1. Announcement of Filing Meeting Notice and Posting of the Agenda in Accordance with the Open Meeting Act.

The OKHEEII Group Board of Trustees met in regular session at 9:00 a.m., April 4, 2013, at University of Central Oklahoma, Nigh University Center – Cherokee Room, Edmond, Oklahoma. Notice of the meeting had been properly filed with the Secretary of State by December 15, 2012 and a copy of the Agenda posted by 9:00 a.m., April 3, 2013 in compliance with the Open Meeting Act.

a. Call meeting to order
Chairman Tricia Latham called the meeting to order at 9:05 a.m.

b. Attendance
The following OKHEEII Board of Trustees were present:

Glen Pinkston, Cameron University
Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
David Pecha, Northwestern Oklahoma State University
Tom Volturo, Rogers State University
Keith Ogans, Rose State College by Krista Norton
Sheridan McCaffree, RUSO Administrative by Charlie Babb
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Steve Kreidler, University of Central Oklahoma by Patti Neuhold
Tricia Latham, Western State College
The following guests were present:

April Nelson, Western Oklahoma State College
Beth Lott, Benefits Coordinator
Cathy Conway, Southeastern Oklahoma State University
Chase Massie, Cameron University
Courtney Jones, Seminole State College
Dawn Thurber, East Central University
Debra Purdum, Southwestern Oklahoma State University
Del Bellisario, Rose State College
Heath Osborn, MAA/BMI HealthPlans
Janet Hostetler, University of Central Oklahoma
Jason Hopkins, MAA/BMI HealthPlans
Jeb Joseph, Cameron University & Rogers State University
Joe Pat Hughes, Murray State College
John Wilbanks, AFLAC
Kelly Pugh, Colonial Life
Ken Chard, Chard Snyder
Michael Roberts, AFLAC
Natasha Rodgers, Seminole State College
Phyllis Chappelle, Northeastern State University
Ricky Reynolds, Colonial Life
Robyn Green, MAA/BMI HealthPlans
Shannon Cranford, Northern Oklahoma College
Stephanie Spencer, University of Central Oklahoma
Sue Catron, Northeastern State University
Tami Cooper, Northwestern Oklahoma State University

c. Minutes of 3.08.13 OKHEEI Board Meeting.

David Koehn (NSU) made the motion, seconded by Glen Pinkston (CU), to approve the minutes of the March 8, 2013 meeting.

Voting for the motion:

Glen Pinkston, Cameron University
Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
David Pecha, Northwestern Oklahoma State University
Tom Volturo, Rogers State University
Krista Norton, Rose State College
Charlie Babb, RUSO Administrative
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western State College

Voting against the motion: None

Abstaining: None

2. Presentation of voluntary Products
   a. Colonial Life (Attachment A pages 7-27)
      Ricky Reynolds and Kelly Pugh presented the Colonial life information to
      the group.

   b. AFLAC (Attachment B pages 28-82)
      John Wilbanks and Michael Roberts presented AFLAC information to the
      group.

3. Presentation of Flex 125 products by
   a. Mutual Assurance/BMI Health Plans (Attachment C pages 63-82)
      Jason Hopkins, Robyn Green and Heath Osborn presented BMI
      information to the group.

   b. Chard and Snyder (Attachment D pages 83-89)
      Ken Chard presented the Chard and Snyder information to the group.

4. Discussion of status and action regarding Flex 125
   Some institutions maybe not be interested in participating with a new Flex
   provider. They asked for more time to take information back to their campus
   and receive feedback. Some asked if American Fidelity should present to the
   group.

Glen Pinkston (CU) made the motion, seconded by Tom Volturo (RSU) that
the group has no desire to have American Fidelity make a presentation to
OKHEEI for 2014 services or voluntary products.

Voting for the motion:

Glen Pinkston, Cameron University
Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
David Pecha, Northwestern Oklahoma State University
Tom Volturo, Rogers State University
Krista Norton, Rose State College
Charlie Babb, RUSO Administrative
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western State College

**Voting against the motion:** None

**Abstaining:** None

Tom Volturo (RSU) made a motion, seconded by Dennis Westman (MSC) for the group complete and hand in the evaluation forms and table the action until the May 2, 2013 board meeting.

