



The nation's premier ancillary carriers, all in ONE program  
with ONE monthly bill.

*Dental, vision, chiropractic, acupuncture, and life benefits*

Build the right program  
for your budget and  
your employees.

### Choose which carriers and lines of coverage you want

Select the lines of coverage you want to offer employees\*.  
Choose from Dental, Vision, Chiropractic/Acupuncture and/or Life.

### Decide how much you want to pay

- **Option 1:** Define your monthly contribution:  
Your employees take your contribution and apply it toward their benefits. If the benefits they choose cost more than your contribution, they simply pay the difference.
- **Option 2:** Offer benefits on a voluntary basis:  
Your employee get access to all of the voluntary benefits you select for your program, without any cost to you. Employees who choose to add voluntary coverage are responsible for 100% of the cost.
- **Option 3:** Do a mix-and-match of both Option 1 & Option 2:  
Example - Contribute money to your employees' dental benefits and add vision as a voluntary benefit.

### Manage all of your benefits in just ONE program

- **ONE** enrollment form
- **ONE** consolidated monthly bill
- **ONE** customer service center
- **ONE** website where you can easily manage your group benefits and search for providers

\*Dental is required to participate in this program.