

GROUP INSURANCE PORTFOLIO FOR 10 OR MORE EMPLOYEES



COMPANION COMMITMENT

positioned
to exceed
expectations.





COMPANION COMMITMENT

understanding
perspective
creates
opportunity.

Support. Service. Innovation.

Our focus is on you – the employer. We understand the complex and evolving needs of today's employers. Our benefit programs are designed to help you attract and retain talented and dedicated employees.

Our service is designed to simplify your job. Our goal is to make working with us a seamless process with all the necessary support from people and technology. We offer a dedicated team of service professionals to assist you from the enrollment process to policy issue to billing. Our staff is knowledgeable, courteous, and most importantly, cares about you – and about your employees.

Bottom line, insurance is a service industry and we get it! In fact, we have developed our customer service strategy as both a science and an art. To the science end, our Service department consistently conducts in-depth surveys. We want to know what our clients need and what they are thinking. We survey all clients – agents, employers and insureds. Data is analyzed and research conducted. Technology solutions are developed and implemented based on solid research. As an art, customer service is defined as the end product of human creativity; an intuitive skill learned by study, steady practice and relentless dedication.

Our brochures are crafted to help you clearly communicate our benefit programs to your employees and to demonstrate the fundamental value of insurance from Companion Life.

We deliver innovative, secure online solutions engineered to make your life simple – to free up your valuable time. With our online benefit tools, **My Benefits Companionsm** and **My Insurance Companionsm**, you'll have fewer phone calls and even less paperwork!

My Benefits Companion

As the old saying goes, "Time is money." And you'll save both using **My Benefits Companion!**

My Benefits Companion features include:

- ❖ **Group Enrollment and Maintenance** – Enroll new employees, view/add/change insured employees' coverage, add/change dependents, terminate insured employees' coverage, request a dental ID card or Certificates of Coverage
- ❖ **Billing** – View six-month history, view bill summary and details, request bill or view bill image (up to two months prior)
- ❖ **Pay Online** – Convenient online payment feature

My Insurance Companion

We also offer a convenient, secure online tool designed especially for our Dental Insureds and Dental Providers — **My Insurance Companion.**

Companion Life **Dental Insureds** may use My Insurance Companion to check claim status, verify eligibility, request an ID card, view an Explanation of Benefits (EOB), receive a pre-treatment estimate, and ask Customer Service questions.

Companion Life **Dental Providers** may use My Insurance Companion to verify patient eligibility, verify patient benefits, check claim status, check the status of services rendered using the graphical tooth display, view dental pre-estimate and orthodontic letters, and file dental insurance claims.

Whether you're a business owner, benefits manager, certificate holder or agent, we're here for you! Companion Life genuinely values people and relationships. Our standard is one of excellence. Nothing less. **From service to innovation ... our driving force is you!**

Disability Income Protection

You provide paycheck protection for your employees if they are hurt on the job – doesn't it make sense to protect them off the job as well? In fact, 64% of all disabilities occur off the job and aren't covered by Workers' Compensation.¹ Americans lose millions of workdays every year to disability, and this is a big expense for employers as well. Companion Life can help with a portfolio of affordable income replacement insurance programs with flexible plan designs and effective claims management to encourage and assist your employees to return to productive work.

Short Term Disability Income Coverage

This valuable coverage pays a benefit to employees who become sick or hurt off the job. A variety of plan designs are available to fit any employer's needs. Choose from a wide selection of benefit percentages, waiting periods, benefit maximums, and payment durations up to one year. As an incentive for employee's return to productivity, a partial disability benefit is available to support the recovering employee's return to full potential through part-time work.

Long Term Disability Income Coverage

Did you know that during their working years employees are more likely to become disabled than to die?² In fact, one out of seven individuals may become disabled for five or more years.³

Companion Life's Long Term Disability (LTD) coverage pays a benefit to employees who become disabled as a result of an accident or illness. Employers may select benefit payment maximums, elimination periods, and benefit duration periods. This plan also includes the option of "own occupation to age 65," residual benefits, and benefit indexing.

Important features which are standard include Social Security filing assistance, a survivor benefit, continuity of coverage, waiver of premium, a cost of living freeze, and direct deposit of claim payments.



Companion Life LTD coverage also includes a vocational rehabilitation benefit and a workplace modification benefit. To assist employees in returning to work, we'll cover the cost of modifications in the workplace which are necessary to accommodate the employee. Our vocational rehabilitation benefit is designed to provide training or education vital in helping an employee transition back to the workplace in a new career.

Group Dental Insurance

Why is dental insurance important? According to a LIMRA study, 56% of employees without dental insurance rank it, after medical coverage, as the most-desired employee benefit. Advantages to employers include an enhanced employee benefit program and a competitive edge when recruiting and retaining gifted employees. Good dental health also results in improved overall employee health and better attendance!

