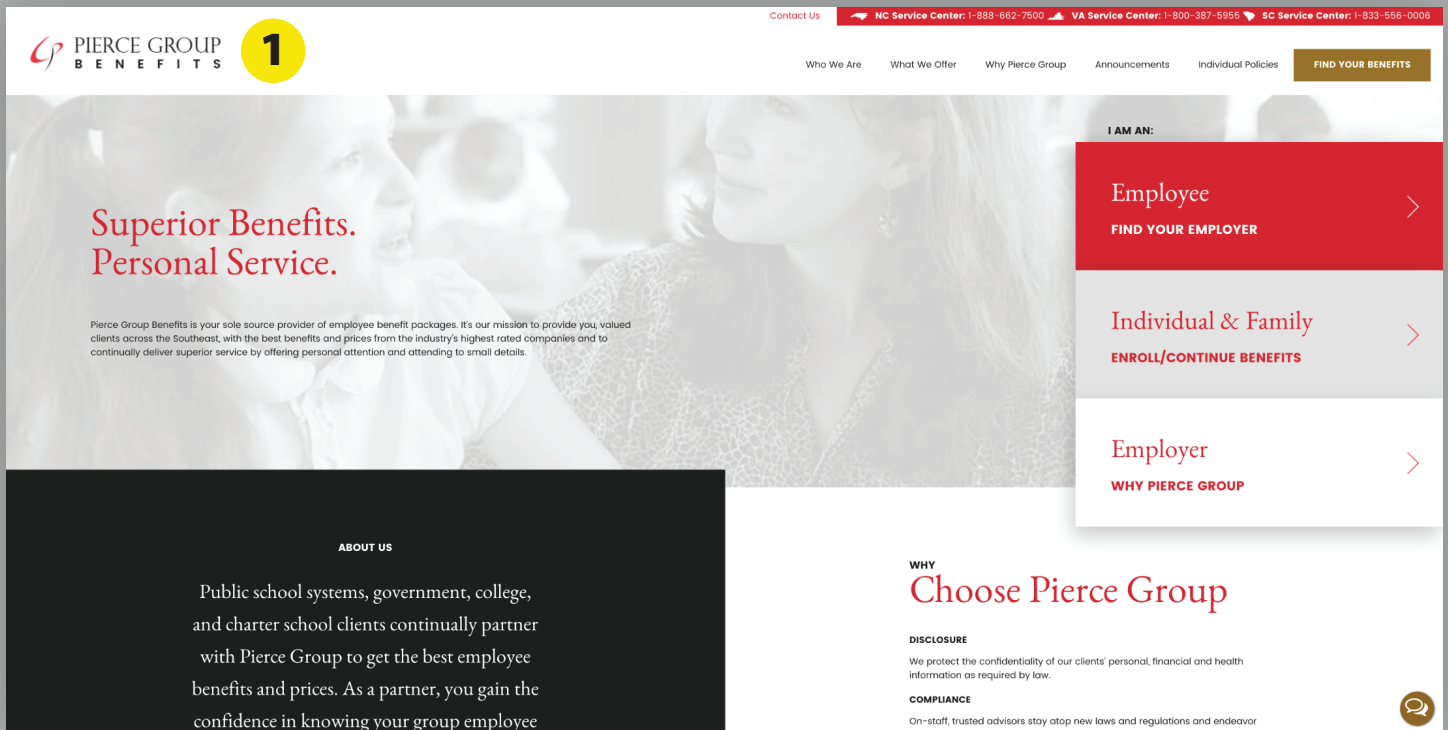
We partner with multiple programs whose mission is to improve the wellness of employees as a whole by empowering each employee with health knowledge and an ability to demonstrate positive health behaviors.

[illegible]

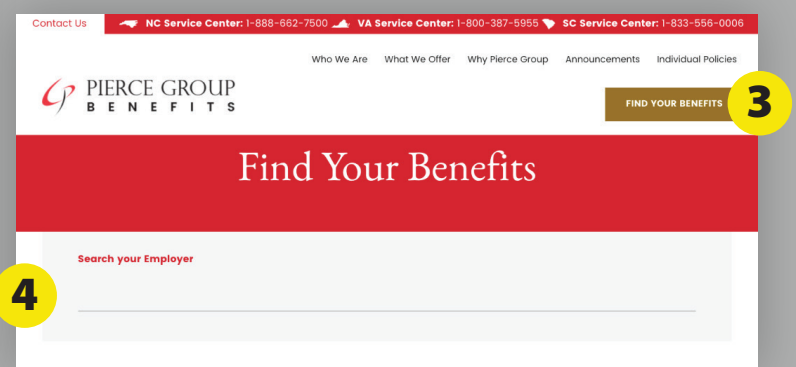


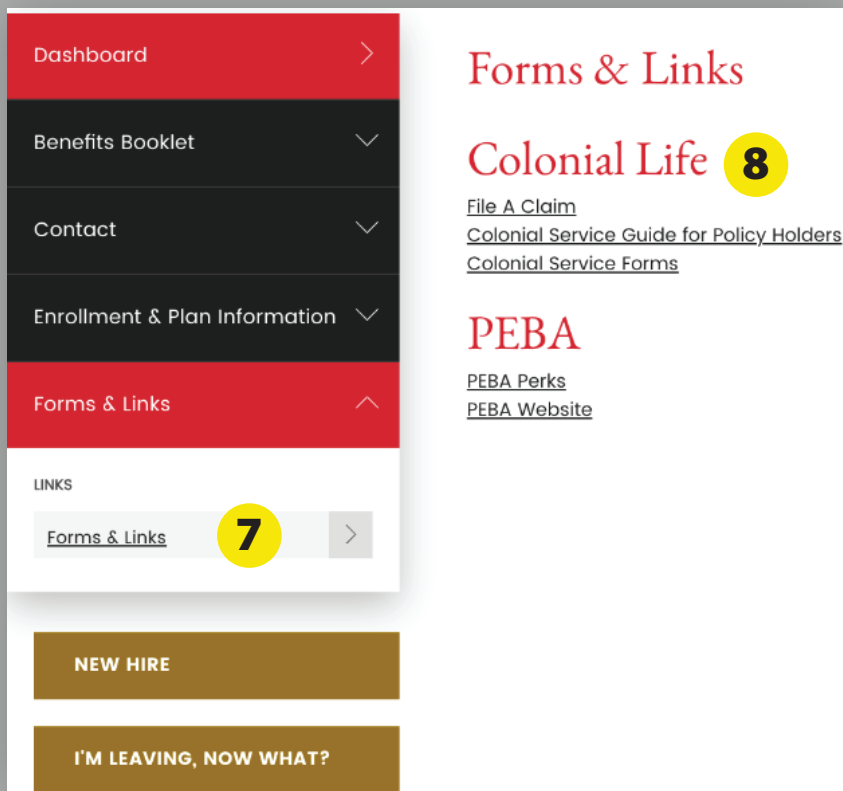
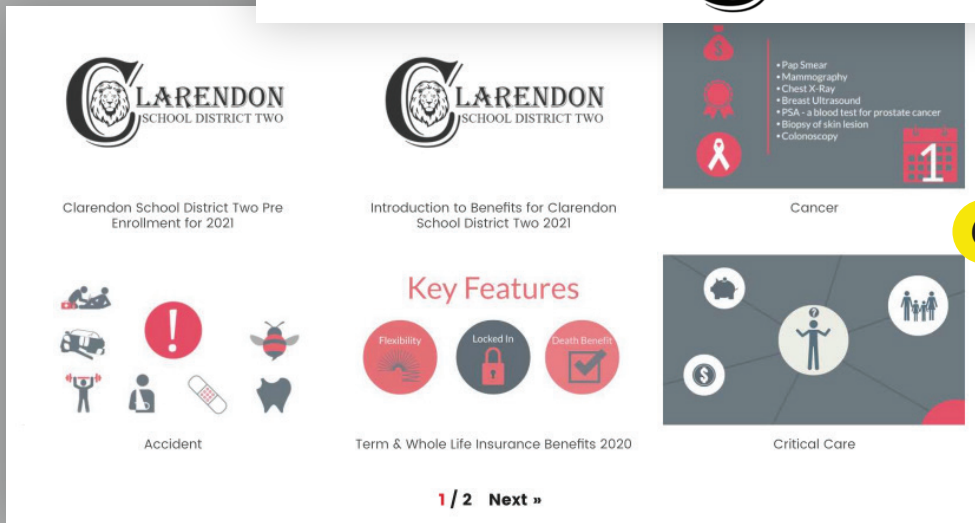
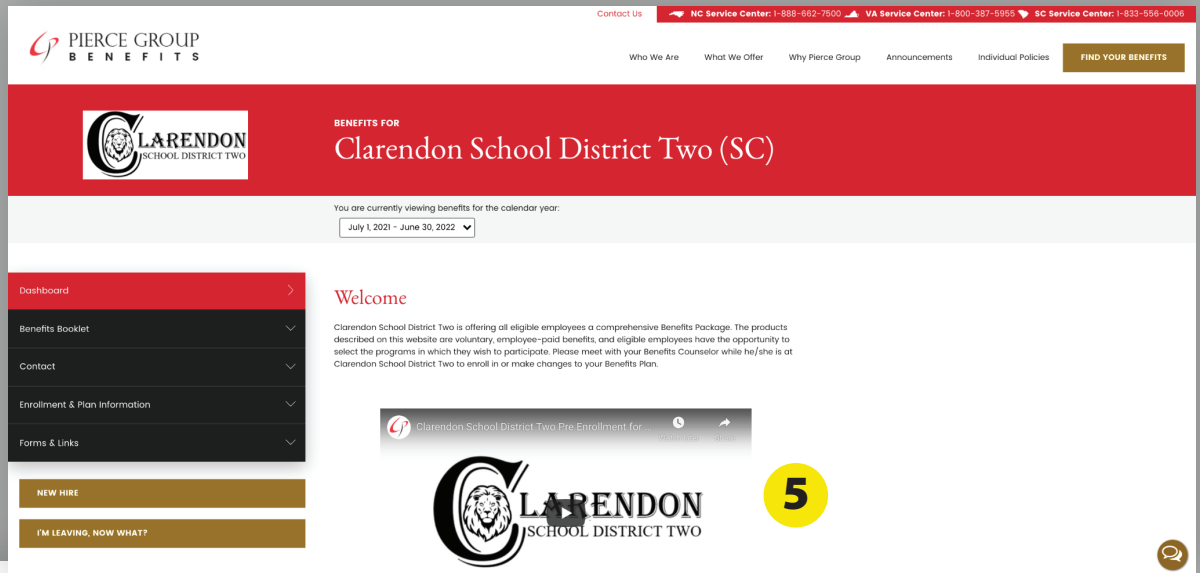
Custom Benefits Website

