**Recommendation to Approve Houchens Benefits as Section 125 benefits provider and plan administrator.**

Our current provider is no longer offering services at the end of this calendar year. This provider handles voluntary benefits for disability, cancer, critical illness, vision, dental and term life for our employees. A committee of 8 employees was formed to review proposals from 3 firms, Houchens Benefits, Benefit Communicators, and American Fidelity. The firms were reviewed on pricing, product offerings, firm experience and background, administration and enrollment process, and online employee benefit management. After two meetings the committee selected Houchens Benefits. Houchens Benefits serves over 100 clients that include several school districts and Kentucky colleges and universities. The Section 125 Administrator Service Agreement is attached.