



MASSACHUSETTS ASSOCIATION OF INSURANCE AGENTS

# EMPLOYEE BENEFITS

ASSOCIATION PLAN OPTIONS GUIDE



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*The benefits outlined in this guide are intended to provide a general overview of the offerings available to you. For the most accurate and detailed information, please refer to the insurance carrier’s official plan documents or the summary of benefits. In the event of any discrepancies, the carrier’s documents will govern.*

# Introduction

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The Massachusetts Association of Insurance Agents (MAIA) is dedicated to strengthening and elevating the independent insurance agency system through unwavering advocacy, quality education, and essential products. As the leading trade association for nearly 1,000 independent insurance agencies and their estimated 9,000+ employees, MAIA provides an influential voice in legislative matters, technical guidance, market access and high-quality training for insurance personnel.

To further support our members, Massachusetts Association of Insurance Agents (MAIA) is excited to introduce this new Association Benefits Program. This program offers comprehensive and customizable employee benefits at pre-negotiated rates, enhancing the competitive edge for our member agencies. It aims to make it easier to attract and retain top talent while reducing administrative burdens.

This guide provides detailed information about this exclusive benefits package designed specifically for our member agencies.

## Why This Program Matters

Our Association Benefits Program addresses a common challenge faced by smaller agencies: the difficulty of accessing and affording high-quality benefits typically reserved for larger employers. With this program, agencies of all sizes can now offer robust, custom-designed benefit plans that rival those of larger corporations. This is a valuable opportunity to enhance your employee offerings, making your agency more competitive and attractive to top talent.

## Comprehensive Support and Services

In partnership with Giardini Consulting Group, your agency will receive advice and administrative services to ensure you get the most out of our benefits program. The consultants at Giardini Consulting Group will conduct an in-depth analysis of your current benefits and compare them to those in our association program. They will help you understand the differences in coverage, costs, and contract language, ensuring you are equipped to make informed decisions about your benefit offerings.

Participating agencies will also benefit from ongoing employee education and member advocacy services, ensuring your workforce fully understands their benefit options and how to get the most out of their elected benefits.

## Enhanced Benefits Administration

Our benefits package includes state-of-the-art benefits administration technology. This platform simplifies enrollment, tracks compliance, manages payroll deductions, and supports onboarding new employees, streamlining your administrative processes.

## Additional Administrative Services

In collaboration with Baystate Benefit Services, our program offers extensive administrative support, including enrollment services, COBRA administration, compliance services, Flexible Spending Accounts (FSA), and Dependent Care Reimbursement Accounts (DCRA).

## Explore the Guide

This guide provides detailed information on each benefit, including eligibility criteria, specific benefits, and pricing. We encourage you to explore each section to fully understand the value and advantages that our Association Benefits Program offers.

Join us in enhancing your agency's benefits package and discover how this program can elevate your employee satisfaction and overall agency success.

# Benefits & Eligibility

## Organization Eligibility

To participate in MAIA's Association Benefits Program, member agencies must:

- Be active members of the Massachusetts Association of Insurance Agents (MAIA) and in good standing.
- Pay all benefit premiums through payroll deduction unless specified otherwise.

Member agencies can join the Association Benefits Program at any time during the year. However, all plans renew annually on January 1st. Agencies may only cancel their participation upon anniversary. If an agency opts to leave the plan, re-enrollment is not permitted for two years.



## Employee Eligibility

### Full-Time Employees:

- Employees must be full-time, defined as working 30 or more hours per week, to be eligible for the full range of benefits.

### Part-Time Employees:

- Part-time employees, defined as working 20 or more hours per week, can be eligible for specific benefits including:
  - Accidental Injury Insurance
  - Hospital Indemnity Insurance
  - Critical Illness Insurance
  - Identity Theft Protection
  - Flexible Spending Accounts (FSAs)
  - Dependent Care Reimbursement (DCRAs)

## Plan Options Customization

- Member Agencies are welcome to pick and choose which association benefits that they want to offer to their employees. Once benefits are elected by a participating agency, they may only be terminated or changed each January 1<sup>st</sup>.

## Enrollment Process

- Member agencies will be required to complete a group election form in order to participate.
- All participating agencies will be provided our Employee Navigator benefits administration platform at no cost.
- Benefits you may offer your employees that are NOT part of the MAIA Association Benefits Program can be included in the Employee Navigator portal as long as Giardini Consulting Group is named the broker of record.

## Reinstatement Policies

Agencies who leave an association benefit plan and wish to rejoin must wait a period of two years.

By adhering to these eligibility criteria, member agencies and their employees can leverage the comprehensive benefits offered by the MAIA Association Benefits Program.

## Support and Resources

- To participate, please contact:

Giardini Consulting Group  
(781) 506-1009

[contact@giardinillc.com](mailto:contact@giardinillc.com)

- Additional Resources: Visit [www.massagent.com](http://www.massagent.com) for online resources, FAQs, and support materials.



# Health Insurance

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Attracting and retaining top talent is essential for the success of your agency. A critical component of this effort is providing a comprehensive and flexible benefits package. Recognizing the diverse needs of today's workforce, we believe the optimal way to address these needs is by allowing employees to choose a health plan that fits their individual healthcare requirements and budget. In 2025, you can offer your employees the widest selection of health plan options available through an Individual Coverage Health Reimbursement Arrangement (ICHRA). By implementing an ICHRA, you can provide a valuable and adaptable benefits solution that caters to the unique needs of your employees, enhancing their satisfaction and loyalty to your agency.

