Accident Insurance
custom-designed for

Kemp Independent School District

Presented by Mpart Benefits Inc

April 24, 2023

Valid 90 days from the quote

Customer-centric benefits solutions

Wellfleet Workplace is a Berkshire Hathaway company focused on delivering customizable, digitally-forward benefit solutions through a suite of employee benefit products. As a relationship-focused company, we make working with us easy by:

- Creating custom plan designs with innovative products at competitive rates.
- Not being encumbered by legacy systems or ways of doing business.
- Partnering clients with a dedicated Client Manager.
- Implementing best practices that drive employee engagement.
- Offering flexible billing options, including list bill, self-bill & direct bill.

A little bit more about us

Berkshire Hathaway roots

Wellfleet is proud to be a Berkshire Hathaway company. As their primary Accident and Health carrier, we are backed by A++ financial strength ratings—the highest possible—from AM Best*. These superior ratings indicate we meet our financial obligations and are here for the long run. You can also count on our commitment to:

- Doing business with uncompromising integrity,
- Maintaining a steady 100-year outlook &
- Taking care of our customers.

*For the latest ratings, visit ambest.com.

Wellfleet's divisions

Wellfleet is focused on protecting people against risk throughout every stage of life from birth to college, the workplace and beyond. To meet those needs, we have four unique markets, including:

- Wellfleet Workplace - Employee benefit solutions that complement core medical plans, including Accident, Critical Illness & Short Term Disability Income Insurance
- Wellfleet Student - Insurance solutions for the educational market, including Student Health, Accident & Stop Loss
- Wellfleet Rx - Exclusive pharmacy solution for the educational market
- Wellfleet Special Risk - Participant Accident coverage, including International Medical, K-12 & Business Travel

A key pillar of our organization is customer-centricity. From 1993 - 2016, Wellfleet served as an industry-leading third-party administrator (TPA) of health insurance and self-funded medical insurance to educational markets and employer groups. Having been a TPA for over 25 years is a testament to our understanding of all our customers, and our ability to deliver exceptional and expedient service.

Wellfleet Workplace

At Wellfleet Workplace, we have an innovative spirit. You can see this in the unique industry solutions we've built, and our commitment to develop and enhance products that meet our customers' needs.

Unlike most insurance companies, we're not limited by antiquated systems or processes. Our end-to-end, high-quality and high-velocity insurance platform supports streamlined workflows from quote through policy administration. By digitizing the insurance lifecycle, clients enjoy operational efficiencies, simplified interactions and the smooth flow of sound data.

We also offer the flexibility to work with the benefit administration and/or enrollment platform of your choice. Our ability to seamlessly integrate with your technology partner drives the quick and accurate exchange of information, which translates for clients into error- and hassle-free billing, as well as time saved through decreased meetings and shortened timelines.

Wellfleet Workplace is committed to making employee benefits simple. Our ability to deliver cutting-edge products, custom plan designs and affordable rates through a one-of-a-kind platform removes administrative headaches for you and provides employees access to the financial protection they need.

Enrollment made simple

Wellfleet Workplace keeps enrollment simple by helping you meet your goals. We do this by taking a consultative approach to supporting employee engagement. For example, we help drive understanding of and participation in our benefits through thoughtful strategies that include marketing support and creative benefits education. Our clients can select from several communications plans that meet the unique needs of their group, such as those tailored to remote employees or multiple locations. Employees receive clear, understandable messaging and educational materials that support the benefits decision-making process.

We also provide an assessment of the enrollment performance with recommendations for improvement and optimization. Additionally, we offer ongoing communications that reinforce the value of our benefits, including wellness and "how-to-file a claim" reminder emails.

Recommended best practices

Wellfleet Workplace suggests several best practices that can support employee engagement, including:

- Encouraging workplace product enrollment at the same time as the core benefits
- Providing accessible & understandable communications materials
- Suggesting placement of workplace products immediately after medical offerings
- Requesting employers have employees make an active (yes/no) decision for workplace benefits
- Holding a review of the enrollment performance with recommendations for improvement & optimization

For clients, our enrollment translates into less time spent on benefits, more time for employee development and stronger employee retention. For employees, it equals access to and increased understanding of the offered benefits, support in building financial protection and greater workplace satisfaction.

ACCIDENT INSURANCE

- Situs State: Texas
- Proposed Effective Date: July 1, 2023

Eligibility

- Eligible employees: 331
- Benefit-eligible employees who are:
  - Actively at work.
  - Actively at work minimum of 20.00 hours worked per week
  - Employee eligibility: Ages 16+
- Employee must be covered in order to carry Spouse and Child(ren) coverage.
  - Spouse includes domestic partners where allowed by state and employer
  - Spouse eligibility ages: 16+
  - Child(ren) eligibility ages: Birth to 26

Underwriting

Custom Accident

Employee Class: All Eligible Employees

Employee & Dependents:

- Guaranteed issue (GI)

Coverage type:

- Off-Job Only

Participation:

- Minimum employee participation requirement: 5 Employee Applications

Schedule of Benefits & Features

- Unlimited lifetime maximum benefit with no age-related benefit reductions
- Benefits paid based on the schedule of benefits provided for each covered accident
- Waiver of Premium: Premium is waived following a 60-day period of disability due to a covered accident for as long as the covered person remains disabled.
- Portability is included.

