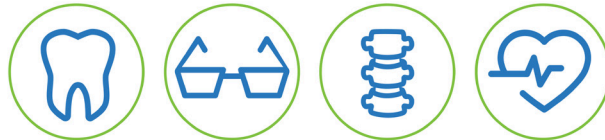




PROGRAM HIGHLIGHTS

ChoiceBuilder® offers employers with 2-500 employees the nation's premier dental, vision, chiropractic, and life carriers – all available together in ONE streamlined program with ONE monthly bill.



ChoiceBuilder offers you:

- Dental, Vision, Chiropractic, Acupuncture, and Life
- Consolidated enrollment, billing, eligibility, and customer service
- Multi-carrier portfolio with a variety of different plan options (including MAC or UCR)
- The nation's premier dental and vision networks
- Simplified Underwriting process
- Employer Sponsored and Voluntary Plans
- Control of your budget through Defined Contribution
- True open enrollment period for your clients
- Simplified, easy to read Quote
- Dedicated, experienced Sales and Service team to support you (bilingual available)
- **FREE** value added CalPerks discount program
- **FREE** value added HR Support powered by Mammoth

Manage all of your benefits in just ONE program:

- **ONE** Enrollment Form
- **ONE** Consolidated Monthly Bill
- **ONE** Customer Service Center