**Voting for the motion:**

Glen Pinkston, Cameron University
Jessica Boles, East Central University
Dennis Westman, Murray State College
David Koehn, Northeastern State University
Anita Simpson, Northern Oklahoma College
David Pecha, Northwestern Oklahoma State University
Tom Volturo, Rogers State University
Krista Norton, Rose State College
Charlie Babb, RUSO Administrative
Katherine Benton, Seminole State College
Ross Walkup, Southeastern Oklahoma State University
Tom Fagan, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western State College

**Voting against the motion:** None

**Abstaining:** None

5. Discussion of status and action regarding voluntary products
Glen Pinkston (CU) made a motion, seconded by Dennis Westman (MSC) for the group complete and hand in the evaluation forms and table the action until the May 2, 2013 board meeting.

**Voting for the motion:**

Glen Pinkston, Cameron University  
Jessica Boles, East Central University  
Dennis Westman, Murray State College  
David Koehn, Northeastern State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern Oklahoma State University  
Tom Volturo, Rogers State University  
Krista Norton, Rose State College  
Charlie Babb, RUSO Administrative  
Katherine Benton, Seminole State College  
Ross Walkup, Southeastern Oklahoma State University  
Tom Fagan, Southwestern Oklahoma State University  
Patti Neuhold, University of Central Oklahoma  
Tricia Latham, Western State College

**Voting against the motion:** None

**Abstaining:** None

6. Benefits Coordinator’s Report

Beth Lott informed the group she is still working on the website.

7. Chair’s Report

Ms. Tricia Latham (WOSC) had nothing to report.

8. Trustee’s Comments and Announcements

Tom Volturo (RSU) asked if the Beth Lott could request reports for the last three years regarding our utilization. If possible could the reports be by institution. He mentioned the group has not seen any utilization reports in some time.

Mr. Volturo also requested each institution send how they handle the benefits to the Beth. Beth will need to send an email requesting the information from the group.
Mr. Volturo also requested he would like to see new potential benefit designs for the medical plan from Blue Cross Blue Shield of Oklahoma. He mentioned he would like to see a high deductible plan. Beth Lott mentioned she has already been in discussions with Blue Cross and hopes to have the information at the next board meeting.

Glen Pinkston (CU) requested the Pre-65 retiree subsidy information. This information was not in the minutes from the March board meeting. Beth Lott informed the group she has the information and hopes to have it at the next board meeting.

9. New Business

No new business.

10. Adjournment

Glen Pinkston (CU) made a motion, seconded by Patti Neuhold (UCO) to adjourn the meeting.

Voting for the motion:

Glen Pinkston, Cameron University  
Jessica Boles, East Central University  
Dennis Westman, Murray State College  
David Koehn, Northeastern State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern Oklahoma State University  
Tom Volturo, Rogers State University  
Keith Ogans, Rose State College by Krista Norton  
Sheridan McCaffree, RUSO Administrative by Charlie Babb  
Katherine Benton, Seminole State College  
Ross Walkup, Southeastern Oklahoma State University  
Tom Fagan, Southwestern Oklahoma State University  
Steve Kreidler, University of Central Oklahoma by Patti Neuhold  
Tricia Latham, Western State College

Voting against the motion: None

Abstaining: None

Chairman Tricia Latham (WOSC) adjourned the meeting at 1:05 p.m.
Where do you turn for help with today's employer challenges?

Colonial Life
Making benefits count.
Who we are:

Ricky Reynolds
Territory Sales Manager
Arkansas and Oklahoma

Kelly Pugh
District Sales Manager
Oklahoma
Who we are:

• In business for **nearly 75 years**
• Consistently **strong industry ratings** and **long-term profitable growth**
• More than **$1 billion** in **in-force premium**
• Serve more than **75,000 businesses and organizations**
• Provide coverage for over **3 million policyholders**

Colonial Life & Accident Insurance Company corporate records as of year-end 2011
We Offer Solutions for Employers' Top Challenges

- **Cost Management**: Help you manage the increasing costs of health insurance and benefits.
- **HR & Administrative Time Savings**: Streamlines processes to save time and reduce errors.
- **Benefits Communication & Engagement**: Enhances communication to increase employee understanding and participation.
- **Employee Financial Protection**: Provides comprehensive solutions to protect employees financially.
Voluntary Benefits

Voluntary benefits are employee-paid, so you can build a personal, cost-effective benefits program.

