

Dental • Vision • Life & Disability • Personal Protection



THE ALLIED BENEFIT SUITE

Additional employee benefits,
all in one place.

Call 877-472-2669 today or visit us at AlliedAdministrators.com/abs



Why choose Allied Benefit Suite?

Your clients want to be an employer of choice in this competitive hiring market; and one way to do this is to offer their staff a benefits package that covers every aspect of their lives. They pay attention to detail when it comes to the small, but critical, components of the employee experience — like core benefits, bundled together in one convenient, comprehensive package.

The Allied Benefit Suite offers market-leading dental, vision, life and disability insurance and a personal protection plan.

ABS also makes offering these benefits to employees easy with a single point of contact for administration, billing and payment, rather than managing multiple relationships.

Offer Your Clients More.

One application, one invoice, one stop for 5-star administrative service.



Delta Dental has long been Allied's partner for its Small Business Program, which offers the flexibility to choose the benefits that best fit your client's workforce. Get valuable dental benefits at affordable, stable rates. ABS is highly customizable to the unique needs of your client.*



VSP is committed to the health and happiness of your client's employees. That's why we put them first, even going so far as to guarantee their satisfaction. No hassles, no excuses. Just access to high quality care and easy-to-use benefits.



AXA's purpose is simple: to provide financial security for policy holders and their families. AXA offers group term life and long-term disability plans to give employees financial protection for themselves and their families in the event of the loss of an income.



Also included is a Personal Protection Plan, set of services that provides access to 24/7 doctor consultation, legal services, global emergency travel assistance and ID theft resolution. Rest assured knowing that this plan will provide peace of mind that extends beyond traditional benefits offerings.

*Delta Dental is a registered trademark of Delta Dental Plans Association.

The Allied Benefit Suite (ABS) is a comprehensive benefit solution designed for small and growing businesses. Your clients want to be an employer of choice and one way to do this is to offer their staff a benefits package that covers every aspect of their lives. ABS does just that, giving smaller employers access to top tier carriers via a single point of contact for best in class administration, billing and payment.



Dental coverage that counts, delivered by a national leader.

Employees are a small business owner's greatest investment: But it's difficult to balance protecting employee health with managing a budget. So, Delta Dental has designed a portfolio of dental plans to help small businesses meet their benefits goals— simply.¹ Offer your employees Delta Dental coverage beyond the bare minimum, with rich plan designs, optional features and without complicated benefit administration requirements.



Delta Dental PPO™

Open-network plans combine access with affordability. Enrollees can visit any licensed dentist, but usually save the most when visiting a PPO dentist. Plans also include attractive benefits like implant coverage and white fillings, plus options and features that include:

Flexible Plans Small groups have options—like orthodontic coverage, calendar year deductibles, calendar year maximums and rate tiers—to help create a benefits package for every objective.

PPO plus Premier Get additional network cost protections with the Delta Dental Premier® network. Protections include no unbundling of services or billing above the contracted fee; however, enrollees will usually pay less when visiting a PPO dentist.

D&P Maximum Waiver® Option Many PPO plans offer D&P Maximum Waiver option, which bypasses the annual maximum for diagnostic and preventive care and may help encourage regular dentist visits.

DeltaCare® USA

Delta Dental's copay plans combine convenience with affordability—no deductibles, maximums or claims forms to keep track of. Enrollees pay predefined co-payments, and Delta Dental handles the rest. Features include:

No Surprise Costs Clearly set copayments, with no hidden fees to worry about.

Ease of Use Enrollees visit their assigned DeltaCare USA dentist for all general care. If they require specialty care, their DeltaCare USA dentist will coordinate referrals.

Orthodontic Treatment-in-Progress Provision A unique provision that allows patients to continue active treatment with their orthodontist—even if they are not in our provider network.²

¹ Features and options listed may vary by plan. Please contact your general agent or Delta Dental sales representative for complete information.

² "Active treatment" means tooth movement has begun. Enrollees are responsible for all copayments and fees under their prior dental plan.

Delta Dental of California and its affiliated companies, which are members, or affiliates of members, of the Delta Dental Plans Association.



Better Vision Care. Lowest out-of-pocket costs.

The #1 employee priority in a vision plan is low out-of-pocket costs.¹

VSP® is committed to the health and happiness of employees. That's why we put them first, even going so far as to guarantee their satisfaction. No hassles, no excuses.

Your clients' employees get access to care that's always improving, because VSP never stops innovating. With a focus on creating cutting-edge eyewear and eye care, you can be sure you're offering the highest quality care.

¹ 2017 National Vision Plan Member Research



It's all backed up with our Member Promise Satisfaction Guarantee.