piercegroupbenefits.com



1. Type piercegroupbenefits.com in your web browser.
2. Engage in a Live Chat with one of our Service Center Specialists who will be able to assist you with any questions or concerns.
3. Locate the “Find Your Benefits” box.
4. Search for your group’s name and select it.





5. Locate your custom benefits videos located on the client homepage.

6. View benefits videos from the video library with your specific benefit information.

7. Navigate to the “Forms & Links” section.

8. Find carrier information such as contact information, enrollment and claims forms, and find a provider.

Contact Us

Service Center

North Carolina: 1-888-662-7500

Virginia: 1-800-387-5955

South Carolina: 1-833-556-0006



North Carolina Office

4928 Linksland Drive
Holly Springs, NC 27540

Office: 919-577-0700
Fax: 919-577-0710

Planning a visit? Download our Visitor's Guide [HERE](#)

Virginia Office

630 Peter Jefferson Parkway
Suite 120
Charlottesville, VA 22911



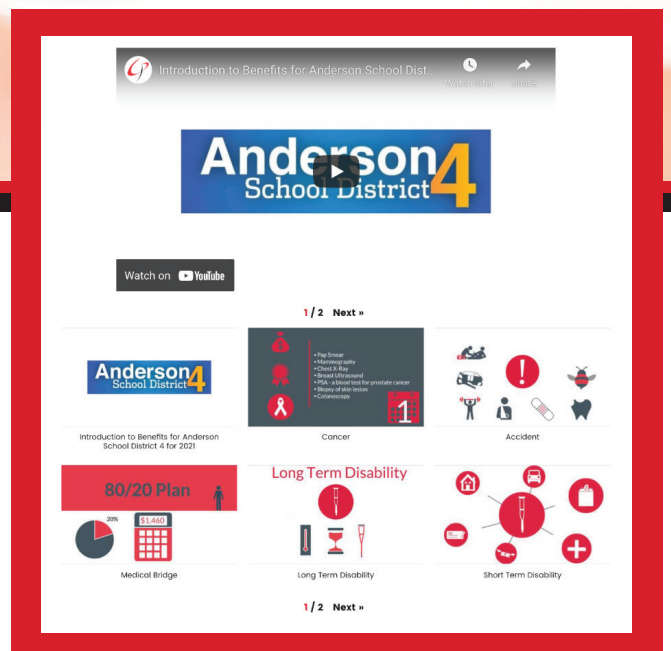
9. Go to the “Contact Us” page to find the toll-free number for our Service Center.

A Service Specialist will be readily available to respond to your question!

Custom Benefit Videos



Each client website also comes equipped with custom benefit videos. The videos provide plan information such as enrollment dates, eligibility and new hire requirements, and a detailed description of each benefit. The easily accessible customized videos allow employees to gain a better understanding of their benefits and how they work as well as provide employers with a training resource for new employees.



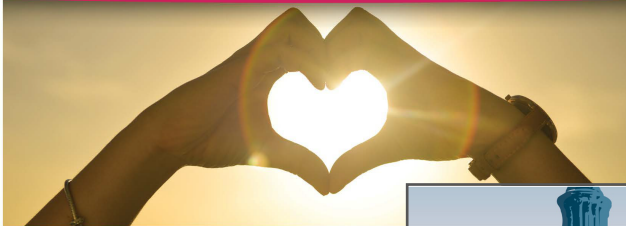
Pierce Group Benefits Email Communication



Live Well, Work Well

February 2019

Health and Wellness Tips for Your Work and Life
Provided by Pierce Group Benefits



Looking to Improve Your Heart Your Stress

According to the American Heart Association (AHA), more than 1 in 3 women has a form of cardiovascular disease. And, heart disease is the leading cause of hospital stays for men in the United States. Due to the prevalence of the disease, the AHA recognizes each February as American Heart Month in hopes of raising awareness about the disease and how to prevent it.

Stress and Heart Health

While there are risk factors that contribute to heart disease that you can't control, there are many things you can do to maintain your heart health. One of those things is to reduce your stress.

When stress is excessive, it can contribute to a host of health problems, including high blood pressure. If high blood pressure goes untreated, it can result in heart disease.

Reducing Your Stress

Taking steps to

- Plan an response
- Listen t
- Take ti
- Exercis endorp

When to Seek

If the stresses i bear or manage seeking profess professional wil management sh



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COMPLIANCE OVERVIEW

Provided by Pierce Group Benefits

Medicare Part D: Creditable Coverage Disclosure Notices Due by Oct. 14

Employers with group health plans that provide prescription drug coverage must notify Medicare Part D eligible individuals by Oct. 14 of each year about whether the drug coverage is at least as good as Medicare Part D coverage (in other words, whether the drug coverage is "creditable").

This notice is important because Medicare beneficiaries who are covered by creditable prescription drug coverage are not required to enroll in Medicare Part D before the end of their initial enrollment period. If they do not enroll in Medicare Part D before the end of their initial enrollment period, they will likely pay higher premiums if they enroll in Medicare Part D. Thus, although there are no specific penalties for failing to provide the notice, failing to provide the notice may result in employee relations issues.

The Centers for Medicare and Medicaid Services have provided two model notices for employers to use.

LINKS AND RESOURCES

CMS has provided two model notices for employers to use.

- A [Model Creditable Coverage Disclosure Notice](#) for employers whose health plan's prescription drug coverage is creditable.
- A [Model Non-creditable Coverage Disclosure Notice](#) for employers whose health plan's prescription drug coverage is not creditable.

These model notices are also available in Spanish at [this website](#).

This Compliance Overview is not intended to be exhaustive nor should the opinions be construed as legal advice. Readers should contact their legal counsel for more information.

HIGHLIGHTS

ANNUAL DEADLINES

- Plan sponsors must provide creditable coverage disclosure

March 2019

HR BRIEF

Provided by Pierce Group Benefits

Workplace Wellness is About More Than Just Physical Health

Cultivating a culture of wellness at organizations is a common trend for employers across the country. In fact, according to the Employer Health Benefits 2018 Annual Survey, 82 percent of large firms and 53 percent of small firms offer some sort of wellness program.

Historically, many of these programs focus on physical well-being, with employers creating programs intended to encourage smoking cessation and exercising. Unfortunately, health-conscious employers and employees alike often overlook one important component to wellness: financial health.

The Hard Truth
A recent Bankrate survey revealed that 65 percent of

Americans save little or nothing at all from each paycheck. This, compounded with the fact that over 40 percent of Americans have less than \$10,000 saved for when they retire, is alarming.

How You Can Help
When employees are stressed about money and saving for their long-term goals, the chronic stress can be detrimental to their overall health and workplace engagement. Investing in employee financial wellness can be beneficial to both you and your employees.

Consider implementing a financial wellness program that focuses on planning for the future and budgeting. You may want to bring in a financial expert or consultant for your employees as well.

Contact us today to learn more about our financial planning assistance resources.

Retaliation Claims Are Up, Are You Prepared?

Recent news has reflected that the Equal Employment Opportunity Commission (EEOC) has been successful in retaliation claims against employers. In 2019 so far, the EEOC has [won over \\$775,000](#) for employees in retaliation and sexual harassment lawsuits.

What Does This Mean for You?
Per federal law, an employer may not fire, demote, harass or otherwise retaliate against an individual for filing a charge of discrimination, participating in a discrimination proceeding or otherwise opposing discrimination.