- Short-term disability
- Group Accident
- Group Critical Care
- Term Life 1000

At no direct cost to you
Educator Disability 1.0

Highlights

Individual contract
- Guaranteed Renewable
- Employee-owned

Flexible plan designs
- Flexible elimination periods, and coverage options
- Pays total and partial disability benefits

Eligibility
- Permanent benefit eligible working 20+ hours/week
- Actively at work
- Issue age 17-69

Rate Structure
- Industry risk-rated
- Two age bands, not step rated
# Accident 1.0 Highlights

| Group contract          | Employer-owned
<table>
<thead>
<tr>
<th></th>
<th>Coverage is portable. An employee can port coverage while the master policy is in force</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible plan designs</td>
<td>Four levels of benefits and plan choices including health screening benefit</td>
</tr>
<tr>
<td>Eligibility</td>
<td>Permanent benefit eligible working 15+ hours/week</td>
</tr>
<tr>
<td></td>
<td>Actively at work</td>
</tr>
<tr>
<td></td>
<td>Employee / Spouse Issue age 17+, Children 0-25</td>
</tr>
<tr>
<td>Rate Structure</td>
<td>Composite rates (not risk-rated, not age-banded)</td>
</tr>
<tr>
<td>Optional riders</td>
<td>Hospital Confinement due to Covered Sickness</td>
</tr>
<tr>
<td></td>
<td>Health Screening benefit</td>
</tr>
</tbody>
</table>
Critical Care 1.0 Highlights

Group contract
- Portable
- Situs state available

Flexible plan designs
- Five plan types
  - HSA and non-HSA plan options
  - Subsequent diagnosis benefit available
  - Cancer options available
  - $5,000 - $100,000 face amount options

Eligibility
- Permanent benefit eligible working 15+ hours/week
- Actively at work
- Employee/Spouse Issue age 16-74, Children 0-25

Premium options
- Age-banded rates
- Tobacco-distinct, unisex
- Uni-Tobacco, unisex

Benefits vary by state, and product may not be available in all states.
## Term Life 1000 Highlights

| Individual contract          | - Employee-owned and convertible  
|                             | - Employee and spouse policies   |
| Flexible plan designs        | - 10-, 20- or 30-year term periods  
|                             | - Guaranteed level death benefit  
|                             | - Guaranteed renewable to 95     |
| Underwriting options         | - Post-enrollment guaranteed issue (PEGI)  
|                             | - Simplified issue               
|                             | - Full underwriting              |
| Premium options              | - Tobacco-distinct, unisex       
|                             | - Three premium bands            
|                             | - Guaranteed level premiums      |
| Optional riders              | - 10- or 20- year spouse term    
|                             | - Children's term                
|                             | - Waiver of premium              
|                             | - Accidental death benefit       |
We're there when you need us.

Our professional customer service teams are available to help you and your employees — before, during and after the enrollment.

• Understand the needs of your HR and administrative staff
• Work to develop lasting relationships with you and your employees
• Have the knowledge and expertise to help simplify your benefits administration

And, with the My Colonial Life website and app, your employees can conveniently manage and learn about their claims status.
Customize

Customized communication materials to help increase awareness and participation including:

- Letters
- Fliers
- Presentations
- Brochures
- Tent Cards
- Posters
Communicate

To ensure your employees are aware of all the ways they can learn about their benefits, communication is vital.

- Inform employees about their upcoming enrollment
- Encourage them to attend their group meeting
- Invite them to learn more through Youville, our new interactive website
Communicate

**Make your benefits count!**

**Date:** October 1 - November 1
**Time:** 9:00 AM - 5:00 PM
**Location:** Meeting Rooms A, B & C

Visit [visityouville.com](http://visityouville.com) for more information.

---

**Benefits, Communication & Engagement**

- **Employee Financial Protection**
- **Time Savings**
- **Challenges/Solutions**
- **Key Differences**
- **Next Steps**
Custom Website

Welcome to your 2013 benefits enrollment!

As your 1-to-1 counseling session, your benefits counselor will fully explain the benefits available to you and help identify any gaps you may have in your coverage.

Benefits Overview
Benefits made simple. Short and sweet descriptions with the basic information you need.

Visit Youville
Where it's all about you. Answer a few quick questions to find the benefit options you may want to consider.

