

Dental • Vision • Life & Disability • Personal Protection



THE ALLIED BENEFIT SUITE

Additional employee benefits,
all in one place.

Call 877-472-2669 today or visit us at AlliedAdministrators.com/abs



Why choose Allied Benefit Suite?

Your clients want to be an employer of choice in this competitive hiring market; and one way to do this is to offer their staff a benefits package that covers every aspect of their lives. They pay attention to detail when it comes to the small, but critical, components of the employee experience — like core benefits, bundled together in one convenient, comprehensive package.

The Allied Benefit Suite offers market-leading dental, vision, life and disability insurance and a personal protection plan.

ABS also makes offering these benefits to employees easy with a single point of contact for administration, billing and payment, rather than managing multiple relationships.

Offer Your Clients More.

One application, one invoice, one stop for 5-star administrative service.



Delta Dental has long been Allied's partner for its Small Business Program, which offers the flexibility to choose the benefits that best fit your client's workforce. Get valuable dental benefits at affordable, stable rates. ABS is highly customizable to the unique needs of your client.



EQUITABLE

Equitable's purpose is simple: to provide financial security for policy holders and their families. Equitable offers group term life and long-term disability plans to give employees financial protection for themselves and their families in the event of the loss of an income.



VSP is committed to the health and happiness of your client's employees. That's why we put them first, even going so far as to guarantee their satisfaction. No hassles, no excuses. Just access to high quality care and easy-to-use benefits.



Also included is a Personal Protection Plan, set of services that provides access to 24/7 doctor consultation, legal services, global emergency travel assistance and ID theft resolution. Rest assured knowing that this plan will provide peace of mind that extends beyond traditional benefits offerings.

The Allied Benefit Suite (ABS) is a comprehensive benefit solution designed for small and growing businesses. Your clients want to be an employer of choice and one way to do this is to offer their staff a benefits package that covers every aspect of their lives. ABS does just that, giving smaller employers access to top tier carriers via a single point of contact for best in class administration, billing and payment.



Dental coverage that shines, delivered by a national leader.

Get quality plans with comprehensive coverage through Delta Dental's Small Business Program portfolio. You'll find a range of coverages including major services and multiple price points for groups with 2-99-covered employees.



Delta Dental PPO™

Our PPO product offers industry-leading savings backed by the nation's largest dentist network. With our PPO plans, enrollees can visit any dentist, and they'll get even more savings with a PPO network dentist. They'll also get additional network cost protections within the Delta Dental Premier® network. Choose from a range of plan designs with different coinsurance levels and available options to fit your clients.

Dual choice and Core/Buy-Up plans Delta Dental offers several choices to help both employers and employees manage costs and control expenses. Your clients can choose between two designs to best fit their business needs and contribution, while their employees get to choose the plan that best fits their family's dental needs.

Diagnostic & Preventive Maximum Waiver When selected with employer paid plans, all diagnostic and preventive services (D&P) are waived from accumulating to the annual maximum. The D&P Maximum Waiver extends the plan's annual maximum and promotes oral health and preventive care, meaning more benefit dollars when they're needed most.

DeltaCare® USA

All DeltaCare USA plans offer orthodontics, teeth whitening and more, just at a lower price. These plans have set, all-inclusive copayments, no waiting periods, no annual deductibles and no maximums for covered benefits. Enrollees have no surprise out-of-pocket costs or unexpected fees at their primary care dentist. These plans also offer orthodontic treatment, and the work in progress provision lets patients continue active treatment with their current orthodontist — even if the orthodontist isn't in-network.¹

¹ "Active treatment" means tooth movement has begun. Enrollees are responsible for all copayments and fees under their prior dental plan.

Delta Dental of California and its affiliated companies, which are members, or affiliates of members, of the Delta Dental Plans Association.



Better Vision Care. Lowest out-of-pocket costs.

The #1 employee priority in a vision plan is low out-of-pocket costs.¹

VSP® is committed to the health and happiness of employees. That's why we put them first, even going so far as to guarantee their satisfaction. No hassles, no excuses.

Your clients' employees get access to care that's always improving, because VSP never stops innovating. With a focus on creating cutting-edge eyewear and eye care, you can be sure you're offering the highest quality care.

¹ 2017 National Vision Plan Member Research



It's all backed up with our Member Promise Satisfaction Guarantee.

Better
Network
Choices

Trusted VSP Doctors

Largest Network of Providers • 91% offer extended hours • Thousands of retail chain locations
Out-of-Network Options • Online retail option at eyeconic.com • Widest selection of eyewear
Comprehensive WellVision Exam® • Diabetic Eyecare Plus offers additional care for Diabetics

Smarter
Vision
Care™

Trusted VSP Doctors

Improved satisfaction and loyalty • Smarter Vision Care that doubles as preventative medicine
Early morning, evening, and weekend appointments • Members rate VSP as highest in excellent
quality of exams and eyewear

Happier
Employees

Trusted VSP Doctors

Thousands in savings with exclusive member extras • Best choice in eye care providers and eyewear
World-Class-certified service team available seven days a week • Mobile access to vsp.com



EQUITABLE

Life & Disability offering flexibility and stable security.