Despite this, retaliation claims are historically the most common workplace



discrimination claims. Employers should take the following steps to protect themselves from retaliation and other discrimination claims:

- Create a clear anti-retaliation policy that includes specific examples of what management can and cannot do when disciplining or terminating employees.
- Provide training to management and employees on anti-retaliation and other discrimination policies.
- Implement a user-friendly internal complaint procedure for employees.

For more information on discrimination claims and for tips on how to protect your business, contact us today.



Harmony Electronic Enrollment



Hello John Doe

Your company's Benefits Enrollment is now in progress. Click the **Enrollment** button on the lower right to choose your benefits for next year.

Additional changes or updates to your next year benefits can be made until the Enrollment Period ends.

Enrollment Period: 11/1/2010 to 11/12/2010.

Learning Center:

Am I Adequately Covered by Insurance?


What is Supplemental Insurance?

Pierce Group Benefits

HOME *You are here.*

MY FIRST-TIME USER GUIDE

ENTER MY ENROLLMENT!



[Important Legal Notices](#)
[Privacy Policy](#)

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"Harmony", "in tune with your benefits", and the logo, separately and in combination, are registered service marks of Colonial Life & Accident Insurance Company. All rights reserved.



This site was created to accommodate Microsoft Internet Explorer 5.5 or higher.

MY PAYCHECK HELP CUSTOMER SERVICE

John Doe | 2/3/2011

Pierce Group Benefits

HOME
 ME & MY FAMILY
 MY BENEFITS
 FINISH



My Benefits **Enrollment Tools**

Active Benefits Existing Benefits

Click on each benefit below. Employee

[Colonial Life - Accident](#)

[Colonial Life - Cancer](#)

[Colonial Life - Critical Illness](#)

[Colonial Life - Short Term Disability](#)

[Hospital Confinement Indemnity](#)

[Colonial Life - Term Life](#)

[Colonial Life - Universal Life](#)

[Health Care FSA](#)

[Dependent Care FSA](#)

[Assurant Dental*](#)

Total Cost Per Deduction: \$0.00

Reviewed each benefit? [Click here to complete this enrollment.](#) **Finish**

Gross Pay	+ \$2,083.33
Pre-Tax Deductions	- \$0.00
Taxable Income	= \$2,083.33
Taxes	- \$615.08
Post-tax Deductions	- \$0.00
Net Pay	= \$1,468.25

Estimated Savings
Pre-Tax Deductions \$0.00*

Sample Harmony Election Form

XYZ International | Annual Enrollment



Chris J. Pierce
124 Elm Street
Apex, NC 27539

Enrollment Dates: 8/6/2008 - 12/31/2008
Home Phone: 919-772-1820
Work Phone: 919-577-0700
Gender: Male
Employee ID: 41408
Birth Date: 1/1/1970
Date of Hire: 2/5/1990
Classification: Full Time
Location: Home Office
Paychecks per Year: 12
Department: Apex High School
First Deduction Date: _____

NEW ELECTION FORM

Thursday, October 09, 2008

Benefit ID	Benefit Name / Option	New or Existing	Coverage Starts	Deduction Employee	Deduction Employer
Dental	<input checked="" type="checkbox"/> Dental Insurance Delta Dental (Employee + Family) Insureds: Chris Pierce (Employee) Preston Pierce (Son) DOB: 4/1/1999 Sex: Male Susan Pierce (Wife) DOB: 8/1/1970 Sex: Female Ella Pierce (Daughter) DOB: 3/1/2001 Sex: Female	New	1/1/2009	\$54.12 Pre-Tax	\$25.00
FSA	<input checked="" type="checkbox"/> Medical Spending Account Medical Spending Account / Goal Amount \$1,500	New	1/1/2009	\$125.00 Pre-Tax	\$0.00
CLA-Post	<input checked="" type="checkbox"/> Accident Benefit Reviewed - No Coverage	New			
CLA-Pre	<input checked="" type="checkbox"/> Colonial Cancer * Colonial (Chris Pierce + Family) Employee and Spouse (with or without dependents) Cancer Coverage	New	Pending	\$34.00 Pre-Tax	\$0.00
CLA-Post	<input checked="" type="checkbox"/> Colonial Term Life * Colonial (Chris Pierce + Family) 10 Year Term Life. Non-tobacco rates. (\$25,000.00) Children's Term Life Benefit (\$10,000.00) Spouse Term Life Benefit (\$25,000.00)	New	Pending	\$19.89 Post-Tax	\$0.00
		(Colonial Pre-Tax \$34.00)	Pre-Tax Subtotal	\$213.12	
		(Colonial Post-Tax \$19.89)	Post-Tax Subtotal	\$19.89	
		(Colonial Total \$53.89)	Grand Total	\$233.01	\$25.00
(12 deductions per year)					

This summary only includes benefits that are processed by this system.

* This application for coverage has been submitted to Colonial for review. If the application is approved you will receive a policy. Coverage under the policy will not be effective until the policy/certificate is issued and the first premium is paid. If the application is declined, you will be notified by Colonial.

I understand that I am allowed to reduce my salary for the purchase of qualified benefits as part of a flexible benefits plan ("plan") under Section 125 of the Internal Revenue Code. I hereby authorize and direct my employer to reduce my salary in the amount necessary to pay for this coverage. I further authorize future adjustment in the amount of the salary reduction in the event that the cost of coverage in any program selected for "Pre-Tax" is changed during the plan year. I further authorize a payroll deduction for the amount necessary to pay for the coverage selected for "Post-Tax", if any.

I further authorize the allocation of funds provided by my employer for the purchase of qualified benefits, if any.

Additional Terms: As required by the Internal Revenue Service (IRS) regulations, contributions under the plan will remain in effect and cannot be revoked or changed during the plan year, unless the revocation and new election are on account of, and consistent with, a change in status (e.g. marriage, divorce, death, and termination of employment of spouse) or as otherwise allowed under IRS regulations.

I understand that the insurance claim payments under certain coverages may be subject to federal and state taxes when the premium is paid by salary reductions or employer contributions.

I understand that the selection of a benefit and the indication that a premium is to be paid does not necessarily include me in the insurance portions of this plan. In most instances an application for insurance must also be completed.

I have read and agree to all terms listed above.

Signature: Electronic Signature on File for Chris Pierce

Date: 10/9/2008 10:25:56 AM EDT

Donald Pierce | 041409

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

HARMONY BenSelect Electronic Enrollment

1. Access the Harmony BenSelect enrollment system by typing out <https://harmony.benselect.com/Enroll> in your web browser.

2. Login by typing in your initial user name and password set by your employer.

Welcome to the Enrollment Site.
Please Log in.

To use this website, you must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN). If you have difficulty logging in, please contact the Enrollment Solutions Help Desk at 1-866-875-4772.

Unauthorized use is strictly prohibited.

Employee ID or Social Security Number:

Personal Identification Number (PIN):

LOG IN

[Forgot PIN?](#)

Your signature may be required during your enrollment. Clicking "I Agree" will represent your electronic signature on any documents requiring your consent.

Administrative users: login to the [administrative site](#).

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"Harmony", "in tune with your benefits", and the logo, separately and in combination, are registered service marks of Colonial Life & Accident Insurance Company. All rights reserved.

"Selerix", "Benefits-Selection" and "BenefitAgent" are registered service marks of Selerix Systems, Inc. All rights reserved.

[Security Information](#) [Privacy Policy](#)

3. You will be prompted to change your user name and password, as well as answer a security question.

4. Confirm your email address and click on "Save New PIN" to proceed.

HOME YOU & YOUR FAMILY MY BENEFITS SIGN & SUBMIT LOGOUT

Change My Pin

Your PIN (Personal Identification Number) is the secret code you use to access the system. Entering your PIN is the equivalent of your digital signature. Please change your PIN. You may choose any combination of letters and numbers.

New PIN:

Please re-enter your new PIN to verify:

Security Questions

Before you can complete your PIN change, you must select a security question, answer it, and provide your email address. This will allow you to reset your PIN if you forget it.

Select Security Question:

Answer:

Email Address:

Confirm Email:

Save New PIN

1. The “Welcome to Your Benefit Enrollment” page will open to begin the online enrollment process. Click on the “Next” button to start the process.

1. After entering enrollment, you will be prompted to fill out your employee profile information such as address, SSN, birthday and salary information.
2. Review you employee profile information for accuracy.
3. Click on “Next” to continue the process.
4. On the next page you will have the option to add your spouse or dependent children. Enter in their information and click “Next” to continue to “The Benefit Summary” page.

1. Once you have reached the “Benefit Summary” page, or the election page, you will see all the benefit options available to you.
2. Click on the benefits in which you choose to enroll.

1. After choosing a benefit in which you want to enroll, answer all the questions available.
2. Review your answers and click "Next."

HOME YOU & YOUR FAMILY MY BENEFITS SIGN & SUBMIT LOGOUT

Blue Cross Blue Shield Dental

Listed below are the options and coverage choices available to you.

- To enroll or continue your current coverage, click on the option next to the cost which represents your election.
- When you are finished, click on the "NEXT" button to continue.