## What Is An ICHRA?

An Individual Coverage Health Reimbursement Arrangement (ICHRA) is an innovative program that allows your business to offer employees a monthly, tax-free allowance to purchase health insurance. With ICHRA, your employees have more choices than ever before, as they can select from a wide variety of health plans and carriers including Medicare products. Our underwriters will help you determine an appropriate monthly allowance that employees will use as a budget to put towards their health insurance premiums. If the plan they choose costs less than the allowance, their insurance is covered at no additional cost. If it costs more, they can pay the difference through pre-tax payroll deductions just like they do today.

Your employees experience with ICHRA will be similar to the traditional group health insurance you currently offer, with the added benefit of greater flexibility and options. This flexibility not only caters to the diverse needs of your workforce but also enhances their satisfaction and loyalty, making your agency a more attractive place to work.

## Why An ICHRA?

The "one-size-fits-all" group insurance plan has one major flaw.... it doesn't fit anyone all that well. The reality is, each of your employees brings their own unique needs to the table, whether they're considering their finances or their own personal health requirements. ICHRA allows your employees the ability to select the plan and benefits that fits their needs.

## Finding a Plan

Your employees will have access to a customized shopping portal that includes the most popular and affordable plan options available in their area. Through this portal, your employees can easily compare and select a plan that suits their needs. If they prefer more personalized assistance, employees can schedule a one-on-one meeting with a benefits consultant from Giardini Consulting Group. They will assist in looking up the employees' providers and medications to ensure the plan they choose has adequate coverage. They will even help employees review additional health plan options if necessary. There is no additional cost to meet with a consultant; this service is included as part of Giardini Consulting Group's offerings, and all employees are strongly encouraged to take full advantage of this valuable resource.

## Employer Contribution

To determine your agency's ICHRA contributions to employees, you first need to establish your current budget. This number should include all costs currently associated with your group health plan, including all employer premium expenses and administrative fees.

The actuaries at Giardini Consulting Group then utilize this number to create non-discriminatory contribution calculations using the following methods:

- Age-banded rates based on ACA guidelines
- Four-tier composites
- A combination of the two

These contributions along with your employees' net cost are outlined and easily identifiable on their benefits portal.

# Health Insurance (Continued)

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## Individual Coverage Health Reimbursement Arrangement (ICHRA)

### Summary

While administering an ICHRA can be a daunting task with many moving parts, Giardini Consulting Group prides itself in taking on all of the heavy lifting. They will create all of the communications, manage all of the meetings, and ensure your ERISA compliance documents are up to date.

We Make it as Easy as 1 – 2 – 3!



## STEP 1

### Choose a plan

Employees average more than 30 health plan choices from their choice of insurance carriers; all with varying benefits and costs.

- We provide employee support in the form of group meetings, 1-on-1 consultations, enrollment kits, & more.
- Employees can enroll online or one-on-one with a consultant.

### Administration

The administrative team at Giardini Consulting Group ensures that all employees are enrolled in the proper plans with the proper carriers.

- They meet with new hires throughout the year to educate them on your benefits and assist in enrolling.
- You have access to monthly payroll deduction reports on demand.



## STEP 2



## STEP 3

### Billing

The administrative team at Giardini Consulting Group ensures all employees plans are paid each month through their general account.

- They pay the bills and then invoice you under one consolidated monthly bill just like you receive today.
- Invoiced amounts are due by direct deposit no later than the 15<sup>th</sup> of the month prior to coverage.

We have chosen Altus as our partner for providing dental coverage to MAIA member agencies. Altus Dental provides affordable, quality dental plans to more than 220,000 members and has one of the area's largest PPO networks. Altus has more than 10,000 participating dental offices in MA, RI, & NH and 420,000 dentists across the country. They are very strong in the communities we serve and currently administer plans for many municipalities & associations in New England.

Member agencies will have two association dental plans to choose from; the Standard Plan and the Enhanced Plan.

BENEFIT	EXAMPLES	STANDARD	ENHANCED
<b>Annual Deductible (Applies to Class II &amp; III Services Only)</b>			
Individual	Per member	\$50	\$50
Family	Maximum per family	\$150	\$150
Class I – Preventive	Exams, cleanings, x-rays, Perio Maintenance	100%	100%
Class II – Basic	Fillings, extractions, periodontics, root canal	80%	80%
Class III – Major	Crowns, dentures, implants	50%	50%
Class IV - Orthodontia	Braces (to age 19)	✗	50%
Calendar Year Maximum	Per covered family member	\$1,500	\$2,000
Lifetime Orthodontia Max	Dependent children only	✗	\$2,000
Custom Enhancements	<ul style="list-style-type: none"> <li>• 100% coverage for children under 13</li> <li>• Teeth whitening coverage</li> <li>• Coverage for third cleaning per year</li> <li>• Adult fluoride varnish coverage</li> <li>• Athletic mouth guard coverage</li> <li>• Invisalign™ coverage</li> <li>• No waiting period</li> <li>• No missing tooth restriction</li> <li>• No pre-existing conditions</li> <li>• Composite fillings on all teeth</li> </ul>	✗	✓
		✗	✓
		✗	✓
		✗	✓
		✗	✓
		✗	✓
		✓	✓
		✓	✓
		✓	✓
		✓	✓

PLAN	TWO TIER		THREE TIER			FOUR TIER			
	EE	FAM	EE	EE+1	FAM	EE	ES	EC	FAM
Standard Plan	\$37.93	\$111.79	\$37.93	\$75.86	\$132.75	\$37.93	\$75.86	\$72.06	\$132.75
Enhanced Plan	\$41.09	\$129.87	\$41.09	\$91.72	\$153.35	\$41.09	\$82.19	\$87.61	\$153.35

## Eligibility

To participate, your agency must be an active member in good standing with MAIA. An employer contribution and a minimum of two enrolled subscribers is required to offer dental coverage. Employers who currently offer Altus Dental coverage elsewhere are eligible to participate in this association dental plan.



