

ADDENDUM B: SERVICES

Taylor Insurance Services will provide the following services on an exclusive basis on behalf of Client:

I. Voluntary Insurance Program Assessment and Strategic Planning

- A. Conduct Voluntary Insurance Program Assessment to establish short-term and long-term benefit plan objectives, including benefits offered, plan design, employee/employer cost sharing, role of voluntary benefits, etc.;
- B. Review possible future program modifications and related financial impact to complement the Client's objectives;
- C. Analyze relevant normative comparisons to ensure the Client is within the desired range;
- D. Develop and monitor strategic plan, with emphasis on benefits offered, plan design, total cost and employee contributions.

X. Renewal and Marketing

- A. Coordinate renewal activities with all carriers/administrators;
- B. Quantify financial impact of renewal; negotiate any variance between renewal and Taylor Insurance Services' projections;
- C. Prepare and present detailed renewal report, including Taylor Insurance Services recommendations;
- D. Prepare and distribute Request for Proposal if marketing is necessary;
- E. Direct and coordinate marketing process and carrier data requests;
- F. Prepare and present marketing report detailing current and proposed costs, provider networks, services capabilities, plan designs, vendor evaluations, etc;

XI. Employee Communication and Implementation Activities

- A. Develop written and visual employee communication materials (i.e., overview, overheads, bulletins, etc.)
- B. Coordinate and participate in annual enrollment process
- C. Manage carrier participation in annual enrollment process
- D. Promote the Client's "total compensation" philosophy
- E. Develop periodic benefit-related company newsletter articles
- F. Assist and coordinate the implementation of Web-based benefit communication system

XII. On-Going/Day-to-Day Services

- A. Provide daily assistance in resolving carrier service issues (i.e., claims, billing, etc.);
- B. Review plan documents, summary plan descriptions, contracts and other benefits-related documents ;
- C. Coordinate and attend service meetings with the Client, Taylor Insurance Services and select carrier representatives.