1-to-1
Your benefits counselor can explain the benefits available and identify any gaps you may have in your coverage.

Cost Management
HR & Administration
Benefits Communication & Engagement
Employee Financial Protection

ABOUT US  ABOUT YOU  CHALLENGES/SOLUTIONS  KEY DIFFERENCES  NEXT STEPS
Flexible Solutions

When face-to-face meetings aren’t practical, we have additional solutions:

**1-to-1 Call Center Enrollments**
- Allow employees to call in to a toll-free number and discuss their benefits with a benefits counselor
- Educate each employee about available benefits, answer questions and lead the employee through the enrollment process

**1-to-1 Co-Browsing Enrollments**
- Help educate employees on their personal benefit needs at your worksite
- Conducted over the phone and web with a Colonial Life benefits counselor

**Web-Based Self Enrollments**
- Employee enrolls via the web enrollment system
- Includes communications that clearly outline the steps they need to follow
Our Enrollment System

Our web-based Harmony® enrollment system simplifies the administrative process to save you valuable time.

Our enrollment system provides:

- Streamlined benefit enrollments
- Flexibility
- Data security
- Consistent communications
- Daily enrollment reporting
- Accurate post-enrollment data
Time-Saving Updates

We can provide a customized electronic data return file, which:

• Outlines the payroll deductions for the benefits your employees elected
• Can be conveniently integrated into your administrative system
• Can be used to verify and update each employee's contact information — saving your HR staff valuable time

File information is fictitious and for illustrative purposes only.
Quality

Service
• Our entire organization is dedicated to individual attention and reliable service

Quality Control
• Every Colonial Life policy that is written is tracked to an individual benefits counselor
• Our counselors are continually tracked and monitored for persistency and long-term customer satisfaction through our proprietary Business Quality Index

Customer Service Scores
• 94% of all claimants were satisfied or very satisfied with Colonial Life’s handling of their claim\(^1\)
• 94% of Colonial Life’s policyholders stated their customer service representative was knowledgeable, professional, courteous and easy to understand\(^1\)
• 93% of plan administrators surveyed report that it’s easy to do business with Colonial Life\(^2\)

Service on Two Levels
• Dedicated service centers for you and your HR staff, as well as for your employees

---

Ongoing Services

With the My Colonial Life website, employees can:
- Submit wellness claims; update claims status
- Update contact and profile information
- Perform basic service functions on the policy level

With the My Colonial Life app, they can:
- Get on-the-go policy and claims status information
- Email our Contact Center for assistance quickly and easily
- Connect through any Apple device
Reliable Claims Service

With a variety of ways to work with our reliable service team, your employees can receive quality customer service whenever and however is easiest for them.

Whether they need quick, 24/7 access or quality assistance from our service representatives, we strive to provide your employees the simplest, most effective service.
How We're Different

FOCUS

VALUES
SERVICES
30 TOP HONORS
HIGHEST STANDARDS
ACCOUNTABILITY
QUALITY CONTROL
RELEVANT
RECOGNITION
8,000
What questions can I answer?

Your business matters — to you and to us. Making benefits count for your business...that's Colonial Life.
AFLAC

Your Partner in the Voluntary Market
# Aflac on Finance

<table>
<thead>
<tr>
<th>Company</th>
<th>Aflac</th>
<th>Allstate</th>
<th>American Fidelity</th>
<th>Colonial</th>
<th>Unum&lt;sup&gt;6&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year Incorporated</td>
<td>1955</td>
<td>1956</td>
<td>1968</td>
<td>1939</td>
<td>1999</td>
</tr>
<tr>
<td>Eastbridge Workplace Ranking by New Sales for 2010&lt;sup&gt;1&lt;/sup&gt;</td>
<td>No. 1</td>
<td>No. 4</td>
<td>No. 13</td>
<td>No. 3</td>
<td>No. 2</td>
</tr>
<tr>
<td>National Underwriter Top 50 Ranking&lt;sup&gt;2&lt;/sup&gt;</td>
<td>No. 1</td>
<td>No. 24</td>
<td>No. 28</td>
<td>No. 4</td>
<td>No. 17</td>
</tr>
<tr>
<td>A.M. Best Financial Strength Rating&lt;sup&gt;3&lt;/sup&gt;</td>
<td>A+ Superior</td>
<td>A+ Superior</td>
<td>A+ Superior</td>
<td>A Excellent</td>
<td>A Excellent</td>
</tr>
<tr>
<td>A.M. Best Outlook&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Stable</td>
<td>Stable</td>
<td>Stable</td>
<td>Stable</td>
<td>Stable</td>
</tr>
<tr>
<td>A.M. Best Loss Ratio&lt;sup&gt;4&lt;/sup&gt;</td>
<td>66.0%</td>
<td>58.3%</td>
<td>59.5%</td>
<td>48.6%</td>
<td>43.6%/54.7%&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

