Outlook

FW: Morehead State University 00086569 - Call Notes

From Kim Gracy <kim@preparebenefits.com>
Date Tue 9/30/2025 1:03 PM
To Prepare Benefits OE <openenrollment@preparebenefits.com>

For docuvault

Kim Gracy
VP Of Operations
Prepare Benefits
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Prepare Benefits
Enrollment Professionals

Book time to meet with me

From: Sloan Sanders <sloan_sanders@glic.com>
Date: Monday, September 29, 2025 at 5:14 PM
To: Mary Lodigiani <Mary_Lodigiani@ajg.com>, Kim Gracy <kim@preparebenefits.com>, Ryan McCullar <Ryan_McCullar@ajg.com>
Cc: Evelyn Putnam <Evelyn_Putnam@ajg.com>, Shelly Quick <Shelly_Quick@ajg.com>, Molly Vester <Molly_Vester@ajg.com>
Subject: RE: Morehead State University 00086569 - Call Notes

Hi Mary,

Voluntary Life volumes are being grandfathered from the prior carrier.

Thank you!

Sloan Sanders
Executive Sales Consultant
M: 615-478-8002
Sloan_Sanders@glic.com

Guardian

Upcoming Out-Of-Office: **Sept 30th- Oct 3rd**

From: Mary Lodigiani <Mary_Lodigiani@ajg.com>
Sent: Monday, September 29, 2025 2:29 PM
To: Kim Gracy <kim@preparebenefits.com>; Sloan Sanders <sloan_sanders@glic.com>; Ryan McCullar <Ryan_McCullar@ajg.com>
Cc: Evelyn Putnam <Evelyn_Putnam@ajg.com>; Shelly Quick <Shelly_Quick@ajg.com>; Molly Vester <Molly_Vester@ajg.com>
Subject: RE: Morehead State University 00086569 - Call Notes
Importance: High

[EXTERNAL]

Hi Sloan,

In addition to Kim's questions below I also wanted to confirm whether Voluntary Life rates are all grandfathered to Guardian without requirement for EOI?

Thanks,

Mary

Mary Lodigiani
Senior Client Manager

Gallagher

Insurance | Risk Management | Consulting

Gallagher 8 Cadillac Drive, Suite 200. Brentwood, TN 37027
M: 615.324.1164
mary_lodigiani@ajg.com | AJG.com

From: Kim Gracy <kim@preparebenefits.com>
Sent: Monday, September 29, 2025 12:35 PM
To: Sloan Sanders <sloan_sanders@glic.com>; Ryan McCullar <ryan_mccullar@ajg.com>
Cc: Mary Lodigiani <Mary_Lodigiani@ajg.com>; Evelyn Putnam <Evelyn_Putnam@ajg.com>; Shelly Quick <Shelly_Quick@ajg.com>; Molly Vester <Molly_Vester@ajg.com>
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Hi All

I have a few follow up questions after completing the builds in EN:

1. Voluntary Life -
    1. Grandfathering are we rounding to the next higher thousand for the current employee times salary benefits?
    1. Is there an age reduction?
    1. Was the intent to match current vlife rates? The rates are matching but they are an age band off currently we have 0-29 = .05 30-34 is =.06 35-39 =.08

2. VSTD and VLTD - will these 2 lines have annual open enrollment or will they require EOI next year?
3. CI - the cheat sheet you all provided for the build shows age reduction of 50% at 70 but the proposal nor benefit summary show an age reduction. Does Morehead have an age reduction on CI?
4. Termination - Previously their plans ended at the end of the month of termination did Guardian mirror this?

Thank you

Kim Gracy
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Book time to meet with me

From: Sloan Sanders <sloan_sanders@glic.com>
Date: Monday, September 29, 2025 at 11:23 AM
To: Ryan McCullar <ryan_mccullar@ajg.com>, Kim Gracy <kim@preparebenefits.com>
Cc: Mary Lodigiani <Mary_Lodigiani@ajg.com>, Evelyn Putnam <Evelyn_Putnam@ajg.com>, Shelly Quick <Shelly_Quick@ajg.com>, Molly Vester <Molly_Vester@ajg.com>
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Thanks for confirming, Ryan!

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Guardian

Upcoming Out-Of-Office: **Sept 30th- Oct 3rd**

From: Ryan McCullar <ryan_mccullar@ajg.com>
Sent: Monday, September 29, 2025 10:11 AM
To: Sloan Sanders <sloan_sanders@glic.com>; Kim Gracy <kim@preparebenefits.com>
Cc: Mary Lodigiani <Mary_Lodigiani@ajg.com>; Evelyn Putnam <Evelyn_Putnam@ajg.com>; Shelly Quick <Shelly_Quick@ajg.com>; Molly Vester <Molly_Vester@ajg.com>
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[EXTERNAL]

Chiming in here on the tech credits. . We would have no issue having Guardian issue credit directly to Prepare. I think MSU would agree.