	Employee Only	Employee + Children	Employee + Spouse	Employee+Family
BCBS Dental	<input checked="" type="radio"/> \$15.00	<input type="radio"/> \$35.00	<input type="radio"/> \$25.00	<input type="radio"/> \$45.00

☒ I wish to apply for this coverage
☐ I wish to DECLINE this coverage

Back Next

1. Click "Sign & Submit" when you have enrolled in all the elections in which you choose to participate.

HOME YOU & YOUR FAMILY MY BENEFITS SIGN & SUBMIT LOGOUT

Sign and Submit

Here is a recap of your enrollment elections. The summary below shows your election for each benefit and includes your pre-tax and post-tax contributions per pay period for each plan.

Are You Satisfied With Your Elections? If you are satisfied with your choices, click on the "NEXT" button at the bottom of this screen to sign your Enrollment Verification Form electronically using your PIN.
Need to Make Some Changes? If you wish to make any changes to your elections, click on the benefit plan name in the menu at the left.

Plan	Description	Pre-Tax Cost	Post-Tax Cost	Employer Paid
Health Care FSA	Declined			
Dependent Care FSA	Pending			
Dental	Assurant Dental; EO	\$15.00	\$0.00	\$10.00
Blue Cross Blue Shield Dental	Pending			
Vision	Pending			
LegalShield	Pending			
Colonial Life Group Term Life	Pending			
Employee Supplementary Term Life	Pending			
Spouse Supplementary Term Life	N/A			
Child(ren) Supplementary Term Life	N/A			
Colonial Life Accident	Pending			
Colonial Life Cancer	Pending			
Colonial Life Group Critical Care	Pending			
Colonial Life Disability	Pending			
Colonial Life Term Life	Pending			
Colonial Life Universal Life	Pending			
Colonial Life Whole Life	Pending			
Total		\$15.00	\$0.00	\$10.00

STOP!!! To complete your enrollment, you must sign the following forms. Press **NEXT** to begin signing forms.

Form Name	Status	Date Signed/Reviewed

Next

2. Any benefits you did not decline or accept will be listed in red. You will need to go back and either accept or decline these benefits.

Once all benefits have been selected, click "Next" to begin signing forms.

HOME YOU & YOUR FAMILY MY BENEFITS SIGN & SUBMIT LOGOUT

Sign and Submit

Here is a recap of your enrollment elections. The summary below shows your election for each benefit and includes your pre-tax and post-tax contributions per pay period for each plan.

- Are You Satisfied With Your Elections?** If you are satisfied with your choices, click on the "NEXT" button at the bottom of this screen to sign your Enrollment Verification Form electronically using your PIN.
- Need to Make Some Changes?** If you wish to make any changes to your elections, click on the benefit plan name in the menu at the left.

Plan	Description	Pre-Tax Cost	Post-Tax Cost	Employer Paid
Health Care FSA	Declined			
Dependent Care FSA	Pending			
Dental	Assurant Dental; EO	\$15.00	\$0.00	\$10.00
Blue Cross Blue Shield Dental	Pending			
Vision	Pending			
LegalShield	Pending			
Colonial Life Group Term Life	Pending			
Employee Supplementary Term Life	Pending			
Spouse Supplementary Term Life	N/A			
Child(ren) Supplementary Term Life	N/A			
Colonial Life Accident	Pending			
Colonial Life Cancer	Pending			
Colonial Life Group Critical Care	Pending			
Colonial Life Disability	Pending			
Colonial Life Term Life	Pending			
Colonial Life Universal Life	Pending			
Colonial Life Whole Life	Pending			
Total		\$15.00	\$0.00	\$10.00

STOP!!! To complete your enrollment, you must sign the following forms. Press **NEXT** to begin signing forms.

Form Name	Status	Date Signed/Reviewed

Next

1. Here you will need to carefully review all of the benefits you have enrolled in and declined.

2. Enter your PIN in the box and click on "SIGN FORM" to complete your enrollment and submit your elections. By entering your PIN, you are electronically signing the Benefit Verification/Deduction Confirmation Form above.

You also have the option to download and print a copy of this page for your records by clicking on the button on the right side of the page.

3. Once you have entered in your PIN and clicked on "Sign Form" you have completed the enrollment process. Be sure to logout after you are finished.

HOME YOU & YOUR FAMILY MY BENEFITS SIGN & SUBMIT LOGOUT

Review / Sign Forms

Pierce Group Benefits, LLC
CENTRAL OFFICE

Benefit Confirmation / Deduction Authorization

Name	SelfEnroll Test	Date of Birth	1/1/1970	Home Phone	(555) 555-5555	Work Phone	(555) 555-5555	Address	4928 Linkstand Dr, Ste 201 Holly Springs, NC 27540
Employee ID	not applicable	Date of Hire	1/1/2010	Gender	F	Email Address	email@youremailaddress.com		
Location	CENTRAL OFFICE	Department	Central Office					Reason for Completing Form	Open Enrollment
Job Class	12	Title	TEST EMPLOYEE DISREGARD						

Benefit Plan	Option	Coverage Level	Ded. Freq.	Benefit Amount	Requested Benefit	Cost	Employee Cost Pre-Tax	Employee Cost Post-Tax	Employer Cost
Health Care FSA	Waived								
Dependent Care FSA	Waived								
Dental	Assurant Dental	Employee Only	12				\$ 15.00	\$.00	\$ 10.00
Blue Cross Blue Shield Dental	Waived								
Vision	Waived								
LegalShield	Waived								
Colonial Life Group Term Life	Waived								
Employee Supplementary Term Life	Waived								
Colonial Life Accident	Waived								
Colonial Life Cancer	Waived								
Colonial Life Group Critical Care	Waived								
Colonial Life Disability	Waived								
Colonial Life Term Life	Waived								
Colonial Life Universal Life	Waived								
Colonial Life Whole Life	Waived								
Total:							\$ 0.00	\$ 0.00	\$ 0.00

Page 1 of 2

rev. 2014-10-27

Download & Print Form

Page 1

Please enter your PIN below and click on "SIGN FORM" to complete your enrollment and submit your elections. By entering your PIN, you are electronically signing the **Benefit Verification/Deduction Confirmation Form** above. Please review it carefully before entering your PIN.

PIN:

Harmony BenSelect Plan Administration

The screenshot shows the Harmony BenSelect Plan Administration web application. The browser address bar displays <https://harmony.benselect.com/Admin/EmployeeInfo.aspx>. The user is logged in as PG8bbowen, Role(s): Enrollers, Case: Pierce Group Demo Case. The application has a navigation menu with links: HOME, ENROLLMENT, REPORTS, DATA MANAGEMENT, SESSION, and LOGOUT.

The main section is titled "Employees". It includes a search instruction: "Use the Search field to find employees. You can search by full or partial values for Name, SSN, EID, Job Class, Location, Paygroup, Employment Status, or Enrollment Status. Use the arrows to sort results. Select an employee's name to access other tabs." Below this is an "Advanced Search Methods" button.

A message states "No employee currently selected." To the right of this message is a dropdown menu labeled "<Recent Employees>", which is circled in red. This dropdown is used to save the last 10 EE Accepted.

Below the message and dropdown is a search bar and a table of employees. The table has columns: Name, SSN, EID, Job Class, Location, Paygroup, Employment Status, and Enrollment Status. The first row shows "Employee_Test" with SSN "***-**-5555", EID "5555", Job Class "10 Deductions", Location "DEMO HIGH SCHOOL", Paygroup "10 Salary", Employment Status "Active", and Enrollment Status "Incomplete".

Below the table, it says "Showing 1 to 1 of 1 entries (filtered from 16 total entries)". Navigation buttons include "First", "Previous", "1", "Next", and "Last". At the bottom of the page are buttons for "Enroll", "Update", "Delete", and "Cancel". The footer indicates "powered by Selectix".

Saves Last 10 EE Accepted

Harmony BenSelect Plan Administration

Employees

https://harmony.benselect.com/Admin/EmployeeInfo.aspx

User Name: PGbbowen
Role(s): Enrollers
Case: Pierce Group Demo Case

HOME ENROLLMENT REPORTS DATA MANAGEMENT SESSION LOGOUT

Employees

The Employment tab gives information on date of hire and fields related to employment status. For users with access to edit employee data, editable fields can be changed by clicking "Update" after making changes.

Use the Help link to the right for detailed help on each field.