Aflac is the number one carrier for worksite voluntary benefits in the United States as rated by National Underwriter and Eastbridge.

Aflac's A.M. Best rating of A+ (Superior) means that Aflac is believed to have a superior ability to meet its ongoing obligations. This rating is second highest of 16 possible ratings.

Aflac pays 66 cents in benefits to policyholders for every dollar it collects in premium.

---

<sup>1</sup>Eastbridge U.S. Worksit Sale Report, April 2012.
<sup>2</sup>National Underwriter, Guaranteed Renewal Premiums Earned 2010.
<sup>3</sup>A M. Best website, June 2012.
<sup>4</sup>A.M. Best Insurance Reports, Version 2011.3.
<sup>5</sup>American Heritage Life Insurance Company.
<sup>6</sup>Prudential Life & Accident Insurance Company/Unum Life Insurance Company.
2011 New Sales Annualized Premium\(^1\)

Based on total worksite sales (new business annualized premium) for 2011 estimated at $5.465 billion

- Aflac is No. 1 in VWB with 26.9% market share.
- Aflac has more market share than the next 4 VWB competitors combined.
- Aflac also enjoys top positions in virtually all products:
  - Accident – No. 1
  - Short-Term Disability – No. 1
  - Hospital Indemnity – No. 1
  - Cancer – No. 1
  - Critical Illness – No. 1\(^2\)
  - Dental – No. 3\(^2\)

---

\(^1\) Eastbridge U.S. Worksita Sales Report, April 2012.
\(^2\) Based on internal Aflac data as this information was not shared with Eastbridge.
We are the Market Leader.

With over 465 thousand accounts, there's a reason employers choose Aflac for their voluntary coverage.

And we also have more market share than the next four companies combined.

26.9%  26%

AFLAC
WORKPLACE
RESOURCES

WITH A BROAD RANGE OF INDIVIDUAL AND GROUP PRODUCTS, INCLUDING LIFE AND DENTAL, AFLAC ENJOYS THE NO. 1 POSITION IN THESE KEY PRODUCT CATEGORIES.

AC  |  DI  |  HI  |  CI
ACCIDENT | SHORT-TERM DISABILITY | HOSPITAL INDENTITY | CANCER/CRITICAL ILLNESS

Aflac.
Worldwide Headquarters 1 1053 Wynne Rd 1 Columbus, GA 31901 aflac.com
A.M. BEST Financial Strength Rating: A+ (Superior)

With company effective, June 2011.
This includes American Family Life Assurance Company of Columbus and Continental Casualty Company.
"Superior" A.M. Best rating as of May 27, 2011. The A- rating is the second highest [A+ "Superior"
"rating by A.M. Best with the highest being A++. [Superior].

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental Casualty Company. Individual coverage is underwritten by Continental Casualty Company. For individual coverage in New York or coverage for
groups, the American Family Life Assurance Company of New York.
No wonder so many businesses choose Aflac
to help provide their employees better benefits.

Over 465,000 of them to be exact. With more clients than any of our top competitors, we are proving that only one insurance company leads the pack in providing voluntary benefits. But, you don't have to take our word for it; our awards speak for themselves.

<table>
<thead>
<tr>
<th></th>
<th>Fortune's Best Companies to Work For</th>
<th>Fortune's Most Admired Companies</th>
<th>Fortune 500</th>
<th>Ethisphere's World's Most Ethical Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aflac</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Allstate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Fidelity</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Colonial Life</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unum</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
</tr>
</tbody>
</table>
Work with the leader in voluntary insurance to deliver exceptional value and service to your employees.¹

LET THE NUMBERS SPEAK FOR THEMSELVES.

We pay

\[ \times 2 \]

as much in claims as we do in administrative costs.²

And we do it faster than our competitors.

