



Full-Time Agreements

Hourly Fringe Contribution Summary

Compensation and Fee Disclosure

Terms and Conditions

Plan designed for full-time employees who are regularly scheduled to work a minimum of 30 hours per week or 120 hours per month.

The Boon Group, Inc.

Proposal for: National Associates, Inc.

In-house administration solutions

- One number for customer service open 365 days a year
- Aetna Medical, Dental, Vision, Accident, Disability, and Life benefits

\$3.35 Aetna Family Composite Benefit Overview

FAMILY Plan	Aetna Benefits Plus Plan		
	Class I 1 - 90 Hours	Class II 91 - 130 Hours	Class III 131 or more Hours
Physician Office Visit⁹⁷			
Per Visit Benefit	\$65	\$75	\$100
Annual Number of Visits	10	10	10
X-Ray Benefit⁹⁸			
Per Visit Benefit	\$250	\$250	\$250
Annual Number of Visits	3	3	3
Lab Benefit⁹⁹			
Per Visit Benefit	\$40	\$40	\$40
Annual Number of Visits	7	7	7
Prescription Drug Benefit			
Per Prescription Benefit - Brand	\$50	\$60	\$70
Per Prescription Benefit - Generic	\$20	\$20	\$20
Annual Number of Prescriptions	15	18	20
Oral Contraceptives and Prescription Discount	Included	Included	Included
Outpatient Surgery Facility Benefit			
Benefit per Surgical Occurrence for Facility Only	\$1,000	\$1,400	\$1,600
Annual number of visits	5	5	5
Medical Inpatient			
Hospital Room & Board and Miscellaneous Hospital Benefit			
Daily Benefit Maximum (up to 45 days per confinement)	\$1,000	\$1,400	\$1,600
ICU & Coronary Care			
Daily Benefit Maximum (up to 45 days per confinement)	\$1,500	\$2,100	\$2,400
Inpatient Routine Newborn Nursery Care Benefit			
Daily Benefit (up to 45 days per confinement)	\$250	\$250	\$250
Medical Outpatient and Inpatient			
Surgical Benefit			
Surgical Multiplier	0.75	1.00	1.00
The payment amount is calculated by using the surgical multiplier times the surgical schedule			
Anesthesia Benefit			
Benefit per Surgical Procedure	20% of Surgical Benefit	20% of Surgical Benefit	20% of Surgical Benefit
Accident Benefit			
Per Occurrence Benefit	\$1,130	\$1,350	\$1,575
Informed Health Line and Discount Programs and Services			
	Included	Included	Included
Ancillary Benefits			
Dental			
Employee Annual Maximum	\$1,050	\$1,250	\$1,500
Dependent Annual Maximum	\$525	\$625	\$750
Annual Deductible per Covered Person	\$25	\$25	\$25
Preventative, Diagnostic, & Routine Restorative	80%	80%	80%
Major Restorative ¹⁰⁰	50%	50%	50%
Vision			
Vision Exam (every 12 months)	\$55	\$65	\$85
Single Lenses (every 24 months)	\$65	\$75	\$95
Contact Lenses (every 24 months)	\$65	\$75	\$95
Bi-focal Lenses (every 24 months)	\$90	\$100	\$120
Frames (every 24 months)	\$90	\$100	\$120
Life and AD&D Benefits			
Employee	\$15,000	\$20,000	\$30,000
Spouse	\$7,500	\$10,000	\$15,000
Child (+ 6 months)	\$7,500	\$10,000	\$15,000
Child (14 days to 6 months)	\$400	\$400	\$400
Accidental Death & Dismemberment (Employee Only)	\$15,000	\$20,000	\$30,000
Short Term Disability Benefits (EE Only)			
Maximum Weekly Benefit (up to 26 weeks)	\$205	\$235	\$270
Benefits begin on 8th day			
Employee Hourly Fringe Contribution: \$3.35			

⁹⁷ Routine preventive office visit and immunizations for dependents under 18 years old are covered under the physician office visit benefit.

⁹⁸ Routine diagnostic health screenings are covered under the X-Ray or Lab Benefits.

⁹⁹ Major Restorative Care Expenses will be paid after the covered person has been continuously insured by a Plan for at least 12 consecutive months. If the Plan replaces another group dental plan, the covered person will be given credit for the period of time they were covered under such other plan after proof of credible coverage is provided.

¹⁰⁰ Coverage is not available if you work in California, Hawaii, New Jersey, New York, Rhode Island, or Puerto Rico.

TERMS AND CONDITIONS

CONFIDENTIAL INFORMATION

The information contained in the following Proposal provided by The Boon Group® is proprietary and highly confidential. It is being provided with the understanding that it will not be used by the entity requesting the proposal to obtain information for a health and welfare benefit plan to be sponsored by such entity ("Plan Sponsor"), and including its benefits consultant or its agents, representatives or employees (collectively "Recipients"), for any purposes other than the evaluation of The Boon Group, and the health and welfare benefits policy or plan in connection with the product or services sought by Plan Sponsor. Dissemination of the information contained herein by Recipients shall be limited to the respective persons who are directly involved in the evaluation process. Under no circumstances is any of the information contained in this Proposal to be used, disseminated, disclosed or otherwise communicated to any other person or entity, including but not limited to other persons or entities providing Plan Sponsor or Recipients with a Proposal for a benefits plan.

THE BOON GROUP

The Boon Group, Inc. (The Boon Group®) is the parent holding company of The Boon Insurance Agency, Inc., and Boon Administrative Services, Inc. The Boon Group has over 30 years of experience in designing and providing products and services to employers who sponsor health and welfare benefit plans for part-time and hourly employees. Products are marketed through The Boon Insurance Agency, Inc., and administrative services are provided by Boon Administrative Services, Inc.

CONTRACT CAVEATS

This Proposal assumes our standard Trust Participation Agreement will be signed prior to the effective date of insurance coverage, and that the underwriting assumptions stated on the Rate Page are accurate. Additional documents that must be signed before coverage will be effective include (a) The Boon Group Fee Disclosure; (b) the Authorized Representative Form; (c) the Disability Services Agreement, if the Plan Sponsor includes disability benefits under the plan. Until all appropriate documents have been signed by the Plan Sponsor, no collateral materials, including the participants' identification cards or policy certificate books will be provided. Coverage will only become effective after all signed contracts have been received by Boon Administrative Services, Inc.

FINANCIAL CAVEATS

Rate guarantees, if any, are valid only if in writing and set forth on the Rate Page issued as part of this Proposal. Rate guarantees, if any, are subject to all terms, conditions, key assumptions, and contingencies herein, as well as to execution by you of final documentation setting forth the terms of the agreement for participation in the coverage offered under the insurance policy. This Proposal supersedes any previous oral or written communication between you and The Boon Group® or any of their agents or representatives with respect to the subject matter of this Proposal.

At The Boon Group's option, this Proposal, and any rate, trend, or other guarantees included in agreements arising from this Proposal, shall be void in the event of Federal or State action, affecting our ability to meet our obligations to you, to our insureds or members, or to the contracted providers. By way of illustration, such legislative or executive actions which impose controls or requirements that affect: our ability to determine rates; covered medical expenses or service benefits; providers' delivery of care or the fees they charge; or, our contracts with providers, may be deemed to so affect our contractual obligations. Should this happen, we will make a good faith effort to work with you to reach a new agreement that equitably reflects the circumstances as altered by government action.

Why Choose The Boon Group?

The Boon Group specializing in the design of exclusive employee benefit products to meet the unique needs of government contractors. We offer products that can be implemented quickly and tailored to meet the designated health and welfare fringe rate for any government contract.

For the employer

- Remain competitive
- Reduce costs
- Maintain flexibility
- Ensure compliance
- Increase employee retention
- Healthier overall workforce and increased productivity

For the employees

- Access to a network of providers
- Security of carrying an Aetna ID card
- Member services available seven days a week, 365 days a year
- Knowledge of out-of-pocket costs before receiving care
- Freedom to choose in network or out of network providers with no referrals
- Preventative care included in all medical plans
- No pre-existing condition exclusion
- Telephonic enrollment with licensed benefit counselors

Strong national presence

The Boon Group has evolved into a national enterprise, becoming the “industry leader” in providing superior administration and affordable benefit solutions. Through our partnership with Aetna health care, the plans offer a broad, national network of half a million physicians and thousands of hospitals.

Superior member services

We offer superior client services from the beginning with personalized implementation and multiple convenient options provided for enrollment. Once the plan is effective we provide exceptionally trained customer service representatives, timely and accurate processing of claims, excellent billing and reconciliation, and more.

Decades of experience

More than 30 years of providing unique products and services in “hourly benefits” for government contractors has provided us with the experience required to expertly administer your benefit plans. Our proprietary eligibility system is designed to accommodate high turn-over populations and to automatically handle breaks in coverage due to fluctuating work hours.

Freedom from paperwork

We employ an entire staff of benefits specialists, administration experts and a dedicated account manager for the duration of the benefit plan. We handle all of the paperwork, claims, and support services. We serve as the full-time administrators of your employees’ coverage, giving you freedom from paperwork and red tape.

>>> For guaranteed compliance solutions, turn to The Boon Group!