ACCIDENT PLAN BENEFITS	Custom Accident
Emergency and Initial Accident Treatment Benefits	
Ambulance	
Ground	$200.00
Air	$600.00
Water	$600.00
Emergency Room Treatment	$200.00
Urgent Care	$75.00
Major Diagnostic Imaging	$200.00
X-ray	$75.00
Hospital Benefits	
Hospital Admission	$1,000.00
Hospital Confinement	$200.00
Maximum per accident	365 days
Intensive Care Admission	$1,000.00
ICU Confinement	$200.00
Maximum per accident	365 days
Observation Unit	$100.00
Specific Injury Benefit	
Fractures	
Closed/Non-Surgical Treatment	
Skull (except Bones of Face or Nose) Depressed	$4,000.00
Hip, Thigh (Femur)	$4,000.00
Vertebrae, Body of (excluding Vertebral Process)	$4,000.00
Pelvis	$4,000.00
Leg (Tibia and/or Fibula)	$4,000.00
Upper Arm (Humerus)	$3,000.00
Shoulder Blade	$3,000.00
Collarbone	$3,000.00
Upper Jaw, Maxilla (except Alveolar Process)	$2,500.00

Lower Jaw, Mandible (except Alveolar Process)	$2,500.00
Vertebral Process	$1,600.00
Forearm (Ulna and/or Radius)	$1,600.00
Hand, Wrist (except Fingers)	$1,600.00
Kneecap	$1,600.00
Foot (except Toes)	$1,600.00
Ankle	$1,600.00
Rib	$300.00
Coccyx	$300.00
Finger, Toe	$300.00
Enhancement for Open/Surgical Reduction	2X
Chip Fractures	25%
Dislocations	
Closed/Non-Surgical Treatment	
Hip	$4,000.00
Knee (other than Kneecap)	$2,250.00
Shoulder	$2,250.00
Kneecap	$1,000.00
Ankle bone or bones of the foot	$1,000.00
Elbow	$1,000.00
Wrist	$1,000.00
Bone or bones of the hand	$1,000.00
Jawbone	$1,000.00
Collarbone	$1,000.00
One toe or finger	$300.00
Enhancement for Open/Surgical Reduction	2X
Partial Dislocations	25%
Lacerations	
No Repair	$50.00
Repair - up to 2 inches	$50.00
Repair - over 2 inches, up to 6 inches	$200.00
Repair - over 6 inches	$400.00
Burns	
2nd Degree Burns	
At least 1%, but less than 20% of skin surface	$100.00
20% or greater of skin surface	$500.00
3rd Degree Burns	
Less than 5% of skin surface	$500.00
At least 5%, but less than 20% of skin surface	$5,000.00
20% or greater of skin surface	$10,000.00
Skin Graft	
Due to Burns (% of applicable Burn benefit)	50%

Not due to Burns	
At least 1%, but less than 20% of skin surface	$100.00
20% or greater of skin surface	$200.00
Concussion and Other Brain Injuries	$300.00
Dental Benefit	$250.00
Eye Injury Benefit	$200.00
Surgery Benefits	
Outpatient Surgery Benefit	
Facilities other than Physician Office or Emergency Room	$300.00
Physician Office or Emergency Room	$300.00
Internal Injuries Surgical Benefits	
Open Abdominal & Thoracic	$2,000.00
Hernia	$200.00
Exploratory without Repair	$150.00
Tendon/Ligament/Rotator Cuff Surgical Benefit	
Single	$700.00
Multiple	$1,050.00
Exploratory without Repair	$150.00
Torn Knee Cartilage Surgery Benefit	
Torn with Surgical Repair	$600.00
Exploratory without Repair	$150.00
Diagnosis only with no surgery or repair	$100.00
Ruptured Disc with Surgical Repair	$600.00
Anesthesia Benefit	
General Anesthesia	$200.00
Epidural or Regional Anesthesia	$200.00
Medical Benefits	
Blood, Plasma & Platelets Benefit	$500.00
Prosthetic Device Benefit	
One only	$1,000.00
Two or more	$2,000.00
Appliances	$300.00
Pain Management Benefit	$200.00
Follow-Up Care and Transportation Benefits	
Physician Office Visit	$75.00
Maximum number of visits	4
Therapy Services Benefit (Occupational, Physical, Speech Therapy)	$60.00
Maximum number of visits	12
Rehabilitation Unit Confinement	$200.00
Maximum number of days	90