BE SURE THE POLICIES YOU PROVIDE YOUR EMPLOYEES DELIVER THE MOST VALUE FOR THEIR PREMIUMS.

<table>
<thead>
<tr>
<th>S M T W T F S</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5 6</td>
<td></td>
</tr>
<tr>
<td>7 8 9 10 11</td>
<td>12 13</td>
</tr>
<tr>
<td>14 15 16 17</td>
<td>18 19 20</td>
</tr>
<tr>
<td>21 22 23</td>
<td>24 25 26</td>
</tr>
<tr>
<td>27 28 29</td>
<td>30</td>
</tr>
</tbody>
</table>

Key
- Allstate² 4 days
- American Fidelity² 7–10 days
- Allstate² 10 days
- Colonial² 10 days
- Unum² varies

<table>
<thead>
<tr>
<th>SATISFACTION WITH PRODUCTS</th>
<th>Allstate²</th>
<th>Colonial²</th>
<th>American Fidelity²</th>
<th>Unum²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>5th</td>
<td>4th</td>
<td>3rd</td>
<td>2nd</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EASE OF DOING BUSINESS</th>
<th>Allstate²</th>
<th>Colonial²</th>
<th>American Fidelity²</th>
<th>Unum²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>5th</td>
<td>2nd</td>
<td>4th</td>
<td>2nd</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EASE OF ENROLLMENT</th>
<th>Allstate²</th>
<th>Colonial²</th>
<th>American Fidelity²</th>
<th>Unum²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>5th</td>
<td>3rd</td>
<td>4th</td>
<td>2nd</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CLAIMS SATISFACTION</th>
<th>Allstate²</th>
<th>Colonial²</th>
<th>American Fidelity²</th>
<th>Unum²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>5th</td>
<td>4th</td>
<td>3rd</td>
<td>2nd</td>
</tr>
</tbody>
</table>
We've never been one for words, so we'll just let the awards do the quacking.

These are just a few of the awards we've been given.
## Competitor Loyalty Ratings by Policyholders

<table>
<thead>
<tr>
<th>Competitors</th>
<th>Aflac</th>
<th>Allstate</th>
<th>American Fidelity</th>
<th>Colonial</th>
<th>Unum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Reputation Satisfaction</td>
<td>86%</td>
<td>61%</td>
<td>71%</td>
<td>66%</td>
<td>60%</td>
</tr>
<tr>
<td>Overall Buying Experience</td>
<td>87%</td>
<td>75%</td>
<td>77%</td>
<td>78%</td>
<td>61%</td>
</tr>
<tr>
<td>Variety of Products Offered</td>
<td>81%</td>
<td>59%</td>
<td>65%</td>
<td>61%</td>
<td>47%</td>
</tr>
<tr>
<td>Ease of Doing Business</td>
<td>82%</td>
<td>65%</td>
<td>69%</td>
<td>66%</td>
<td>58%</td>
</tr>
<tr>
<td>Claims Satisfaction</td>
<td>76%</td>
<td>54%</td>
<td>58%</td>
<td>56%</td>
<td>49%</td>
</tr>
<tr>
<td>Claims Paid Quickly</td>
<td>74%</td>
<td>56%</td>
<td>56%</td>
<td>52%</td>
<td>42%</td>
</tr>
<tr>
<td>Communication When Filing Claims</td>
<td>74%</td>
<td>58%</td>
<td>62%</td>
<td>52%</td>
<td>48%</td>
</tr>
<tr>
<td>Claims Handled Satisfactorily</td>
<td>75%</td>
<td>64%</td>
<td>58%</td>
<td>53%</td>
<td>46%</td>
</tr>
<tr>
<td>Service Level Satisfaction</td>
<td>75%</td>
<td>47%</td>
<td>59%</td>
<td>63%</td>
<td>54%</td>
</tr>
<tr>
<td>Customer Service Center</td>
<td>71%</td>
<td>62%</td>
<td>64%</td>
<td>62%</td>
<td>52%</td>
</tr>
<tr>
<td>Customer Service Center Rep</td>
<td>72%</td>
<td>62%</td>
<td>64%</td>
<td>64%</td>
<td>53%</td>
</tr>
<tr>
<td>Knowledge</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfaction of Product(s) Owne</td>
<td>79%</td>
<td>62%</td>
<td>66%</td>
<td>65%</td>
<td>59%</td>
</tr>
<tr>
<td>Value of the Products and Services Offered</td>
<td>77%</td>
<td>61%</td>
<td>71%</td>
<td>64%</td>
<td>54%</td>
</tr>
</tbody>
</table>