A close-up photograph of a male dentist in a white lab coat and blue tie, wearing white gloves, examining a young woman's teeth. The woman is reclined in a dental chair, smiling broadly, showing her teeth. The background is a blurred dental office setting.

# Preventive Rewards

We've included the Preventive Rewards Program in both dental plan options. With this benefit enhancement, preventive dental services do not utilize any of a member's annual benefit dollars, effectively increasing their annual benefit maximum.

Eye care is a critical component of an individual's overall health. In today's market, employees and job-seekers alike are actively looking for coverage options that help them and their families better afford the care and equipment they need. As employers, especially in our industry, vision coverage is a vital benefit required to maintain a productive workforce.

We have chosen Altus as our partner for providing vision coverage to MAIA member agencies. Altus Dental has partnered with VSP® Vision Care, one of the largest vision benefits insurers in the US, to bring you Altus Vision -- an affordable, comprehensive vision plan with features that go beyond standard eye care. With their national network of providers, employees will have access to the largest national network of independent eye doctors - thousands across the country, including nearly 750 private practice providers right here in Massachusetts.

The chart below provides a summary of the Altus 150 Plus association vision plan provided to MAIA member agencies.

SERVICES	COVERAGE
<b>Frequency of Services</b>	
Exam	Every 12 months
Lenses	Every 12 months
Frames	Every 12 months
Contact Lenses (In lieu of glasses)	Every 12 months
<b>Out of Pocket Costs</b>	
Well Vision Exam	\$10 Copay
Prescription Glasses	\$25 Copay
Contact Lenses (fitting & evaluation)	Up to \$60
Standard Progressive Lenses	No additional cost
Impact Resistant Lenses for Kids	No additional cost
<b>In Network Allowance</b>	
Frame Allowance	\$150 per member
Costco Optical Frame Allowance	\$80 per member
Elective Contact Allowance	\$150 per member
COVERAGE TIER	MONTHLY PREMIUMS
Employee Only	\$6.50
Employee & Spouse	\$13.00
Employee & Child(ren)	\$13.65
Employee & Family	\$18.85

Rates guaranteed through December 31, 2028.



# altusVISION

*The choice is clear!*



vsp™

As a member of the Massachusetts Association of Insurance Agents (MAIA), your agency has access to a variety of funding vehicles designed to enhance employee satisfaction and provide significant tax savings. These benefits are provided in partnership with iSolved, a leader in employee benefit funding solutions. Employers that offer these funding vehicles may experience a reduction in employer and FICA taxes, while employees who participate reduce their taxable wages. The result is lowered taxes for you, with added benefits for your employees.

## Flexible Spending Account (FSA)

An FSA allows employees to set aside pre-tax dollars to pay for eligible medical, dental, and vision expenses. Eligible expenses include things like co-pays, deductibles, prescriptions, and certain over-the-counter items. These funds are available at the start of the plan year and reimbursed by employees out of each pay check throughout the year. Key benefits include:

- **Tax Savings:** Contributions are made on a pre-tax basis, reducing employees' taxable income.
- **Eligible Expenses:** Includes medical, dental, vision, and some over-the-counter items.
- **Rollover:** Funds must be used within the plan year, or they are forfeited. The rollover exception allows employees to carryover a portion of their unused funds to the next plan year. This amount changes annually as determined by the IRS. Alternatively, employers can eliminate the rollover provision if they choose.

## Dependent Care Reimbursement Account (DCRA)

A DCRA, also referred to as Dependent Care FSA, enables employees to use pre-tax dollars for eligible dependent care expenses, including childcare and elder care. Unlike the Healthcare FSA, these funds are available to reimburse employees as the funds are deducted out of each pay check throughout the year. Key benefits include:

- **Tax Savings:** Reduces taxable income for employees, providing significant savings on care costs.
- **Eligible Expenses:** Covers daycare, preschool, day camps, before & after school care and care for dependent adults.
- **Annual Limit:** Employees can contribute up to \$5,000 per year, or \$2,500 if married and filing separately.

## Health Savings Account (HSA)

An HSA is a tax-advantaged savings account available to employees enrolled in a high-deductible health plan (HDHP). Key benefits include:

- **Triple Tax Advantage:** Contributions are tax-deductible, earnings grow tax-free, and withdrawals for eligible expenses are tax-free.
- **Contribution Limits:** Employee contribution limits for individuals and families are set by the IRS each year. These limits also include an additional \$1,000 catch-up contribution for those 55 or older.
- **Portability:** Funds roll over year to year and remain with the employee, even if they change jobs or retire.