Better Network Choices

Trusted VSP Doctors

Largest Network of Providers • 91% offer extended hours • Thousands of retail chain locations • Out-of-Network Options • Online retail option at eyeconic.com • Widest selection of eyewear • Comprehensive WellVision Exam®

Smarter Vision Care™

Easy Plan Administration

Improved satisfaction and loyalty • Smarter Vision Care that doubles as preventative medicine • Early morning, evening, and weekend appointments • Members rate VSP as highest in excellent quality of exams and eyewear

Happier Employees

Guaranteed Satisfaction

Lowest out-of-pocket costs • Thousands in savings with exclusive member extras • Best choice in eye care providers and eyewear • World-Class-certified service team available seven days a week • Mobile access to vsp.com



redefining / standards®

Life & Disability offering flexibility and stable security.

The right life and disability insurance coverage can help protect loved ones and provide stability when it is most needed. Whether it is used to replace income, take time off to recover from an illness, or pay off a mortgage, an insurance policy from AXA can provide security and help offset financial burdens during a difficult time.



Life

AXA's group life insurance plans can provide employees with financial protection for their loved ones, in case an employee dies. AXA also offers extra options and services that provide more than a typical death benefit.

Simple, Flat Benefits Select from \$15,000 up to \$50,000 to help families manage the loss of an income.

Access to Early Benefits Terminally ill covered employees may receive special early access to a portion of their benefits if needed.

AD&D automatically included at benefit level matching Life.

Long-Term Disability

AXA's group long-term disability insurance provides a solid base of income protection coverage, combined with valuable resources for employees. Additional options and services help you better support your workforce as well. Features include:

Choice Flexibility in benefit duration to the standard Social Security retirement age.

Scale 50% or 60% monthly income replacement. Maximum benefit up to \$8,000 per month (based on industry, top salaries and plan type).

Flexibility Own-occupation, residual and partial definitions of disability. Own-occupation period of 12 to 60 months, or the benefit duration.

Value Features an Employee Assistance Program (EAP) that offers employees no-cost, confidential solutions to life's challenges, including 3 face to face counseling sessions.

AXA is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY); MONY Life Insurance Company of America (AZ stock company, admin. office: Jersey City, NJ) (MONY America); and AXA Distributors, LLC. All group Life and Disability insurance products are issued either by AXA Equitable or MONY America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states.

**Employee Assistance Program ("EAP") work/life services, which are provided by ComPsych®, are not insurance, and the charge is segregated from the insurance cost but included in the total amount billed. AXA is not responsible or liable for care, services, or advice given by any provider or vendor of the services. AXA reserves the right to discontinue any of the services at any time. ComPsych® and GuidanceResources® are registered trademarks and service marks of ComPsych® Corporation. EAP By DesignSM is not a service provided in partnership with ComPsych® Corporation. It is not insurance. Not available in New York. ComPsych® is not affiliated with AXA, and services they provide are separate and apart from the insurance provided by AXA.

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Personal benefits that go above and beyond expectations.

The Personal Protection Plan is the perfect way to support employees at an affordable price. By offering added value through additional protections and services, the Personal Protection Plan takes a benefits package to the next level. It offers benefits at one low monthly cost that cover the employee, their spouse and dependents. From millennials to seniors, the program is useful regardless of age.



Benefits Include:

TeladocSM 24/7 Doctor Access Give your employees unlimited, 24/7/365 access to a national network of board-certified physicians via phone or app—at no additional cost. Doctors will use electronic medical records based on patient-provided information to diagnose, recommend treatment and write short-term prescriptions.

Global Emergency Assistance Even when they're away, your employees can have an extra layer of protection. When enrollees are traveling more than 100 miles away from home or are in another country, this feature provides services from Assist America that include medical consultation, emergency medical evaluation, medical repatriation, prescription assistance and more.

Legal Club of America Family Plan Free legal services that include unlimited phone and face-to-face consultations on new family legal matters, attorney review of legal documents, simple will preparation and more.

ID Theft Resolution Services If an enrollee's wallet or purse is lost or stolen, or they suspect their identity might be vulnerable, a program fraud specialist will offer guidance and place a fraud alert on their credit file. They'll also work to provide guidance throughout the resolution process, help to replace lost documents and provide access to a library of resources on identity protection.

The Personal Protection Plan is administered by the Alliance—a nonprofit corporation providing access to services and savings that can help make life easier. Benefit availability may vary by member state of residence. All benefits are available to the primary employee, spouse/partner and all legal dependents. Certain limitations, restrictions and exclusions may apply.

For those individuals who maintain a separate Health Savings Account (HSA) qualified health plan as defined under Federal Law, the Internal Revenue Service has not specifically ruled on the impact of stand-alone telemedicine programs on HSA eligibility. Accordingly, employees may wish to consult a tax or legal adviser before enrolling in this plan.



5-star administrative service.

Allied Administrators, Inc. is an employee benefits administration firm. Our experienced and knowledgeable team is dedicated to providing 5-Star Service. Distinguished by management stability and long-tenured key employees, Allied's executive team members are recognized benefits experts. From plan administrators to our President, the people of Allied are well known for their personalized service. Allied provides services across the nation and is licensed or otherwise authorized as a Third Party Administrator in all 50 states and Washington DC.

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