Ryan McCullar
Health and Benefits Consultant

Gallagher

Insurance | Risk Management | Consulting

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From: Sloan Sanders <sloan_sanders@glic.com>
Sent: Monday, September 29, 2025 9:37 AM
To: Kim Gracy <kim@preparebenefits.com>
Cc: Ryan McCullar <ryan_mccullar@ajg.com>; Mary Lodigiani <mary_lodigiani@ajg.com>; Evelyn Putnam <evelyn_putnam@ajg.com>; Shelly Quick <shelly_quick@ajg.com>; Molly Vester <molly_vester@ajg.com>
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Hey Kim,

Hope you had a great weekend!

Just wanted to pass along updated comments below from the client.

Thank you!

Sloan Sanders
Executive Sales Consultant
M: 615-478-8002
Sloan_Sanders@glic.com

Guardian

Upcoming Out-Of-Office: **Sept 30th- Oct 3rd**

From: Melissa Ann Pennington <m.pennington@moreheadstate.edu>
Sent: Monday, September 29, 2025 9:17 AM
To: Sloan Sanders <sloan_sanders@glic.com>; Evelyn Putnam <Evelyn_Putnam@ajg.com>; Caroline L. Atkins <c.atkins@moreheadstate.edu>; Delaina White Dixon <dnwhite@moreheadstate.edu>; Shelly Quick <Shelly_Quick@ajg.com>; Ryan McCullar <Ryan_McCullar@ajg.com>; Michelle Cole (Voluntary) <Michelle_Cole1@ajg.com>; Mary Lodigiani <Mary_Lodigiani@ajg.com>; Molly Vester <molly_vester@ajg.com>

Cc: Lisa Wehrheim <lisa_wehrheim@glic.com>
Subject: RE: Morehead State University 00086569 - Call Notes

[EXTERNAL]

Good morning,

Regarding this outstanding item:

- Guardian/Gallagher to confirm with Prepare if elections will be "rolled over" in Employee Navigator
  - Ex. If member has Vol Life, STD, Acc today, will that be loaded into Employee Nav for their enrollment with Guardian
  - Or will this be an "active" enrollment requiring elections for members to keep/maintain current benefits

We do **NOT** want coverage from MNL or AFLAC to rollover automatically. We want it to be **ACTIVE** enrollment where our employees are required to make a new election.

Thank you.

Melissa A. Pennington
Assistant Director, Human Resources
Morehead State University
301 Howell McDowell
Morehead, KY 40351
Office: 606-783-2097

MOREHEAD STATE UNIVERSITY

From: Sloan Sanders <sloan_sanders@glic.com>
Sent: Friday, September 26, 2025 12:12 PM
To: Evelyn Putnam <Evelyn_Putnam@ajg.com>; Melissa Ann Pennington <m.pennington@moreheadstate.edu>; Caroline L. Atkins <c.atkins@moreheadstate.edu>; Delaina White Dixon <dnwhite@moreheadstate.edu>; Shelly Quick <Shelly_Quick@ajg.com>; Ryan McCullar <Ryan_McCullar@ajg.com>; Michelle Cole (Voluntary) <Michelle_Cole1@ajg.com>; Mary Lodigiani <Mary_Lodigiani@ajg.com>; Molly Vester <molly_vester@ajg.com>
Cc: Lisa Wehrheim <lisa_wehrheim@glic.com>
Subject: Morehead State University 00086569 - Call Notes

Happy Friday MSU & AJG Teams!

I'm providing follow up notes from our call yesterday.

- MSU would no longer like to proceed with Enrollify Education Services at this time
- EDI Feeds should begin testing next week
- No outstanding paperwork needed at this time (Actively at Work needed in November)

Outstanding:

- Gallagher to review and provide feedback on PowerPoint Presentation provided by Rey 9/19

- Guardian/Gallagher to confirm with Prepare if elections will be "rolled over" in Employee Navigator
  - Ex. If member has Vol Life, STD, Acc today, will that be loaded into Employee Nav for their enrollment with Guardian
  - Or will this be an "active" enrollment requiring elections for members to keep/maintain current benefits

Our next call will be 10/9 to touch base on how OE is going.

Thank you and have a great weekend!

Sloan

Sloan Sanders
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M: 615-478-8002
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