Employee, Test, EID: 5555, SSN: ***-**-5555 <Recent Employees>

Search Beneficiaries Contact Coverage Custom Reports Deliveries Notes Demographics
Forms Employment Events History Life Events Work History

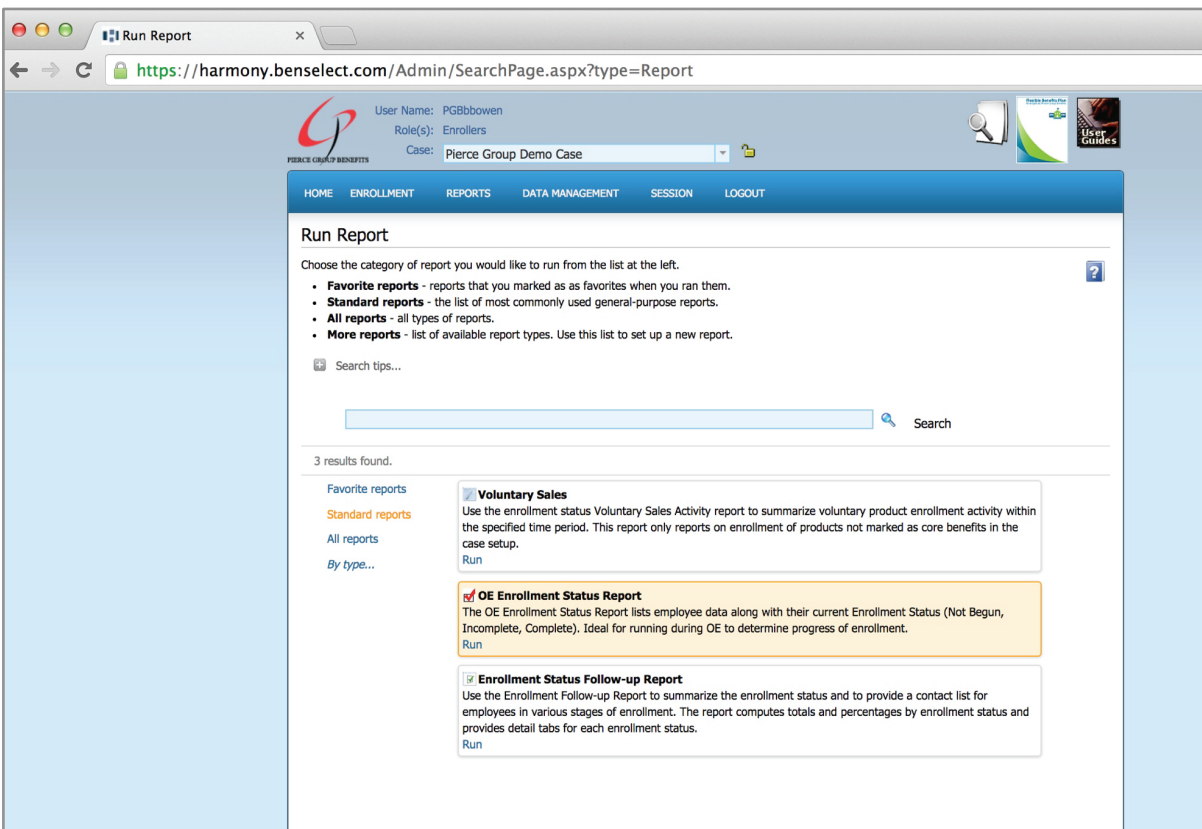
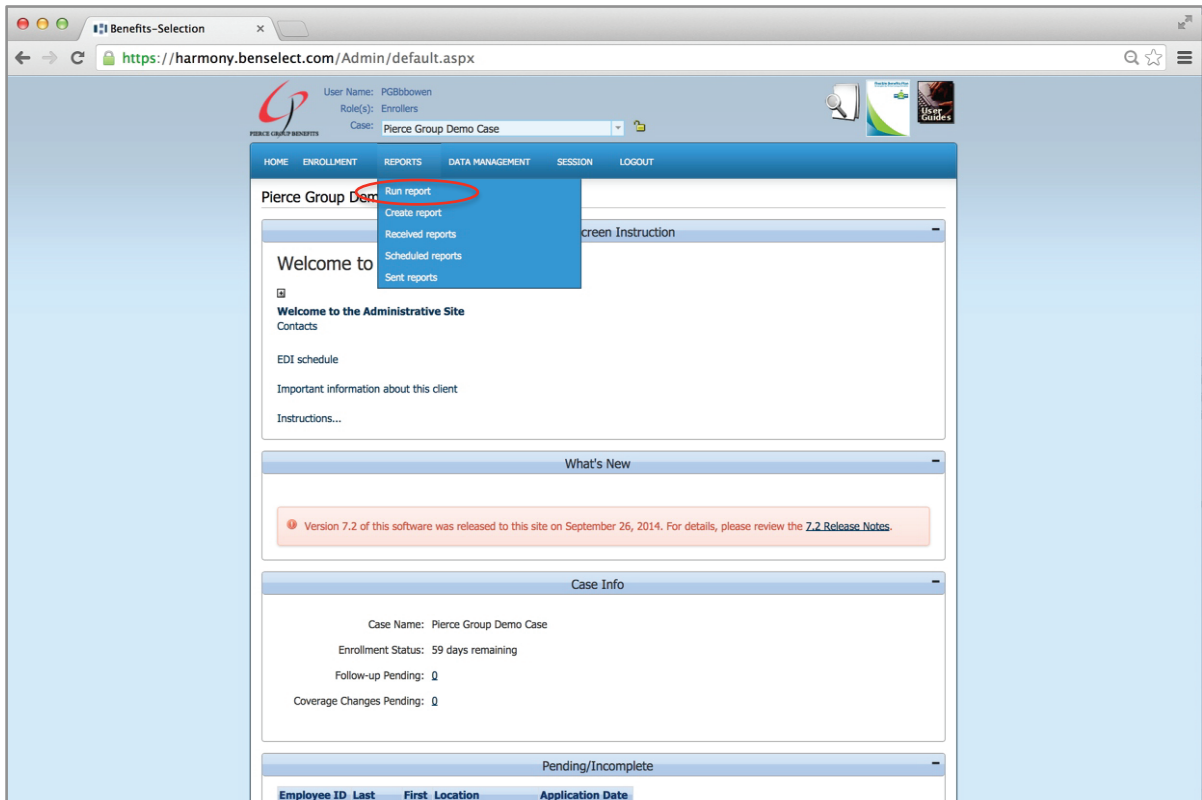
Name: **Test Employee** Date of Hire: 1/1/2000
Social Security: ***-**-5555 Eligibility Date: 1/1/2000
Employee ID: 5555 Termination Date:
User ID: DEMO123455555 Logon locked on: **Never**
PIN: Change PIN Current Status: **Active**
Enrollment Status: **Incomplete** Reset Location: **DEMO HIGH SCHOOL**
Pay group: 10 Salary Job Class: **10 Salary(10 Deductions)**
Payroll Frequency: **10 per year** Department: Demo High School
Deduction Frequency: **10 per year** Title: A Test Employee
FTE: 100.00% Salary: \$35,000.00 Hourly Wage: \$0.00
PTO Balance: 0.0000 PTO Cost: \$0.00
Hours per Week: 40
As Of Date: 11/2/2014 Auto-enroll Reason:
Last change: 10/24/2014 17:16:33 UTC Last employee login: **Never**

Enroll Update Delete Cancel

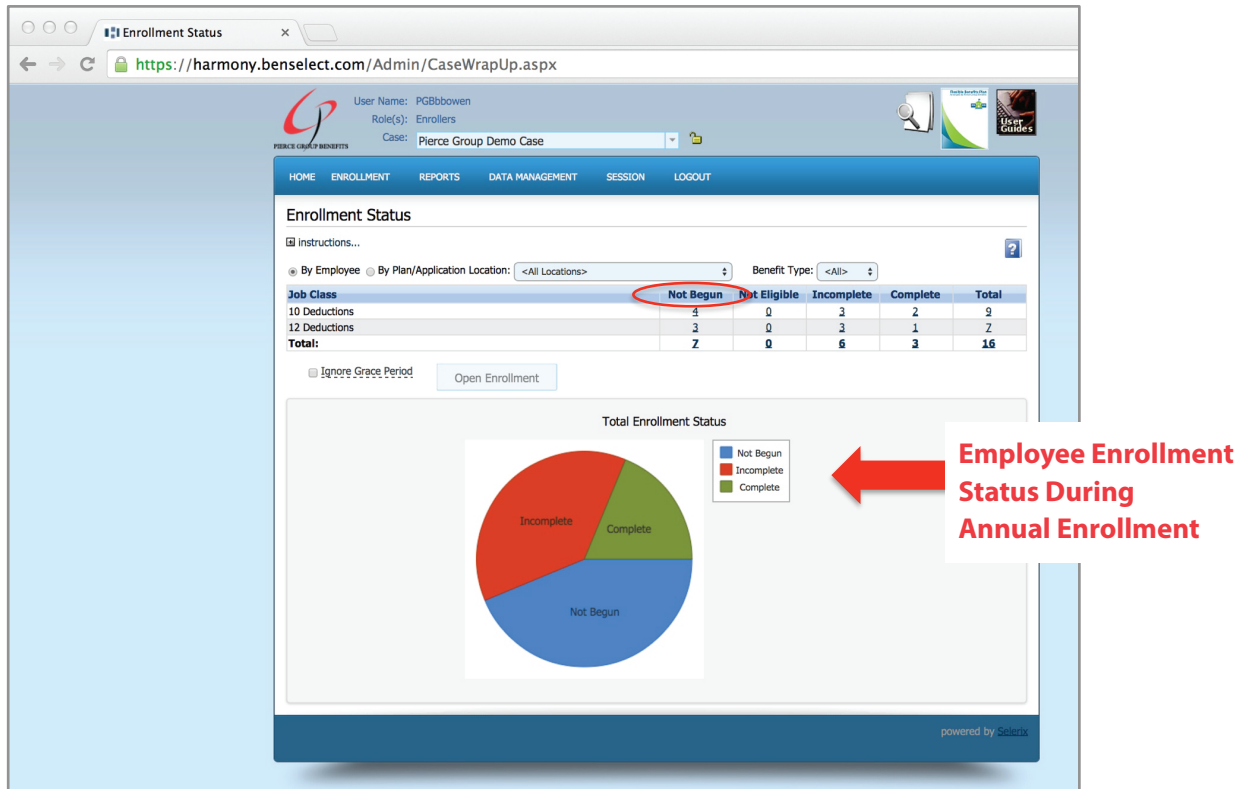
powered by Select

Ability to
Change Status
of EE

Harmony BenSelect Plan Reporting



Harmony BenSelect Plan Reporting



Payroll Report

Sample PayrollUpdate-20141021.xls (Read-Only)

