

LIFE INSURANCE**Group Term Life Insurance and Accidental Death and Dismemberment (AD&D)**

A variety of plans that work for groups of all sizes, this program is flexible in design, has competitive rates and has guaranteed issue amounts.

Voluntary Group Term Life

Companion Choice Plus is a freestanding program for groups with as few as five enrollees. It provides broad coverage for families — depending on the level of employee participation and group size — and also has an AD&D option.

DISABILITY INCOME PLANS**Short Term Disability (STD)**

Flexible STD plans for when employees become sick or injured and aren't able to earn income. Plans are available as a freestanding product or as a part of a larger benefits package.

Voluntary Short Term Disability

Available to most employee groups, this plan offers high benefit levels with a wide choice of elimination periods and durations. Under this plan, Companion Life pays benefits when an employee is disabled because of injury or illness. Voluntary STD plans include partial disability and age entry freeze in most states.

Long Term Disability (LTD)

Available to groups of all sizes and can be offered as a freestanding product or part of a benefits package. The True Group LTD plan features competitive rates, a variety of designs, and options like cost-of-living increases, "own occupation to age 65," residual benefits and benefit indexing. All LTD plans also include DisabilityGuidance, an employee assistance program that helps members cope with job pressures, financial or legal difficulties, and stress in the home place.

Voluntary Long Term Disability

Comprehensive LTD coverage funded through payroll deduction with our Companion Cornerstone Plan. All LTD plans include DisabilityGuidance.

VISION PLANS**Vision Discount Plan**

This EyeMed plan is provided at no additional cost with all Companion Life dental plans as a value-added benefit, even if dental groups don't purchase a funded vision plan.

Vision by DesignSM

Created in collaboration with EyeMed Vision Care[®], whose network includes more than 18,000 private practice and major optical retail locations in the U.S. Groups can offer Vision by Design products on a voluntary basis or as an employer-paid basis. Options are flexible and fit nearly any size budget.

HEARING**Hearing Services Plan**

This plan is provided at no additional cost to employees enrolled in any Companion Life dental plan and combines unlimited choice with quality and value, and may be extended to any family member.

DENTAL PLANS**Dental by DesignSM**

An innovative portfolio of dental insurance products that lets employers with groups of 10 or more create their own plans. Includes three standard base plan options — all allow members to use their dentists of choice. Employers can also customize any of the plans for their employees by modifying many of the core policy provisions. Retiree dental option provides options for retiring employees to continue their dental coverage at home.

Dental "Cents" Small Group Dental Plan

A comprehensive dental benefits plan available to groups of two to nine employees, and offers freedom of choice when it comes to dentist preference and plan choice. Employers choose between four plans for their active, full-time employees working at least 30 hours a week.

Voluntary Dental Insurance

Groups of three or more, or 20 percent of the eligible group participating, whichever amount is greater, are eligible to choose between two affordable plans.

The Advantage Plan pays 100 percent of allowable charges for preventive services like routine cleanings, 80 percent of allowable charges for basic services like restorative fillings, and 50 percent of allowable charges for covered major services like root canals, after a combined 100 lifetime deductible (for all covered services).

The Premier Plan offers all Basic Plan coverage plus comprehensive coverage of major services, and also has a lifetime deductible of 100 and can include takeover benefits from other plans.

Dental MAC

Benefits are the same as standard dental plans, except MAC plan allowances are the negotiated network fee. Companion Life will not allow more than the DenteMax fee for procedures if the dentist does not participate in the network. The DenteMax network of participating dentists is used for all MAC plans.

Companion Global Dental

An international option for dental care that offers services to patients at accredited overseas medical facilities. Patients enjoy significant savings and Companion Global Dental works with agents, employers, individuals and third party administrators to make the process easy for everyone. Companion Global Dental comes with all Companion Life Dental plans.

SPECIFIC AND AGGREGATE MEDICAL STOP LOSS

Flexible coverage for self-insured companies that wish to assume part of the risk for their employees' health care claims. Includes extensive choices of specific plan limits, and aggregate stop loss is available to cover the employer's risk once all employee claims accumulate and reach a selected amount.

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