



Effective February 1, 2009 these benefit options are available to both the employees and their eligible dependents.

Benefit Highlights:

Group Limited Benefit Hospital Indemnity Insurance

Choose from 3 Plan Designs

- National doctor and hospital networks
- Prescription Drug Indemnity Benefit
- Wellness Benefit
- Off-the-Job Accidental Injury Benefit

Monthly Cost	Low Plan	Medium Plan	High Plan
Employee Only	\$79.41	\$109.77	\$146.07
Employee + Spouse	\$133.77	\$190.55	\$258.60
Employee + Child(ren)	\$124.93	\$179.64	\$248.35
Employee + Family	\$184.27	\$265.67	\$366.38

Dental Insurance

- Two plan designs to choose from
- Choice of any dentist or specialist
- Includes Preventive Care and Basic Care on all plans

Monthly Cost	Plan 1	Plan 2
Employee Only	\$7.94	\$11.13
Employee + Family	\$21.73	\$30.60

Vision Care Insurance

- Vision exams
- Coverage for lenses and frames
- Additional discounts for Lasik Eye Surgery

Group Term Life Insurance

- Life Insurance coverage up to \$150,000
- Employee coverage included with Limited Medical
- Option Spouse and Child(ren) coverage

Critical Illness Insurance

- Cancer, Heart Attack, Stroke and End-Stage Renal Failure
- Transplants
- Lump Sum payment
- Critical Illness screening benefit
- Family coverage options

Non-Insurance Benefits

- Nursing Hotline
- Counseling Service
- Hearing Aid Benefit

Please note that this is NOT a Major Medical Insurance Plan. These benefits are limited in nature. Actual Plan Design and cost will be determined when you call to enroll and will be based on your location. *Major Medical Plans are available — ask us how to get a quote!*

If you would like to offer these benefits to your employees, NOW IS YOUR OPPORTUNITY!!

For more information, call us at

1-866-543-6974

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