

Specialty Benefits Small Business Quick Reference



Dental

- Employer Funded Plans: Employer must contribute at least 50% of the employee rate. Minimum participation of at least 75% (51%, including valid waivers) is required.
- Voluntary Plans: Employer contributes less than 50% of the single premium. Minimum of 2 enrolled.
- Rates are guaranteed for 12 months.
- Orthodontia benefit is available to groups of 5 or more eligible employees, with a minimum of 4 enrollees.
- Dual option is available to groups of 10 or more eligible employees.
- Product Based Networks: National Options PPO 30 and National Options PPO 20.

Vision

- Employer Paid Plans: 75%-100% employer contribution for both employees & dependents. Minimum 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.
- Employee Core / Voluntary Dependents: 75%-100% employer contribution for employees. No employer contribution requirements for dependents. Minimum 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.
- 50% Employer Paid Plans: 50%-74% employer contribution for employees. No employer contribution requirements for dependents. Minimum 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees.
- Voluntary Plans: 0%-49% employer contribution for employees. No employer contribution requirements for dependents. 2 eligibles, only 1 to enroll.
- Rates are guaranteed for 24 months.

Basic Life and AD&D

- Employer Paid / Non-contributory Plans: 100% employer paid. 100% participation is required.
- Contributory Plans: Minimum 25% employer paid. 75% participation required.
- Flat benefit & Salary-based amounts available: Guarantee Issue and Max Benefit amounts vary based on group size.
- Groups with 2-5 lives must also purchase medical.
- Accelerated benefit, Waiver of premium and Life conversion are available.
- Basic Dependent Life is available.
- Rates are guaranteed for 24 months.

Supplemental Life and AD&D

- Minimum participation: 25% of the eligible employees.
- Flat benefit & Salary-based amounts available: Guarantee Issue and Max Benefit amounts vary based on group size.
- Available only for groups with 10 or more employees.
- Must be sold with Basic Life.
- Accelerated benefit, Waiver of premium and Life conversion are available.
- Supplemental Dependent Life is available.
- Rates are guaranteed for 24 months.

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Short Term & Long Term Disability

- Employer Paid Plans: 100% employer paid, 100% participation required.
- Contributory Plans: Minimum 25% employer paid, 50% employee participation required (groups of 10 eligible employees or more).
- Voluntary Plans: 0% employer paid, 25% employee participation required (groups of 10 eligible employees or more).
- Rates are guaranteed for 24 months.
- Groups of 2-50 eligible employees: Must be sold with another specialty product.

Critical Illness Protection Plan

- Available for groups with 51-99 eligible employees.
- Employer Paid Plans: 100% employer paid
- Voluntary Plans: 100% employee paid
- Base/Buy-up: Employer pays 100% of base and Employee pays 100% of buy-up.
- Dependent benefits available on Voluntary and Base/buy-up plans.
- Rates are guaranteed for 24 months.

Accident Protection Plan

- Available for groups with 51-99 eligible employees.
- Employer Paid Plans: 100% employer paid, 100% participation for all eligible employees.
- Voluntary Plans: 100% employee paid, 20% participation of eligible employees and 10 enrolled employees.
- Base/Buy-up: Employer pays 100% of base and Employee pays 100% of buy-up, 100% participation for all eligible employees on base plan, 20% participation of eligible employees and 10 enrolled employees for buy-up.
- Dependent benefits available.
- Rates are guaranteed for 24 months.

Packaged Savings

- Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.
- LTD must be bundled in conjunction with life or STD coverage to qualify.
- Available for as long as the medical and specialty benefits remain in-force and meet eligibility requirements.
- Voluntary specialty benefit plans do not qualify.

Line of Coverage	Savings Per Employee Per Month
Dental	\$3.00
Vision	\$2.00
Life	\$1.00
STD	\$1.00
Life & STD	\$2.00
Life & LTD	\$2.00