

# BCBSFL and Florida Electrical Cooperatives

## Plan Highlights and Goals

- Each individual cooperative can choose available BCBS plan designs (deductibles, co-pays, co-insurance, amount of drug co-pays etc.) that meet their individual needs
- All participating cooperatives will benefit from BCBS pro-share contract
- All participating cooperatives will share one cobra administrator to better streamline processes
- Each participating cooperative can choose whichever effective date it chooses, as it is not necessary to have a 1/1/2013 effective date
- FECA will have no liability now or in the future as every plan will be fully insured with BCBS
- Each participating cooperative can allow Pre-age retiree's to remain on the plan
- Each participating cooperative's Board of Directors can be covered, if not Medicare eligible
- All data will be pooled at BCSBFL for underwriting, volume purchasing and bargaining
- Ancillary benefits including Section 125/flexible spending plan style benefits will also be available at volume pricing and large group underwriting, including:
  - disability
  - vision insurance
  - supplemental life
  - life insurance up to five (5) times earnings
  - dental insurance
  - FSA administration
  - critical illness/cancer insurance

This will still allow all participating cooperatives to remain independent and still retain control over their individual needs.

West Wingate, RHU  
Wingate Insurance Group

Owen Wingate  
Wingate Insurance Group

Wingate Insurance Group, Inc.  
155 Professional Drive  
Ponte Vedra Beach, Florida 32082  
904.285.3300

## Quoting requirements:

- BCBSFL Large Group Medical Questionnaire (attached)
- Employee census (example attached, excel version will be provided)
- Copy of current premium invoice
- Copy of all plan summaries/outlines of coverage