

Building Blocks of a Great Benefits Program



Small Group Products — Affordable, Flexible Benefits

Life

- ▶ Guaranteed Issue for Groups of 2 or more Lives.
- ▶ \$50,000 GI Max for 2-5 Lives
- ▶ \$75,000 GI Max for 6-9 Lives
- ▶ \$100,000 GI Max for 10-19 Lives
- ▶ 1X, 2X Earnings or Flat Amount
- ▶ \$200,000 Maximum Benefit
- ▶ AD&D Includes a Seatbelt Benefit
- ▶ Accelerated Death Benefit
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36-Month Rate Guarantee

LTD

- ▶ Guarantee Issue to Group of 2 or more Lives
- ▶ 60% of Earnings up to \$7,500 Monthly Benefit
- ▶ 60, 90 or 180 Day Elimination Period
- ▶ 36-Month Own Occ Definition of Disability
- ▶ Benefit Period: To Normal Retirement Age¹ for injury/sickness
- ▶ Partial Disability Benefit
- ▶ Partial Benefit for Pre-existing Condition
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36-Month Rate Guarantee

STD

- ▶ Guarantee Issue to Groups of 2 or more Lives
- ▶ 50%, 60%, 66.7%, 70% of Earnings or Flat Amount
- ▶ Maximum Weekly Benefit - \$1,500 for 2-19 Lives
- ▶ 1/8/13 or 1/8/26 Benefit Periods
- ▶ Partial Benefit for Pre-Existing Conditions
- ▶ Maternity Covered as any other Illness
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36-Month Rate Guarantee

Dental

- ▶ Guarantee Issue for groups of 2+ lives²
- ▶ Stand Alone for groups of 3+ lives
- ▶ 12 Month or 24 month Rate Guarantee

- ▶ Lower Cost Managed Care Option (MAC)
- ▶ Optional Vision Care coverage
- ▶ Takeover Available (12 months with prior carrier)

- ▶ Class Carve-outs Available
- ▶ Can be 100% employee paid
- ▶ Choice of 3 Plans:

Plan A

- \$1000 Annual Benefit
- 100% Prev - 80% Basic - 50% Major
- \$50 Deductible (3 per family) waived for Preventive Services
- Endo and/or Perio in Basic or Major Service

Plan B

- \$1500 or \$2000 Annual Benefit
- 100% Prev - 80%/90%/100% Basic - 50% Major - 50% Ortho
- \$50 Deductible (3 per family) waived for Preventive Services
- Endo and/or Perio in Basic or Major Services

Plan C

- \$1000 Annual Benefit
- 100% Prev - 60% Basic - 25% Major
- \$75 Deductible (no per family max) waived for Preventive Services
- Reduced Participation (50% - minimum 5 lives)

For a quote please contact us:

Stangle & DeNigris, Inc.

P.O. Box 413 - Somers, CT. 06071

E-Mail: jdenigris@stangleanddenigris.com

Phone: 860-272-1130 / Fax 860-272-1135

1. Normal Retirement Age, as defined by the 1983 Amendments to the United States Social Security Act and determined by the year of birth.

2. Dental available to two-life groups when sold with at least two additional lines of coverage. Reflects Plan B.

Product availability and features may vary by state.