

PROFESSIONAL SERVICES AGREEMENT

Optional Benefit Broker Advisory Services

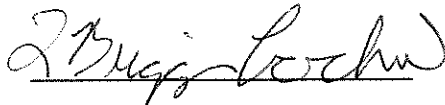
This Professional Services Agreement (Agreement) is made and entered into by and between Lexington-Fayette Urban County Government in Fayette County, Kentucky ("Client") and Benefit Insurance Marketing, having its principal place of business in Fayette County, Kentucky, at 1151 Red Mile Road, Lexington, Kentucky 40504 ("BIM").

1. Purpose of the Agreement is to amend the current contractual terms executed between the Client and BIM on the 28th day of February, 2012 to include professional services as outlined in Exhibit C to include the Optional Benefits of LFUCG for the Medicare Advantage Policies and Senior Advantage Policies. As noted on Exhibit A the addition of these two policies BIM will accept standard commissions which are already included in the optional benefit premiums. BIM will not charge a fee beyond those commissions.

EXECUTED AND AGREED TO by Lexington Fayette Urban County Government and Benefit Insurance Marketing on this 15 day of June, 2016.

ACCEPTED:

Benefit Insurance Marketing



By: L Briggs Cochran, President

Date: June 15, 2016

ACCEPTED:

Lexington Fayette Urban County Government

By: _____

Date _____

PROFESSIONAL SERVICES AGREEMENT

**EXHIBIT A
Amended 5-1-16**

Professional Services

Benefit Plans

Benefit Insurance Marketing services include:

- Determining and recommending the most economical funding methods for the optional benefit programs offered to LFUCG employees.
- Representing LFUCG in all negotiations with providers on all issues including those related to premiums, benefit levels, plan design and special terms and conditions.
- Meeting with and providing reports to various LFUCG representatives as requested.
 - Respond promptly to LFUCG employee inquiries
 - Provide prompt information in response to inquiries from the Urban County Council
- Researching and advising LFUCG on any new developments related to employee benefit plans on an ongoing basis.
- As requested by LFUCG, preparing bid specifications and soliciting proposals from insurance markets which specialize in optional benefits. Evaluate bids including administration, claim payment procedures, customer service, network, reserve establishment policies, financial soundness, and identifying the most cost-beneficial package from various bidders.
- Providing ongoing service and support of all optional benefit programs selected, including but not limited to enrollment support, installation and on-going day to day requests.
- Provide coverage documents for all benefit plans.
- Review and be responsible for the accuracy and correctness, prior to delivery, of excess/reinsurance coverage documents and/or

Optional Benefit plans offered to LFUCG Employees

**Short Term Disability
Long Term Disability
Cancer Insurance
Critical Illness Plan
Accident Insurance
Whole Life Insurance
Universal Life Insurance**

**Amendment of benefit plans as of 5/1/16
Anthem Senior Advantage
Humana Medicare Advantage**