

CHOICE BUILDER ADVANTAGE

Dental, Vision, Chiropractic and Life all in a single program. Here are just some of the reasons why Choice Builder makes sense:

- 2 - 199 Lives, No Wait on Major, Even for Virgin Groups
- 10% FLAT COMMISSION for the life of the policy
- HUSBAND - WIFE Owner Groups ACCEPTED
- FULLVOLUNTARY Portfolio – 10+ Eligible, Min. 5 Enrolled
- 24 HOUR Quote Turnaround

DENTAL

AMERITAS PPO PLANS (3 Plans Available)

- 2 Year Rate Guarantee
- 2 - 199 Employees, (ER Sp.) No wait major (Vol.) 6 mo. wait major
- \$1,000 , \$1,500, \$2,000 plans available
- Graduating basic benefit 80-90-100 Gold PPO plan only
- Calendar year max **Rollover Programs** - all plans
- **Rate savings** on Employer sponsored plans, groups 5 plus
- Child orthodontia available, up to \$1,000 per member (With 5+ eligible employees)
- **Implant** coverage
- Largest PPO network in California
- **National PPO** Network, all 50 states
- **Voluntary** major waiting period takeover available

ANTHEM BLUE CROSS PPO PLANS (3 Plans Available)

- 2 Year Rate Guarantee
- 2 - 199 Employees, (ER Sp.) no wait major
- \$1,500 , \$2,000, \$2,500 Plans available
- Calendar year max **Rollover Programs** - all plans
- Adult & Child Orthodontia available, up to \$2,500 per member (with 10+ eligible employees)
- Composite fillings are covered on **all teeth**
- **Implant** coverage
- **National PPO** Network, all 50 States & Mexico
- **Voluntary** major waiting period takeover available
- **Rate savings** for exclusive industry classes
- **Rate savings** tiers by group size

DELTA DENTAL FFS PPO PLANS (3 Plans Available)

- 2 Year Rate Guarantee
- 2 - 199 Employees, (ER Sp.) no wait major
- \$1,000 , \$1,500, \$2,000 Plans available
- Premier Network on the Platinum PPO plan
- **Implant** coverage
- **No Missing Tooth** Clause
- **Voluntary** major waiting period takeover available
- Child orthodontia available, up to \$1,000 per member (with 10 PPO enrolled employees)

DeltaCare USA DHMO PLANS (3 Plans Available)

- 2 - 199 Employees, ER sponsored and voluntary
- Adult & child orthodontia **included**
- **2 Year Rate Guarantee**

METLIFE PPO PLANS (3 Plans Available)

- 2 - 199 Employees, ER Sponsored groups, No wait major
- \$1,250 , \$2,250, \$2,500 plans available
- **Rate Savings** tiers by group size
- **4 Cleanings per year**
- Child orthodontia available, up to \$1,500 per member (with 10+ eligible and 5 PPO enrolled employees)
- Composite fillings are covered on **all teeth**
- **Implant** coverage
- **National PPO** Network, all 50 states
- **Voluntary PPO** - no wait on major
- PDP plus network on all PPO plans

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VISION

EYEMED VISION PLANS (3 Plans Available)

- 2 - 199 Employees - ER sponsored and voluntary
- Medically necessary **contacts** –Up to \$200 benefit per 12months
- **National PPO** network, all 50states
- **Lazer Vision Surgery**- EyeMed network discounts apply

VSP VISION PLANS (3 Plans Available)

- 2 - 199 Employees - ER sponsored and voluntary
- **National PPO** network, all 50 states
- \$180 Frame allowance on all plans
- Medical necessary **contacts** – 100% for In-Network providers, up to \$210 benefit per 12 months Out-Of-Network
- Access to Eyeconic Discount Online Retail Program
- Diabetic ophthalmological services covered at \$5 copay
- **Lazer Vision Surgery** - Up to \$ 250 per eye allowance
- **Standard Progressive Lenses** – Covered as a standard lens option on all plans.
- **SunCare Benefit** – Plano sunglasses are covered for members who don't need prescription lenses.

CHIROPRACTIC

LANDMARK CHIROPRACTIC – ACUPUNCTURE (2 Plans Available)

- 2 - 199 Employees - ER sponsored and voluntary
- Discount program - **unlimited visits**
- California members only
- In network only - Landmark providers

LIFE

ASSURITY LIFE (Flat or Tiered Plans Available)

- 2 - 199 Employees - ER sponsored **only**
- Term Life with AD&D included
- Up to \$ 75,000 guarantee issue
- Disability premium waiver
- Accelerated deathbenefit

CARRIERS



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