We're pleased to offer a progressive dental insurance program for employee groups of 10 or more. The **Dental by Designsm** portfolio includes three standard benefit plans and a wide range of options from which to choose. With Dental by Design you can create a plan that's custom-built to meet your specific needs.

A wide choice of options is available to modify the standard programs, including:

- ❖ Deductible
- ❖ Coinsurance
- ❖ Contract Year Maximum
- ❖ Waiting Periods
- ❖ Orthodontia Benefits
- ❖ Frequency of Cleanings/Exams/X-Rays
- ❖ Number of Deductibles per Family
- ❖ Rate Tier Structure

Dental by Design requires a minimum of 25% employer contribution and 50% employee participation. See our Dental by Design brochure for more details about this innovative dental insurance portfolio.

Your employees have the freedom to select any dentist. As an added benefit, Companion Life works with DenteMax to offer a Preferred Provider Network in most market areas. DenteMax is a leading dental Preferred Provider Organization (PPO) with nearly 70,000 dentists.

Companion Life dental insureds are automatically enrolled as members of DenteMax's network. Employees who visit a DenteMax dentist will save money! DenteMax dentists have agreed to accept as payment in full a discounted fixed fee for the services they perform. They will not collect more than the DenteMax fee for the procedure performed – no "balance billing". DenteMax dentists will also offer their network discounts for services which exceed policy maximums or any benefit limitations.

In select areas, Companion Life offers our Dental programs on a Maximum Allowable Charge (MAC) basis, using the DenteMax PPO network allowance as the basis for the claim payment to providers both in and out of the network. These programs can result in significant savings for employers and employees. Check with your agent or a Companion Life representative for DenteMax and MAC Plan availability.

Medical Stop Loss

Flexible coverage is available for companies who wish to assume part of the risk for their employees' healthcare claims. Companion Life has a proven level of expertise in developing creative solutions to meet your needs.

Specific Stop Loss reimburses the employer for an employee's claims which exceed a selected dollar amount.

Aggregate Stop Loss provides reimbursement when overall accumulated paid claims for all employees exceed a specified amount.

Offered through our fine network of **Managing General Underwriters**, Companion Life self-funded programs feature innovative claims management applications, effective case management, comprehensive pharmacy programs, and available networks of outstanding Centers of Excellence, assuring the delivery of exceptional medical care with appropriately managed expenses.

Mission Statement

The mission of Companion Life Insurance Company is to be a well-managed, customer-focused organization acting in the best interest of its policyholders and marketing partners, operating on a financially sound, growing and diversified basis.

About Companion Life

Established in 1970, Companion Life Insurance Company offers quality employee benefits in 45 states and the District of Columbia. It has earned an A.M. Best Rating of A+ (Superior) due to its fiscal strength, investment practices, and sound operational and management structure. The Company has earned a reputation as a financially sound organization due, in large part, to its conservative, well-managed portfolio. At Companion Life we are committed to financial strength, effective corporate management and the highest level of service and responsiveness to our clients and sales associates.



COMPANION COMMITMENT

defining
customer service
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A Lifetime of Commitment

For more than 35 years, Companion Life has worked hard to develop flexible and affordable insurance solutions. **What sets us apart? Our commitment to you.** We deliver superior customer service and products designed to meet the changing needs of today's employers. It's about responsiveness. **We listen. We respond.**

Companion Life offers a complete portfolio of innovative and competitive employee benefit plans with the flexibility to meet your unique needs. We specialize in comprehensive and affordable Group Life, Disability Income, Dental, and Medical Stop Loss insurance programs with state-of-the-art benefit features and flexible plan design options.

Employers understand the value of their benefit programs in attracting and motivating quality employees. A well-designed plan promotes employee loyalty and commitment to your company's success.

Take a moment to browse through our portfolio of products for employee groups of 10 or more. **No matter what the size of your business – Companion Life has an option that's sure to meet your needs.**

Group Term Life Insurance

Group Term Life Insurance continues to be one of the most important and best values of all employee benefits. For many employees, Group Term Life Insurance is the only life insurance protection they have.

We have plans at competitive rates for groups of all sizes. For very large groups, we offer alternative financing – retention accounting, retrospective premium, minimum premium, ASO and premium delays. All life programs for groups of 10 or more include an accelerated benefits provision. AD&D coverage is normally included with our group life products, and extensive dependent life programs are available as well.

Important policy features include:

- ❖ **Insured Benefit Account** – A money-market checking account available to beneficiaries in the amount of the life insurance claim proceeds.
- ❖ **Accelerated Benefits** – Without extra cost to the insured, we will advance one-half of the insurance proceeds, up to \$50,000, to insureds with terminal illnesses.
- ❖ **Waiver of Premium** – If an employee becomes totally and permanently disabled prior to age 60, Companion Life insurance coverage will be continued without payment of premium.
- ❖ **Conversion Privilege** – Employees may convert to an individual life policy within 31 days of leaving active employment. No evidence of insurability will be required.



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