TOP O' MICHIGAN
INSURANCE SOLUTIONS

COMMERCIAL INSURANCE

PROPOSAL

PREPARED FOR:

Alpena County George N. Fletcher Public Library
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06/25/2026

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<u>Our Preliminary Due Diligence Results</u>

As part of our ongoing responsibility, we performed a due diligence review of your insurance coverage needs and risk exposure. We reviewed a copy of your current benefit plan and related ancillary benefit documentation; discussed and assessed the priorities of the Alpena County George N. Fletcher Public Library ('Library') and staff benefits, and reviewed coverage options for seven different medical benefit plans through two carriers appropriate for the Northern Michigan client (Blue Closs Blue Shield and Priority Health). In addition, we also reviewed coverage options for ancillary insurance carriers to identify the best insurance option for the Credit Union to further consider.

For cost and coverage, we worked with our benefits partner, Keystone, and assembled the following information as a comparison guide for medical benefits plans and the forerunner of ancillary products for consideration. This comparison guide is based on preliminary conversations with the Director of the Library, Christina Markowski, who identified key topics to assess when reviewing available medical and ancillary benefit packages. Key priorities included:

Priority 1: Option(s) for an HMO program that include(s) an HSA. This option allows the Library to offer a portable savings option for its employees that they personally own and have control of. An HSA eligible plan benefits the employees by providing a pre-tax contribution option to help manage their medical funds.

Priority 2: Options for medical benefit packages that include mental wellness and employee assistance programs. These programs are typically included in most medical benefit programs and are important for supporting employees in all facets of their health/wellness needs.

Priority 3: Options for dental and vision coverage. Dental and vision are benefits currently offered by the Library, and it is important that the Library have competitive rates/pricing.

Priority 4: Comparable deductibles for medical options. Overall, it would be helpful to the Library to compare market offerings for similar deductibles to assess the value of the current benefit package to what else may be available on the market.

Priority 5: Cost Effectiveness. Medical and ancillary benefits are necessary but must remain budget friendly in order for the Library to continue to thrive.

These five priorities were considered by Top O' Michigan Insurance during the assessment and consideration of each medical benefit plan and ancillary options.

The following comparisons are a brief guide of the benefit and ancillary options researched for the Library.

Alpena County George N. Fletcher Public Library

Insurance Company	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan	Priority Health	Priority Health
Plan Name	2026 BCN Gold Option 3	2026 BCN HSA Gold Option 1	2026 BCN HSA Gold Option 2	HSA HMO Gold G17	HSA HMO Gold G251
Plan Code					
Network Type	HMO	HMO HSA	HMO HSA	HMO HSA	HMO HSA
Metal Tier/Funding	Gold	Gold	Gold	Gold	Gold
In-Network Benefits	In-Network	In-Network	In-Network	In-Network	In-Network
Cal Yr Deductible **Indiv / Family**	1500 / 3000	1700 / 3400	2500 / 5000	1700 / 3400	2500 / 5000
Coinsurance (Coins)	80 / 20	80 / 20	100 / 0	80 / 20	100 / 0
Out-of-Pocket Max **Indiv / Family**	9100 / 18200	4500 / 9000	4500 / 9000	5000 / 10000	6000 / 12000
Doctor / Specialist	20 / 40	20% after ded / 20% after ded	0% after ded / 0% after ded	20% after ded / 20% after ded	0% after ded / 0% after ded
Emergency Room / Urgent Care	250 after ded / 50	20% after ded / 20% after ded	0% after ded / 0% after ded	20% after ded / 20% after ded	350 after ded / 0
Rx **30-day retail**	10 / 30 / 60 / 80 / 20%-200 / 20%-300	Ded then: 10 / 30 / 60 / 80 / 20%-200 / 20%-300	Ded then: 15 / 40 / 80 / 100 / 20%-200 / 20%-300	Ded then: 5 / 35 / 65 / 85 / 20%-250 / 20%-450	Ded then: 5 / 35 / 70 / 90 / 20%-250 / 20%-450
Monthly Premium	**8,231.95**	**7,232.24**	**7,439.83**	**6,869.53**	**6,873.12**
Estimated Cost Differential - Monthly/Annual	N/A	**-999.71/ 11,996.52**	**-792.12/ 9,505.44**	**-1,362.42/ 16,349.04**	**-1,358.83/ 16,305.96**

Please note: The estimated costs are based on current market values and provided for comparison purposes. These values will change and will be updated as benefit costs for 2027 become available (estimated September 2026).

