



Work Sample

OUR COMPANY

Our full suite of products, coupled with our commitment to providing superior service, allows employers to choose a program that fits the needs of their employees.

XXX prides itself in providing employer groups with insurance products that enhance the value of benefits for members and employers alike.

[Blurb: We have a national and international presence with a portfolio of group and voluntary life, disability and dental products]

Dental

Our dental programs are designed for both the employee's and the employer's benefit budget. With the largest national dental network, flexible plans, robust coverage options and dental wellness initiatives that are unmatched in the industry, employees benefit from greater choice and convenience in choosing a dentist.

Online Dental Features:

Our online Dental Wellness Center, accessible via our website at xxx.com, offers members and employees the following unique and useful tools:

- Ask a Dentist is a feature that allows members to submit clinical questions directly to a licensed dentist and receive a response within one business day.
- Provider Finder lets members create and download their own provider directories.
- Dental Risk Assessments help members determine their risk factors.
- Dental Wellness Tips give employees access to an expansive archive of articles and information on specific medical conditions and their relationships to oral health.

XXX is the clear choice for dental.

[Blurb: Stability When It's Needed Most]

Short-Term Disability

Our Group Short-Term Disability (STD) programs can be completely customized. You choose the benefit amount, elimination period, maximum amount and whether to insure or self-insure with administrative services provided by Dearborn National.

Through our telephonic claims center, XXX makes STD claim notification easy for employees. We provide a dedicated toll-free number for claim intake at no additional cost to employers or employees.

- Elimination period can be satisfied with either total and/or partial disability
- Survivor Income Benefit

- Telephonic Claim Intake
- Work Incentive Benefit
- Worksite Modification Benefit
- Paid Claim Reports available through our Benefits Manager web portal

Long-Term Disability

Our Group Long-Term Disability (LTD) programs can be tailored to meet the needs of your employees and your business. We can structure an LTD product that adds real value to your benefits program.

- “Dovetails” with STD full and partial disability benefits
- Work incentive benefits
- Rehabilitation incentive income (not mandatory)
- Worksite modification benefit
- Survivor income benefit

Disability Resource Services

Our disability coverage includes Disability Resource Services, a program available at no extra cost that provides support for LTD insured employees facing health, legal and financial concerns. The program also provides the extra support needed for those on long-term disability. Disability Resource Services includes two components: A web-based guidance tool, and employee counseling services.

Online Services—Help Available Anytime, Anywhere for LTD Insureds

XXX is a secure, interactive website that contains extensive content on personal health and powerful tools for managing personal, relational, legal, health and financial concerns.

Blurb: XXX insures large, prestigious accounts nationwide with life, disability and dental coverage.

Group Term Life and Accidental Death & Dismemberment

We offer life products that include a choice of group employer-paid life, group voluntary life, group dependent life and AD&D plans. We can structure programs to meet the needs of employers and employees alike. In addition, we offer access to a wide selection of enhanced product services available with our group life products.

- Benefit amounts based on flat amount, classes or percentage of annual salary
- Guarantee issue based on group size and participation
- Waiver of Premium, Portability and Accelerated Death Benefit provisions included

Enhanced Product Services

XXX: This program combines grief, legal, and financial counseling to support beneficiaries during time of loss.

XXX: We will establish an interest-bearing checking account in the account holder's name into which life proceeds are deposited.

XXX: This program provides members and their families access to emergency assistance when traveling 100 miles from home,

XXX: This service provides free, online will preparation to new group life insurance customers.

Critical Illness: An available benefit that pays a portion of the death benefit if the insured suffers one of the covered conditions, such as invasive cancer, heart attack, stroke, major organ transplant and kidney failure.

- Ability to cover 10-15 covered conditions
- Flexibility of benefit payment percentages – 10-100%
- Creates unique opportunity to offer an important benefit
- Life insurance pays a death benefit for all causes

Innovative Business Solutions and Administration Benefits Manager

Benefits Manager is a web portal that provides employers with an array of online services for each of our billing options. With our group administration web features, groups can easily view detailed enrollment information on members, access group benefits insurance information and receive all member certificates and administrative forms online. Through self-administered billing, employers can view billing, payment history and paid-through dates online, as well as download member certificates and administrative forms. Benefit Administrators with access to Benefits Manager can also create their own Evidence of Insurability status reports.

Implementation and Account Management

We specialize in designing benefit programs that are unique to each business entity we insure. We recognize the need for fast, accurate implementation with minimal disruption to the client and its employees. To ensure a seamless implementation, we provide our clients with a dedicated account management team staffed with management level individuals who are well-versed in implementation and ongoing client support. The team is led by an experienced implementation coordinator and account manager who will be the central point of contact for all implementation. We are confident our approach to implementation and account management will demonstrate our commitment to our customers.

- Experienced implementation coordinator assigned to facilitate, lead, document and communicate implementation process
- In conjunction with the account manager, customize the implementation process to meet the client's needs utilizing best practices
- Define the resources and expectations for successful implementation
- Identify and assign subject matter experts to assist in process and minimize impact on benefit staff
- Measure and survey implementation process

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