## Using Your Plan

Participants receive access to a secure, easy-to-use web portal and smartphone app where they can track their account balances and submit requests for reimbursements. In addition, they'll receive a convenient debit card to make it easy to pay for eligible services and products. When participants use the card, payments are automatically deducted from their FSA account, eliminating out-of-pocket costs and, in most cases, the need to submit receipts for purchase verification.

## Fee For Service

MAIA member agencies have the opportunity to obtain FSA, DCRA, HSA & COBRA services through iSolved. If you offer an ICHRA or traditional group health plan that is managed by Giardini Consulting Group, these services are complementary. Agencies with less than 10 employees enrolled in their group health plan may be subject to a service fee of \$6.00 per subscriber per month (PSPM). This fee includes all funding services and COBRA compliance administration.



WEB BASED REPORTING



CALL CENTER SUPPORT



PREMIUM COLLECTION



ONLINE PARTICIPANT PORTAL



COBRA NOTICES



PENALTY FREE HISTORY

The Consolidated Omnibus Budget Reconciliation Act (COBRA) mandates that employers provide continuation of group health coverage to employees and their families who would otherwise lose their benefits due to certain qualifying events. Staying compliant with COBRA regulations is crucial, as non-compliance can lead to substantial penalties and legal issues. Ensuring that your company adheres to COBRA requirements not only protects your organization from potential fines but also maintains trust and satisfaction among your employees.

We have chosen iSolved as our preferred partner for COBRA administration. iSolved has been a trusted provider of COBRA administration services since its inception. As an industry leader, iSolved excels in helping employers remain compliant while simplifying the administration process.

#### Key Benefits of iSolved's COBRA Management Solution:

- **Regulatory Adaptability:** As regulations evolve, iSolved ensures that your COBRA management system is always up-to-date. New laws and changes are seamlessly integrated, so you can focus on your business without worrying about compliance.
- **Ease of Use:** iSolved's platform is designed to streamline the COBRA administration process, making it straightforward and efficient for employers.
- **Peace of Mind:** Compliance is critical, and iSolved offers a reliable solution to ensure you adhere to all legal requirements, minimizing the risk of penalties and legal complications.

With iSolved, you can be confident that your organization is meeting all COBRA obligations effectively and efficiently. Don't take compliance for granted—choose iSolved to ensure your company adheres to the letter of the law.

#### Fee For Service

If you offer an ICHRA or traditional group health plan that is managed by Giardini Consulting Group, these services are complementary. Agencies with less than 10 employees enrolled in their group health plan may be subject a service fee of \$6.00 per subscriber per month (PSPM). This fee includes all funding services and COBRA compliance administration.

Life insurance is an essential part of a comprehensive benefits package, offering employees peace of mind and financial security for their families in the event of the unexpected. In our industry, providing robust life insurance options is critical to attracting and retaining top talent, ensuring that employees feel valued and protected.

We have chosen MetLife as our partner for providing life insurance coverage to MAIA member agencies. MetLife, a leader in the group benefits space, offers a range of options, including Basic Life and AD&D as well as Voluntary Life and AD&D. Through this partnership, MAIA member agencies can access benefits typically reserved for large employers, delivered with the expertise and reliability that MetLife is known for.

## Basic Life and AD&D

Many people will not qualify for life insurance on their own; and if they can, the cost can be prohibitive. With Basic Group Life, employees are provided a life insurance policy that is fully paid for by the employer and guaranteed to be issued; all at a fraction of the cost of buying this coverage on their own. Below is a summary of the basic life coverage being offered.

BASIC LIFE COVERAGE	
Benefit Amount	2X Salary to \$200,000
Guaranteed Issue Amount	\$200,000
Premium Cost	\$0.165/\$1,000 (Includes AD&D)
Rate Guarantee	24 Months

## Voluntary Life and AD&D

Voluntary Life and AD&D coverage allows employees the option to purchase additional life insurance for themselves and their dependents. The entire premium for this benefit is employee-paid and is deducted from payroll on a post-tax basis.

Below is a summary of the voluntary life coverage being offered.

VOLUNTARY LIFE COVERAGE	
Employee Benefit Amount	\$10,000 increments to \$400,000
Employee Guaranteed Issue Amount	\$150,000
Spouse Benefit Amount	\$5,000 increments to \$100,000
Spouse Guaranteed Issue Amount	\$20,000
Child(ren) Benefit Amount	\$5,000 to \$10,000
Child(ren) Guaranteed Issue Amount	\$10,000
Rate Guarantee	24 Months

The chart below provides the rate per \$1,000 of coverage. Spousal rates are based on the employee's age.

AGE	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
RATE	\$0.11	\$0.11	\$0.11	\$0.13	\$0.15	\$0.18	\$0.26	\$0.40	\$0.59	\$0.89	\$1.68	\$2.71

*Note: The premium cost for child(ren) coverage is \$0.20 / \$1,000 of coverage which includes AD&D.*



Long-Term Disability (LTD) insurance is a crucial component of a well-rounded benefits package, offering essential income protection for employees who experience a serious illness or injury that prevents them from working for an extended period. In our industry, providing comprehensive LTD coverage is key to demonstrating a commitment to employee well-being and financial security, which can be pivotal in attracting and retaining top talent.