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Alpena County George N. Fletcher Public Library

Ancillary Product	Blue Cross	The Hartford	Principal	Principal Cost	Delta Dental
Basic Term Life with AD&D	N/A	Coverage Amount $280,000 - all staff; 1x amount of	1x wage up to $100,000 per employee	127.67/1,532.04	N/A
Voluntary Term Life	N/A	N/A	Employee selected - coverage from $10,000 up to $300,000	Est. from .08 - 3.28 (age dependent) per $1,000; Ex. Age 42 - .215 per thousandx50 ($50,000 coverage) = 10.75/month	N/A
Contributory Long Term Disability	N/A	N/A	Monthly benefit of 60% of wages up to $5,000	333.01/3,996.12	N/A
Short Term Disability	N/A	N/A	Monthly benefit 66.33% wages up to $750; paid after the 1st day of injury/paid after the 8th day of sickness; 13 week duration	292.10/3,505.20	N/A
Dental	N/A	N/A	Diagnostic/Preventative Services: 100%; Basic Services 80%; Major Services 50%; Max coverage $1,000 per year; $25 Deductible for Basic; $50.00 deductible for Major	455.58/5,466.96	Diagnostic/Preventative Services: 100%; Basic Services 80%; Major Services 50%; Max coverage $1,000 per year; $75 Deductible for Basic and Major
Vision	Eye exam: 5.00 copay; Lenses/Frames/Contact Lenses: 10.00 copay; Eye every 2 years; Lenses/frames - Every 2 years; 130.00 frame allowance	N/A	Eye exam - $10.00 copay; Lenses/Frames/Contact Lenses $10.00; Eye exam every year; Lenses every year; frames every 2 years; $130.00 frame allowance	82.22/986.64	N/A
Estimated Cost - Monthly	38.29/459.48	100.24/ 1,202.88			393.57/4,722.84
	*Stay with Blue Cross for Vision - similar coverage/cost effective	*Stay with Hartford - similar coverage/cost effective	*Basic Term Life/AD&D Employer Pays 100% Premium; *Long Term Disability Employer pays 50% of Premium; *Short Term Disability Employer Pays 100%*Dental/Vision: Employer pays 50% of benefit premium		*Stay with Delta Dental - similar coverage/cost effective

<u>Strategic Path Forward</u>

To assist the Library in furthering their exploration of available medical and ancillary benefit programs, the following steps are provided to map out a strategic path forward.

1) Present the preliminary due diligence results to the Alpena County George N. Fletcher Public Library Director, Christina Markowski to facilitate further conversation. Conversation points to include:
    a. Coverage differentials between Blue Cross Blue Shield and Priority Health
    b. Cost differentials between Blue Cross Blue Shield and Priority Health
    c. Difference in dental and vision options
    d. Exploration of the topic of Health Savings Account (HSA) eligible plans
    e. Introducing the option of an Agent of Record Letter (AOR) for consideration/discussion. To bundle all policies under one agent, an Agent of Record form can be executed to move the policy as-is. For example, the Library may choose to keep the basic term life and AD&D through The Hartford. In this case, the Library can execute an AOR that moves the policy as-is under the service of Top O' Michigan. Top O' Michigan can then service the account.
    f. Sharing the value of the Keystone Partnership and how Keystone operates as an extension of the Human Resource and Benefits arm for the Library

2) Top O' Michigan to conduct further research and provide additional information based on discussion with Director. (Timeline – July)

3) Top O' Michigan to provide the Library with an updated proposal when updated information is available for the 2027-2028 benefit season. (Updated information should be available September 2026.) Revised proposal to include recommendations so that total cost can be considered along with coverage to assist the Library in determining the best all-around value. (Timeline – August/September)

4) Further actions regarding Board Presentation, plan selection; plan transition (or renewal) process along with staff notification, orientation and training will be determined at the discretion of the Library Director and in conjunction with Top O' Michigan.