Start Date	End Date	First Name	Middle Initial	Last Name	Department	Action Required	Plan Name	Deduction Code	Pretax	Coverage Type Code	Coverage Start Date	Coverage End Date	Employee Cost	Employer Cost	Job Class	Deduction Frequency
1/1/2020	2/1/2020	Employee SSN														
123-45-6000	MYCROFT	HOLMES		Central Office	Cancel	Dental	DENTSP	Pre-Tax	Employee + Spouse		01/01/2014	12/31/2019	\$0.00	\$0.00	#12	
123-45-6000	MYCROFT	HOLMES		Central Office	Update	Blue Cross Blue Shield Dental	BCBSDENT	Pre-Tax	Family		01/01/2020		\$45.00	\$10.00	#12	
123-45-1000	MOLLY	HOOPER		Central Office	Update	Health Care FSA	FSA	Pre-Tax	Employee Only		01/01/2020		\$201.20	\$0.00	10 Salary	
123-45-7000	GREGORY	LESTRADE		Central Office	Cancel	Dependent Care FSA	DCA	Pre-Tax	Employee Only		01/01/2020	12/31/2019	\$0.00	\$0.00	#12	
123-45-7000	GREGORY	LESTRADE		Central Office	Cancel	Dental	DENTCH	Pre-Tax	Employee + Child(ren)		01/01/2014	12/31/2019	\$0.00	\$0.00	#12	
123-45-7000	GREGORY	LESTRADE		Central Office	Update	Blue Cross Blue Shield Dental	BCBSDENT	Pre-Tax	Employee + Child(ren)		01/01/2020		\$35.00	\$10.00	#12	
123-45-3000	JOHN	H	WATSON	Demo Elementary	Cancel	Health Care FSA	FSA	Pre-Tax	Employee Only		01/01/2014	12/31/2019	\$0.00	\$0.00	10 Salary	
123-45-3000	JOHN	H	WATSON	Demo Elementary	Cancel	Dependent Care FSA	DCA	Pre-Tax	Employee Only		01/01/2014	12/31/2019	\$0.00	\$0.00	10 Salary	
123-45-3000	JOHN	H	WATSON	Demo Elementary	Cancel	Dental	DENTFA	Pre-Tax	Family		01/01/2014	12/31/2019	\$0.00	\$0.00	10 Salary	
123-45-3000	JOHN	H	WATSON	Demo Elementary	Update	Blue Cross Blue Shield Dental	BCBSDENT	Pre-Tax	Family		01/01/2020		\$54.00	\$12.00	10 Salary	
123-45-5000	IRENE	ADLER		Demo Middle School	Cancel	Health Care FSA	FSA	Pre-Tax	Employee Only		01/01/2020	12/31/2019	\$0.00	\$0.00	#12	
123-45-5000	IRENE	ADLER		Demo Middle School	Cancel	Dental	DENTEE	Pre-Tax	Employee Only		01/01/2020	12/31/2019	\$0.00	\$0.00	#12	
123-45-5000	IRENE	ADLER		Demo Middle School	Update	Blue Cross Blue Shield Dental	BCBSDENT	Pre-Tax	Employee Only		01/01/2020		\$15.00	\$10.00	#12	
123-45-5000	IRENE	ADLER		Demo Middle School	Cancel	Colonial Life Group Term Life	COLGTL	Post-Tax	Employee Only		01/01/2015	12/31/2019	\$0.00	\$0.00	#12	

WE TAKE THE NAME SERVICE CENTER VERY SERIOUSLY.

At Pierce Group Benefits,
we have a highly trained staff of
Licensed Service Specialists ready to
assist and answer questions for
Employees and Plan Administrators.



PIERCE GROUP BENEFITS

HERE FOR YOU

Our Service Center is now equipped with Call Tracking and Call Recording to better assist you and your employees.



Contact Us

833-556-0006

Monday - Friday

8:30 am - 5:00 pm



ServiceSpecialist@PierceGroupBenefits.com

Whether you have a
question or need assistance,
let us help you and your
employees with the following:

- ☒ Voluntary Benefits
- ☒ Filing a Claim
- ☒ New Hire Enrollment
- ☒ PEBA Perks



PIERCE GROUP BENEFITS

Required RFP Content

Company Overview

Pierce Group Benefits is a full-service benefits consulting company that builds comprehensive benefits packages for public sector employers. We specialize in Group Benefits (such as health, dental, Vision, Disability, and Life Insurance), Section 125 plans, and Voluntary Benefits (such as Cancer, Critical Illness, Accident, and Medical Bridge Policies). We provide a consultative, comprehensive approach to our clients.

Our 50+ years of service provide us with the extensive experience necessary to conduct the services requested by our clients. It is our mission to provide clients with the best benefits and prices from the industry's highest-rated companies and to continually deliver superior service by offering personal attention.

Should we be fortunate enough to be selected by your District, the work will be performed at our headquarters office which is located at 4928 Linkslane Drive, Holly Springs, NC 27540. You can contact one of the representatives below for any performance or contract issues.

Tyrone (Ty) Gainey

Senior Client Relations Specialist

Office: (919) 346-5726

Mobile: (803) 730-0876

Email: tgainey@piercergroupbenefits.com

Sharon Borden

Client Relations Specialist

Office: (919) 346-5714

Mobile: (803) 730-1186

Email: sborden@piercergroupbenefits.com

In addition to the representatives named above, there is an entire office staff to help with the multiple facets of implementing and managing your employees' benefits program. For a complete list of the Pierce Group Benefits Team, please see the following pages.

Required RFP Content

District Five of Lexington and Richland Counties

RFP# 2021-037

Benefits Enrollment Services

(a) Background and Organizational Information

- 1) Briefly furnish your organization's history, legal form (sole proprietorship, partnership, corporation and State of incorporation), number and location of offices, number of employees, days/hours of operation and other pertinent data.

Glenn Pierce began working with North Carolina's public sector clients in 1968, providing benefits to North Carolina Public School System employees. Glenn's integrity, compassion, and commitment to excellence filled a void within the public sector, allowing employees to have access to the benefits they desired at a reasonable price. This integrity, compassion, and commitment to excellence were and still remain, unmatched by any other employee benefits brokerage firm.

Joined by sons Donald and Chris in the late '80s, the Pierce family established Pierce Group Benefits, LLC with the same dedication, honesty, and veracity that Glenn started with. Today, Pierce Group Benefits serves numerous South Carolina, North Carolina, and Virginia accounts including public school districts, community colleges, private colleges and universities, and government entities encompassing more than 170,000 participating employees.

Our headquarters are located at 4928 Linksland Drive, Holly Springs, NC with offices in Charleston, SC, and Charlottesville, VA. Pierce Group Benefits is comprised of a team of 100+ hardworking and dedicated professionals.

Pierce Group Benefits offers an in-house Service Center which is open Monday through Friday 8:30 am-5:00 pm at 888-662-7500 for any personal service that the District's staff or employees may need. We also have a messaging center that is available during non-business hours.

Please see the Credentials and References section (Tab 1) for further information.



Required RFP Content

- 2) Disclose any conditions (e.g. bankruptcy or other financial problems, pending litigation, planned office closures, impending merger) that may affect your organization's ability to perform contractually.**

Pierce Group Benefits has no conditions that may affect our ability to perform contractually.

- 3) Describe your professional liability insurance, including the type and level of coverage. Confirm you will notify the District at least thirty (30) days in advance of any material changes to this coverage.**

Pierce Group Benefits maintains an Errors and Omissions Liability Coverage of \$1,000,000 for each claim and a \$3,000,000 aggregate limit. We confirm that we will notify the District at least thirty (30) days in advance of any material changes to this coverage.

- 4) Describe how your organization is properly licensed, bonded, and/or insured (both fidelity insurance and errors and omissions insurance).**

Pierce Group Benefits has Fidelity Bond Coverage of \$300,000 and maintains an Errors and Omissions Liability Coverage of \$1,000,000 for each claim and a \$3,000,000 aggregate limit.

- 5) Certify that your organization and any principal of the organization is not prohibited, suspended or otherwise declared ineligible to contract or provide any services required hereunder by any federal, state, or local public agency.**

Pierce Group Benefits certifies that our organization or principals are not prohibited, suspended, or declared ineligible to contract or provide required services.

(b) Response to the Scope of Work and Technical Capabilities

- 1) Respond to the requirements of the Scope of Work**






We have read through the Scope of Work and are confident Pierce Group Benefits will meet and exceed all expectations therein.



