



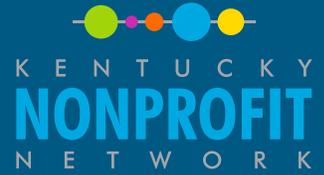
You care for your community.
We care for *you*.

KENTUCKY NONPROFIT NETWORK
EMPLOYEE BENEFITS
PROGRAM 

Peel & Holland
Insurance ■ Risk Consulting ■ Employee Benefits

FAQs

Frequently Asked Questions



How many plan options are available?

15 medical plan options (9 PPO plans and 5 HDHP/H.S.A plans and 1 HRA plan) are offered and groups may choose 1 to 3 options depending upon the number of members enrolling.

What is the minimum number of enrollees required for a group plan?

For the medical plan, 50% of the eligible number of employees must enroll. Employees enrolled in another medical plan (i.e. spouse's plan, individual policy, Medicare) count towards the 50% required. At least one employee must enroll.

Will our medical 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).

What if it's not time for us to renew?

Nonprofits 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 or make a change prior to the renewal date. Although the KNN Employee Benefits Program can start anytime during the year on the first of any given month, they will renew each year on January 1. The plans will operate as one large group plan with nonprofit members as sub-groups. All benefit deductibles and out-of-pocket expenses for the KNN Program will operate on a calendar year basis.

Does COBRA apply and who handles notices?

COBRA will apply to the Program because the plan operates as a "large group" and must comply with federal law. A professional administrator will handle COBRA notices but each participating nonprofit 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 do I know if I'm compliant?

Government plans and church plans are not subject to the Employee Retirement Income Security Act (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, which 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 that members can use, or our advisors can utilize in our process to learn more about member needs and long-range strategic opportunities to reduce risk and reduce cost in various benefit programs.

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What is the advantage of the KNN Employee Benefits Program?

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, enrollment, health reform, compliance and human resources along with world-class benefit plans and products normally only offered to much larger groups. And when you partner with KNN, you are investing in your own organization by investing in your state association.

How can I learn more?

KNN Employee Benefits Program is powered by Peel & Holland and a regional network of brokers. Should you be interested in learning more, please contact our Director of Insurance Services, Bill Hamilton at bill@kynonprofits.org.