The right life and disability insurance coverage can help protect loved ones and provide stability when it is most needed. Whether it is used to replace income, take time off to recover from an illness, or pay off a mortgage, a group insurance policy can provide security and help offset financial burdens during a difficult time.



Life Insurance

Group life insurance plans can provide employees with financial protection for their loved ones in case an employee passes away. Additional options and services are available that provide more than a typical death benefit.

Simple, Flat Benefits Select face amounts ranging from \$15,000 up to \$50,000 to help families manage the loss of an income.

Access to Early Benefits Terminally ill covered employees may receive special early access to a portion of their benefits if needed under certain circumstances.

AD&D automatically included at benefit level matching Life.

"Equitable" is the brand name of Equitable Holdings, Inc. and its family of companies, including the AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY) and MONY Life Insurance Company of America (MONY America) (AZ stock company, admin. office: Jersey City, NJ). All group insurance products are issued either by AXA Equitable or MONY America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states.

Employee Assistance Program ("EAP") work/life services, which are provided by ComPsych® Corporation, are not insurance, and the charge is segregated from the insurance cost but included in the total amount billed. AXA Equitable is not responsible or liable for care, services or advice given by any provider or vendor of the services. Some services are not available in all states. AXA Equitable reserves the right to discontinue any of the services it provides at any time. ComPsych® is not affiliated with AXA Equitable, and services it provides are separate and apart from the insurance provided by AXA Equitable.

The policies have limitations and exclusions. Optional riders and/or features may incur additional costs.

Plan documents are the final arbiter of coverage.

Long-Term Disability Insurance

Even with careful planning and saving, most people count on a steady paycheck to cover their monthly expenses. Employers who take steps to offer the right disability insurance program may see an increase in employee productivity and happiness, as their workers are able to stay at work or return to work more quickly after an accident or illness. Our LTD features include:

Choice Flexibility in benefit duration extending to the standard Social Security retirement age.

Scale 50% or 60% monthly income replacement. Maximum benefit up to \$8,000 per month (based on industry, top salaries and plan type).

Flexibility Own-occupation, residual and partial definitions of disability. Own-occupation period of 12 to 60 months, or the benefit duration.

Value Features an Employee Assistance Program (EAP) that offers employees no-cost, confidential solutions to life's challenges, including three counseling sessions.



Personal benefits that go above and beyond expectations. Employer-paid or voluntary option now available!

The Personal Protection Plan is the perfect way to support employees at an affordable price. By offering added value through additional protections and services, the Personal Protection Plan takes a benefits package to the next level. It offers benefits at one low monthly cost that cover the employee, their spouse and dependents. From millennials to seniors, the program is useful regardless of age.



Benefits Include:

TeladocSM 24/7 Doctor Access Give your employees unlimited, 24/7/365 access to a national network of board-certified physicians via phone or app—at no additional cost. Doctors will use electronic medical records based on patient-provided information to diagnose, recommend treatment and write short-term prescriptions.

Global Emergency Assistance Even when they're away, your employees can have an extra layer of protection. When enrollees are traveling more than 100 miles away from home or are in another country, this feature provides services from Assist America that include medical consultation, emergency medical evaluation, medical repatriation, prescription assistance and more.

Legal Club of America Family Plan Free legal services that include unlimited phone and face-to-face consultations on new family legal matters, attorney review of legal documents, simple will preparation and more.

ID Theft Resolution Services If an enrollee's wallet or purse is lost or stolen, or they suspect their identity might be vulnerable, a program fraud specialist will offer guidance and place a fraud alert on their credit file. They'll also work to provide guidance throughout the resolution process, help to replace lost documents and provide access to a library of resources on identity protection.

The Personal Protection Plan is administered by Alliance—a nonprofit corporation providing access to services and savings that can help make life easier. Benefit availability may vary by member state of residence. All benefits are available to the primary employee, spouse/partner and all legal dependents. Certain limitations, restrictions and exclusions may apply.

For those individuals who maintain a separate Health Savings Account (HSA) qualified health plan as defined under Federal Law, the Internal Revenue Service has not specifically ruled on the impact of stand-alone telemedicine programs on HSA eligibility. Accordingly, employees may wish to consult a tax or legal adviser before enrolling in this plan.



5-star administrative service.

Allied Administrators, Inc. is an employee benefits administration firm. Our experienced and knowledgeable team is dedicated to providing 5-Star Service. Distinguished by management stability and long-tenured key employees, Allied's executive team members are recognized benefits experts. From plan administrators to our President, the people of Allied are well known for their personalized service. Allied provides services across the nation and is licensed or otherwise authorized as a Third Party Administrator in all 50 states and Washington DC.

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