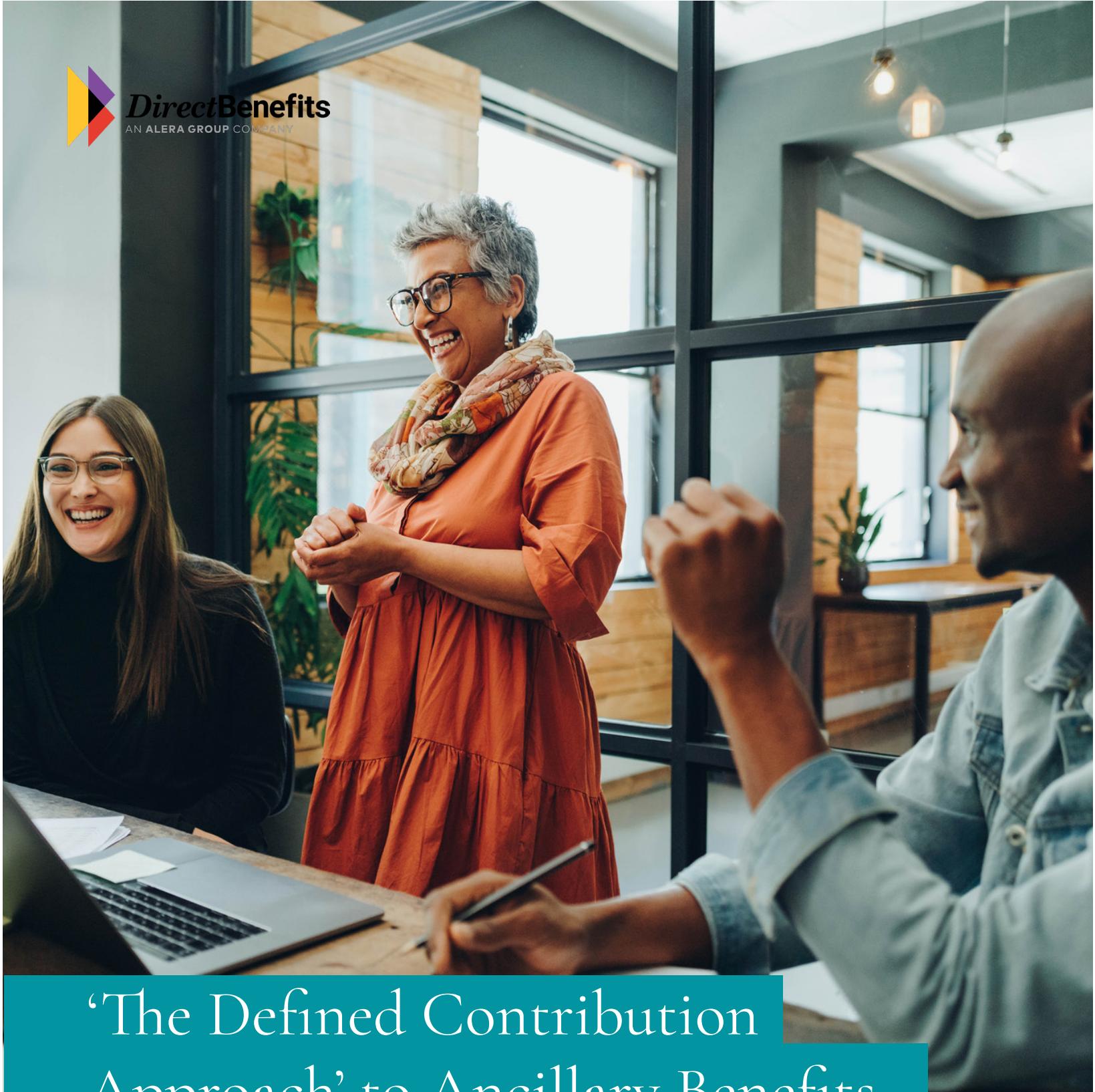




DirectBenefits
AN ALERA GROUP COMPANY



‘The Defined Contribution Approach’ to Ancillary Benefits

**Basic Life / AD&D | Voluntary Life
Short-Term Disability | Dental | Vision | Critical Illness**

| All Benefits are Guarantee Issue*
| No Participation Requirements**

| Two-Year Rate Guarantee
| Flexible options for employer and employee

*Not all benefits available in all states **Basic life needs 100% Participation

Direct Benefits has Designed an Innovative Defined Contribution Approach for Ancillary Benefits

How does it Work?

