Vision

Large network of providers.

$15 co-pay for annual exams

$25 co-pay for lenses

frames covered up to $130.

up to $130 for contacts

Rates:

$2.75/employee/week

Disability

protects your paycheck

replaces 60% of salary (tax free)

pays directly to enrollee

24/7 coverage ON and OFF the job

Rates:

Preferred sample rates for a $900/month benefit with 1st day accident, 2 week waiting period for sickness (surgery, maternity):

Age

20-29…..$6.83 per week

30-39…..$7.75 per week

40-49…..$8.56 per week

50-59…..$9.91 per week

Life

20 year term plan

large face amounts for low premiums, whole life (level premiums)

plans are portable

cover yourself and/or your dependents

For groups of 15 employees or more:

Can offer Guaranteed Issued Life Insurance up to $100,000 with no health questions

Rates:

Example

Male, non-smoker, age 31 can get $100,000 for $5.32 per week

Cancer

Covers 28 different items

$100 per year wellness benefit

Large monthly radiation/chemo benefit

Surgical benefits

Transportation

Blood/plasma

Rates:

as low as $4/week