



You care for your community.
We care for *you*.

Peel & Holland
Insurance ■ Risk Consulting ■ Employee Benefits




KENTUCKY
NONPROFIT
NETWORK

FAQs

Frequently Asked Questions

What are “KNN Benefit Advisory Services?”

KNN Benefit Advisory Services are designed to be a very concierge style support for members that utilize this service from Peel & Holland. Many value-added services and advisory support relating to compliance, enrollment, underwriting, health reform, human resources, and professional plan procurement processes are integrated together through our high performance team. Private online services and support systems are also made available for a wide variety of support needs of KNN Members.

What is the advantage?

By leveraging its membership size across the Commonwealth of Kentucky, KNN members receive a dedicated team of professionals to assist with a wide variety of needs relating to employee benefits and human resource questions along with world-class benefit plans and products normally only offered to much larger groups. KNN's new Association Medical Plan (AMP) is designed to offer a large group platform and feel to groups of 2+ and rates are based on special rating rules only available to groups of 100+ enrolled lives. Wellness programs and other chronic care options as well are under development at this time.

What if it is not time for us to renew?

Members sometimes think they are “stuck” after renewing a plan. Accepting a group plan means the carrier is “locked-in” until the renewal but the group may elect to terminate and move prior to the renewal date. The KNN Association Plan will start on 12/1 and unless changed will renew each year on 12/1. The plan will operate as one large group plan with member firms as sub-groups. Therefore, members can come in on the 1st of any given month and will receive rates based on their particular location, demographics, and benefit plan level. Assuming a member comes into the association “off-cycle” from 12/1 then that member will be renewed on a short-plan year. All benefit deductibles and out-of-pocket expenses for the KNN Association Plan will operate on a calendar year basis.

How do I know if I am compliant?

Government plans and church plans are not subject to ERISA but other plans are required to be compliant with various ERISA regulations and generally impact firms with 2 or more employees. In addition, the Affordable Care Act (ACA) brought many new laws and regulations and we continually see non-compliant situations that employers are unaware of. These can lead to lawsuits, fines, excise taxes, and penalties. Our team can't give specific legal or tax advice but we have professional advisors available that can help. We also offer checklists and other tools members can use or our advisors can utilize in our process to learn more about a members needs and long-range strategic opportunities to reduce risk and reduce cost in various benefit program.

FAQs

Frequently Asked Questions

What is the KNN Association Plan?

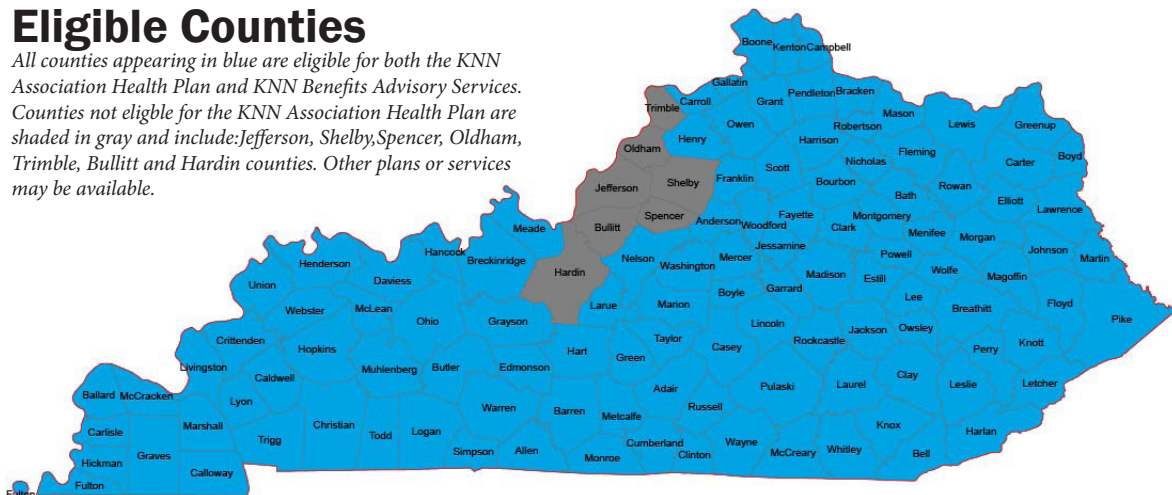
The KNN Association Medical Plan is a bona fide association plan underwritten and insured by Anthem Blue Cross & Blue Shield. The plan is operated as a large group and affords members the opportunity to enjoy the benefits of the large group rate and feel even if only 2-99 lives. Members of all sizes are welcome to join in the plan but most members that participate will fall between 2 and 99 lives.

Who is eligible?

- Firms located in one or more of the 113 counties of the Commonwealth of Kentucky as described further below (see map); and
- Firms that have been recognized as an organization exempt from taxation under Section 501-(c)(3) or (6) of the Internal Revenue Code of 1986; and
- Have as its primary mission service to the Member's community or geographical service area by providing social services or funding assistance for the health, welfare, social or personal well-being, housing, shelter, nutrition, medical care, behavioral care, vocation enhancement, and advocacy for the community; and
- Otherwise fulfill all additional requirements as may be imposed by KNN and/or the KNN Association

Eligible Counties

All counties appearing in blue are eligible for both the KNN Association Health Plan and KNN Benefits Advisory Services. Counties not eligible for the KNN Association Health Plan are shaded in gray and include: Jefferson, Shelby, Spencer, Oldham, Trimble, Bullitt and Hardin counties. Other plans or services may be available.



FAQs

Frequently Asked Questions

How many plan options will there be?

10 plan options (6 PPO plans and 4 HDHP/H.S.A plans) are offered and groups may choose 1 to 3 options depending upon the size of the member.

Will our rates be composite or age rated?

Members of less than 10 enrolled employees are billed age rated and members with 10 or more enrolled may choose to use age rates or “composite” (average) rates by tier (employee, spouse, child, family).

Can we get a vision plan too?

Vision plan options for the association are available as well and are “shelf” rated and available to all association members with 2 or more employees with or without participation in the KNN Association Medical Plan.

Does COBRA apply and who handles notices?

COBRA will apply to the Association Medical Plan because the plan operates as a “large group” and must comply with this federal law. A professional administrator will handle COBRA notices but each participating member will have a role as the employer to provide certain information at the time of eligibility and the time an employee has a qualifying event.

How can I learn more?

KNN Benefits Advisory is powered by Peel & Holland. Should you be interested in learning more about KNN Benefit Advisory Services or the KNN Association Health Plan, please contact any of the Peel & Holland team members or KNN Benefits Advisory partners listed below. We would be happy to provide you with additional information or schedule a time to detail how these services can benefit your nonprofit.

KNN Benefits Advisory- Risk Advisors

Greg Carlton

Peel & Holland

gcarlton@peelholland.com

270.527.6141

Jill Lewis

Peel & Holland

jlewis@peelholland.com

270.527.6168

KNN Benefits Advisory- Regional Partners

Mike Rider

Harding Benefits Consulting
mike@hardingbenefits.com

Kelly Harding

Harding Benefits Consulting
kelly@hardingbenefits.com

Scott Brown

Phil Brown Insurance Agency, Inc.
scottbrown@philbrowninsurance.com