*2011 Competitor Loyalty Study, Phase Market Research.*
For eligible employees of:

UNIVERSITY OF
Central Oklahoma

Group Accident Advantage Plus
24-Hour Proposal

February 11, 2013
Proposal expires in 90 days

Underwritten by
Continental American Insurance Company
2001 Duque Street | Charlotte, South Carolina 28203
Plan Features

- Benefits are payable regardless of any other insurance programs.
- Coverage is guaranteed-issue.
- Optional Sickness Benefits are available.
- The plan features benefits for both inpatient and outpatient treatment of covered accidents.
- Benefits are available for spouse and/or dependent children.
- There’s no limit on the number of claims an insured can file.
Eligibility

Guaranteed-Issue

Issue Ages

Employee  18–69
Spouse     18–64
Children under age 26

Portability

An employee may continue the coverage that is in force on the date employment ends, including dependent coverage that is in effect.
**Accident Benefits – High Option**

<table>
<thead>
<tr>
<th>Complete Fractures Closed Reduction Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hip/Thigh</td>
<td>$4,000</td>
</tr>
<tr>
<td>Vertebrae</td>
<td>$3,600</td>
</tr>
<tr>
<td>Pelvis</td>
<td>$3,200</td>
</tr>
<tr>
<td>Skull (Depressed)</td>
<td>$3,000</td>
</tr>
<tr>
<td>Leg</td>
<td>$2,400</td>
</tr>
<tr>
<td>Forearm/Hand</td>
<td>$2,000</td>
</tr>
<tr>
<td>Foot/Ankle/Knee Cap</td>
<td>$2,000</td>
</tr>
<tr>
<td>Shoulder Blade/Collar Bone</td>
<td>$1,600</td>
</tr>
<tr>
<td>Lower Jaw (Mandible)</td>
<td>$1,600</td>
</tr>
<tr>
<td>Skull (Simple)</td>
<td>$1,400</td>
</tr>
<tr>
<td>Upper Arm/Upper Jaw</td>
<td>$1,400</td>
</tr>
<tr>
<td>Facial Bones (Except teeth)</td>
<td>$1,200</td>
</tr>
<tr>
<td>Vertebral Processes</td>
<td>$800</td>
</tr>
<tr>
<td>Coccyx/Rib/Finger/Toe</td>
<td>$320</td>
</tr>
</tbody>
</table>

If the fracture requires open reduction, we will pay double the amount shown.
### Accident Benefits – High Option (continued)

<table>
<thead>
<tr>
<th>Complete Dislocations Closed Reduction Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hip</td>
<td>$3,000</td>
</tr>
<tr>
<td>Knee (not kneecap)</td>
<td>$1,950</td>
</tr>
<tr>
<td>Shoulder</td>
<td>$1,500</td>
</tr>
<tr>
<td>Foot/Ankle</td>
<td>$1,200</td>
</tr>
<tr>
<td>Hand</td>
<td>$1,050</td>
</tr>
<tr>
<td>Lower Jaw</td>
<td>$900</td>
</tr>
<tr>
<td>Wrist</td>
<td>$750</td>
</tr>
<tr>
<td>Elbow</td>
<td>$600</td>
</tr>
<tr>
<td>Finger/Toe</td>
<td>$240</td>
</tr>
</tbody>
</table>

If the dislocation requires open reduction, we will pay double of the amount shown.
**Accident Benefits – High Option (continued)**

