



PROPRIETARY GROUP PRODUCTS

**FOR MORE
INFORMATION,
PLEASE CONTACT:**

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Quote Requests:
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OUR PROPRIETARY GROUP PRODUCTS FEATURE SWIFT & ACCURATE UNDERWRITING, CASE ISSUE, ADMINISTRATION & BILLING

LIFE & DISABILITY - EMPLOYERS GROUP TRUST (EGT)

- **Life and AD&D**
 - Guarantee Issue starting at 2 lives
 - 3-year rate guarantee on Life
 - Accelerated death benefit at 75%
 - Conversion option
- **Short-Term Disability**
 - Zero day residual & non-medical UW
 - 2-year rate guarantee
 - Up to \$1,250 weekly maximum
 - Own Occupation definition
- **Long-Term Disability**
 - Non-medical UW
 - 3-year rate guarantee
 - Extended Own Occupation available
 - Up to \$10,000 monthly maximum
 - EAP, Bonus Up & W-2 Earnings definition
- **Underwritten & Insured by The Lincoln National Life Insurance Company**
 - AA (Very Strong) - Standard & Poor's
 - A+ (Superior) - A.M. Best Company
 - A+ (Strong) - Fitch Ratings, Inc.

DENTAL - EMPLOYERS DENTAL TRUST (EDT)

- Plans for 2+ lives (voluntary for 2+ lives & orthodontics for 5+ lives available)
- Employer sponsored and voluntary options
- Takeover Rewards - takeover groups may be eligible for increased plan maximums
- 24-month rate guarantee available
- Deductible Credit & New Plan Year Maximum on takeover accounts
- Access to 373,802 provider access points
- In and Out-of Network UCR Allowances at the 90th percentile
- **Underwritten & Insured by MetLife**

VISION - EMPLOYERS VISION TRUST (EVT)

- Plans for 2+ lives (voluntary for 10+ enrolled employees, carve outs with prior UW approval)
- Glasses - 20-25% off non-covered lens options, 20% off additional glasses/sunglasses
- Contacts - 15% off contact lens exam (fitting and evaluation)
- Laser Vision Correction - average 15-20% off the regular price (or 5% off the promotional price) at VSP contracted facilities
- **Underwriting, Issue, Billing and Administration by AmWINS, claims paid by VSP**



ON YOUR TEAM.