We have partnered with MetLife to offer LTD insurance to MAIA member agencies. MetLife is a trusted leader in the group benefits space, known for its reliability and expertise. This partnership allows MAIA member agencies to access LTD benefits often available only to larger employers, ensuring that employees receive the protection they need.

## Long-Term Disability (LTD) Insurance

While we have chosen not to offer Short-Term Disability insurance due to the overlap with Massachusetts Paid Family & Medical Leave (PFML) benefits, we recognize the importance of long-term income protection. LTD insurance provides coverage if an employee is unable to work for an extended period, with benefits typically continuing until the employee returns to work, qualifies for Social Security Disability, or reaches Social Security Normal Retirement Age (SSNRA).

Below is a summary of the LTD coverage being offered.

### LONG TERM DISABILITY COVERAGE

Benefit Amount	60% to \$10,000 Monthly
Elimination Period	90 Day
Premium Cost	\$0.305/\$100 of Monthly Payroll
Rate Guarantee	24 Months





Research consistently highlights the importance of robust employee benefits in attracting and retaining high-caliber talent. As organizations compete for skilled professionals, a comprehensive benefits package becomes a critical differentiator. By offering supplemental health benefits, employers can significantly enhance their overall employee benefits package without increasing their bottom line.

## The Role of Group Supplemental Health Benefits

Group supplemental health benefits—such as Accident, Critical Illness, and Hospital Indemnity—play a pivotal role in creating a well-rounded benefits package.

**Accident Insurance** provides financial security to employees because life doesn't always go according to plan, and accidental injuries can have a significant impact on their finances. Offering 24 hour accident insurance as a benefit can help employees and their families be better prepared for unexpected expenses. With accident insurance, a lump-sum cash benefit is paid directly to the insured person after a covered injury. This benefit provides flexible funds that can be used as needed. It pays an up-front, lump-sum benefit based on covered injuries, regardless of other coverages or actual expenses. Employees can use the benefit in various ways, including covering medical deductibles, copayments, transportation, food, lodging, childcare, lost income from missing work, home healthcare needs, and more. Employers can offer voluntary accident insurance, with employees paying the premiums through post-tax payroll deduction, ensuring no financial impact on the company's bottom line.

**Critical Illness Insurance** offers employee's financial security in the face of serious illnesses. It provides a lump-sum cash benefit precisely when it's most needed. While medical insurance covers some medical expenses and disability insurance replaces lost income, they don't address all the costs associated with a severe illness. This critical illness plan comprehensively covers a range of illnesses, including cancer, heart attack, stroke, organ failure, Alzheimer's disease, Parkinson's disease, burns, and more. Like voluntary accident insurance, employees pay the entire premium for this coverage through post-tax payroll deduction, ensuring no financial impact on the company's bottom line.

**Hospital Indemnity Insurance** helps reduce some stress caused by hospital bills, if employees or their covered family members are hospitalized. Employees shouldn't have to worry about out-of-pocket expenses from unexpected hospital stays. If they're admitted to the hospital due to illness or injury, they receive a lump-sum cash benefit to use however they choose—regardless of any other insurance—so they can focus on their recovery. This benefit is completely paid by the employee though post-tax payroll deductions ensuring no financial impact on the company's bottom line.

Over the next several pages, we will outline these benefit options in greater detail.

## ICHRA and Employee Interest

Organizations offering an Individual Coverage Health Reimbursement Arrangement (ICHRA) witness substantial enrollment in these supplemental benefits. Many employees choose higher deductible health plans to save on premiums, but this increases their out-of-pocket risk. To mitigate this risk, employees often invest in supplemental health benefits, providing financial security while keeping overall costs manageable.

## Equitable: Our Preferred Vendor

While there are multiple carriers that offer supplemental health benefits, we have chosen Equitable as the partner of choice for the MAIA Association Benefits Program. Equitable's offerings strike the perfect balance between affordability and comprehensive coverage. Their benefit options meet high standards, ensuring employees receive valuable protection at an affordable cost.

These benefits require 5 or more employees enrolled in coverage to offer this benefit.



# Accident Insurance



EQUITABLE

The chart below outlines our accidental injury plans. With this benefit, employers choose one plan to offer employees.

COMMON INJURIES	LOW PLAN	HIGH PLAN
Eye Injury	\$300	\$600
Gunshot Wound	\$250	\$500
Coma	\$7,500	\$10,000
Concussion Lifetime Max	\$1,500	\$2,000
Dislocations & Fractures	Up to \$6,000	Up to \$12,000
Lacerations	Up to \$500	Up to \$1,000
Burns	Up to \$10,000	Up to \$20,000
MEDICAL SERVICES	LOW PLAN	HIGH PLAN
High Tech Radiology	\$150	\$300
X-Ray	\$50	\$100
Physician Follow-Up (10X Max)	\$50	\$75
Physical Therapy or Occupational Therapy (10X Max)	\$50	\$100
Medical Devices	\$250	\$500
Prescription Drug	\$25	\$50
Prosthesis (1 Max)	\$750	\$1,500
Anesthesia	\$50	\$100
HOSPITAL SERVICES	LOW PLAN	HIGH PLAN
Hospital Admission (1 Max)	\$500	\$1,000
Hospital Confinement (365 Max)	\$200	\$400
ICU Admission (1 Max)	\$1,000	\$2,000
ICU Confinement (15 Max)	\$400	\$800
Ambulance (Ground)	\$400	\$600
Emergency Room or Urgent Care Admission	\$100	\$150
Rehabilitation Unit (30 Max)	\$50	\$100
Wellness Benefit	\$50	\$50
COVERAGE TIER	LOW PLAN	HIGH PLAN
Employee Only	\$8.45	\$13.96
Employee & Spouse	\$14.56	\$24.79
Employee & Child(ren)	\$15.94	\$27.21
Employee & Family	\$22.05	\$38.04

The chart below outlines our critical illness plan. Employees choose their level of coverage up to the benefit maximum.

<b>BENEFIT FEATURES</b>		
Employee Benefit	\$5,000 Increments	
Spouse Benefit	\$2,500 Increments	
Employee Maximum	\$30,000	
Spouse Maximum	\$15,000	
Guarantee Issue	100%	
Additional Occurrence (3 mo. separation period)	Included	
Recurrence (6 mo. separation period)	Unlimited	
Portability	To age 70	
Pre-Existing Condition	12/12	
<b>COVERED CONDITIONS</b>	<b>BENEFIT</b>	<b>RECURRENCE</b>
Heart Attack	100%	100%
Stroke	100%	100%
Major Organ Failure	100%	100%
Occupational Infectious Disease	100%	N/A
Coronary Artery Bypass	25%	25%
Angioplasty	5%	5%
Cancer	100%	100%
Skin Cancer	5%	5%
Benign Brain Tumor	100%	100%
Coma	100%	100%
Loss of Vision, Hearing, or Speech	100%	N/A
Advanced ALS/Lou Gehrig's Disease	100%	N/A
Advanced Alzheimer's or Parkinson's Diseases	100%	N/A
Severe Burns	100%	100%
Wellness Exam	\$50	\$50
<b>EMPLOYEE AGE</b>	<b>EMPLOYEE RATE/\$1,000</b>	<b>SPOUSE RATE/\$1,000</b>
<29	\$0.35	\$0.35
30-39	\$0.63	\$0.63
40-49	\$1.49	\$1.49
50-59	\$3.19	\$3.19
60+	\$6.12	\$6.12

*Note: Spouse rates are based on employee age and limited to 50% of the employee election. Child coverage included.*

# Hospital Indemnity



EQUITABLE

The chart below outlines our hospital indemnity plan. With this benefit, employers choose one plan to offer employees.

## BENEFIT FEATURES

Coverage Basis	24-Hour
Age Reduction	None
Maternity Waiting Period	None
Pre-Existing Condition	None
Annual Maximum Payout	Unlimited
Lifetime Maximum Payout	Unlimited
Portability	To age 70
Minimum Participation	Greater of 5 enrolled or 10%

## BENEFIT PAYMENTS

	LOW PLAN	HIGH PLAN
First Day Hospital Confinement (1 Max)	\$500	\$1,000
First Day ICU Confinement (1 Max)	\$1,000	\$2,000
Daily Hospital Confinement (365 Max)	\$100	\$150
Daily ICU Confinement (60 Max)	\$200	\$300
Daily Rehab Confinement (60 Max)	\$50	\$75
Extended Hospitalization (Per Day)	-	\$150

## COVERAGE TIER

	LOW PLAN	HIGH PLAN
Employee Only	\$10.89	\$21.52
Employee & Spouse	\$23.07	\$45.50
Employee & Child(ren)	\$18.19	\$37.00
Employee & Family	\$30.37	\$60.98



# Privacy Protection

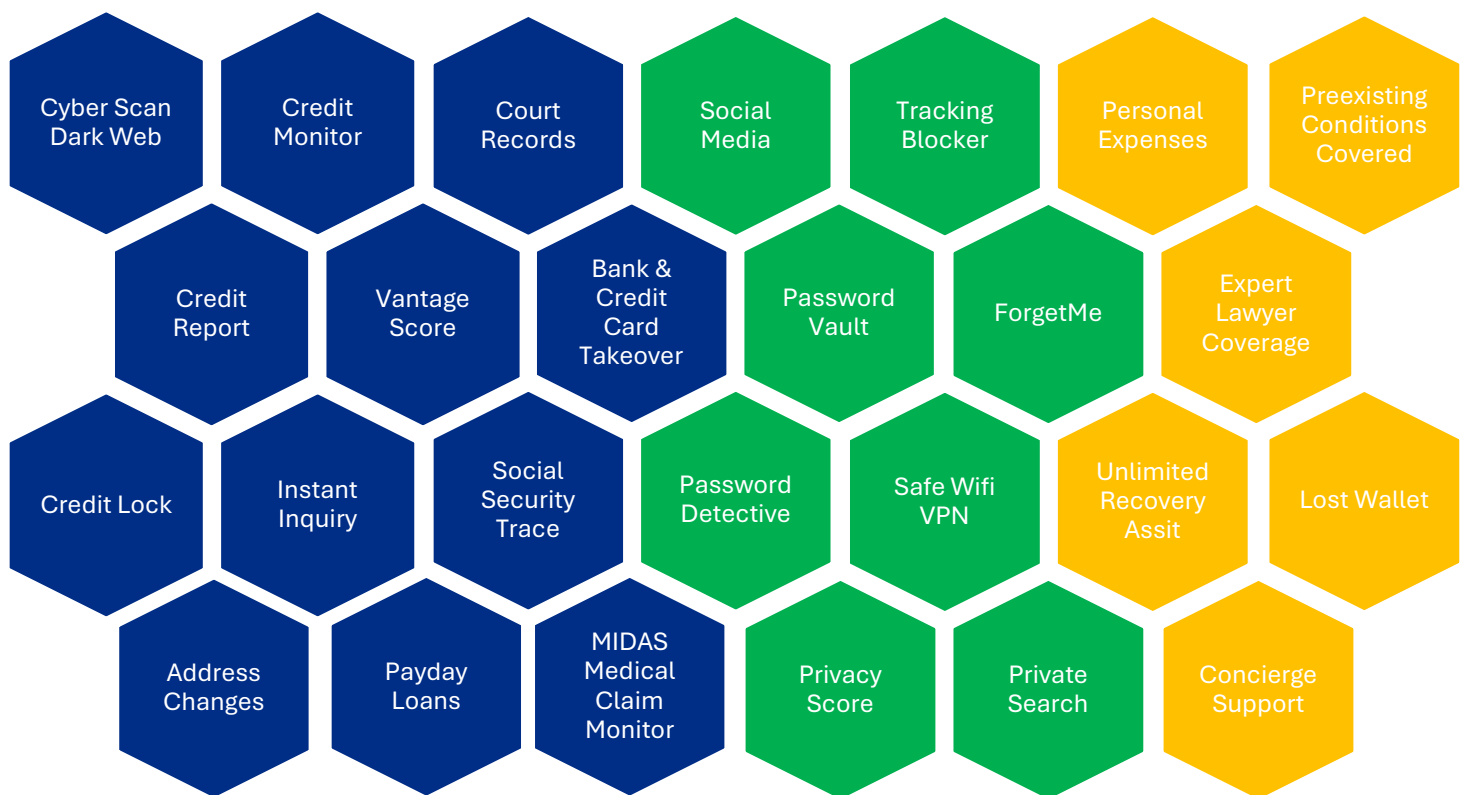


With data breaches at an all-time high, employee priorities are shifting. Nearly half of all employees have had their identities compromised, and a new victim falls prey every two seconds. Did you know that most identity protection plans offer only partial coverage for your employees? Alarming, 92% of these personal breaches also lead to breaches in the business. In today's competitive marketplace, leading employers are seeking to maximize the value of their benefit dollars.

IDX is the only identity and privacy protection benefit that fully safeguards your employees from the latest threats—and has a flawless record with zero data breaches. Trusted by the federal government and all its agencies for privacy and security protection, IDX is the clear choice.

We are excited to offer MAIA member agencies an exclusive, unparalleled deal on IDX protection at the lowest price ever.

The chart below outlines some of the key benefits offered by the identity & privacy protection benefit from IDX.





COVERAGE TIER	MARKET RATE	MAIA RATE
Employee Only	\$32.90	\$10.50
Employee & Family	\$64.95	\$18.50

To offer this benefit, a minimum of five enrolled employees is required. Any exceptions to this minimum participation requirement must receive underwriting approval, and rates may be adjusted at the discretion of the underwriter.

Quality legal assistance can be pricey, and it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

## Why MetLife Legal Plans?

Employees will have unlimited access to an attorney as if on retainer. There are no copays, no deductibles, and no hour or wage limits. Employees can meet with an attorney as much as they need throughout the year for covered legal matters.

 <p><b>Flexible Service</b></p> <p>Employees can meet with an attorney face-to-face or virtually to discuss legal matters. Virtual options may include phone, email, or virtual conferencing.</p>	 <p><b>Complete Coverage</b></p> <p>Their attorneys provide fully covered legal help – from consultation, to drafting or reviewing documents, to representation in court.</p>	 <p><b>Largest Attorney Network</b></p> <p>Their nationwide network of over 18,000 experienced attorneys means that your employees will have an attorney near them to assist with their legal matter.</p>
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## COVERAGE EXAMPLES

- |                           |                                 |                                      |
|---------------------------|---------------------------------|--------------------------------------|
| Debt Collection Defense   | Personal Bankruptcy             | Tax Collection & Audit Defense       |
| Boundary & Title Disputes | Home Sale or Purchase           | Foreclosure & Eviction Defense       |
| Deeds                     | Zoning Applications             | Tenant Negotiations                  |
| Wills & Trusts            | Power Of Attorney               | Healthcare Proxies                   |
| Adoptions & Guardianship  | Immigration Assistance          | Juvenile Court Defense               |
| Parental Responsibility   | Name Change                     | Wage Garnishment                     |
| School Hearings           | Domestic Violence Protection    | Personal Property                    |
| Prenuptial Agreement      | Review Personal Legal Documents | Medicare & Elder Care Representation |
| Civil Litigation Defense  | Pet Liabilities                 | Small Claims Assistance              |
| Traffic Tickets           | License Suspension DUI          | Driving Privileges Restoration       |
| Repossession              | Administrative Hearings         | Nursing Home Agreements              |

## MONTHLY RATE

\$18.00

Established in 1986, iSolved initially focused on helping businesses navigate the complexities of the Consolidated Omnibus Budget Reconciliation Act (COBRA). Over the years, iSolved has evolved into a leader in Administration, Payroll, and Human Capital Management (HCM). Central to their success is their cutting-edge cloud-based technology and superior HR Support Services, which have earned them numerous industry awards.

Over the following pages, you will find two exclusive service bundles from iSolved, tailored specifically for MAIA member agencies. These programs offer heavily discounted rates and the convenience of consolidating your payroll and Third-Party Administration of COBRA, FSA, HSA, and DCRA with a single trusted vendor. Each package includes comprehensive payroll services along with a suite of additional benefits. While both packages offer outstanding value, one is designed to provide a more extensive array of features, catering to larger agencies with diverse needs. The other package offers a more streamlined and cost-effective solution, ideal for smaller agencies, without compromising on quality.

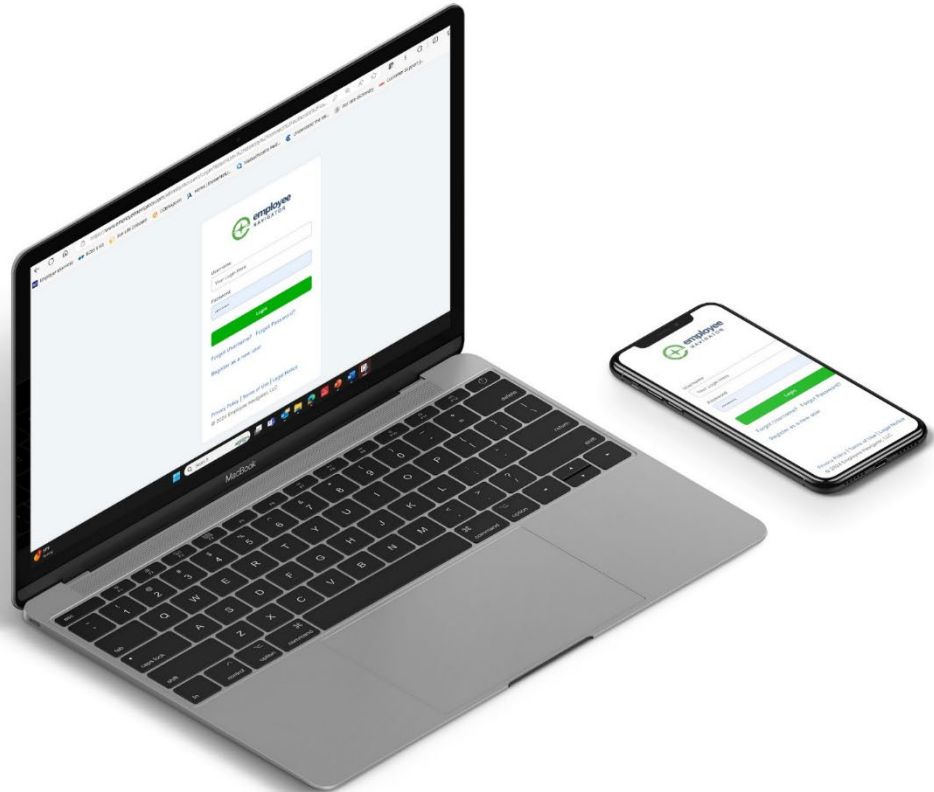
## Plan 1. Assist

TECHNOLOGY		
Human Resources & Payroll	Giving & Volunteering	AI Virtual Assistant
HR SERVICES		
Live HR Support on Demand	Job Description Library	Employment Verification Services
Performance Review Builder	Employee Handbook Builder	Hiring, Discipline, & Term Compliance
Employment Law Library	Policy & Forms Library	FMLA & State Leave Guidelines

## Plan 2. Accelerate

TECHNOLOGY		
Human Resources & Payroll	Giving & Volunteering	AI Virtual Assistant
<b>W2 Year End Production</b>	<b>E-Verify I-9 Eligibility</b>	<b>Background Checks</b>
<b>Onboarding &amp; Offboarding</b>	<b>Predictive People Analytics</b>	<b>Tax Credits / WOTC</b>
HR SERVICES		
Live HR Support on Demand	Job Description Library	Employment Verification Services
Performance Review builder	Employee Handbook Builder	Hiring, Discipline, & Term Compliance
Employment Law Library	Policy & Forms Library	FMLA & State Leave Guidelines
<b>State Minimum Wage Map</b>	<b>Labor Law Posters</b>	<b>HR Assessment</b>
<b>Proactive Compliance Support</b>	<b>In-Depth Leave Guidance</b>	<b>2 HR Projects Annually</b>
<b>Dedicated iSolved HR Partner</b>	<b>Custom Handbook</b>	<b>Employee Assistance Program</b>
<b>Custom Job Descriptions</b>	<b>Salary Benchmarking Reports</b>	<b>Custom Forms &amp; Policies</b>

Employee Navigator is a powerful benefits administration platform that streamlines the entire process of managing employee benefits, from enrollment to compliance. This system allows employers to offer a comprehensive, user-friendly experience for their employees, making it easy to view, compare, and select benefits online. One of the key advantages of Employee Navigator is its integration capabilities, which connect with insurance carriers ensuring that data flows seamlessly across platforms. This reduces administrative burden, minimizes errors, and helps ensure compliance with regulations.



## All-In-One Solution

Employee Navigator empowers you and your team to conquer benefits management like never before.

- Onboarding new employees
- Comprehensive compliance audit tracking
- Compare and select benefits 24/7/365
- Easy on-demand reporting
- Asset tracking
- PTO management
- Employee self-service
- Mobile application
- Managed in-house

**baystate**  
*benefit services*