NATIONAL RESOURCES, LOCALLY SOURCED

OUR SERVICE PROMISE

We at Top O' Michigan Insurance Solutions are dedicated to provide you with innovative, efficient and guaranteed service you can count on. This is our pledge…to be your expert buyer for all of your insurance and financial service needs.

CLAIMS SPECIALISTS

Reliable advice and competitive pricing are important to the business insurance buyer. But we know that prompt claim settlement is also an important client concern. At Top O' Michigan, all claims are expedited by specialists. Claim status is always available 24/7 on our Client Connect Portal.

PROFESSIONALISM

We pride ourselves on the professional service provided by our entire team. The financial protection needs of businesses have been a vital part of our operations since we began in the insurance industry in 1974. We are here to answer the insurance and risk management consulting needs of our clients.

QUALITY MARKETS

As a Keystone Partner, Top O' Michigan offers insurance markets of the finest companies – including Allied -a Nationwide Company, Hanover Insurance Group (Citizens Insurance), Capitol Indemnity Corporation, Fremont Insurance, Frankenmuth Insurance, The Hartford, Michigan Millers, and Travelers, to name a few. All of our markets merit high ratings in Best's Insurance Guide, which means a proven record of fair, efficient service, and complete policyholder satisfaction.

EXPERT STAFF

The Commercial Insurance team is made up of qualified people with many years of experience in the insurance business. All have received their designations as Certified Client Service Representatives (CISR) or Certified Insurance Counselors (CIC). Our staff is not only trained in the field of insurance, they are also friendly, courteous and responsible. Top O' Michigan Insurance has full in-house rating capabilities and risk management services.

BROAD SPECTRUM COVERAGE

Coverage for the unusual as well as the common is available at Top O' Michigan Solutions. Consultation and coverage are provided for varied needs ranging from simple business package policies to self-insurance or captive insurance programs for the largest of companies. For the employee benefit needs of our business clients, we offer

group health and life benefits along with retirement and pension programs.

TIMELESS TRUST, MODERN PROTECTION

Celebrating 50 years of trust and innovation, Top O' Michigan Insurance, founded in 1974, remains committed to securing your future with the enduring values of family dedication.

1974

TOP O' MICHIGAN INSURANCE

Founded by a dedicated group of insurance agents, led by Don Bartosh, Top O' Michigan emerged with a noble mission - to protect and serve their neighbors and community.

1979

THE NEXT GENERATION

A pivotal moment as Don's son, Brian Bartosh, joins the agency at the young age of 17, marking the beginning of his lifelong commitment to the insurance industry.

2007

THE LEGACY CONTINUES

Brian's son, Tyler Bartosh, brings fresh perspectives as the 3rd generation to join the family agency, ensuring the continuity of Top O' Michigan's commitment to excellence.

2017

STRENGTH IN UNITY

Top O' Michigan strategically aligns with Keystone National, forming a powerful alliance that allows the agency to tap into enhanced resources while preserving its cherished local ownership.

2018

NATIONWIDE EXPANSION

The birth of Spire Insurance Solutions reflects Top O' Michigan's ambition to extend its reach beyond Michigan, offering unique coverage options to clients across the country.

2019

EXCELLENCE RECOGNIZED

Within just two years of partnership, Top O' Michigan proudly receives Keystone's Partner Of The Year Award, a testament to its commitment to excellence.

2024

CELEBRATING 50 YEARS

As we mark half a century in the insurance business, Top O' Michigan stands tall, remaining steadfastly family-owned and operated. This milestone is a testament to our enduring commitment to timeless trust and modern protection.

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