<table>
<thead>
<tr>
<th>Paralysis</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Quadriplegia</td>
<td>$10,000</td>
</tr>
<tr>
<td>Paraplegia</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lacerations</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2” long</td>
<td>$50</td>
</tr>
<tr>
<td>2”–6” long</td>
<td>$200</td>
</tr>
<tr>
<td>More than 6” long</td>
<td>$400</td>
</tr>
<tr>
<td>Lacerations not requiring stitches</td>
<td>$25</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Injuries Requiring Surgery</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Injuries</strong> (treatment and surgery within 90 days)</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Removal of foreign body from eye</strong> (requiring no surgery)</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Tendons/Ligaments</strong>&lt;sup&gt;*&lt;/sup&gt; (treatment within 60 days, surgical repair within 90 days)</td>
<td>$400</td>
</tr>
<tr>
<td>Single</td>
<td></td>
</tr>
<tr>
<td>Multiple</td>
<td>$600</td>
</tr>
<tr>
<td>If the insured fractures a bone or dislocates a joint, and tears, severs, or ruptures a tendon or ligament in the same accident, we will pay one benefit. We will pay the largest of the scheduled benefit amounts for fractures, dislocations, or tendons and ligaments.</td>
<td></td>
</tr>
<tr>
<td><strong>Ruptured Disc</strong> (treatment within 60 days, surgical repair within one year)</td>
<td>$100</td>
</tr>
<tr>
<td>Injury occurs during first certificate year</td>
<td></td>
</tr>
<tr>
<td>Injury occurs after first certificate year</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Torn Knee Cartilage</strong> (treatment within 60 days, surgical repair within 90 days)</td>
<td>$100</td>
</tr>
<tr>
<td>Injury occurs during first certificate year</td>
<td></td>
</tr>
<tr>
<td>Injury occurs after first certificate year</td>
<td>$400</td>
</tr>
</tbody>
</table>
## Accident Benefits – High Option (continued)

<table>
<thead>
<tr>
<th>Burns (treatment within 72 hours, first degree burns not covered)</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Second Degree</strong></td>
<td></td>
</tr>
<tr>
<td>Less than 10% of body surface covered</td>
<td>$100</td>
</tr>
<tr>
<td>At least 10%, but not more than 25% of body surface covered</td>
<td>$200</td>
</tr>
<tr>
<td>At least 25%, but not more than 35% of body surface covered</td>
<td>$500</td>
</tr>
<tr>
<td>More than 35% of body surface covered</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Third Degree</strong></td>
<td></td>
</tr>
<tr>
<td>Less than 10% of body surface covered</td>
<td>$1,000</td>
</tr>
<tr>
<td>At least 10%, but not more than 25% of body surface covered</td>
<td>$5,000</td>
</tr>
<tr>
<td>At least 25%, but not more than 35% of body surface covered</td>
<td>$10,000</td>
</tr>
<tr>
<td>More than 35% of body surface covered</td>
<td>$20,000</td>
</tr>
<tr>
<td><strong>Concussion</strong> (resulting in electroencephalogram abnormality)</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Coma</strong> (state of profound unconsciousness lasting 30 days or more)</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Internal Injuries</strong> (resulting in open abdominal or thoracic surgery)</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Exploratory Surgery</strong> (without repair, i.e., arthroscopy)</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Emergency Dental Work</strong> (injury to sound, natural teeth)</td>
<td></td>
</tr>
<tr>
<td>Repaired with crown</td>
<td>$150</td>
</tr>
<tr>
<td>Resulting in extraction</td>
<td>$50</td>
</tr>
</tbody>
</table>

### Medical Fees (for each accident)

| Employee or Spouse                          | $125 |
| Child(ren)                                  | $75  |

### Emergency Room Treatment

$200
### Accident Benefits – High Option (continued)

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room Observation Benefit</td>
<td>$100</td>
</tr>
<tr>
<td>Major Diagnostic Testing</td>
<td>$200</td>
</tr>
<tr>
<td>Post Traumatic Stress Disorder Diagnosis</td>
<td>$200</td>
</tr>
<tr>
<td>Accident Follow-Up Treatment</td>
<td>$30</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$30</td>
</tr>
<tr>
<td>Air Ambulance</td>
<td>$1,000</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Transportation (within 90 days)</strong></td>
<td></td>
</tr>
<tr>
<td>Train or Plane</td>
<td>$300</td>
</tr>
<tr>
<td>Bus</td>
<td>$150</td>
</tr>
<tr>
<td>Blood/Plasma</td>
<td>$100</td>
</tr>
<tr>
<td>Prosthesis</td>
<td>$500</td>
</tr>
<tr>
<td>Appliance</td>
<td>$100</td>
</tr>
<tr>
<td>Family Lodging Benefit (per night)</td>
<td>$100</td>
</tr>
<tr>
<td>Wellness</td>
<td>$50</td>
</tr>
</tbody>
</table>