Required RFP Content

2) Include a preliminary implementation plan consisting of a sequential listing of all steps necessary to provide the requested services

The Implementation Schedule below illustrates our tentative schedule for completing each significant phase of work for this contract.

Implementation Schedule				
2021 ————— 2022 ————				
JUNE/JULY	AUGUST	SEPTEMBER/ OCTOBER	NOVEMBER/ DECEMBER	JANUARY
RFP RESPONSES RECEIVED COMMITTEE SELECTS BENEFIT PROVIDER DISTRICT AND PGB DISCOVERY MEETING	SUPPORT NEW HIRE ON-BOARDING BUILD CUSTOM WEBSITE AND VIDEOS PREPARE ELECTRONIC BENEFIT BOOKLETS	DEVELOP COMMUNICATION STRATEGY ATTEND STAFF MEETINGS AT EACH LOCATION CONDUCT ENROLLMENT	PAYROLL FILE UPLOAD	PLAN YEAR BEGINS
				

3) State the responsibilities of the vendor and the District

Our goal is to remove all administrative burdens relating to benefits administration and ensure a smooth transition for the District's staff or employees. When Pierce Group Benefits begins administering the benefits for a new school district, we provide multiple options of carriers. Should the District choose a different carrier than their

Required RFP Content

current provider, we allow employees to keep their existing products on payroll deduction and pre-tax basis.

We have dedicated Account Executives that serve as the main point of contact for each of their assigned accounts for all levels of plan administrator customer service. Our Account Executives communicate with insurance carriers regularly and act as liaisons between clients and insurance companies, responding quickly to questions and requests. They are responsible for implementing the benefit communication strategy at open enrollment each year and also provide support with client wellness initiatives.

Approximately four months before the beginning of the enrollment period (set up by the District), your appointed Account Executive and other members of our staff will meet with you to discuss the enrollment process from the previous year and any improvements that might need to be made.

Our preparation for the Annual Enrollment includes the following:

- Pre-enrollment Meeting – attended by Pierce Group Benefits and designated person(s) from the District
 - Establish enrollment dates
 - Select benefit offerings
 - Service Agreement executed
 - Obtain Census File
- Create web-based enrollment system – performed by Pierce Group Benefits
- Publish Booklets – performed by Pierce Group Benefits
- Create a customized website and customized videos based upon choices made at the pre-enrollment meeting – performed by Pierce Group Benefits
- Create uniform communication pieces – performed by Pierce Group Benefits
- Distribute Communication pieces – the District normally sends via email
 - Letter to Principals and Departments Heads – provided by Pierce Group Benefits for signature and distribution by the District
 - Letter to employees – provided by Pierce Group Benefits for signature and distribution by the District
 - Posters provided for each work location – provided by Pierce Group Benefits
- Conduct enrollment – performed by Pierce Group Benefits
- Format payroll data – performed by Pierce Group Benefits

Required RFP Content

- Upload payroll file – performed by Pierce Group Benefits
- Final Enrollment Data export to Supplemental Carrier – performed by Pierce Group Benefits
- Deliver Plan Administrator Kit – performed by Pierce Group Benefits

During the annual enrollment, our Benefit Counselors conduct group briefings at each worksite followed by individual enrollment sessions. At the group briefings, we review each component of your employee benefits package and provide an overview

of the enrollment procedures via a PowerPoint presentation. During individual enrollment sessions, your employees will benefit from our automated laptop enrollment. Prior to your enrollment, we download all eligible employees' data from the District and can show them what they have currently, what is available, and we can provide them with a salary illustration showing their deductions and tax savings. We track participation figures in all the benefits we administer including Flex Benefit participation.

In order to facilitate addressing concerns of both policyholders and the administration, we provide toll-free numbers to Pierce Group Benefits as well as each carrier. Our Customer Service office is open Monday through Friday 8:30 AM – 5:00 PM for any personal service that the District's staff or employees may need. We also have a messaging center that is available during non-business hours at the Customer Service office. We provide the District's employees with "one call" service from our Customer Service office for any service we offer. We also have a Voice Response Unit and website available 24 hours a day so that anyone can access automated service and claim information. Some claim filing is also available by phone and our website 24 hours a day, 7 days a week.

4) Describe the firm's resources to service this contract

In addition to your assigned Account Executive, there is an entire office staff to help with the multiple facets of implementing and managing your employee benefits program:

- The Marketing Department create and manage your custom-designed website, informational videos, and all online material
- Data Management Team assist with payroll data files and uploads



Required RFP Content

- Print Production Team to create custom designed Benefit Books
- Benefit Analyst Team shop the benefits on an ongoing basis
- Service Specialists for any personal service that your employees may need with “one call” service
- Mobile App and “Chat” feature
- Benefit Counselor Team to conduct group briefings and meet with employees to assist with benefit selections
- Local, accessible Leadership Team
- Constant investment in staff, services, and technologies

For a complete list of our Customer Service Team, please see the Credentials and References section (Tab 1).

5) Describe the firm's philosophy for servicing an account and commitment to customer service and quality assurance

“We want each client to feel like our *only* client.”

Pierce Group Benefits has designed its service model to benefit public sector employees. Our hands-on approach alleviates the benefits administration burdens from your Human Resources Department. We provide assistance with enrollment, new hire orientation, claims, compliance, and wellness throughout the year. We pair these services with the best in technology to make things as effortless as possible.

6) Describe the firm's resources or methods to provide education on best practices, trends or hot topics.

Our team members and the vendors we work with sit on committees responsible for lobbying and keeping extremely close tabs on any regulation changes. Should there be any regulation changes, our clients are among the first to know.

Pierce Group Benefits also subscribes to legislative bulletins, listservs, and closely follows state-wide and national media outlets. Our staff members complete Continuing Education each year and we meet on a semi-annual basis with our top carriers to discuss and walk through new enhancements, industry trends, and new services. Our state-wide group meets twice a year for product change and development training and

Required RFP Content

customer focus discussions. We participate in national training events and roundtable focus groups throughout the year.

Pierce Group Benefits belongs to the following organizations and attend industry conferences including:

- SCASA (South Carolina Association of School Administrators)
- SCASBO (South Carolina Association of School Business Officials)
- SCSBA (South Carolina School Boards Association)
- SCAC (South Carolina Association of Counties)

These conferences allow us the opportunity to stay up to date on any industry changes. Additionally, we hold informational sessions at some conferences as well as individually with clients. We realize many of our clients face similar issues and we, in turn, develop strategic plans to address these concerns.

7) Describe the firm's capabilities with regard to communication. Include ongoing employee communication/open enrollment and web-based communications

Pierce Group Benefits communication pieces include client benefit websites, comprehensive electronic benefits booklets, videos, group briefing information, one-on-one enrollment sessions, etc. Our in-house marketing department custom designs and tailors the communication pieces specifically to each of our clients based on the benefits provided to their employees.

Each client website also comes equipped with custom benefit videos. The videos provide plan information such as enrollment dates, eligibility, and new hire requirements, and a detailed description of each benefit. The easily accessible customized videos allow employees to gain a better understanding of their benefits and how they work as well as provide employers with a training resource for new employees.

During the annual enrollment, our Benefit Counselors conduct group briefings at each worksite followed by individual enrollment sessions. At the group briefings, we review each component of your employee benefits package and provide an overview of the enrollment procedures via a PowerPoint presentation. During individual

Required RFP Content

enrollment sessions, your employees will benefit from our automated laptop enrollment. Prior to your enrollment, we download all eligible employees' data from the District and can show them what they have currently, what is available, and we can provide them with a salary illustration showing their deductions and tax savings. We track participation figures in all the benefits we administer including Flex Benefit participation.

In order to facilitate addressing concerns of both policyholders and the administration, we provide toll-free numbers to Pierce Group Benefits as well as each carrier. Our Customer Service office is open Monday through Friday 8:30 AM - 5:00 PM for any personal service that the District's staff or employees may need. We also have a messaging center that is available during non-business hours at the Customer Service office. We provide the District's employees with "one call" service from our Customer Service office for any service we offer as well as a "chat" feature. We also have a Voice Response Unit and website available 24 hours a day so that anyone can access automated service and claim information. Some claim filing is also available by phone and our website 24 hours a day, 7 days a week.

Please refer to the Enrollment and Communications section (Tab 3) to view samples of our communication pieces and our customized website capabilities that are available to employees before, during, and after enrollment.

8) Detail how the firm protects sensitive personnel information derived from providing services under this contract

Pierce Group Benefits maintains the highest standards to fully comply with the HIPAA Security Rule, including:

- Ensuring the confidentiality, integrity, and availability of all electronic PHI ("ePHI") that Pierce Group Benefits creates, receives, maintains, or transmits
- Protecting against reasonably anticipated threats or hazards to the security or integrity of ePHI
- Protecting against reasonably anticipated uses or disclosures of ePHI that are not permitted or required under the HIPAA Privacy Rule
- Ensuring compliance with the HIPAA Security Rule by all Pierce Group Benefits employees.

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It is the policy of Pierce Group Benefits to exercise the discretion afforded to it by HHS to select security measures that we believe are best suited to reasonably and appropriately meet the standards and specifications set forth by the HIPAA Security Rule. Those security measures include appropriate safeguards such as limiting building access, implementing firewalls, and utilizing password protections, as these access controls are recognized by HHS as important for safeguarding PHI.

