



North Carolina
Total Retirement Plans



Accident



Life



Dental



Vision

North Carolina Retirement Systems

2015 Year End Review

(Includes 2016 Open Enrollment Numbers)



North Carolina
Total Retirement Plans



PIERCE INSURANCE: YOUR SOURCE FOR BENEFIT SOLUTIONS SINCE 1955.

- 👤 Pierce Insurance is a family owned business, founded in 1955**
- 👤 We specialize in supplemental benefits for Government employees and retirees**
- 👤 Our first client in 1955 is still with us today**
- 👤 We have grown to over 400,000 insured's**
- 👤 Top woman and minority owned business in North Carolina since 2006. (Awarded by Diversity.com)**



North Carolina
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PIERCE INSURANCE: NEW FEATURES ADDED SINCE JUNE 2011

Improved Customer Service

- **Staff dedicate to retirees – has grown annually**
- **Provided One Dedicated Toll free number to call**

Enrollment by telephone

Enhanced Benefit Booklet

E-mail notices



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PIERCE INSURANCE: NEW FEATURES ADDED SINCE JUNE 2011

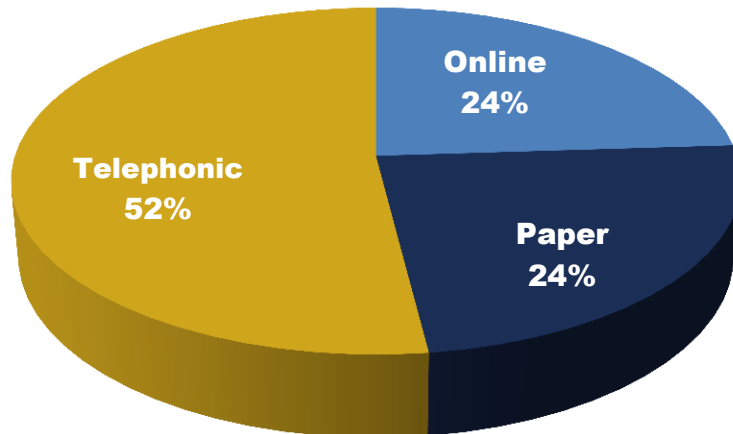
Dedicated Website has been enhanced annually

- **Forms and booklets**
- **Video**
- **Online enrollment**
- **Online Chat**

Added Accident Plan



How Retirees Enroll



Call Center:
Over 49,000 calls in 2015

Call Center:
Abandonment rate:
0.46%

100% of Life Applications are Telephonic



RATE HISTORY

	2012	2013	2014	2015	2016
Dental	Level			7% Increase	Level
Vision	Level				2% Decrease
Life	Level				
Accident (2013)	Level				

UHC has proposed a rate guarantee through 2018



SUMMARY: GROWTH BY PRODUCT 2011 VS. 2015

OVER 148,000 RETIREES ENROLLED (50.2% GROWTH)

	2011	2015	Increase 2011 vs. 2015	% Increase 2011 vs. 2015
Dental	55,920	77,981	22,061	39.5%
Vision	36,357	57,579	21,222	58.4%
Life	4,919	9,144	4,225	85.9%
Accident (2013)	1,796 (2013)	3,956	2,160	220.2%
Total	98,992	148,660	49,668	50.2%