Residence/Vehicle Modification Benefit	$1,000.00
Transportation (minimum of 100 miles from residence, up to 3 round trips)	$.60/mile
Lodging	$200.00
Maximum number of days	30
Accidental Death Benefits	
Accidental Death	
Employee	$40,000.00
Spouse	$20,000.00
Child(ren)	$20,000.00
Common Carrier Accidental Death	
Employee	$200,000.00
Spouse	$100,000.00
Child(ren)	$100,000.00
Organ Donor Benefit	$5,000.00
Accidental Dismemberment Benefits	
Dismemberment	
Loss of Both Hands, or Loss of Both Feet, or Loss of One Hand and One Foot	$40,000.00
Loss of One Hand or Loss of One Foot	$20,000.00
Partial Dismemberment	
Loss of One or More Fingers or Toes	$600.00
Partial Amputation of Finger or Toe	$200.00
Catastrophic Benefits	
Catastrophic Loss	
Loss of Sight in both eyes or Hearing in both ears	$20,000.00
Loss of Speech or Sight in one eye or Hearing in one ear	$5,000.00
Coma	$20,000.00
Paralysis	
Paraplegia	$15,000.00
Quadriplegia	$30,000.00
Riders	
Health Screening Benefit Rider:	$200.00
Number of payments per year, per covered person.	1

Future Enrollment

Annual open enrollment

- Newly eligible employee and late entrants may enroll on a guaranteed issue (GI) basis.
- When multiple plans are offered, coverage changes are allowed for covered employees who are already enrolled and want to change plan options or add dependent coverage.

Perpetual enrollment

- Newly eligible employees may enroll as they become eligible.
- Late entrants may only apply at annual enrollment.
- Coverage increases and the adding of dependents is only allowed during annual enrollment or within 30 days of a qualifying life event.

Rates

Rating Information	
Contribution type:	Voluntary
Employer Contribution level:	$0.00
Rate guarantee:	2 Year(s)

Monthly Rates

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Custom Accident	$14.00	$24.00	$29.00	$39.00

Underwritten by Wellfleet Insurance Company

Renewal

Wellfleet will review the plan following the rate guarantee period to assess the claims activity, participation and persistency.

- Favorable plan results may be given a “no change notice” or an enhancement to their plan at the current rates.
- If Wellfleet feels a plan needs improvement, they will consult on ways to improve the situation or receive rate action consideration.

EXCLUSIONS*

In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in this Certificate:

1. An injury incurred while working for pay or profit;
2. Intentionally self-inflicted injury, suicide, or any attempt or threat while sane or insane;
3. Participating in war or any act of war whether declared or undeclared;
4. Commission or attempt to commit a felony;
5. Commission of or active participation in a riot, insurrection, or terrorist activity;
6. Engaging in an illegal activity or occupation;
7. Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface,including any travel beyond the earth's atmosphere except a fare-paying passenger on a regularly scheduled commercial or charter airline;
8. Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the covered person receives any compensation or remuneration;
9. Sickness, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
10. Voluntary ingestion or inhalation of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage;
11. Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the State in which the covered accident occurred;
12. Care that is not recommended and approved by a physician.

* May vary by state. Policy, Certificate and Riders should be reviewed for complete benefits, exclusions and limitations.

Next steps

On behalf of the entire team, we appreciate your consideration of Wellfleet Workplace. Our hope is that in reading through this proposal you've come to see that our products, simplified servicing and innovative spirit make us the right fit for all Kemp Independent School District employee benefit needs, both now and into the future.

If you'd like to take the next step in moving forward with solidifying our relationship, please review, sign and date the line below, then return it to your Benefits Consultant.

PROPOSAL AGREEMENT FOR Kemp Independent School District

Complete/Update as Necessary

Enrollment Assumptions

Enrollment Method: Active

Enrollment Strategy: ________________

Enrollment Partner: ________________

Enrollment System: ________________

Enrollment Timeline: Start Date: ________________

End Date: ________________

Product Acceptance — Please indicate plan options chosen

Accident: ☐
MP0000822785

Plan Option(s): ________________

Employer Agreement

- The employer agrees to make Wellfleet Workplace insurance plans available to all eligible employees; and
- Agrees to deduct premiums for Wellfleet Workplace insurance plans and remit in a timely manner.

X ________________ l ________________ l ________

SIGNATURE OF OFFICER — TITLE — DATE

Producer Agreement

- The producer will develop an enrollment plan ensuring all eligible employees are presented plan benefits.
- The producer will assist the employer with questions related to Wellfleet Workplace's insurance plan and administrative practices.
- This offer is valid contingent upon the producer having an active producer license in the group's situs state and being appointed with Wellfleet in that state.

X ________________ l ________

SIGNATURE OF PRODUCER — DATE

This agreement is valid for a period of 60 calendar days. Applications will not be accepted under this agreement until written acceptance of this agreement and the Master Application are received by Wellfleet Workplace.