Employer identifies their fixed monthly premium allocation for all eligible employees or a **“Defined Contribution” - minimum of \$25/month per employee per month**

- The Employer then selects the benefits they want to offer from the “Defined Contribution” product portfolio, **Basic Life / AD&D**, Voluntary Term Life, Dental, Vision, Short Term Disability, Long Term Disability** and Critical Illness*****
- The Employees are “empowered” to spend the employer premium allocation, and can also purchase additional benefits through the ease of payroll deduction

What makes this Different?

- **No need for a census!** Rates for benefits are driven by SIC codes and zip code, so there is no need to input a census (10 to 99 lives)
 - For groups 100+, census is required (Along with claims experience STD & Dental for groups 100+)
- All Benefits are Guarantee Issue
- **No Participation Requirements**** (with the exception of the Basic Life which will require 100% participation)
- **High/Low** Dental, Vision and Short Term Disability benefit offerings
- All Benefits have a 2 year rate guarantee.

What are the benefits to the Employer?

- **FIXED BUDGET:** The Employer **“Sets Their Budget”** to control costs and keep expenses more predictable from a year to year basis
- **RECRUIT AND RETAIN:** The Employer has enhanced the value of their Employee Benefit package as they look to attract AND retain employees!
- **INCREASED RETURN ON INVESTMENT:** The Employer maximizes their return on their benefit expense as the employees maximize the alignment of their benefit elections with the exact benefits **they want!**

*Group must be eligible for product offering according to Underwriting guidelines. All Rates guaranteed for 2 years unless otherwise stated. This is a basic overview of these benefits. Please refer to your formal proposal and policy for all details, underwriting guidelines and exclusions

***Not all benefits are available in all States

** Long Term Disability requires a minimum of 10 eligible lives and 2 participants

FOR AGENT USE ONLY

Request quote

Phone: (800) 620-5010 option 5

Email: Agentsupport@directbenefits.com

For more information

Visit our **Agent Resource Center:**

directbenefits.com/agents/companion-life

EMPLOYERS MAY CHOOSE

Employers may choose any combination of the following benefits* to make available to employees:

Base Life / AD&D**
Voluntary Life
STD / LTD

Dental
Vision
Critical Illness

Basic Life / AD&D

- \$10,000, \$15,000, \$25,000 & \$50,000 options
- Option to enroll spouse or children
- Basic life needs 100% participation

Voluntary Life

- \$10,000 - \$100,000 of Voluntary Term Life/AD&D
- Spouse \$5,000 - \$10,000 coverage
- Child \$2,500, \$5,000, \$7,500, \$10,000 coverage

Short Term Disability

- 4 plans to choose from
- Weekly benefits amounts of \$100 - \$200 or 60% to \$1,250
- Max benefit periods of 13 or 26 weeks

Dental

- Employers choose 4 dental plan designs
- Pick from select plan designs or customize their own
- Annual maximums of \$500 or \$1,000
- Preventive coverage at 100%, Basic coverage at 80%
- 3 options offer orthodontia coverage

Vision

- 2 plans to choose from – low or high
- \$10 co-pay
- High plan - \$130 allowance on frames / \$120 on contacts
- Low plan offers 35% off retail for frames / 15% off retail for contacts

Critical Illness

- 10-24 lives: \$5,000
- 25-99 lives: \$5,000 or \$10,000
- All benefit levels are guaranteed issue
- Reoccurrence and additional occurrence benefits included

Send in a request for
a proposal—we'll do
the quoting for you!

Group | Agent Support Team

Phone (800) 620-5010 option 5

Email agentsupport@directbenefits.com

SAY WHAT?

A conversation starter for every employer:

- **FIXED BUDGET:** "I want to talk with you about a Fixed Budget for your Ancillary Benefits!"
- **RECRUIT & RETAIN:** "I want to discuss with you how to Maximize the impact that your Ancillary Benefit package has on your Value Proposition to Recruit new employees and Retain existing Employees."
- **MAXIMIZE RETURN ON INVESTMENT:** "I would like to discuss with you an Ancillary Benefit strategy that, for the employer, maximizes your return on your benefit expense, and for your employees, maximize the alignment of their benefit elections with the exact benefits they want!"

WORK LESS, EARN MORE!

Direct Benefits Group Team has you covered:

- We'll do the quoting work for you
- Fast 24-hour quote turnarounds
- Product information, resources and training
- Assistance with renewals, adding coverage and new group enrollments
- Point of contact for carrier communications
- Customizable marketing materials, flyers, direct mail & more
- Making your job easier so you can SELL MORE!
- Ready to sell? Let's get started!