It is the policy of Pierce Group Benefits to regularly review its IT practices and infrastructure and to consider appropriate methods to enhance security measures. All personnel who work with your data do so using systems with fully encrypted hard drives and regularly patched systems. User access on the enrollment platforms utilizes role permissions with unique logins and passwords. All Benefit Counselors and staff personnel complete mandatory security and market conduct certification to facilitate safe handling of customer data.

Files are transmitted to your team using encrypted email and securely transmitted using TLS. If TLS is not available, a secured login portal is made available on a per-email address basis automatically for recipients to quickly and securely retrieve and reply to encrypted emails.

Our enrollment database and web servers are physically located in a secured data center. Database servers are physically housed in separate servers and not directly accessible via the Internet or by users. All connections are secured by SSL and authenticated with a digital certificate signed by a certificate authority. As recommended by the US National Institute for Standards and Technology (NIST), Colonial uses a 1024-bit asymmetric key, used for establishing a secure connection, combined with a 128-bit symmetric key to encrypt the data being communicated. In the event the client system does not accept or support the encryption methods used, the connection is denied.

Electronic signatures captured during enrollment conform to the requirements of the Electronic Signatures in Global and National Commerce Act (ESIGN). If File Transfer is not an option, Secure Email is also provided and ensures the data is encrypted and transmitted securely.



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(c) Qualifications and Experience

- 1) Describe the responsibility, experience and qualifications of the individual(s) who would comprise the service team for this project. Describe the role each member will play. Include a simple organization chart.

Pierce Group Benefits 50+ years of service provide us with the extensive experience necessary to conduct the services requested by our clients. It is our mission to provide clients with the best benefits and prices from the industry's highest-rated companies and to continually deliver superior service by offering personal attention. When you partner with Pierce Group Benefits, you get a group of dedicated and knowledgeable professionals and a management team that has over 100 years of combined experience. We have over 100 full-time employees and an enrollment team comprised of over 40 hardworking and dedicated professionals to help with the multiple facets of implementing and managing your employees' benefits program.

In addition to our consulting services, we are one of the few firms that also include an in-house service center for your employees, as well as a career enrollment team conducting education and enrollments exclusively for Pierce Group Benefits clients. We have invested in technology to provide online enrollment systems in conjunction with on-site Benefits Counselors to provide your employees their choice of enrollment options.

For a complete list of the Pierce Group Benefits Team, please refer to the Credentials and References section (Tab 1).

- 3) Provide a comprehensive description of the firm's experience in supplying the services required by this RFP in a K-12 school setting, preferably within a South Carolina public school district setting. Include a detailed description of your expertise in providing benefits communication and enrollment programs. Offeror should demonstrate experience with school districts of similar size in terms of employees.

Pierce Group Benefits absorbed a team of 10 members that have served South Carolina Public Schools with their PEBA and other benefits enrollment services for



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over 19 years. We possess vast experience in benefit enrollment and communication within South Carolina Public Education.

Pierce Group Benefits is currently one of the largest providers of employee benefits consulting and administration in the regional Public Sector market. Our extensive experience in the Educator field would benefit the District and its employees. In addition, we are one of the few firms that also includes an in-house service center for your employees, as well as a career enrollment team conducting enrollments exclusively for Pierce Group Benefits clients. Our technology in providing online enrollment systems in conjunction with on-site Benefit Counselors providing your employees their choice of enrollment options is unparalleled in the industry.

Following are some key reasons given to us by school divisions that chose to transition the administration of their Voluntary Benefits Program Services to Pierce Group Benefits:

- More experience in administering Public Sector Benefits Plans than any other Broker in this region. Currently serving over 220 Public Sector clients with over 170,000 employees.
- Pierce Group Benefits' proven track record of delivering Electronic Enrollment Systems on time and accurately, along with dedicated training and ongoing support.
- Pierce Group Benefits provides a career team of Benefit Counselors to conduct your enrollments. This team conducts benefit enrollments exclusively for our Public Sector clients.
- Pierce Group Benefits conducts professional and educational group briefings followed by one-on-one sessions.
- Pierce Group Benefits provides a U.S. based Call Center that is answered by people and not automated systems.
- Pierce Group Benefits provides online enrollments, virtual enrollments, and onsite enrollments.
- Voice Record Call Center for new employees to call and enroll over the phone.
- Pierce Group Benefits provides data imports directly into your payroll system.
- Pierce Group Benefits' Educator Disability Plan
 - Does not coordinate with other benefits (ask who else is paying); this will prevent any reduction of benefits that are due to your employees at claim time

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- Covers your employees On and Off the Job 24/7
 - Portable at the same rate should your employees leave, change jobs, or retire
- Pierce Group Benefits provides a custom electronic Benefit Book for each employee that is updated annually and distributes these to everyone during the enrollment period. We also provide a custom Benefit Website for your school system and employees. Each client website also comes equipped with custom benefit videos. The videos provide plan information such as enrollment dates, eligibility, and new hire requirements, and a detailed description of each benefit.
- Pierce Group Benefits is committed to providing your employees with a positive experience.
- Experienced Benefit Counselors provide one-on-one guidance for a secure benefits selection experience.
- Pierce Group Benefits analyzes claims data, and plan designs from your existing carriers along with industry performance data. They discuss your goals, expectations, and budget requirements to provide solid, creative, cost-effective proposals that meet your needs.

4) Provide a listing of all public School district clients for each of the last two (2) years. Offeror shall provide a minimum of three (3) public school district references, preferably from South Carolina, from districts with similar contracts. References to include the company name, address, contract person, telephone number, email address, and how long the district has been a client. Letters of recommendation are encouraged.

Please see the Credentials and References section (Tab 1) for a comprehensive list of the clients' Pierce Group Benefits serves and letters of recommendation.

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Following are references that are similar in scope and size to this contract that Pierce Group Benefits has provided services.

Lexington County School District One

100 Tarrar Springs Road
Lexington, SC 29072

Dr. Gregory D. Little

(803) 821-1000

GLittle@lexington1.net

of EEs: 4,400

Wake County Schools

5626 Dillard Drive
Cary, NC 27518

Dani O'Quinn

(919) 533-7107

doquinn@scps.net

of EEs: 16,755

Clarendon School District Two

15 Major Drive, Manning
SC 29102

Amanda Ridgeway

(803) 435-4435

jahridgeway@csd2.org

of EEs: 372

Alamance-Burlington School System

1712 Vaughn Road
Burlington, NC 27217

Jeremy Teetor

(336) 438-4000

Jeremy_teetor@abss.k12.nc.us

of EEs: 2,950

Anderson School District Four

315 East Queen Street
Pendleton, SC 29670

Melanie Horton

(864) 403-2022

mhorton@anderson4.org

of EEs: 400

Mecklenburg County

700 East Fourth Street
Charlotte, NC 28202

Wanda Caldwell

(980) 314-2707

wanda.caldwell@mecklenburgcountync.gov

of EEs: 4,017

Spartanburg County

336 N Church Street
Spartanburg, SC 29303

Lisa Hart

(864) 596-3545

lhart@spartanburgcounty.org

of EEs: 1,541

Gaston County Schools

1351 Bradford Heights Road
Gastonia, NC 28054

Wendy Stalcup

(704) 810-8822

wgstalcup@gaston.k12.nc.us

of EEs: 3,615

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(g) Additional Data

1) Provide additional information considered essential to the proposal which has not been specifically requested.

Pierce Group Benefits constantly reviews benefit offerings from multiple carriers and can bring as many as 40 different vendor options to our clients. One of our strongest vendor partners is Colonial Life due to the ability for us to customize benefits and features for educators. Colonial Life has named Pierce Group Benefits as the exclusive provider of their benefits offering in the South Carolina educator market.

2) Describe any other benefits the District will realize through a contract with your firm.

Pierce Group Benefits will deliver all services outlined throughout this proposal and requested in the Scope of Work to the District at no cost in exchange for providing an annual census, annual access to all benefit-eligible employees during group briefings, and offering our comprehensive supplemental benefits package as the sole provider to the District.

Service	Fee
Benefit Consulting/Administration	Included
Online Enrollment Platform	Included
On-Site Enrollment Services	Included
Benefit Statements	Included
Claims Analysis	Included
Customized Benefit eBooklets	Included
Benefit Website	Included
Benefit Video	Included
Wellness Communication/Newsletters	Included
Health Fair Attendance	Included
Compliance Updates	Included
New Hire Enrollment/Orientation	Included
Market Research	Included

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Service	Fee
Service Center	Included
Client Education Services	Included
Compliance Assistance	Included
PEBA Communication and Education	Included
EAP (Employee Assistance Program)*	Included

*EAP – will be provided at no cost for the first year and then our preferred pricing would be passed along to the District. Complete terms will be discussed in detail during implementation.

3) Provide a statement of any exceptions proposed to the requirements of this Request for Proposals or the Terms and Conditions of the contract.

Pierce Group Benefits has no exceptions to the requirement of this Request for Proposal or the Terms and Conditions of the contract.