



**The Nation's Premier Dental,
Vision, Chiropractic, and Life
Carriers All In One Program
with One Monthly Bill.**

For employers with 2 – 500 employees



Dental, Vision, Chiro and Life Benefits — All in ONE Program

Whether you're already offering dental, vision or life benefits to your employees or looking to add them for the first time, ChoiceBuilder® gives you the power to choose the benefits you want through the carriers you like best.

And because we know that managing your budget is a priority, our benefits are built to work with you. Through either our voluntary benefits, employer sponsored benefits, or a combination of both, you can offer employees dental, vision, chiropractic/ acupuncture and life without stretching your budget too thin.

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Build the Right Program for Your Business

1 Choose the carriers & lines of coverage you want.

Delta Dental^{®1} is automatically included in your program so get started by pairing it with a PPO dental carrier.

You can offer just dental benefits or build your program by adding vision, chiropractic/ acupuncture³ or life coverage.

2 Decide how much you want to pay.

Option 1: Define your monthly contribution: Set an amount of money you can afford to contribute to employee benefits. Your employees then take your contribution and apply it to the benefits they like best. If the benefits they want cost more than your contribution, they simply pay the difference.

Option 2: Offer lines of coverage on a voluntary basis:² Offer voluntary benefits to employees without having to contribute any money toward their benefits. Your employees who voluntarily choose to add dental, vision, and/or Chiropractic/Chiropractic & Acupuncture benefits are responsible for 100% of the cost.

Option 3: Do a mix-and-match of both: Example - You can contribute money to your employees' dental benefits and offer vision as a voluntary benefit.

3 Manage all of your benefits in just ONE program.

- ONE enrollment form
- ONE consolidated monthly bill
- ONE customer service center
- ONE website where you can easily manage your group benefits and search for providers

¹ Delta Dental coverage is subject to availability

² Voluntary benefits: Dental (Anthem Blue Cross; minimum five eligible with minimum two enrolled, MetLife; 2-9 group size minimum two eligible with minimum two enrolled and 10+ group size minimum ten eligible with minimum five enrolled). All other Dental Plans; minimum ten eligible with minimum five enrolled), vision, chiropractic/chiropractic & acupuncture

³ Chiropractic/acupuncture is available in California only



Manage Your Benefits Online and Make Your Life Easy

At ChoiceBuilder.com you can:

- Get a quote for a new employee
- Make payments
- Download forms & brochures
- Find a provider

Your employees can:

- Review their benefits
- Find a provider near their home
- Download forms & brochures

A California Different® Approach to Ancillary Benefits



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