MEDICAL:

1. Do you utilize wellness dollars in your program? If so, what dollar amount is expected?
   a. Yes, we do utilize wellness dollars. We would expect between $6,000 – $10,000.

2. You currently have a copay for Preferred Brand, would you like to maintain or remove this?
   a. We do have a $150.00 co-pay for Preferred Brands. We would like to eliminate this or reduce this copay by at least 50%.

3. You are currently covering over the counter medications in your RX program. Do you want to maintain or remove this benefit?
   a. We would like to see what a savings would be to eliminate over the counter medications from our RX program.

4. Do you want to maintain a Health Coach benefit?
   a. Yes, we want to maintain a Health Coach benefit. We currently have a Health Coach benefit which checks in and works with our employees to help maintain a healthy lifestyle and review medications, etc.

DENTAL:

1. Your current plan does not include adult orthodontic. Do you want to add this as a benefit?
   a. We would like to see what it would cost to provide this benefit.

2. Do you want to maintain cleanings twice a year or move to three times a year if possible?
   a. We feel dental health is important. We would like to see several options, for example:
      i. 3 cleanings per year
      ii. 3 cleanings after a certain age
      iii. 3rd cleaning covered at 50%
VISION:

1. Frames are currently covered once every 24-months, would you like to change this to once every 12 months?
   a. We would like to move to frames to once every 12 months.

2. Currently, transition lenses and sunglasses are not covered, would you like to cover these?
   a. Since most of our employees work outside, this is common request from our employees.

3. Currently, you have a $150 benefit for contact lenses, would you like to increase this? And if so, to what benefit amount?
   a. We would like to increase this benefit, to $250.00 to $300.00. A lot of our participants purchase contacts online. We are willing to work with an online retailer.

4. Would you like to add Lasix surgery as a covered benefit?
   a. We are open to looking at this, but it is not a top priority.

LIFE:

1. You currently have an age-related tiered benefit, would you like to look at a level benefit and if so what amount?
   a. We would like to look at offering a level benefit to our retirees and active employees.
      i. Retirees $20,000 - regardless of age
      ii. Active: $40,000 - regardless of age
      iii. We are open to looking at increasing our active employee coverage to $50,000
      iv. Provide an option for employees to buy additional coverage

FSA:

1. Do you want to incorporate FSA with your medical plan?
   a. Yes, we would like to have our medical plan to work more closely with FSA. A common negative feedback is the constant request for receipts. If the FSA provider could automatically work with the Medical provider to verify charges, that would be beneficial. (E.g. EOB)