

DEFINED CONTRIBUTION

Empower Your Employees Like Never Before



Give employers better control over their ancillary benefit costs.

Our Defined Contribution Plan includes the following insurance plans: Basic Life/Accidental Death and Dismemberment (AD&D), Voluntary Life, Short Term Disability, Long Term Disability, Critical Illness, Dental, and Vision.

How It Works

- Employers allocate specific dollar amounts to spend on benefits; \$25 per employee per month (PEPM) minimum.
- Employees use the employer allocation amount to choose from a suite of ancillary benefits to select the benefits they want.
- Employees can choose to elect benefits that exceed the employer allocation amount; additional premiums will be deducted via payroll.
- Employers determine the premium allocation amount.
- Employers enjoy a two-year rate guarantee.
- Employers maximize return on investments by empowering employees to select the benefits they want.
- Employers enhance the value proposition of employee benefit packages to attract and retain employees.



INSURANCE PLAN CHOICES

Participation requirements are waived for Life, Short Term Disability, Dental, and Vision Plans for employers who allocate a minimum of \$25 PEPM*

- **Basic Life/AD&D Insurance** up to \$50,000 in coverage
- **Dependent Life Insurance** of \$5,000 for spouse and child
- **Voluntary Life Insurance** of \$100,000 guaranteed issue; dependent life insurance available
- **Short Term Disability Insurance** of flat \$100 or \$200 weekly benefits or 60% of salary up to \$1,250; optional benefit durations and amounts; guaranteed issue with 12/12
- **Voluntary Dental Insurance** includes four optional plan designs; passive dental networks available (Request a quote for additional plan options.)
- **Voluntary Vision Insurance**
- **Critical Illness Insurance**
- **Long Term Disability Insurance** offered with minimum participation of two lives

Insurance plans may not be available in all states and may vary by state. These insurance policies have limitations, exclusions, reduction of benefits, and terms under which the policy may be continued in force or discontinued.

*Does not include Basic Life and AD&D, which require 100% participation

For costs and complete details of coverage, schedule a call or request a proposal today!

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AM Best Rating of A+ (Superior) as of December 20, 2022. For the latest rating, access www.ambest.com. The rating represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders.